ADAPTATION FUND

PROJECT/PROGRAMME PROPOSAL TO THE ADAPTATION FUND

PART I: PROJECT/PROGRAMME INFORMATION

Project/Programme Category:	Regular Project
Country:	The Gambia
Title of Project/Programme:	Rural Integrated Climate Adaptation and Resilience Building Project (RICAR)
Type of Implementing Entity:	Multilateral Implementing Entity
Implementing Entity:	World Food Programme
Executing Entity:	Ministry of Environment, Climate Change and Natural Resources (MoECCNAR)
Amount of Financing Requested:	USD 10,000,000 (5 years)

A. Project Background and Context

Location and climate

The Gambia is a small West African state of 10,679.28 km^2 situated along the Gambia River, surrounded by the Atlantic Ocean to the west, and Senegal along all other borders. Situated within the Sudan-Sahel region, the country experiences considerable inter-annual and inter-decadal climate variability. Rainfall is largely seasonal, the majority falling during the months of June to October. Located on the flood plain of the Gambia River, topography consists of riverine flats and mangrove swamps intersected by tidal creeks, flanked by savannah and low hills. The highest elevation is 53 metres above sea level. The country has 80 km of open ocean coast and approximately 200 km of sheltered coast within the tidal reaches of the River Gambia.

Figure 1 Map of The Gambia showing location and regions

Environmental and agro-ecological conditions

The Gambia's rich biodiversity is due to its geographical position and the central presence of the River Gambia.[1] However, habitat destruction as a result of urbanization, cultivation, uncontrolled burning, and wood utilization has led to local species extinction and degradation of ecosystem services. Comparison of the most recent forest inventory against earlier records reveals a declining forest cover from 505,300 hectares in 1981/1982 to 423,000 hectares in the 2009/2010 inventory.[2] Environmental degradation and unsustainable land-use practices are reducing the generation of ecosystem goods and services that support both agricultural productivity and rural livelihoods in The Gambia. For example, overstocking of livestock and reliance on slash-and-burn agriculture has resulted in widespread depletion of soil fertility, which reduces agricultural productivity. Other sources of degradation, such as over-extraction of woodland trees, uncontrolled bushfires, and production of charcoal results in loss of vegetation cover, leading to widespread soil erosion and sediment transfer into the Gambia River. Land degradation is increasingly exacerbated by salinisation, as the saline front of the River Gambia already reaches approximately 240 kilometres upstream, as far as Janjanbureh and beyond in Central River Region.[3] The Gambia is the most densely populated country in West Africa (174 persons per km^2); rapid population growth is intensifying environmental pressure, while weak public institutions are largely incapable of enforcing environmental protections.[4]

Socio-Economic Characteristics

Population, economy and poverty

The Gambia is recovering from a difficult period of 22 years of dictatorship that hindered human rights, exacerbated poverty, impeded livelihoods and lowered economic growth.[5] Despite a promising environment for improved growth, stability and partnership, the population of 2.3 million[6] is faced with rising food insecurity, poverty and malnutrition. A history of authoritarianism, weak public institutions, political instability, and limited public administration capacity are the most salient causes of steadily worsening fragility in The Gambia, unlike most countries in the West African region that have become increasingly stable over the past decade.[7] The country ranked 174 out of 189 countries in the 2019 Human Development Index. Women and girls account for 52.6 percent of the population, with 57.1 percent of females unemployed compared with 42.9 percent of males.[8] The estimated informal employment rate is higher in the urban areas (63.2 percent males and 66 percent females) compared to the rural areas (36.8 percent males and 34 percent females) 68.2 percent of the population are youth below the age of 25[9]. The youth unemployment rate is 41.5 percent, with young workers largely employed in jobs of low quality and high levels of informality. Female youth are more likely to be self-employed (46 percent, versus 32 percent for male youth). 9.2 percent of youth are engaged in agriculture, forestry and fishery sectors. Additionally, 56.8 percent of youth aged 15-24 years are not in education, employment or training (NEET) with female youths registering 56.3 percent.[10]

Overall poverty levels have remained unchanged in the past decade, with around 48.6 per cent of households living below the poverty line of USD 1.25 per day.[11] Men-headed households are more likely to be poor than women-headed households, as women-headed households are mostly found in the urban areas, where household heads are generally employed.[12] Poverty is

[1] GoTG (2014) The Fifth National Report to The Convention on Biological Diversity. May 2014.
[2] GoTG/Ministry of Forestry and the Environment (MoFEN) (2010) National Forest Assessment 2008-2010 – The Gambia
[3] M'koumfida, Bagbohouna & Yaffa, Sidat & Bah, Alagie. (2018). The Impacts of Saline-Water Intrusion on the Lives and Livelihoods of Gambian Rice-Growing Farmers.
[4] AfDB/WB (2017) Fragility Risk and Resilience Assessment
[5] GoTG (2017) The Gambia National Development Plan 2018-2021.
[6] Gambia Labour Force Survey (GLFS) 2018
[7] AfDB/WB (2017) Fragility Risk and Resilience Assessment
[8] Gambia Labour Force Survey (GLFS) 2018
[9] Gambia Labour Force Survey (GLFS) 2018
[10] [10] Gambia Labour Force Survey (GLFS) 2018
[11] 2015/16 IHS
[12] FAO (2019) National Gender Profile of Agriculture and Rural Livelihoods

higher in rural Gambia, where 69.5 percent of households live below the poverty line, compared to 31.6 percent in the urban areas.[13] The incidence of rural poverty is also increasing, from 64.2 percent of rural households in 2010 to 69.5 percent in 2015[14], while the depth and severity of rural poverty has also increased.[15] Moreover, there is a growing gap between rural and urban Gambia concerning access to health, education, and basic services.

Gender equality and women's empowerment are still major challenges in Gambian society.[16] The country was ranked 150 out of 162 countries; by [17]comparison, Central African Republic and Lesotho are ranked at 159 and 135 respectively on this index. Only 10.3 percent of the members of parliament are women, and 25.7 percent of women in the age cohort of 20-24 years are married before the age of 18.[18] There is gender parity in primary education enrolment and retention, but concern in general at the poor quality of education for girls and boys.

Economic recovery is gaining traction, with real GDP growth at an estimated 7 percent in 2018, up from 4.8 percent in 2017.[19] This growth is driven largely by services— tourism, trade, financial services and insurance— which expanded by 10 percent in 2018, coupled with robust growth in transport, construction, and telecommunications. Agriculture contributes 19.9 percent to the country's GDP and accounts for 40 percent of national exports[20], but is constrained by weak investment and limited access to capital.[21] The country produces less than 50 percent of its food requirements; this heavy reliance on imported food leaves it vulnerable to price shocks. Agriculture is relatively undiversified, and mainly rain-fed, derived by smallholder and subsistence-based farming, with 91 percent of the rural poor working as farmers, many of whom do not have sufficient knowledge and skills on good agricultural practices and climate-resilient production, and do not produce a marketable surplus. Post-harvest losses for smallholder farmers in the Gambia are estimated at 10 percent for rice and other dry cereals, while fruits and vegetables are estimated at 30 to 50 percent.[22] These post-harvest losses occur due to poor storage methods, lack of processing practices, low value addition and poor market access beyond the district local market. While there is potential for agriculture to play a larger role in economic development, particularly with respect to crops such as millet and sorghum that have received insufficient support,[23] this is constrained by severe and increasing land degradation.[24]

The gender division of labour is highly accentuated in the agriculture sector. Men cultivate the uplands, growing groundnuts (45 percent of crop area), early millet, maize, sorghum, late millet, cotton and upland rice, in decreasing order of importance. Women largely cultivate the lowlands, where the main crop is rice, grown in the wet season by hand on approximately 20,000 ha along the middle and lower reaches of the River Gambia, with vegetables grown in the dry season.[25] However, gender divisions may be reducing, as the National Women Farmers' Association has women members who are engaged in farming groundnuts, sesame, maize, millet, rice, and *findi (Digitaria exilis).* Divisions of labour also apply traditionally to animal husbandry and fisheries, with women in charge of small ruminants and chicken, while men deal with cattle for reasons of prestige. In the fisheries sector, men are responsible for the actual fishing, while women are

[13] GoTG (2017) The Gambia National Development plan 2018-2021
[14] World Bank Country Engagement Strategy
[15] GBOS, 2017
[16] GoTG (2017) The Gambia National Development Plan 2018-2021
[17] Human Development Report 2019: Gambia Briefing Note. UNDP.
[18] MICS 6, 2018
[19] GBoS 2019
[20] Jaiteh, M.S. and B. Sarr (2011) Climate Change and Development in The Gambia: Challenges to Ecosystem Goods and Services. Available at http://www.columbia.edu/~msj42/pdfs/ClimateChangeDevelopmentGambia_small.pdf accessed 20 May 2019.
[21] WFP (2018) Country Strategic Plan 2019-2021.
[22] The Gambia Agriculture Engagement Note, Fostering Agriculture-led inclusive growth (2019) World Bank Group
[23] S in the West African region, early millet was originally grown for household consumption; however, in recent times, farmers have started to use it as a cash crop due to the fluctuations and change in export rules for groundnut. Sorghum is the second most popular cereal in West Africa, behind maize; however increased yield and production has not kept pace with increased demand. (AfdB, 2015, Feeding Africa Background Paper)
[24] CSAO-CILSS, 2008. Gambia Food Security Profile.
[25] NDMA (2015) National Drought Operational Plan

engaged in landing the fish, processing and trading it (fresh, smoked or dried). This applies to both the artisanal and the industrial sector.[26]

As a result of lower grant revenues, spending overruns on goods and services, and unbudgeted transfers to State-owned enterprises, the fiscal deficit increased to 6 percent in 2018 from 5.3 percent in 2017.[27] Inflation decreased to an estimated 6.2 percent in 2018 from 8 percent in 2017.[28] However, the debt-to-GDP ratio stood at about 86.8 percent of GDP in 2018, and the country has been classified as being in debt distress. This limited fiscal space for financing critical infrastructure and human capital development needs also denies the private sector access to the finance and credit vital for its expansion.[29] Enhancing efficiency in service delivery is essential, given limited government resources. High public debt will continue to crowd out government spending in health, education, and infrastructure development, unless the government restructures its debt.[30]

Addressing energy and water shortages remains a vital policy priority. Access to electricity is 60.3 percent nationally but only 26.8 percent in the outlying rural provinces.[31] The Gambia derives more than 80 percent of its total energy consumed from fuelwood, which also accounts for more than 90 percent of household energy consumption. In the rural areas, this proportion is as high as 97 percent. Access to clean cooking solutions is limited to 3 percent nationally.[32] Only 60 MW of the 106 MW of total installed capacity are available, with transmission and distribution network losses reaching 26 percent in 2016.[33] Unreliable electricity supply also affects availability of water in Greater Banjul. Regarding roads and drainage infrastructure, current practices in the GBA and the growth centres are not sufficient to address the growing problem of poor drainage coupled with inadequate waste management.[34]

Health, nutrition and food security

The Gambia is classified as a low-income, food-deficit country[35], with eight percent of people (approx. 160,000) classified as food insecure[36]. Progress towards Sustainable Development Goal (SDG) 2 of Zero Hunger is limited, given the high levels of vulnerability to food insecurity, coupled with multiple forms of malnutrition amongst the population.[37] Political uncertainty and institutional dysfunction, coupled with long-term structural vulnerabilities, persistent gender inequality and short-term economic shocks, are exacerbating food insecurity[38]. The Gambia is on the verge of a nutrition emergency. According to the 2015 Standardized Monitoring and Assessment of Relief and Transitions (SMART) survey, the prevalence of global acute malnutrition (GAM) in children aged 6-59 months increased to 10.3 percent[39], up from 9.9 percent in the 2012 survey.[40] Stunting rates are above the national average of 22 percent in four districts, with a high of 24.9 percent.[41] The minimum dietary diversity for women (MDD-W) is currently not tracked in the country.

In view of the current coronavirus pandemic and evolving COVID-19 situation, the Government decreed a Public Emergency through to 17 May 2020. The overall burden of acute malnutrition in 2020 was initially estimated at 33 283 (Moderate Acute Malnutrition [MAM] 42 676) out of the total population of 368,658 children 6-59 months old. Further analysis factoring the effect of food security and Covid-19 on malnutrition estimates the burden at 58,177 (MAM 47 276), marking a

[26] FAO (2019) National Gender Profile of Agriculture and Rural Livelihoods.
[27] IMF Article IV Consultation Report
[28] African Development Bank, African Economic Outlook 2019.
[29] GoTG (2017) The Gambia National Development Plan 2018-2021.
[30] African Development Bank, African Economic Outlook 2019.
[31] MICS 6 2018
[32] Sustainable Energy for All Gambia profile 2012.
[33] African Development Bank, African Economic Outlook 2019.
[34] GoTG (2016) Strategic Programme for Climate Resilience, Phase 1, Volume 1 report.
[35] State of Food Insecurity in the World, 2018
[36] According to the 2016 comprehensive food security and vulnerability analysis (CFSVA), food insecurity in Kuntaur was 18 per cent, Basse 14.5 per cent, and in Janjanbureh and Mansakonko 12 per cent.
[37] State of Food Insecurity in the World, 2018
[38] AfDB (2017) Fragility Assessment
[39] GAM above 10 percent is considered a serious emergency.
[40] National Nutrition Agency (2015) National Nutrition Survey The Gambia 2015.
[41] WFP (2018) Country Brief

75 percent increase in the estimated burden of the GAM if there is no immediate intervention. The 21 percent of the GAM increase is due to food insecurity; adding the effect of Covid-19 on top of this might increase GAM by 36 percent.[42]

Concerning iron deficiency anaemia, the prevalence for pregnant women is 56.8 percent; 50.4 percent of children under five years of age suffer from anaemia, with 18.3 percent having Vitamin A deficiency. According to a 2018 countrywide survey in The Gambia, the rates for stunting, wasting and underweight among children under five are at 19 percent, 6.2 percent and 13.9 percent respectively.

Drivers of malnutrition in the Gambia include unstable incomes, disease, early pregnancy, high women's workload, poor infant and young child feeding practices, and poor knowledge and practices around health and WASH. The highest incidence of vulnerability to food insecurity is found among households whose primary livelihood sources are from the sale of cash crops, such as groundnuts.[43]

A lack of access to health services is also a contributing driver of malnutrition in the Gambia. While The Gambia has made progress with malaria control, major concerns still relate to this climate-sensitive disease, which is endemic and peaks in the rainy season. HIV is a further health challenge – an estimated 20,000 people, including pregnant women and girls, were living with HIV in 2016, of whom only 30 percent were receiving anti-retroviral therapy.[44] The Gambia's primary healthcare system, which includes sexual and reproductive health services, has deteriorated over the past years and is no longer able to serve the population adequately.[45] Regarding access to services, 90.4 percent of households have access to an improved water source. However, only 33.8 percent of households have access to safely managed drinking water,[46] 47.1 percent have access to improved sanitation facilities, while only 30.3 percent of urban and 26 percent of rural households have a place for hand washing with soap and water.[47]

Climate Change Vulnerabilities, Impacts and Risks

Climate trends and projections

There is no doubt that temperatures across The Gambia have increased in recent years. Mean annual temperature has increased by 1.2°C with respect to the 1961-1990 baseline period, with a significant increasing surface temperature trend during the dry season.[48] The rate of increase has been most rapid in the months of October, November and December, at 0.32°C per decade.[49] This is coupled with an increase of almost 8 percent in the number of 'hot nights' between 1960 and 2003. Over the past 50 years, The Gambia has experienced a decrease in the total amount of precipitation and the length of the rainy season, and an increase in the length and frequency of extreme weather events such as droughts and windstorms. No statistically significant decreases or increases in annual mean precipitation have been observed between 1911 and 2015 in the Gambia, but a marginal decrease in precipitation during the wet season is noted. The length of dry spells has increased over the country concurrently with observed increasing trends in precipitation intensity; some unusually high-intensity precipitation spells have occurred in the wet season in recent years (2000 to 2015), but no consistent trend is discernible. During the last 20 years, the western regions recorded more rainfall than the long-term average, leading to a positive trend. However, in the central and eastern regions, droughts have become more intense.[50]

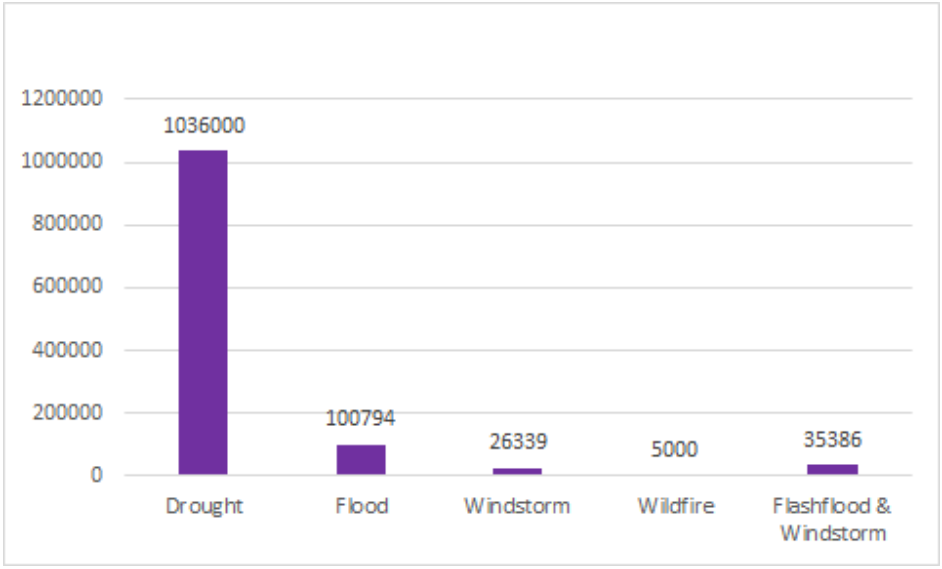
[42] FAO GIEWS Country Brief: Gambia 05 May 2020
[43] NDMA (2015) National Drought Operational Plan
[44] Joint United Nations Programme on HIV/AIS (UNAIDS) country overview for the Gambia. See
[45] GoTG (2107) The Gambia National Development Plan 2018-2021
[46] MICS 6, 2018
[47] GoTG (2017) The Gambia National Development Plan 2018-2021.
[48] RMSI (2019) Agriculture and health sector vulnerability assessment to climate change and variability. Draft dated 21st November 2019.
[49] GoTG, 2007 and World Bank Platform
[50] RMSI (2019) Agriculture and health sector vulnerability assessment to climate change and variability. Draft dated 21st November 2019.

Recent downscaling exercises indicate a projected increase in mean annual temperatures by 1.3°C by the 2020s, 2.7°C by the 2050s, and 4.4°C by the 2080s, under RCP 8.5 concentration pathway.[51] The eastern regions will be warmer than the western regions. The projected average warming over the country throughout this century is higher during the dry season than during the wet season, with peak warming expected to occur during the months of February to March by the middle of the 21st century and beyond. On an annual mean basis, the projected change in annual precipitation averaged over the country is insignificant during this century under both RCP 8.5 and RCP 4.5 greenhouse gas emissions pathways. Within the two seasons, the model results suggest an increase in precipitation of about 5 to 10 percent during the wet season but a marginal decrease of about 3 to 5 percent in the dry season by the end of this century. Given increased evapotranspiration, The Gambia will face drier and warmer conditions as soon as 2050 with high threats on key sectors of the economy; the eastern regions will likely experience higher occurrence of compound extreme events.[52]. Overall, predicted changes in climate and continuing inter-annual variability will present important short-term and long-term challenges to development efforts in the Gambia. This may worsen, especially if the possible increases in the frequencies and intensities of short-term extreme climate events, such as windstorms, rainstorms, droughts and dust storms, occur. Land use and land cover change, sea level rise, and coastal erosion present significant long-term challenges, unless concerted action is taken to address these issues. The abovementioned uncertainties with respect to some of the climatic trends indicate the need to adopt a low-regrets adaptation pathway.

Current and future impacts of climate change on livelihoods, food security and nutrition

Droughts are the key hazard affecting most vulnerable households in The Gambia. While not occurring as frequently as floods, they affect far more people than any other hazard (**Figure 2**). A quarter of the population (approx. 520,000 people) was food insecure due to the 2011 drought, according to the National Disaster Management Agency (NDMA), with crop failure affecting 25 of the 39 districts. Despite some uncertainty in regional rainfall projections for the Sahel, all scenarios project an increase in potential evapotranspiration (PET) over an annual timescale, up to 45 percent above historical levels (the 56-year average from 1955 to 2005).[53]

Figure 2 Population affected by drought versus other hazards in The Gambia[54]



[51] A Representative Concentration Pathway (RCP) is a greenhouse gas concentration (not emissions) trajectory adopted by the IPCC. Four pathways were used for climate modelling and research for the IPCC Fifth Assessment Report (AR5) in 2014, of which RCP 8.5 was the high concentration pathway, while RCP 4.5 was an intermediate pathway.
[52] Reference for all climate projections in the preceding sentences is the above (RMSI, 2019).
[53] GoTG Draft Third National Communication to the UNFCCC, not yet submitted
[54] Source: NDMA (2015) National Drought Operations Plan

The weak agriculture sector and exposure to food price fluctuations and climate shocks such as the 2012 and 2017 droughts and floods have already resulted in increased food insecurity. Rice cropping under tidal irrigation in the lower stretch of the river is already facing considerable disruption due to high levels of salinity, while upland crop production of groundnuts is being affected by low soil fertility rates, and the increasingly drier environment resulting from lower rainfall and increased frequency and intensity of "harmattan" related dust storms.[55] The saline front of the River Gambia is projected to move upstream by approximately 37 kilometres, driven by climate change-related sea level rise and coastal erosion, thus reducing land availability and suitability for irrigation and crop production.

Productivity of the staple crops of maize and millet is projected to decrease as the climate warms, but the productivity of groundnuts, a cash crop, is projected to increase.[56] Climate shocks were the leading cause of food insecurity in The Gambia in 2017, during which erratic rainfall (late onset and dry spells) was experienced. In September 2018, the National Food Security Council declared an emergency food crisis situation for the cropping season 2018/2019. This followed from a rapid assessment estimating that 1,7 million people were under pressure due to inadequate rainfall resulting in decreased yield.[57] The 2019 national cereal production was estimated at 87 000 tonnes, 45 percent below average and 6 percent below the 2018 output.[58] This relates to the unfavourable rains of the 2019 cropping season, with a late start in late July and prolonged breaks of the rains in late August, resulting in delayed planting and germination failure of crops, leading to extra expenditures for farmers. The number of food insecure people is projected to increase to nearly 136,000 people during the next lean season between June and August 2020, well above the figure of 89,000 food insecure people that was estimated for the same period in 2019.[59]

Climate changes are highly likely to worsen the current indicators for health, food security and nutrition status, and agriculture activities. Undernutrition is exacerbated by the effects of climate change at all stages of the food value chain, through the following mechanisms: (i) reduced soil quality and water access; (ii) reduced crop and livestock productivity and biodiversity; (iii) altered nutrient content of staple foods as atmospheric CO2 rises (increase in sugar content, decrease in zinc and protein content); (iv) increase issues for safety storage and transport of food feed; (v) reduced market access and incomes; and (vi) reduced access to and availability of nutritious food.[60] In The Gambia, against a backdrop of high stunting, wasting, and iron deficiency anaemia, climate risks will further reduce household availability and access to diverse nutritious foods, increase post-harvest losses, increase disease prevalence (especially malaria) and reduce dietary diversity. Many of these climate impacts will be disproportionately felt by women, given their heavy responsibility for unpaid care and domestic work. Women will have to walk further to collect water and fuelwood (note that the latter is sometimes collected by boys), and will have to toil harder to provide nutritious food for their families.[61] Projections are that risks for malaria, cholera, and water- and air-borne diseases would increase, related to increased intensity of rainfall leading to increased flooding associated with cholera and more standing water associated with malaria; increased windstorms and associate dust are linked to increased respiratory diseases.[62]

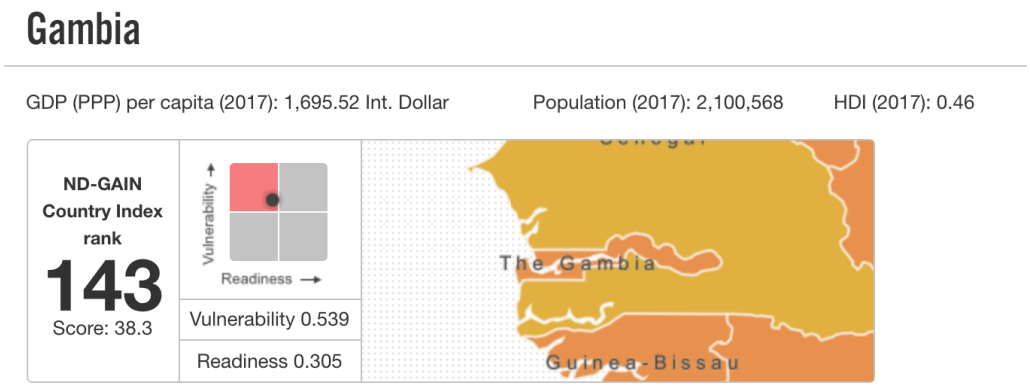
Further direct effects of climate change on human health include injuries and fatalities as a result of extreme weather events and disasters such as flooding or landslides after heavy rain, as well as heat stress from extreme heat events.[63] While flooding predominantly affects people in the

[55] GoTG (2016) Strategic Programme for Climate Resilience, Phase 1, Volume 1 report.
[56] GoTG (2016) Technology Needs Assessment: Adaptation Technologies. Developed by the TNA Team.
[57] WFP (2018) Gambia Country Brief
[58] GIEWS Country Brief: Gambia 05 May 2020.
[59] FAO GIEWS Country Brief: Gambia 05 May 2020.
[60] IFPRI and UNCSN (2017) Climate change and variability: what are the risks for nutrition, diets and food systems? IFPRI Discussion Paper.
[61] Note the limited formal study of climate change impacts on women in The Gambia; these impacts are generalized from global literature.
[62] GoTG (2016) Strategic Programme for Climate Resilience, Phase 1, Volume 1 report.
[63] Serdeczny et al. (2015) 'Climate change impacts in Sub-Saharan Africa: from physical changes to their social repercussions.' *Regional Environmental Change,* vol. 15 no. 8, pages

Greater Banjul Area[64], localised flooding in the upriver regions, related to higher intensity rainfall events coupled with land degradation that increases runoff, will affect the health, safety and livelihoods (by affecting farmlands) of populations, as well as ecosystems and significant natural habitats. At a national level, a significant predicted impact of climate change will be the effective loss of the capital city, Banjul, as much of the residential area of the city is extremely low lying and already at risk from tidal flooding.[65]

Multi-dimensional vulnerability to climate change

Figure 3. ND-GAIN ranking for The Gambia



The Gambia was ranked 143 in the Notre Dame Global Adaptation (ND-GAIN) Index, which illustrates the comparative resilience of countries. The high vulnerability score and low readiness score of Gambia places it in the upper-left quadrant of the ND-GAIN Matrix. It has both a great need for investment and innovations to improve readiness and a great urgency for action. Gambia is the 40th most vulnerable country and the 53rd least ready country.

Relative poverty often limits the adaptive capacity of populations in Africa and thus increases vulnerability. This is true for The Gambia, where related factors limiting adaptive capacity and exacerbating vulnerability to climate change include gender inequalities, environmental degradation, poor educational outcomes and the decline of some health indicators. In a recent fragility assessment, large-scale rural-urban migration and deteriorating environmental quality were identified as destabilising factors to an already tenuous social, political, and economic equilibrium.[66]

Gender inequalities influence resilience and vulnerability to poverty, climate and other shocks and stressors, to the detriment of women. For example, rural women (unlike rural men) lack access to formal credit and land, which limits their engagement in agriculture and investment in climate-resilient technologies.[67] While women are recognized as the main rice producers on swamplands, a review of an irrigation project found that only 10 percent of improved land was registered to women.[68] In addition, women are more likely to lack identity numbers, which presents difficulties for them in obtaining collateral necessary for investments, and for land acquisition.[69] One of the differentiated impacts of climate change on young women is that early marriage is an increasingly used coping mechanism (by patriarchal social systems) in response to climate change-induced diminished agricultural livelihoods and resultant poverty, as households can gain dowry (wealth) in this way. This prevents young women from furthering their education, subjects them to early childbearing and can incur damaging health, economic and agency impacts. Also impacting health, wealth and autonomy is gender-based violence, which is a frequent occurrence in The

[64] UNCT 2014-2016 Strategic Response Plan for The Gambia
[65] GoTG (2016) Strategic Programme for Climate Resilience, Phase 1, Volume 1 report.
[66] In addition to the governance factors mentioned earlier. Source: AfDB/WB (2017) Fragility Risk and Resilience Assessment.
[67] GoTG (2018) Zero Hunger Strategic Review
[68] World Bank (2013) Improving Access to Land and Strengthening Women's Land Rights in Africa.
[69] GoTG (2016) Strategic Programme for Climate Resilience, Phase 1, Volume 1 report.

Gambia. The maternal mortality rate in 2015 was 706 deaths per 100 000 live births - which remains high in comparison to the global average and reflects the lack of access to adequate sexual and reproductive health services.[70]

Youth make up 68.2 percent of the population. Youth unemployment in The Gambia is at 41.5 percent, while the ratio of youth unemployment to adult unemployment is 2:3. A major contributor to youth unemployment is lack of access to high-quality education and training systems and a lack of skills, or mismatch between the skills possessed and those demanded in the labour market. This has contributed to young people seeking alternative means of livelihood, including irregular migration and employment in the informal sector. There are concerns about the quality of education and high drop-out levels: of those who started grade one in 2015, 54 percent will be expected to reach grade six, 43 percent grade nine and only about 21 percent to reach grade 12.[71] 30.7 percent of the female population has at least some secondary education, while the figure for the male population is 43.6 percent.[72] A 2016 survey showed that 24.9 percent of persons aged 15 and above in urban areas completed secondary school and 18.2 percent junior secondary school, while 38.4 percent had no formal education. In rural areas, only 4.3 percent and 7.6 percent completed secondary and junior secondary school, respectively, while the overwhelming majority, 78.2 percent, had no formal education.[73] These factors continue to limit the youth's productivity and acquisition of skills; insufficient access to knowledge, including business development services, hinders their gainful engagement.[74]

The effects of the governance challenges experienced during the former regime, together with the high levels of migration[75] out of the country by youth and others, have led to a fraying of the social capital of many communities, which is a key component of resilience. Most migrants are reportedly averagely educated men (i.e. with lower secondary graduation[76]) between the ages of 18 and 47; the vast majority of migrants remain within the West Africa region.[77] The reasons for migration from rural areas are complex and require further study, but include economic reasons linked to decline of the rural economy and natural resource base, exacerbated by climate change, and a lack of services in rural areas. A further challenge lies in the numbers of people returning from abroad – which averaged about 143 men and women per month over the two years from the start of 2017[78] there are risks of social disorder should returnees lack livelihood support systems for long.[79]

Currently, the majority of rural households do not generate enough produce or income from farming activities to meet annual needs, and may be more reliant on remittances[80] than households in urban areas – see **Table 1**. This is particularly true during the wet season when the previous seasons' produce has been consumed. These rural communities therefore rely heavily on the fast depleting ecosystem goods and services derived from woodlands, savannas, wetlands, mangroves and rivers to supplement their livelihoods. These ecosystem goods and services themselves are being negatively impacted by climate change, currently largely due to drying effects. The resultant overall reduction in ecosystem goods and services is reducing rural Gambian's food supply, health, nutritional status, income streams and socio-economic wellbeing.

Table 1. Regional differences in household income source in 2019[81]

Crop Production	Vegetable Production	Livestock Production	Petty Trading	Salary	Technical Skills	Remittances

[70] World Bank (2018) Country Engagement Note.
[71] GoTG (2016) Education Sector Policy 2016-2030. Ministries of Basic and Secondary Education, and Higher Education, Research, Science and Technology, Banjul, The Gambia, 51p.
[72] Human Development Report 2019: Gambia Briefing Note. UNDP.
[73] African Economic Outlook – Gambia (2016) Adalbert Nshimyumuremyi (AfDB) and Yemesrach Assefa Workie (UNDP)
[74] GoTG (2017) The Gambia National Development Plan 2018-2021
[75] Net migration rate: -1.9 migrant(s)/1,000 population (2017 est.) https://www.indexmundi.com/the_gambia/net_migration_rate.html
[76] Reference for average education levels: World Bank Group (2017) The Gambia: Education Sector Public Expenditure Review
[77] http://ec.europa.eu/europeaid/sites/devco/files/t05-eutf-sah-gm-02_-_migration.pdf
[78] https://www.iom.int/news/over-3500-returned-migrants-2000-receive-reintegration-assistance-gambia
[79] As stated by the Minister of MoECCNAR, 3rd August 2018; http://www.ipsnews.net/2018/08/land-degradation-triple-threat-africa/
[80] 2019 Pre-harvest Report – WFP, FAO and MoA
[81] 2019 Pre-harvest Report – WFP, FAO and MoA

Basse (URR)	43.11%	7.23%	10.07%	4.67%	2.21%	7.31%	25.40%
Kuntaur (CRR-N)	68.93%	3.65%	8.17%	5.41%	1.51%	7.45%	4.88%
Janjanbureh (CRR-S)	53.13%	10.65%	11.16%	6.56%	3.07%	9.23%	6.19%
Brikama (WCR)	26.44%	12.78%	7.46%	14.17%	13.55%	15.85%	9.77%
Kerewan (NBR)	60.01%	11.06%	5.48%	5.53%	4.87%	8.18%	4.87%
Mansakonko (LRR)	38.10%	15.61%	8.62%	7.66%	5.44%	9.56%	15.00%

In addition to climate-related risks, systemic and persistent gender inequalities in access to water are further challenges to developing food security and climate-resilient agriculture in The Gambia. Post-harvest losses, inadequate storage, limited value-addition and weak marketing are further barriers to food security.[82] Limited access to resources to make quick changes to lifestyles, especially with respect to food supplies, and low access to risk-spreading mechanisms, render many people highly susceptible to the current variability and future climatic changes.[83] Ongoing migration from rural to urban areas, and out from the country, which remains high despite the numbers of people returning, is reducing adaptive capacity, as the rural areas lose important labour resources and experience a profound demographic shift. The patriarchal system combined with the nature of the rural exodus results in increased risks for women, girls, and members of woman-headed households from crime, exploitation, food insecurity and poor nutrition status, and the loss of household labour. This migration, which consists largely of the male youth, is itself fuelled by climatic changes such as increasing temperature and reduced, erratic rainfall, which have resulted in lowered agricultural production. In the absence of resilience building and concrete adaptation activities in the targeted localities, this is likely to continue into a downward spiral of increasing vulnerability and decreasing adaptive capacity.

Compounding the above, the country has no national health insurance programme or crop insurance programme for farmers, despite the prevalence of weather-related risks and dominance of agriculture in the economy. While there are recent positive developments to scale up the social protection system, social security benefits still exclude the bulk of informal sector employees who lack unemployment insurance and paid maternity benefits, and there is no mandatory disability benefit provision. Social protection support is thus inadequate for those most in need, including the extreme poor, migrant families, disabled people, and other vulnerable groups at risk of poverty and hunger.

The above inter-linked vulnerabilities frequently serve as barriers to climate change adaptation in The Gambia, and will need targeted strategies to overcome them. The following section sets out the specific situation of communities in the project target area, after which the proposed project components to address the status quo are set out.

B. Project area and target groups

The target group of the Rural Integrated Climate Adaptation and Resilience Building Project (RICAR) for concrete adaptation activities is smallholder farmers and other vulnerable rural groups, who are already at risk from climate variability and change, with an emphasis on women and youth. This emphasis is in response to women being disadvantaged and dominant in rural areas, as well as their heightened vulnerability to climate change, and to the lack of opportunities for youth in rural areas. While farmers across the entire country are already experiencing great hardship from climate-related changes, coupled with structural poverty, the project will focus on a limited number of localities in order to maximise impact in two of the country's six regions, namely Upper River Region (URR) and Central River Region (CRR) (see **Figure 1**). Both regions are highly climate vulnerable, with high levels of poverty, chronic food insecurity, malnutrition, and environmental degradation. They experience considerable barriers to adaptation to climate

[82] GoTG Zero Hunger Strategic Review
[83] GoTG (2016) Strategic Programme for Climate Resilience, Phase 1, Volume 1 report.

change impacts, yet have the potential for increased climate-resilient agricultural production, as they have relatively fertile lowland soil, and for livelihood diversification.

These two regions have been identified by the proposal development Task Team led by the Ministry of Environment, Climate Change and Natural Resources (MoECCNAR), narrowed down from a possible three regions (URR, CRR and North Bank Region, or NBR) as set out in the Concept Note, based on the following criteria: (i) climate vulnerability index; (ii) poverty levels; and (iii) socio-economic, political and environmental variables, including gender, education and nutritional indicators. The focusing of the project will allow for greater effectiveness and sustainability, as it will be more manageable to develop integration between the project's activities in a smaller geographic area. It will also allow the project to reach the most vulnerable beneficiaries, in the most vulnerable regions. Please see **Annex 2** for a full justification of the selection of URR and CRR over NBR.

The regions of URR and CRR lie largely within the Sudano-Sahel vegetation belt, which receives lower average annual rainfall than the west of the country (between 600 and 800 mm per year, versus 1,200 mm per year in the coastal south west). Average temperatures increase as one travels east, with higher increases in surface temperature projected for URR throughout this century than for the western parts of the country.[84] The valley of the River Gambia east of Janjanbureh Island in CRR narrows, thus reducing the extent of seasonally inundated swampland that can be used for cultivation. The far eastern end of the country, lying in URR, is enclosed by low, rocky sandstone hills, which lie at over 50 metres above mean sea level – the highest in the country – and extend into Senegal.[85] In both CRR and URR, heavy livestock grazing and lopping off of trees by herdsmen for fodder is exacerbating land and forest degradation.[86]

Both URR and CRR are reliant on agriculture and overseas remittances and have a greater distance from the economic heartland of The Gambia, which is located on the west coast and in the Greater Banjul Area (GBA). Poverty levels are the highest in the country in URR and CRR, being 59.4 percent in Basse Local Government Area (LGA) and 71.4 and 72.4 percent for Janjanbureh and Kuntaur LGAs respectively[87], with poverty levels tending to increase as one moves eastward, related to distance to the GBA, lack of major industries such as fisheries, tourism and port trade, as well as a historic lack of investment in education, health and modern farming practices. The majority of public health problems (malnutrition and mortality) are more prevalent in the rural areas than in urban areas, with URR and CRR the most affected, together with NBR.[88] Maternal and child under nutrition are higher in URR and CRR than in other regions, which might contribute to increased mortality and overall disease burden in these regions. In other respects, the two regions have somewhat differing demographics, economic basis, and environmental characteristics.

CRR is the largest region in the Gambia by area, and has a population density of 66 and 88 persons per square km for Kuntaur LGA and Janjanbureh LGA respectively. Due to the River Gambia running through the centre, it is often separated into two sub-regions: CRR-North and CRR-South, with currently no bridge between them. This has led to a divide in financial and cultural development between the two sides – with CRR-South having easier access to the GBA, which is also on the south bank. In the late 20th century, CRR was considered to be the region capable of producing food for the whole nation, due to its rice fields and livestock cultivation. However, mandatory purchasing of land under the former regime of the most profitable fields, coupled with chronic under-investment and climatic changes (erratic rainfall, increased temperatures), have resulted in a dramatic drop in production and yield in the 21st century. Salinisation of riverine farmland is a serious problem in CRR, with the saline front of the River Gambia already reaching as far as Janjanbureh; this will worsen under climate change-related

[84] RMSI (2019) Agriculture and health sector vulnerability assessment to climate change and variability. Draft dated 21st November 2019
[85] Jaiteh and Sarr 2011 Climate Change and Development in The Gambia
[86] GoTG 2010 Gambia Second State of Environment Report.
[87] Calculated from data in GBOS, Gambia 2018 Statistical Yearbook.
[88] NaNA (2015) National nutrition survey, The Gambia.

sea level rise and coastal erosion. The prevalence of global acute malnutrition (GAM) in children under five in CRR-N is 11.4 percent, and in CRR-S it is 10.5 percent.[89]

URR is the second-largest region by land area and has a population density, of 115 people per square km. The region is the furthest away from the country's capital, and also experiences the most extreme weather. Similar to CRR, URR has extensive flood plains along the Gambia River, which allow the production of irrigated rice fields. The higher-lying areas are well known for groundnut production, millet and maize – however due to the lack of innovation and distance to major economic areas, the region typically ranks highest on poverty rates, malnutrition and lack of education. For example, URR has the highest prevalence of GAM in children under five of 13.9 percent. In URR, 25.4 percent of household income is sourced from remittances – the highest rate in the country. This not only makes households in URR highly vulnerable to external shocks, but also encourages youth migration to the national urban centres, or to make dangerous journeys overseas (irregular migration) seeking further opportunities.

Regarding selected gender indicators, both regions have high levels of gender-based violence; one of the manifestations of this lies in the high rates of female genital mutilation (FGM). URR has the highest rate of FGM in the Gambia, with 96.7 percent of females being subjected to FGM[90]. In CRR-N this is 57.1 percent, while in CRR-S the figure is 74.4 percent. 67 percent of women in URR have no formal education, with only 0.3 percent completing secondary education[91]. This is the lowest in the Gambia, closely followed by CRR-North with 0.7 percent and CRR-South with 1.2 percent. In contrast, the urban western parts of the country have far higher completion rates – although objectively still critically low (Banjul 11.3 percent, Greater Banjul 10.0 percent and West Coast Region 6.1 percent).

Regarding climate vulnerability, the impact of climate change on agriculture, livestock, health and poultry, as identified by a recent vulnerability assessment using downscaled climate projections, provided decisive evidence.[92] **Table 2** is a summary of report from this study, with the vulnerability projections for the regions by 2050. The results clearly show that URR is the most climate vulnerable region, with CRR-North and CRR-South having similar overall vulnerability and having the second-highest climate vulnerability. NBR was the least vulnerable region to climate change out of the regions identified at Concept Note stage. Therefore the project will focus on the target regions of URR and CRR.

Table 2. Summary of the Climate Vulnerability Index (CVI) score for the four main crops, four types of livestock, health and poultry[93]

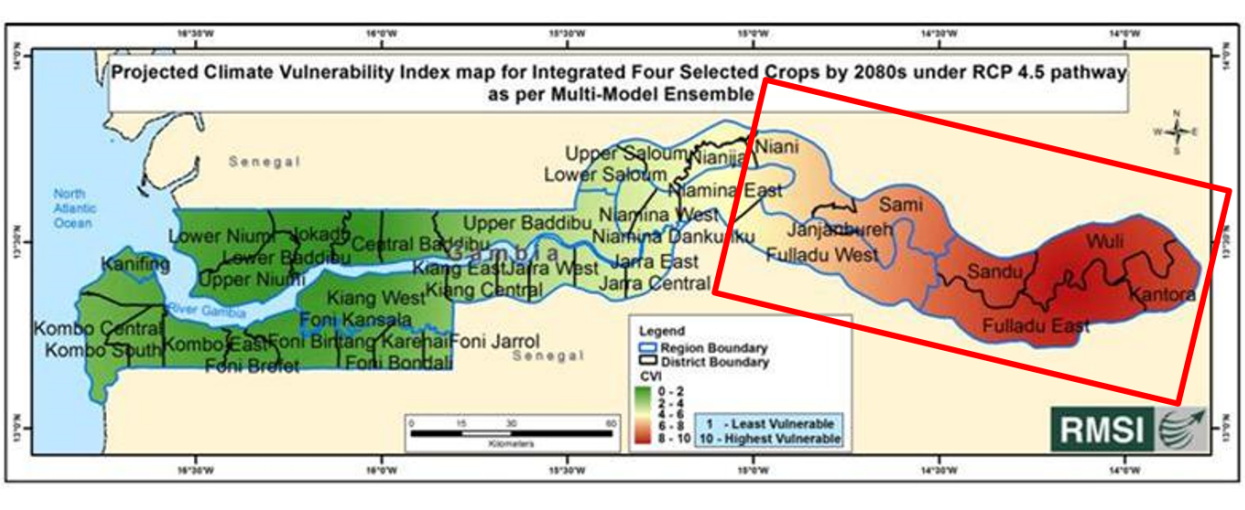
	URR	CRR-South	CRR-North	NBR
Early Millet	10	6.6	6.4	0
Groundnut	10	7	7.7	1.7
Maize	10	6.6	7.4	2.2
Upland Rice	10	6.8	7.8	2.8
Cattle	10	7.2	7.6	2.6
Goat	10	7.3	7.6	2.7
Pig	10	7.4	7.9	2.7
Sheep	10	7.3	7.9	2.8
Poultry	7.4	8.1	7	4.7

[89] NaNA (2015) National nutrition survey, The Gambia.
[90] Country Profile: FGM in the Gambia, 2015. Report by 28 Too Many.
[91] The Gambia Demographic and Health Survey, 2013. Please note this is the most recent demographic and health survey conducted.
[92] RMSI (2019) Agriculture and health sector vulnerability assessment to climate change and variability for The Gambia.
[93] The CVI is ranked out of 10, with 10 being the most vulnerable. The summary is based on Representative Concentration Pathway (RC) 4.5 in the year 2050. The RCP 4.5 pathway estimates that emissions will continue to increase globally until 2040 before declining.

Health Sector	6.9	4.8	3.2	5.1
Total	**94.3**	**69.1**	**70.5**	**27.3**

The results from the same vulnerability study shows that the country's climate vulnerability increases the further east one goes, as indicated in **Figure 4**.

Figure 4 Projected CVI map for selected crops under RCP 4.5 pathway



The selection of URR and CRR has further been informed by a more in-depth analysis of the activities of ongoing and pipeline projects, including the International Fund for Agricultural Development (IFAD) NEMA-Chosso project and its successor, Resilience of Organisations for Transformative Smallholder Agriculture programme (ROOTS), the Jobs, Skills and Finance (JSF) project funded by the United Nations Capital Development Fund (UNCDF), the Ecosystem-based Adaptation (EbA) project funded by the Green Climate Fund (GCF), and the Global Agriculture and Food Security Programme (GAFSP). Please see the table in Section F for more information on these and other complementary projects.

The project will directly benefit at least 30 percent of the population in the two regions of URR and CRR, or 168,000 people[94], through climate services, knowledge, awareness raising and enhanced adaptation planning activities. Of these 168,000 people, 63,000 will benefit directly from concrete resilience building and adaptation measures, diversified livelihoods developed through value chain and marketing support, and new community-based adaptation plans for their villages. 45,000 of the direct beneficiaries will benefit from activities to increase access to financial services (financial literacy, savings, microfinance and micro insurance) to enhance investments in climate-resilient agriculture.. The project will benefit an additional 40 percent of the population of URR and CRR, or 224,000 people, as indirect beneficiaries, who receive support and benefits from enhanced systems for evidence-based and systematic adaptation planning. Intervention targeting for the different beneficiary groups will be gender-equitable and, as relevant

[94] This figure is based on the direct participation in awareness raising (AR) and climate services (CS) activities of 16,800 people; note that AR and CS activities will occur in a larger number of villages than those in which CBT will take place.

to the activity, conducted so as to enable transformations towards gender equality, with at least 60 percent women beneficiaries. At least 30 percent of the beneficiaries will be youth. Please see **Annex 3** for further details of the numbers of targeted beneficiaries.

C. Project Objectives

The overall goal of the project is **to enhance adaptive capacity of rural populations in The Gambia through support to climate-resilient and diversified livelihoods**. The project aims to achieve this through the following three objectives:

1. Develop knowledge and awareness to underpin evidence-based resilience building and adaptation activities, particularly for women and youth, and enhance capacity for systematic sub-national level adaptation planning (Component 1)
2. Implement concrete resilience building and adaptation measures in the project target areas (Component 2)
3. Develop incentives, targeting women and youth, and risk transfer mechanisms, targeting smallholder farmers, for sustainable resilience building and adaptive capacity (Component 3)

The project will focus on concrete climate change adaptation activities to address the climate risks and vulnerabilities identified above. This will be done through an integrated risk management approach, to address the interface between climate change, agriculture and food security. This will include disaster risk reduction and support for climate-resilient agricultural practices, to address current climate risks and build capacity for longer-term adaptation of vulnerable communities in The Gambia. The concrete adaptation activities will be **nutrition-sensitive and gender transformative**, by working to identify and address the underlying drivers of malnutrition related to livelihoods, knowledge and practices and gender inequality. The impact of the climate resilience activities on women will be tracked using the MDD-W (minimum acceptable diet for women) indicator. Risk transfer through micro-insurance and other financial inclusion strategies will help to strengthen adaptive capacity of affected communities.

The approach to the project is in line with the vision of the National Climate Change Policy of The Gambia (NCCP), which recognises the interlinked climate threats to sustainable development, wellbeing and ecological integrity:

“Achieve a climate-resilient society, through systems and strategies that mainstream climate change, disaster risk reduction, gender and environmental management, for sustainable social, political and economic development.”[95]

The bulk of the project funding will go to support concrete adaptation activities on the ground, supported by enabling studies and policy engagement where required. However, the project will also avoid an *ad hoc* approach and support the building of long-term, inclusive, and equitable institutional systems and programmes in The Gambia, in particular to assist with implementing the NCCP and the Strategic Programme for Climate Resilience (SPCR), as indicated below. Thus, a key theme running through the project logic is for **evidence-based and systematic approaches that build the country’s systems for building resilience and responding to climate change**. In addition to mainstreaming gender, the project will also promote entrepreneurship and private sector participation in climate change responses, especially of micro, small and medium enterprises (MSMEs). Women’s entrepreneurship will be promoted and private sector participation will adhere to the Global Compact’s women’s empowerment principles.

The project will target smallholder farmers and other groups vulnerable to climate change in the rural areas of the two most climate-vulnerable regions of The Gambia. There will be a particular focus on women and youth, including the differentiated needs of female and male youth, given

[95] National Climate Change Policy of The Gambia (2016), section 3.1.

their heightened vulnerability in general, and to climate change. Thus, sensitisation activities carried out to meet Objective 1 will focus on building the understanding of selected women and youth about climate change effects and impacts on food security and nutrition, to enable them as change agents in their communities. The activities will also assist them to develop national platforms to engage with and lobby government and other stakeholders about necessary responses (see Part II).

The objectives and corresponding three project components set out below have been developed based on the findings of two sets of community and stakeholder consultations carried out during the concept note and full proposal development stages. The components were further refined and focused through discussions with MoECCNAR and through a government stakeholder workshop to detail activities, elaborate linkages and synergies with other current and proposed government initiatives and programmes, as well as ensure complementarity with other projects. Please see section II.H for full details of the consultative process.

As further elaborated in section III.F, the project's outcomes and outputs are aligned with the AF's Results Framework.

D. Project Components and Financing

Project Components	Expected Outcomes	Expected Concrete Outputs	Amount (US$)
Component 1: Knowledge, awareness and systems developed for evidence-based and systematic resilience building and adaptation	Outcome 1.1 Enhanced knowledge and awareness on the climate change, food security and nutrition nexus, and systems to underpin evidence-based adaptation [512,000]	Output 1.1.1 Studies based on updated climate change projections to understand specific impacts on and vulnerabilities of target populations	207,000
		Output 1.1.2 Targeted awareness raising on climate change, food security and nutrition, focusing on pathways for women and youth to be change agents	118,000
		Output 1.1.3 National platforms for women and youth to engage in multi-stakeholder dialogues on climate change	27,000
		Output 1.1.4 Existing climate services systems scaled out to target populations	160,000
	Outcome 1.2 Capacity enhanced on climate change for systematic and effective sub-national planning [229,000]	Output 1.2.1 Systematic approach for climate change capacity development and planning at sub-national level	82,000
		Output 1.2.2 Members of sub-national structures trained on climate change and systematic adaptation planning	147,000
Component 2: Concrete resilience building and adaptation measures	Outcome 2.1 Increased adaptive capacity and resilience of targeted communities	Output 2.1.1 Communities develop Local Climate Change Action Plans (LCCAPs)	107,000
		Output 2.1.2 Concrete resilience building and adaptation measures implemented	4,290,298

implemented	through concrete adaptation and diversified livelihoods [6,348,916]	Output 2.1.3 Diversified livelihoods developed through value chain and marketing support for climate-resilient value chains	1,951,618
Component 3: Incentives and risk transfer developed for sustainable resilience building and adaptive capacity	Outcome 3.1 Women and youth are incentivised to become change agents [132,000]	Output 3.1.1 Incentives for sustainable resilience building for women and youth developed and implemented	132,000
	Outcome 3.2 Smallholder farmers adopt sustainable pathways for risk transfer to increase longer-term resilience [1,120,084]	Output 3.2.1 Risk transfer mechanism for smallholder farmers tested and implemented	918,834
		Output 3.2.2 Farmers have access to savings products and micro finance	201,250
6. Project Execution cost (9.5%)			874,590
7. Total Project Cost			9,216,590
8. Project Cycle Management Fee charged by the Implementing Entity (8.5%)			783,410
Amount of Financing Requested			10,000,000

E. Projected Calendar

Milestones	Expected Dates
Start of Project/Programme Implementation	January 2021
Mid-term Review	June 2023
Project/Programme Closing	December 2025
Terminal Evaluation	June 2026

PART II: PROJECT / PROGRAMME JUSTIFICATION

A. Project components

The project will deliver an integrated package of interventions, through three interlinked components, to address the root causes of vulnerability to climate change and food insecurity for smallholder farmers and rural populations in the targeted climate-vulnerable regions of The Gambia. The design represents a move away from the often fragmented and *ad hoc* activities of the past, towards a more holistic approach that integrates multiple multi-year strategic efforts to deliver sustainable results, and builds government systems for replication of project outcomes.

The multi-pronged strategy will incrementally build capacities of poor and vulnerable smallholder farmers, through enhanced knowledge and skills, to develop concrete productive assets and implement climate-resilient and nutrition sensitive agricultural and post-harvest practices, for improved resilience, sustainable resource management and diversified livelihoods.

This support will be layered with access to an integrated risk management package (financial savings, microfinance, micro insurance, climate services) and structured markets for climate-resilient produce, to enhance smallholder farmers' capacity to effectively participate in the food system by breaking the climate change - land degradation - food insecurity vicious cycle.

This design responds to the unique vulnerabilities and circumstances of poor households and individuals in the targeted areas, as identified through the community consultations. Specific barriers that will be addressed, with gender as a crosscutting issue, include:

(i) High levels of land degradation and declining soil fertility; and land and water salinisation exacerbated by upstream movement of the saline front in the River Gambia, which already reaches CRR, caused by sea level rise and coastal erosion;

(ii) Declining productivity, with associated negative nutritional outcomes, linked to erratic rainfall and higher temperatures in areas heavily reliant on rain-fed agriculture, as well as poor agricultural practices and lack of access to seeds and inputs for climate-resilient varieties;

(iii) Low levels of detailed understanding of climate change, and thus low ability of communities, civil society and key sub-national institutions to make informed decisions on most appropriate adaptation options, including on post-harvest practices;

(iv) Limited downscaled evidence of climate risk and impacts, coupled with weak sub-national level capacity for climate change adaptation planning and implementation;

(v) Low capabilities for appropriate value-addition and limited access to storage and markets, compounded by high gender inequalities and low participation of youth, reducing options for livelihood diversification;

(vi) Increased vulnerability of poor rural people due to loss of income and assets from weather-related shocks, particularly drought, floods, and windstorms; and

(vii) Limited access to financial services and risk mitigation measures, such as micro insurance, to enhance the adaptive capacity of rural people on an ongoing basis.

As a result of these interlinked barriers, the vulnerable populations experience annual seasonal food shortages, leading them to resort to negative coping strategies. Their limited access to climate-resilient inputs and practices, markets, and to financial services, reduces their ability to diversify income sources and to invest in upgrading their agricultural practices.

Through an evidence-based and systemic approach that addresses the above barriers, the project will deliver three interlinked components to **enhance adaptive capacity of rural populations in The Gambia through support to climate-resilient and diversified livelihoods**.

Component 1 will be the entry point to develop knowledge, awareness and systems to enable evidence-based and systematic concrete adaptation and resilience building activities, with a particular focus on women and youth, that will be implemented under **Component 2**. Climate vulnerability analyses for the specific target areas (Component 1) will be used to raise awareness on the climate change – food security – nutrition nexus, and to inform the community-based adaptation planning and implementation (Component 2). Evidence from these studies shall thus underpin and inform activities aimed at enhancing knowledge and awareness on the climate change, food security and nutrition nexus, as well as profiling (based on inclusive community-based participatory planning process and stakeholder consultations) of the distinct vulnerable groups, which will then help to better understand their needs and aspirations and to develop appropriate and specific support packages of interventions for each vulnerability profile. This will support the targeted populations to address relevant barriers and to uplift themselves from one level of vulnerability to a better one.

As production is enhanced and diversified through the tailored adaptation packages, the project will support the development of climate-resilient, nutritious value chains, including support to reduce post-harvest losses (PHL), to enhance processing, and to increase access to markets. Increased and diversified income will enable households to retain assets and build up reserves, reducing the negative impact of shocks and stresses. Under **Component 3**, incentives and risk transfer mechanisms will be developed to enable sustainable resilience building and adaptive capacity. The main focus will be on promoting and facilitating access to financial services (village savings and loans, micro insurance, microfinance) among vulnerable households, and on

strengthening their capacities to invest and diversify their livelihoods (through prudent risk taking and savings), making them more productive and climate resilient on an ongoing basis. Micro credit and savings will be supported and delivered in ways that ensure equitable access by gender, age, etc., to allow for ongoing and sustainable livelihood building, investments, and diversification and help farmers to build up their risk reserves to deal with smaller shocks. This will be enabled through post-harvest storage and value chain support.

In addition to risk reduction, and support for diversified livelihoods, micro insurance as a risk transfer scheme will be enabled through piloting weather index insurance. Rapid compensation for weather-related losses builds resilience as farmers can avoid selling productive assets and recover faster from droughts. Individuals and farming households will develop and increase their capacity to pay for insurance with cash, and to meet their basic needs such as buying food and paying for school fees as part of the wider resilience building package.

There has been implementation of some of the proposed initiatives in The Gambia, including savings and loans schemes, microfinance and climate services, but on an *ad hoc*, low coverage and short-term basis. This project will consolidate good financial services practices into a comprehensive package of interventions, and replicate them for increased coverage for concrete and sustainable resilience building and adaptive capacity of the targeted smallholder farmers. A dry run weather index-based micro insurance has been piloted in the country, but not fully implemented, as farmers were not insured. Lessons will be integrated from the neighbouring Senegal and other countries, where WFP has already supported the Government with the roll out of weather index-based insurance.

When implemented in the same geographic region, these climate-risk financing instruments can ensure that the targeted population is protected from a wide range of climate-related risks, and assisted to graduate from subsistence agriculture. Better integration and layering between these risk management instruments enhances their cumulative effectiveness in protecting the lives and livelihoods of the most vulnerable people, reducing the effects of economic losses and damages, and reducing expenditures for humanitarian response that arise from repeated climatic shocks.

The project will prioritize households that are particularly vulnerable to climate change and other external shocks, such as households headed by women, households in which there are people living with HIV (PLHIV) and those with people with disabilities, households with pregnant and lactating women (PLW), households with children under two, etc. During the full proposal development, the project team consulted in a targeted manner, meeting with groups divided by sex and youth, and had discussions with vulnerable groups, including households headed by women, people with disabilities, and PLW. PLHIV were especially invited to join by village organisers, but were not identified to the consultation team for confidentiality purposes. Please see **Annex 6** for further details of the community consultations. During implementation, community members will identify relevant households during the inclusive and facilitated community-based adaptation planning process. Where possible, the project will support steps to address the low participation of women in decision-making – for example, through developing systems and processes that enable equitable participation of women in the group formation and strengthening activities, and promote their leadership and agency. A key thrust of the project will be economic empowerment of women and youth, to address the inequalities identified above. The project will follow a 'Do No Harm' approach, which means avoiding intensive labour or risky activities for pregnant and lactating women (and other particularly sensitive groups).

The three components set out below have been developed based on the findings of the community and stakeholder consultations and have been refined and focused through discussions with the MoECCNAR. During development of the full project proposal, detailed activities were further defined and clear linkages and synergies with other current and proposed projects elaborated.

Each component is discussed below in terms of its outcomes, outputs, and indicative activities.

Component 1: Knowledge, awareness and systems developed for evidence-based and systematic resilience building and adaptation

A repeated issue raised by women and men and many diverse stakeholders during the consultations was that despite numerous projects which have included climate change sensitisation and capacity development, communities and sub-national planning and facilitation structures lack a proper understanding of climate change. This includes a limited ability to make informed decisions on most appropriate adaptation options, and on how these adaptation options influence food security and nutrition. One of the reasons for this is the multitude of approaches towards awareness raising, resilience building and capacity development on climate risks and responses adopted by projects, as well as the *ad hoc* and superficial nature of many of these interventions. This has resulted in a lack of clear understanding on the part of communities and individuals of exactly why certain project interventions are being carried out and not others, which has had serious consequences for sustainability of projects.

Furthermore, many climate change-related projects in The Gambia have not made use of a strong evidence base upon which to design their activities, and have not contributed to building The Gambia's emerging systems for climate change coordination, capacity development and awareness raising, as set out in the NCCP and the SPCR.

Thus Component 1 of the project will lay the ground for a sustainable, equitable and cost-effective intervention by developing key aspects of knowledge required to underpin systematic, evidence-based adaptation activities, sensitising target populations on the climate change, food security[96] and nutrition nexus using this knowledge; and enhancing capacity on climate change risks, responses and planning approaches, for systematic and effective sub-national planning in the targeted regions and localities.

Outcome 1.1 Enhanced knowledge and awareness on the climate change, food security and nutrition nexus, and systems to underpin evidence-based adaptation

Output 1.1.1 Studies based on updated climate change projections to understand specific impacts on and vulnerabilities of target populations

While The Gambia has submitted two national communications to the UNFCCC, with a third (the TNC) under development, there has been no comprehensive climate vulnerability analysis (VA) in the country for more than 20 years. The first VA carried out in the early 1990s has been used for all subsequent documents, including the TNC. This means that unless a project or programme carried out a detailed VA of its own, using more up-to-date climate projections, climate responses in the country have not been based upon the best available evidence. To partially address this, the MoECCNAR commissioned VAs for health, agriculture, and rural livelihoods, which were completed at the end of 2019. These are valuable sources of national- and regional-level information, but do not provide localised information upon which to base targeted adaptation activities. The specific target areas of the proposed project have not been part of any recent localised climate vulnerability analysis.

Thus, the project will commission a Localised Climate Change Impact Analysis (LCCIA) for specific crops grown and livestock breeds, in the project target areas, in order to understand, using the most up-to-date and suitable climate projections, how these will be impacted in the near-, medium- and long-term. This study will build on the agriculture[97] and livelihoods VAs completed in late 2019, but will expand the findings to include climate-resilient and nutritious crops not included (e.g. *findi)*, as well as vegetables and poultry which are actual and/or potential important sources of income in the project target areas, particularly for women. It will also be carried out to include individual-level information, to support programming that is gender equitable and prospectively transformative. The climate change impact analysis will include impacts over the next couple of decades, which are of great interest for policy makers and of great need for designing effective adaptation interventions.

[96] Recognising that climate change will impact on all the components of food security: availability, accessibility, and utilization.
[97] This study developed climate vulnerability indices for early millet, groundnut, maize, and upland rice, and several livestock types (cattle, goat, pig, and sheep) for the six different regions in The Gambia, under two different climate pathways (RCP 4.5 and RCP 8.5), and for three time slices, namely, near term (2010 to 2039), medium-term (2040 to 2069) and long term (2070 to 2099) .

The localised climate change impact analysis will be used across components of the project, to ensure that they are evidence-based: firstly, to inform a Climate Change and Food Security Vulnerability Analysis; secondly to inform the awareness raising activities under output 1.1.2; thirdly, in the capacity development for systematic adaptation planning activities of Outcome 1.3; and fourthly as a vital input into the community-based planning on resilience and adaptation, as set out under Component 2.

A Climate Change and Food Security Vulnerability Analysis (CCFSVA) will be carried out for the project target areas, disaggregated according to different livelihood systems and groups (women, men, female and male youth, vulnerable groups). The CCFSVA will examine current vulnerability of the target populations, as well as future vulnerability by factoring in the results of the LCCIA. This will generate vital knowledge for empowering communities during the community-based planning process to identify and prioritise the concrete resilience building and adaptation measures to be implemented under Component 2. It will also be used to inform the awareness raising under Outcome 1.2, as it will provide valuable knowledge as well as constitute a good practice to scale up for future support in other projects/programmes by development partners and the GoTG. The CCFSVA will furthermore provide valuable inputs into the planned countrywide 'Fill the Nutrient Gap Analysis' (FNGA) to be conducted under the Global Agriculture and Food Security Programme (GAFSP) project. The FNGA study will in turn be used to further fine-tune the nutrition sensitive element of the AF project's activities.

Both of these studies – the LCCIA and the CCFSVA – are vital to ensure that the concrete adaptation measures (Component 2) are designed to respond to observed and projected climate risks and impacts, such as increased temperature and heat waves, erratic and decreased rainfall, flooding, sea level rise, and coastal erosion; as well as to key disaggregated vulnerabilities such as food security, malnutrition and health in the project areas.

Given the importance of these studies for the bulk of the project activities, and their broader use and applicability, it will be important to spell out a knowledge management (KM) system for the project, to ensure that knowledge is gathered, shared, and utilised across departments and project components. While important for the project's internal functioning and sustainability, this will also help to address the common problem in The Gambia of compartmentalisation of departments and a culture of reluctance to share information and resources. This specialised activity will entail a knowledge management design workshop, after which a KM IT system will be developed through a consultancy and implemented.

A communications strategy for the project will also be developed, in which the messaging, modalities etc. will be tailored to target groups, cognizant of literacy, language, access to ICT etc., and with engagement of diverse members of the target groups to ensure that the project's aims and activities are conveyed and well understood through clear messaging. The communications strategy will promote the meaningful involvement of local communities, government officials and stakeholders from the outset, to build a supportive base for the project and to promote longer-term sustainability. WFP communications experts will advise on the design and implementation of the communications strategy, which will employ WFP's expertise in social and behavioural change communication (SBCC).

The knowledge generated under Outcome 1.1 will be used to sensitise the target populations in the project areas on the projected impacts of climate change on their areas and livelihoods. There will be a focus on the climate change, food security and nutrition nexus, given the critical challenges in The Gambia on food security and nutrition, and expected negative impacts of climate change on these national priorities.

Indicative activities:

Activity 1.1.1.1 Localised climate change impact analysis (LCCIA) for specific crops grown and livestock breeds in the project target areas

Activity 1.1.1.2 Climate Change and Food Security Vulnerability Analysis (CCFSVA) for the project target areas, disaggregated according to different livelihood systems and groups (women, men, female and male youth, vulnerable groups)

Activity 1.1.1.3 Design and implement knowledge management and communications system for project

Output 1.1.2 Targeted awareness raising on climate change, food security and nutrition, focusing on pathways for women and youth to be change agents

Targeted awareness raising on the impacts of climate change, and on the **climate change, food security and nutrition nexus**, will be carried out, focusing particularly on pathways for women and youth to be change agents. These awareness raising actions will be developed, implemented, and underpinned by a social and behaviour change communication (SBCC) approach, in which WFP has expertise and extensive SBCC programmes throughout West Africa, supported by the WFP regional office in neighbouring Senegal. WFP will provide the technical skills and staff to initiate SBCC activities, before handing over to national implementing partners with previous experience in SBCC, such as the Gambia Red Cross or other civil society organisations.

The purpose of the awareness raising underpinned by SBCC will be to ensure that knowledge dissemination on climate change and resilience building leads to behaviour change, rendering project interventions sustainable. This will require developing a range of differentiated messaging targeting different sectors of the community, including government technical service providers, women, youth, children, people with disabilities, and so on. Women and youth change agents, as well as government extension officers, will be trained to deliver the messaging using a range of different channels that target the different influences that impact on an individual's behaviour, such as organisational, peer, social and policy, as per the SBCC approach. The SBCC approach will include engaging with men and patriarchal systems, to promote the necessary change. The training of extension officers at the regional level will ensure that they are better equipped to play their roles in facilitating the Local Climate Change Action Planning process under Component 2.

Interested women and youth groups and individuals will be identified and trained to develop their abilities to be change agents in their communities for climate resilience. Participants will develop action plans during the training to guide their roles as change agents. Once trained, participants will be linked to the national platforms for dialogue under Output 1.1.3, as well as to the activities under Component 3 on further empowering women and youth through incentives to be climate change champions in their areas. This approach of deepening the awareness raising so that it has greater impact, through developing change agents and champions, will be one of the (several) mechanisms to support sustainable development of adaptive capacity employed by the project. This output will partner with the National Youth Council (NYC) and the Women's Bureau, as well as with other NGOs. It will build upon the existing initiative of the NYC, which has funding for 2020 and is training 50 youth per region to become environmental ambassadors.

Indicative activities:

Activity 1.1.2.1Design and produce tailored awareness raising messages and materials on the climate change, food security and nutrition nexus

Activity 1.1.2.2 Identify and train extension officers, and women and youth to be climate resilience change agents

Activity 1.1.2.3 Provide support for initial awareness raising activities by the women and youth change agents

Output 1.1.3 National platforms for women and youth to engage in multi-stakeholder dialogues on climate change

In response to specific points raised during the stakeholder consultations, the project will, in conjunction with national-level women and youth organisations and NGOs experienced in advocacy and dialogue, support the further development of existing national platforms for women and youth to engage in multi-stakeholder dialogues on resilience and climate change, and to

become more effective advocates for the implementation of climate change policy in the country. One example of a platform to be strengthened is the youth conference or *bantaba* organised every two years by the National Youth Council (NYC), which attracts over 200 youths. Youth have discussed environment and climate change and delivered recommendations to government ministries. The project shall facilitate complementarity with activities under the joint WFP/ITC/UNFPA Peace Building Fund project by developing common national platforms and facilitating joint dialogue sessions. Apart from raising the profile of climate change and the need to respond to it in the country, the national platforms will be valuable means through which women and youth can develop their capabilities to become confident and engaged climate change advocates and change agents; this aim will be furthered through the annual competition to incentivise women and youth change agents under Output 3.1.1. The national platforms are also a means to ensure that targeted sensitisation activities in the project area have a wider outreach.

Indicative activities:

Activity 1.1.3.1Support the further development of existing national platforms for women and youth to engage in multi-stakeholder dialogues on resilience and climate change

Output 1.1.4 Existing climate services systems scaled out to target populations

Delivery of climate services is an area that has received much attention in The Gambia of late. The National Framework for Climate Services for The Gambia (NFCS-GAM) is the country's coordination framework for the provision of meteorological and climate information adapted to the needs of users, and the ability to reach end-users to better inform their decision-making, both at the national, regional and community levels.[98] Projects such as the GEF-funded Early Warning Phase II project have had success in testing and delivering climate services down to the last mile, therefore this is not an area in which the AF project will need to develop new approaches, conduct capacity assessments, or place large amounts of funds or effort. However, the AF project will not be implemented in the same localities where climate services have been successfully rolled out under the EWS Phase II project.

Therefore, the AF project will support scaling out the existing system for delivery of last-mile climate services, as developed by the EW Phase II project, to communities in AF project target areas – for example, providing support to traditional communicators to deepen the impact of climate services provided by local radio, for which the coverage is nationwide. The project will train agricultural extension workers and other traditional communicators (including the women and youth change agents) to equip them with knowledge and skills to be able to communicate climate information products and services to the farmers in a user friendly way. The project will support the further dissemination of the seasonal forecast that is developed each year by the meteorological services in The Gambia. As well as scaling out the dissemination of the forecast, the project will translate the forecast into agricultural advisories tailored to farmers' specific needs to support well-informed and actionable farming decisions.

This output is being included in direct response to calls during the community consultations from people who had not been beneficiaries of the EW Phase II climate services activities, but had seen the value of them from their neighbours.

Indicative activities:

Activity 1.1.4.1 Train agricultural extension workers, traditional communicators, and women and youth change agents on effective communication of climate information products and services

[98] The main institutional players include among others: National Disaster Management Agency (NDMA), National Environment Agency (NEA), Department of Agriculture (DOA), Department of Health Services, Department of Energy, Action-Aid The Gambia (AATG), Gambia Civil Aviation Authority, Fisheries Department, Ministry of Tourism. The GoTG is developing a funding proposal to fully implement the gaps identified in the NFS-GAM, which is likely to be submitted to the Green Climate Fund (GCF). The AF project will interact with this proposed project during its design and implementation, to ensure complementarity of efforts.

Activity 1.1.4.2 Support the existing national technical working group on climate services so that it can develop agricultural advisories

Activity 1.1.4.3 Disseminate forecast and agricultural advisories through trained last-mile climate services communicators and extension workers, and through existing radio programmes

Outcome 1.2 Capacity enhanced on climate change for systematic, equitable and effective sub-national planning

This outcome aims to develop capacity on climate change in a focused manner at the sub-national level in The Gambia, to address key issues raised by a number of stakeholders on the multiplicity of climate change initiatives that approach capacity development and planning for climate change in a sectoral and often *ad hoc* manner. Towards addressing this, the AF project will implement systematic training on climate change and resilience building for sub-national levels and structures in project target areas, based on an initial inventory of the range of initiatives implemented. This outcome has been designed to not over-burden the project, while still making a contribution towards building the Gambia's climate change response systems, and avoiding the *ad hoc* project-based approaches that were frequently raised by stakeholders during the consultations as negative practices.

Output 1.2.1 Systematic approach for climate change capacity development and planning at sub-national level

A first step will be to conduct an inventory, in the project target areas, of climate change-related trainings that have been carried out, and an assessment of climate change knowledge at sub-national levels. This will integrate gender analysis on content, process, access, provision, and so on. Based on this, the project will develop an approach and guidelines for systematic training on resilience and climate change at the sub-national level (regional down to community), to feed into the national Long-term Climate Change Capacity Development Strategy, as set out in National Climate Change Policy (LT-CCCDS). This will be one of the project's contributions towards building the systems for climate change coordination and response in the country. Note that the project will not develop the LT-CCCDS itself, but will merely provide an input into the sub-national capacity development part of the strategy, when this is developed in the future under separate funding.

At the same time as the capacity development inventory, to maximise efficiencies, the project will carry out a stocktaking exercise of different sectoral and other approaches to local planning on climate change, with recommendations in line with the aims and objectives of the NCCP and SPCR, and in particular the need for local climate investment plans to link with the Gambia Climate Change Fund (GCCF), when it is operationalised. The stocktaking process will be informed by the need to develop the delivery mechanism for the Local Climate Change Action Plans (LCCAPs), which are a key instrument set in place by the NCCP to channel funds from the envisaged Gambia Climate Change Fund (GCCF), and to promote climate change mainstreaming and implementation of climate-resilient development activities at the local level. The NCCP was developed in 2016 and adopted by Cabinet in 2017; however, there has as yet been no implementation of its provisions regarding the LCCAPs.

As stated in the NCCP (art.7.5.1), the GoTG at national and sub-national levels is required to facilitate the formulation, implementation, monitoring and regular updating of ward- and village-level Local Climate Change Action Plans. The planning, implementation, monitoring and updating processes are to be community-led and driven, and gender-responsive, to promote better integration and more sustainable, long-term outcomes. Furthermore, national and local governments (local here includes all the different sub-national levels in The Gambia) are to ensure that the content of the plans is reflected in policies and plans at other levels. As recognised by the climate change-integrated Forestry Strategy, and stated in the NCCP, such local plans provide a mechanism for integrating local people's livelihood strategies into the design and review of development plans, sector-specific and spatial planning, environmental and climate assessments, as well as into project development and proposal formulation.

The local adaptation planning stocktaking exercise will be informed by WFP's experience with its community based-participatory planning (CBPP) tool, which includes a facilitated process to empower community members to identify priority activities – in this case, focusing on those that would facilitate adaptation and resilience building at household and community level. The stocktaking exercise and the development of guidelines for the LCCAP process will include examining and determining an optimal method for linkage with the Village Development Plans and other elements of the statutory local government development planning process. The aim will be to develop a blended, tailored participatory planning tool that meets the provisions of the NCCP, and which will be used after the completion of the AF project on an ongoing basis by the GoTG to drive the LCCAP process across the country. While the project will focus on developing and implementing *village-level* LCCAPs in the project localities in which it works, the guidelines developed under Output 1.2.1 and updated under Output 2.1.1 to reflect lessons learned during the project timeframes will make recommendations for the most efficient and effective way to link and operationalise these with *ward-level* LCCAPs, to ensure the coherence at different levels of the bottom-up adaptation planning process.

Indicative activities:

Activity 1.2.1.1Conduct gender-integrated inventory of climate change-related training and resultant knowledge at sub-national levels, and a stocktaking exercise of different approaches to local planning on climate change

Activity 1.2.1.2 Develop gender-integrated guidelines for systematic training on climate change (to feed into the LT-CCCDS) and for adaptation planning through the LCCAPs at the sub-national level

Activity 1.2.1.3 Develop capacity development plan, manuals and other training materials for systematic training in the regions

Output 1.2.2 Members of sub-national structures trained on climate change and systematic adaptation planning

This will be done according to the provisions of the NCCP, which identifies the need for additional capacity building efforts for the following structures, to enable them to facilitate the planning and implementation of the Local Climate Change Action Plans, and to meet their responsibilities in terms of the NCCP: Area Councils, Ward Development Committees (WDCs), Sub-Ward Development Committees (SDCs), Village Development Committees (VDCs), Technical Advisory Committees (TACs) and Multi-Disciplinary Facilitation Teams (MDFTs), and for Regional, Ward and Village-level Disaster Management Committees. The project will include selected key national coordinating and facilitating structures, such as the MoECCNAR Climate Change Secretariat and the Department for Community Development (DCD) in this training. Key staff from NGOs and representatives of local civil society organisations will be included in the training on climate change and systematic adaptation planning, so that they can help to facilitate the LCCAP process in the project target localities, and train other stakeholders in this process. The project will thus develop a cadre of train-the-trainers on LCCAP who will be able to scale out the approach in other localities, including beyond the lifespan of the AF project.

The training for the TACs, MDFTs and local organisations will include capacity assessment and project development skills, so that they can assist local communities to formulate simple concept notes for funding priority adaptation needs; the AF project will develop a simple template for this purpose. Such proposals could be submitted to the Gambia Climate Change Fund (GCCF), which is expected to become operational in 2020, and which will dedicate 50 percent of its funding to the local level.

The approach and guidelines developed under Output 1.2.1 will be implemented in the project target areas, to enable enhanced support for communities to plan, implement, monitor and assess resilience building and adaptation measures. The training provided will not be a one-off, but will be designed to ensure an iterative approach that continuously builds knowledge,

understanding and capabilities. This approach will be set out in the capacity development plan under Output 1.2.1. As part of the knowledge management activities of the project, the approach will be documented and shared, with associated policy advocacy activities undertaken by the MoECCNAR.

Indicative activities:

Activity 1.2.2.1Train members of selected national and sub-national structures and other organisations on gender-integrated climate change adaptation planning, including capacity assessment and project development skills

Component 2: Concrete resilience building and adaptation measures implemented

Under Component 2, the project will plan and implement adaptation and resilience building assets, through a facilitated and inclusive community-based process. These measures will improve the natural resource base upon which the livelihoods of vulnerable communities depend, target the underlying drivers of malnutrition and food security, and increase their capacity to absorb weather shocks such as drought and flooding, as well as adapt to longer-term changes such as increased average temperatures and increasingly erratic rainfall.

The assets will be selected through a participatory local climate change action planning process, which will be informed and enabled by the evidence generated and the awareness and capacity developed under Component 1. Individuals in the targeted communities will be enabled to select the assets from a menu of potential options that has been developed to meet the needs of women, men, youth (female and male), and other groups within the target communities, as expressed during the two rounds of community consultations.

The asset creation activities will be accompanied by capacity development and technical support for sustainable and climate-resilient agricultural practices. As production is enhanced and diversified, the project will support the development of climate-resilient, nutritious value chains, including support to reduce post-harvest losses (PHL), to enhance processing, and to increase access to markets. The project activities will be designed to improve dietary diversity of the target populations.

Component 2 will **integrate gender issues systematically**, including responding to the need raised by women during the consultations to enable diversification beyond rice to more nutritious food (e.g. homestead gardening, pulses, poultry, and production, value addition and marketing of neglected nutritious crops such as *findi)*. Assets will be supported that reduce the time women must spend on unpaid care and domestic work where possible.

Outcome 2.1 Increased adaptive capacity and resilience of targeted communities through concrete adaptation measures and diversified livelihoods

Output 2.1.1 Communities develop Local Climate Change Action Plans (LCCAPs)

Based on the stocktaking exercise of different sectoral and other approaches to local planning on climate change carried out under Output 1.2.1, the project will facilitate the development of LCCAPs in the project target areas. Key stakeholders at the regional, district and community level will already have participated in capacity development on local climate change risks and on how to go about participatory planning to develop LCCAPs (output 1.2.2). Through the participatory community-based planning process leading to the development of LCCAPs, communities will identify priority resilience building and adaptation measures that respond to local climate risks, and that are disaggregated for the different stakeholder groupings (women, men, female youth, male youth, people with disabilities, and other specific groups identified during the community-based planning process), to ensure that needs and priorities are equitably addressed.

The LCCAP will be a multi-year community-based plan that can be used by communities, the private sector and any actor supporting development and adaptation efforts in the community.

The LCCAP process will include discussion and agreement on project implementation modalities (timing, targeting, establishment of community users and maintenance groups, complaint and feedback mechanisms); environmental and social safeguards; and labour division, tenure and maintenance aspects for the asset creation schemes.

Particular attention will be placed on the equitable and effective participation of women, youth and marginalised groupings in the LCCAP process, which will include gender analysis and a gender support strategy at the community level, with gender-related technical assistance and services provided by the gender team in the WFP CO. This means that gender will be integrated into the technical assistance, in terms of both the content and the delivery of this assistance, and that services will be provided by gender competent employees / partners. This would result in a contextualised strategy in each district. The process will include further sensitisation on the findings of the studies conducted under Component 1, as well as guidance on how to select from the menu of potential concrete resilience building and adaptation measures (see Output 2.1.2). WFP's global expertise with its community-based participatory planning (CBPP) process will be integrated into the design of the LCCAP process.

Efforts will be made to ensure integration of the LCCAPs, developed at the village level, into existing or emerging district and regional planning systems. It has increasingly been recognised that while community-based planning is necessary and desirable, in some cases it might not be sufficient to ensure resilience and sustainability. Rather, approaches to community-based planning that integrate scientific information and local and traditional knowledge, and that also facilitate support to meet community needs through the institutionalised planning system, may present better pathways for community resilience and sustainability of interventions. To this end, the guidelines developed for local climate change planning will include a recommended approach for integration of community resilience plans with ward-level LCCAPs, and with district level development planning and land-use planning.

An action plan will be developed for implementation of the LCCAP process across all project localities, which will include a schedule that promotes maximising efficiency and leveraging with other plans/programmes.

Lessons learned through piloting the guidelines for developing LCCAPs (output 1.2.1), including on the best approach to engage with and assist women, youth, people with disabilities and marginalised groups, will be documented for use in policy engagement. This will be done to encourage their formal uptake as the approach to be followed to implement the provisions of the NCCP on LCCAPs, and their ultimate goal of being the means through which communities can draw down funds from the Gambia Climate Change Fund (GCCF), when this is established. This will be one of the project's contributions towards building the systems for climate change coordination and response in the country.

Indicative activities:

Activity 2.1.1.1 Carry out the facilitated LCCAP process in the project localities, to result in the development of a LCCAP for each locality

Activity 2.1.1.2 Develop an approach for ensuring synergy between higher-level district and regional plans, so that these incorporate the outcomes of the LCCAPs, document the lessons learned from the LCCAP process, and update the LCCAP guidelines based on lessons learned

Output 2.1.2 Concrete resilience building and adaptation measures implemented

During the additional consultations and detailed project planning carried out to develop this full proposal, the preliminary menu of likely resilience building and adaptation activities identified in the Concept Note stage has been further developed to reflect the status quo in the targeted project localities and the differentiated needs of the range of targeted stakeholder groups. The proposed options developed through the community and stakeholder consultations have been further reviewed by members of the multi-stakeholder taskforce team (see section II.H).

The menu of resilience building and adaptation options (hereafter referred to as the 'adaptation menu') includes activities at three different levels: individuals at the household level, groups of farmers (with equitable participation of women and men), and individuals operating at the community level. For all assets at the farmers' groups and community levels, project specific gender-responsive agreements will be developed prior to implementation that spell out (i) ownership arrangements; ii) management arrangements; and iii) maintenance arrangements; ensuring that equality among women and men in ownership, management and maintenance, as sustainability aspects, are fully integrated and will be safeguarded. The latter will thus include considerations of availability of maintenance in the area and accessibility in terms of costs.

The adaptation menu has been designed through an inclusive, participatory manner by diverse women and men such that the menu addresses their needs and interests equitably, to not only enhance climate resilience, but also to promote environmental and social sustainability. The three interlinked goals (climate resilience, environmental sustainability and equitable social benefits) will need to inform the further development of the adaptation menu during local adaptation planning, and throughout implementation. Given that asset creation activities will be implemented both at community and household level, the LCCAP participatory process will develop a system for ensuring equitable benefits across different vulnerable groups, based on the experience of WFP and the GoTG.

The adaptation menu is set out in **Table 3** below, and will be further refined through the community-based LCCAP process under output 2.1.1. Community members will be facilitated to reflect on most suitable adaptation options, informed by the evidence generated through the Component 1 studies on localised climate impacts, and differentiated livelihood strategies and barriers faced.

Table 3. Menu of potential concrete resilience building and adaptation measures

Assets created and owned at household level	Assets created and owned by a group of farmers	Assets created and owned by communities
• Contour ridges/swales • Vetiver hedge rows on contour ridges • Homestead vegetable gardening • Live fencing (forage) using multi-purpose trees • Windbreaks • Integrated past management (IPM) and good agricultural practices (GAPs) • Fruit trees and other crop trees (e.g. Moringa) • Woodlots • Compost making • Hand-dug wells • Rainwater harvesting e.g. from rooftops • Post-harvest storage facilities • Energy-saving stoves and biomass briquette production from biowaste e.g. groundnut shells	• Live fencing using multi-purpose trees, for protection/soil fertility or windbreaks and for forage • IPM and GAPs • Multi-purpose water ponds (agriculture/ horticulture); • Post-harvest storage facilities for cooperatives and small-processing units • Windbreaks • Fruit trees (orchard) and other crop trees such as Moringa • Woodlot management • Compost making • Contour ridges/swales • Vetiver hedge rows on contour ridges	• Area closure • Contour ridges/swales and gully/ land reclamation • Vetiver hedge rows on contour ridges • Windbreaks • Small-scale re-forestation and woodlot development

Once communities in the project localities have identified priority adaptation and resilience building activities, these will be subjected to a cost-benefit analysis and then implemented through a multi-pronged approach, which will involve combinations of (i) technical assistance (see note on agro-ecological production approach below; (ii) provision of climate-resilient inputs, e.g. drought- and heat-tolerant and early-maturing seeds, basic tools, and post-harvest and storage inputs such as tarpaulins; (iii) the cash-based transfer (CBT) approach to provide assistance to the most food insecure households during the lean season, for the construction of community-

level productive assets such as gully reclamation; and (iv) organisational development of farmers' groups to enable value chain development (aggregation and marketing) of climate-resilient value chains, as well as for enhanced access to and drawdown of financial services.

The adaptation activities will be implemented throughout the project period, according to an action plan that will be developed under Activity 2.1.2.4.

Inclusive and equitable asset creation

Activities for asset creation will be supported in which both women and men can participate, as well as female and male youth, and at-risk groups such as disabled people and PLW, and in which women and men choose the activities and assets, over which they are then enabled to fairly access and control. Indeed, the adaptation menu responds specifically to the differentiated needs raised during the two rounds of community consultations. For example, live fencing will be supported at the household and group levels, as women specifically noted the need for this to protect their vegetable gardens and backyard gardens. Likewise, the project will support simple and effective interventions to increase water availability to address women's expressed needs: at household level, this will be through hand-dug wells and rainwater harvesting (through the provision of tools and technical support), and at the group level, this will be through multi-purpose water ponds – for women's groups as well as other farmers' groups.

The project will work with the National Youth Council (NYC) to identify and support opportunities for female and male youth to benefit from resilience building and adaptation activities. In addition to the equitable participation of youth in community asset building activities, a range of household level and group-oriented activities will be identified for youth during the LCCAP process. For example, together with Gambia Songhai Initiative, the NYC has established a climate-smart garden for youth in Saringai (URR), which is under full organic production, and includes facilities to sustain the interest of the youth (gym, TV, and internet access, with plans for small business development skills training). As the intention is to have one climate-smart youth garden per region, the project could support this in CRR, depending on the outcome of the LCCAP process in the project localities. Other opportunities identified as being suitable for youth include small ruminants and using biomass for briquette making. Female youth are further interested in vegetable gardening and poultry raising. During the LCCAP, female and male youth will have the opportunity to identify which of the adaptation options would be most attractive to them.

Table 4 provides an indication of the modalities and targeting of the different items in the adaptation menu. A flexible approach will nonetheless be adopted during the community-based planning process to allow for individual needs and wishes to be met, while still safeguarding important gender and youth targets – for example, the overall target of at least 60 percent women beneficiaries for the project.

Table 4. Modalities and targeting of adaptation measures

Category of resilience/ adaptation option	Details	Indicative activities/ Modality	Targeting
Homestead farming - support vulnerable households to reduce food and nutrition insecurity through homestead farming	Support to household vegetable gardens Live fencing IPM and GAPs Compost making Fruit trees and other crop trees (e.g. Moringa) Woodlots Hand-dug wells Rainwater harvesting	- Provide training in IPM and GAPS, via experienced service providers (e.g. Songhai Centre) and extension workers - Establish demonstrations of good practices e.g. live fencing, mulching, compost making, in project localities - Identify and facilitate access to fodder and multi-purpose species for live fencing -	Primary target is women, who are generally engaged in household-level production Youth vegetable gardening will also be supported, to scale out activities of the National Youth Council Market-links opportunities for women and youth will

				be promoted
Drought- and heat-tolerant crops and climate-smart agriculture - at HH / farmers' groups level	Promotion of drought- and heat-tolerant findi, sorghum and other relevant crops Agroforestry, crop rotation, intercropping Mulching and crop residues management Promote fodder species to increase soil fertility Promote integrated pest management (IPM) Promote conservation agriculture approaches	- Based on results of CCIA and CCFSVA, as well as value chain study, implement findings to promote climate-resilient and nutrition-sensitive crops like *findi* - Facilitate accessibility of drought-tolerant, heat tolerant and early maturing varieties to farmers, through National Agricultural Research Institute (NARI) - Provide demonstrations of GAPS, IPM, agroforestry, crop rotation, intercropping, CA, mulching etc in the districts (NARI, MoA extension workers and service providers e.g. Songhai Centre)	Open to all, 60 percent of project beneficiaries will be female Market links for *findi* and other climate-resilient highly nutritious crops will be promoted through value chain study and other activities in Output 2.1.3
Water availability at household and group level for small-scale irrigation and domestic use	Household water harvesting (roof) Family drip irrigation system Low-cost multi-purpose water ponds Develop / rehabilitate and protect hand-dug wells	- Provide support for household water harvesting - Provide drip irrigation kits and relevant training - Develop small multi-purpose water ponds - Rehabilitate and protect wells - Protect water resources e.g. from livestock	Household water harvesting targets women, would benefit entire household At least 70 percent of beneficiaries of group-level water assets will be women
Practices to reduce soil erosion and increase reforestation at household, group- and community-levels	Contour ridges/swale Gully/ land reclamation Vetiver hedge rows on contour ridges Windbreaks Small-scale re-forestation and woodlot development	- Based on the LCCAPs, and where applicable on district-level planning (for community-level assets), implement land reclamation activities - Plant beneficial indigenous trees, plants and grasses on contour ridges and in gully reclamation - Implement complementary sensitization and training on land degradation and adaptation - Identify areas for restoration/creation of small biodiverse forests, linked to schools and/or villages	All able-bodied groups of people At household level, support to women and youth will be prioritised At least 70 percent of the farmers' groups supported will be women's groups
Food preservation and processing - provide technical support for this	Structures for storage and processing Tarpaulins, grain stores, milling machines, mini warehouses etc.	- Provide training for simple food preservation and storage at community level - Support food processing initiatives, in line with HGSF and the outcomes of the value chain assessment	Specific opportunities for women, youth and people with disabilities will be further developed during implementation
Fuel-efficient stoves and briquette making from biomass waste	Provide fuel-efficient stoves and training on their use Provide training and simple machines/presses	- Create platforms for dialogue and discussion to promote uptake of fuel-efficient stoves - Provide fuel-efficient stoves and briquette making presses with	Primary target (at least 80 percent of beneficiaries) is women, who do the cooking. Women and female and male

for biomass briquette making	associated training	youth will benefit from reduced workload gathering wood Female and male youth entrepreneurial opportunities in briquette making

Agro-ecological production approach

The project will adopt an approach of promoting agro-ecological production that is environmentally friendly, uses integrated pest management (IPM), and is low external input[99]; promotes composting, mulching and crop residues management; promotes fodder species to increase soil fertility; and promotes social inclusion. Taken together, these practices will address many of the constraints and barriers identified in the project localities, and will break the vicious cycle of land degradation leading to reduced production, which leads to decreased nutritional outcomes and income, which leads to increased poverty and decreased climate resilience, which in turn may lead to further land degradation through over-exploitation of resources, and so on. This is in line with the principles and approach of the NCCP, which call for emphasizing the inter-linkage between environmental integrity and climate resilience; and which seek to reframe agriculture as developing climate-resilient food systems and landscapes, in which environmental sustainability and enhancing biodiversity are central imperatives.

An important element in enhancing and diversifying agricultural production will be the provision of training and technical support on good agricultural practices (GAPs). These are practices that address environmental, economic and social sustainability for on-farm processes, and result in safe and quality food and non-food agricultural products, and include *inter alia* integrated pest management (IPM), composting, mulching and crop residues management, conservation agriculture, and animal welfare.[100] The GAPs technical support provided will include best practices for growing and processing climate-resilient and nutritious crops like *findi* and millet, as well as vegetables, poultry and small livestock. Invasive alien plants like Prosopis will not be used, and no inorganic fertilisers will be supplied, to prevent associated land degradation and water pollution; rather, project will encourage and support organic fertiliser production. Multi-purpose trees (e.g. providing soil improvement and forage) and fruit trees for increased nutrition and value addition potential will also be promoted.

Practices to reduce soil erosion

The adaptation menu includes building productive assets at different levels for reducing soil erosion and addressing related land degradation, which are increasingly required in the project areas as existing degradation problems are worsened by greater drying and more intensive rainfall that is linked to climate change. These measures include contour ridges/swales, Vetiver hedge rows on contour ridges, gully reclamation, windbreaks, small-scale re-forestation and woodlot development. The project will support elements of the activity set out in the SPCR Concept Note 4, which calls for "promoting soil and water conservation measures through climate-smart water ponds and intercropping in agroforestry, to act as "climate buffers" providing shade, wind breaker and litter source for water conservation coupled with minimum tillage, soil fertility management and regeneration of natural vegetation". Gully reclamation is likely to be an important activity that will be selected through the LCCAP process, given the increasing incidence and severity of gullies throughout the country and in the project localities, as noted by numerous

[99] David Norman, et al., Defining and Implementing Sustainable Agriculture (Kansas Sustainable Agriculture Series, Paper #1; Manhattan KS: Kansas Agricultural Experiment Station, 1997). Available at K-State Research and Extension Web Site for Sustainable Agriculture. Low external input agriculture implies adapting and designing the agriculture system to fit the environment of the region, and optimizing use of biological and chemical/physical resources within the agroecosystem,

[100] FAO (2004) Good agricultural practices – a working concept. Background paper for the FAO internal workshop on GAPS, 27-29 October 2004.

stakeholders during the consultations process. WFP has had good experience with successful gully reclamation in the West African region, including through the use of gabions, and can provide technical assistance in this regard.

Reforestation

With respect to reforestation of degraded areas, the project will learn from and apply the lessons learned by the GCF-funded Ecosystem-based Adaptation (EbA) project and similar reforestation initiatives. For reforestation of larger areas of degraded land for erosion control, in addition to using contour ridges, swales and Vetiver hedge rows, the project will use improved traditional zaï planting, which has been used successfully in West Africa for some time. With the exception of Vetiver hedge rows, only indigenous and locally-appropriate trees and shrubs will be planted, and the promotion of biodiversity will be a central goal. Where small areas of degraded land are to be reforested and the reforested area protected, the project will use the Miyawaki method[101], which accelerates the process to develop dense, biodiverse native forests, and has been successfully used globally, including in arid and semi-arid environments. Using this method to rapidly create small, dense, biodiverse forests will be done in conjunction with schools and community groups, on areas as small as the size of a tennis court. This is a reforestation method that becomes maintenance-free after three years, which will coincide with the project timeframes. Initial technical expertise will be used in a train-the-trainers (ToT) approach, which could provide a valuable youth entrepreneurial opportunity. Youth that are trained in implementing the Miyawaki approach could provide their services to government departments and other projects, in other localities of the country. The GCF-funded EbA project is currently supporting/creating nurseries across the country in collaboration with the Department of Forestry; these will be used to supply the project with the locally appropriate tree inputs needed for live fencing, woodlots, etc.

Agroforestry

In addition to the reforestation mentioned above, the NARI has identified agroforestry, which they conceptualise as “take the forest to the farm”, as an extremely important adaptation activity for The Gambia, especially in the dry north, where many trees have been lost through deforestation.[102] Agroforestry approaches, which involve integration of trees into farmland, have important multiple-benefits for adaptation (soil fertility enhancement, wind breaks, increased income stream, amelioration of the micro climate, etc.), and a wide range of stakeholders has supported their inclusion. Live fences, already used in a limited way in The Gambia, will become increasingly useful to counter the force of the increased incidence of windstorms. NARI has been interacting with World Agroforestry (ICRAF) to access multipurpose trees that can be used to protect from erosion, rejuvenate soil, and as live fences[103], etc.[104] The project will support the NARI to test appropriate trees on-farm and scale out provision of suitable agroforestry inputs and practices. This process will integrate lessons learned from earlier agroforestry interventions, such as the IFAD-funded Nema-Chosso project, via *inter alia* the participation of the agricultural extension workers who have been involved in them. Agroforestry approaches require careful planning and community mobilisation, particularly for women farmers who in many cases only have yearly user rights on the land; thus, they are constrained in terms of investment in trees. Specific ways to engage women in agroforestry in a sustainable fashion have been identified in section II.K and will be further elaborated during implementation. Communities in general will be sensitised about the benefits of keeping the trees rather than chopping them down for fuel, and individual responsibility will be allocated for growing trees as well as planting them, through agreements developed prior to implementation.

[101] See https://bengaluru.citizenmatters.in/how-to-make-mini-forest-miyawaki-method-34867 , accessed 15 June 2020; and https://www.dropbox.com/s/pgofw7noxmpfwxg/Miyawaki%20Methodology%20Explained.pdf?dl=0 accessed 18 June 2020.

[102] The NARI applies the ‘natural farmer management’ process, in which selected trees are relevant and culturally accepted to ensure their sustainability.

[103] Live fencing is gaining increasing exposure in The Gambia – for example, at Nemakunku (WCR), Radville Farms have live-fenced their 80 ha farm with Leucaena.

[104] The NARI has conducted agroforestry trials using Glyricidia at the Sapu agricultural research station in CRR South; while Prosopis is a generally suitable agroforestry tree in the Sahel and sudano-sahel zone. NARI has also been esearching indigenous trees e.g. Faidherbia albida, which sheds leaves in rainy season, thus does not shade crops. The NARI has also developed improved varieties of moringa trees.

Climate-resilient and nutritious crops

The National Agricultural Research Institute (NARI) has stressed that enhancing planting material for climate resilience is the basis for improved rural livelihoods. In this regard, *findi* (*fonio*; Digitaria exelis) ('hungry rice'), is a good option to promote, as it is a neglected dryland crop requiring low external inputs, for which there is high demand and scarcity in the local markets. *Findi* is a high value crop, selling at twice the price of rice, and according to the NARI's research, it is cheaper to produce than rice. The NARI has embarked upon trials of *findi* using minimum inputs for increased yield. In this regard, it is supplying *findi* to pilot farmers and is working on a 10-country programme that is testing four varieties that are drought tolerant and early maturing. The project will support the NARI to distribute climate-resilient varieties and seeds at the outset, and once there is uptake of these, will provide technical support to farmers to save their own seeds, as well as encourage interested farmers and/or rural entrepreneurs to develop a local market for climate-resilient seeds.

Increasing water availability

Regarding water harvesting and storage, which were important issues identified during the community consultations, the project will support hand-dug wells and rainwater harvesting off roofs at the household level. The facilitated and inclusive LCCAP process will ensure that inequities in relation to access to water are addressed, through the choice of and control over water-related activities. The project will share experiences with and develop synergies with the pipeline GEF/LDCF project on rural water supply, and the associated AfDB-funded baseline project (Gambia Climate Smart Rural WASH Development Project), once these projects are under implementation.[105] At the farmers' group level, the AF project will support multi-purpose water ponds, for vegetable or crop production. These will be small structures, which will not be more than 3 metres high/deep or have a storage capacity of more than 400m^3.

Structures for storage and processing of agricultural production

The high levels of post-harvest losses for smallholders in The Gambia occur due to poor storage methods, lack of processing practices, low value addition and poor market access beyond the district local market. The project will support small structures for storage at household level, as well as small structures for storage, aggregation and processing at the farmers' group level, if selected by beneficiaries. These will be carefully sited to avoid current or projected flood risk, and constructed out of locally available materials that are inexpensive to maintain. In addition to structures for storage and processing, the project will provide training on best practices in reducing PHL to extension staff and farmers, to overcome the limited investment in skills and knowledge for smallholder farmers despite their prevalence across the country.

Fuel-efficient stoves and briquette making from biomass waste

Any fuel-efficient stoves and small machines/presses for making biomass briquettes out of biowaste provided will be those already developed and tested by organisations and projects in the country, such as members of the Renewable Energy Association of The Gambia (REAGAM), to ensure they are culturally appropriate and easy to maintain locally.

Potential project partners for Output 2.1.2

Organisations with experience in the project areas, such as the Gambia Songhai Initiative, which specialises in agro-ecological farming methods that emphasise environmental protection, as well as the NARI staff, will provide technical support and train agricultural extension workers so that this can be scaled out. In addition to partnering with NARI and organisations such as the Songhai Centre, the project will further collaborate with key implementing partners, such as United Purpose and Action Aid, as well as the Ministry of Agriculture (MoA) technical units and extension officers, to provide GAPs, technical packages and support for the climate-resilient agricultural

[105] These projects aim to install climate-proofed solar-powered water schemes for households and agriculture, and to diversify water sources, including rainwater harvesting and storage (domestic and communal) for water security during dry seasons and droughts.

approaches identified as being suitable, such as agroforestry, conservation agriculture, companion planting for vegetables, composting, organic fertiliser production, and IPM.

Indicative activities:

Activity 2.1.2.1 Carry out cost-benefit analyses on selected adaptation measures identified during the LCCAP process, and identify locations for implementation of community asset creation activities

Activity 2.1.2.2 Carry out detailed environmental and social safeguards screening

Activity 2.1.2.3 Implement agreed household-, group- and community-level resilience building and adaptation activities in the two regions

Output 2.1.3 Diversified livelihoods developed through value chain and marketing support for climate-resilient and nutritious value chains

Under this output, activities will be implemented to provide value chain support and improved market access for farmers with respect to selected climate-resilient and nutritious value chains. Activities will reduce the amount of post-harvest loss, to increase the surplus that can be processed and sold to enhance individual and household incomes; and reduce the drudgery involved in the processing of agricultural produce. Training will be provided to farmers about products that are more resilient to future environmental changes, balanced with understanding what products are attractive to buyers. The five-year project cycle will increase livelihood sustainability, by providing sufficient time to support farmers and buyers in setting up value chains that are sustainable and climate resilient.

Until recently, the value addition sub-sector in The Gambia has been underdeveloped. Lack of processing practices, low value addition and poor market access beyond the district local market are contributing factors to the high levels of post-harvest losses in The Gambia, which exacerbate the effects of poor storage methods. The food-processing sector is gradually growing, particularly among urban women agro-processors who are mainly engaged in processing cereals, fruits and forest products for retail sales. However, the investment in skills and knowledge on value addition for smallholder farmers in the rural areas is limited at an institutional level, despite their prevalence across the country. In addition to a lack of focus on value chain activities, there has been limited investment in training extension workers and ensuring long-term involvement of sub-national structures across the country. Aggregators and cooperatives have been under-utilized in recent years, with farmers being expected to cover all aspects of the value chain from growing to selling. There are clear private and public sector markets in the Gambia through tourism, and school feeding – however, farmers need to reduce their post- harvest loss, develop skills in value addition, and develop networks of farmers to provide the supply required by these sectors at a competitive price.

<u>Value chain support</u>

The project will provide value chain and marketing support based upon a **targeted and localised value chain analysis and marketing study for selected climate-resilient and nutrition-sensitive crops** of relevance to project target areas. The value chain work, which will be tailored to the context in project target areas, will build upon existing experiences; and will be shaped by the two studies conducted under Output 1.1.1, which will identify possible crops to focus on for value chain support. No detailed value chain assessment has yet been carried out for the climate-resilient crops/products that are likely to be selected during the AF project, such as *findi*. The project will thus implement the recommendations of the value chain analysis and marketing study for selected (2 or 3) climate-resilient and nutrition-sensitive crops in project target areas. This would involve activities to reduce PHL, improved storage, formation or support of existing producer groups for aggregation, agriculture as a business skills development, food processing, milling, etc. The value chain development support will serve to strengthen marketing and agribusiness development through engagement with private sector stakeholders.

In addition to findi, sorghum is a neglected crop grown in the URR that is likely to be shown to be more climate adapted than for example maize, through the LCCIA carried out under Output 1.1.1. While sorghum is easy to cultivate and has low weeding requirements, it is largely not cultivated, as the taste is not appreciated. In order to stimulate market demand for sorghum, should it be selected for value chain support, the project will provide technical support to women and men on ways to prepare it that are culturally acceptable, such as blending it with millet, and making it into bread, and will leverage lessons learned from the mothers' clubs formed by the Nema-Chosso project to educate on nutrition, including cooking demonstrations.

In order to ensure that the project targets at least 60 percent women beneficiaries, it will be necessary to provide further support to **climate-resilient value chains that target women**. Thus, consideration will be given to promoting post-harvest and market support to early-maturing climate-resilient cereal varieties, as mentioned above, as well as vegetables and small ruminants/poultry. The latter are important supplements both to household nutrition and to income.

Women play a key role in reducing food loss at the production, post-harvest and processing stages, but face many barriers in doing so. For example, seed stores in the villages are controlled and managed by men with limited access to women. During the value chain assessment, gender and nutrition sensitive analyses will be conducted to understand the barriers and opportunities, and develop sustainable solutions for supply chains that offer decent work and profiting to women and men. Women identified milling machines as a priority need, as they manually mill their crops with mortar and pestle, which is physically demanding and time consuming. The correct mills for processing products such as *findi* have been lacking in The Gambia; as local fabricators are now working on developing these mills, this will be opportune for the project.

The project will also provide opportunities for youth entrepreneurship under Output 2.1.3.

As noted by the National Youth Council during the consultations process, opportunities suitable for male youth include storage facilities, and technology-oriented marketing actions; while female youth are interested in processing of agricultural products. These options have not been predetermined, however, and youth will have the opportunity during the participatory LCCAP process to indicate which aspects of the value chain activities that the project will support will be most appropriate for them.

<u>Support to co-operatives and aggregation centres for farmer organisations or groups of farmers</u>

Supporting and developing co-operatives and aggregation centres for farmer organisations or groups of farmers will allow for a more complete value chain that will ensure that smallholder farmers have more consistency in the market. The project will hold discussions during the inception phase with the National Coordinating Farmers' Organisation in The Gambia (NACOFAG), which is the coordinating institution in The Gambia for farmers' organisations (FOs). With respect to processing machines, the Village Development Committee (VDC) would normally manage investments like this. However, difficulties are often experienced at the community level when managing machines, due to negligence. Thus this project will investigate involving private villagers who will operate and manage the investment for the village on a fee basis. An agreement or concession arrangement will be worked out prior to the investment that will oblige concessionaires to service the needs of the communities.

<u>Markets for enhanced and diversified production</u>

To create markets for enhanced and diversified production, the project will create linkages to the ongoing Home-Grown School Feeding (HGSF) programme of the GoTG, which is supported by WFP and others. Through this, the modality of school feeding currently employed will be shifted towards strengthened and more adaptive smallholder farming that supports school feeding (i.e. home-grown school feeding). Market linkages beyond the HGSF will be facilitated, depending on the outcomes of the value chain study. To facilitate this, smallholder procurement workshops with relevant sectors beyond HGSF, such as the tourism sector, will be held.

<u>Access to renewable energy</u>

The value chain work would of necessity need to include enhancing access to energy, as most ways of preserving (cooling, smoking, drying, pasteurizing, canning, void sealing) and processing (milling, de-husking, grinding, pressing) need energy. Access to electricity in the remote rural areas in which the project will work is extremely low, as stated in the context section; moreover, where it is provided in small rural towns, it is unreliable and intermittent. In the Concept Note, it was stated that the primary way in which the project would assist value chain beneficiaries with access to the energy they needed in order to carry out activities requiring electricity would be to make linkages and create synergies with existing interventions that are promoting rural renewable energy.

While there are a number of initiatives and projects that are supporting the **use of renewable energy in processing and storage**, e.g. solar dryers, in some circumstances this may not be practical, either as the location of the AF project's target groups may not overlap with the target regions of the other renewable energy projects, or as the energy requirement of the project's activities may not be consistent with that of existing energy projects. A recently approved World Bank project will develop 16 renewable energy micro grids to power peri-urban communities along the main Gambian highway. However, this may not align to the energy requirements of the AF project, which will target rural farmers' groups who wish to power small processing machines and pumps for commercial reasons, rather than for personal household consumption.

Thus, although the project will still aim to create synergies with existing renewable energy projects, it has been found necessary to include provision of renewable energy – in the form of solar panels and associated systems – to enable the processing and value chain activities that the project will support.

A number of initiatives are providing support to youth to become entrepreneurs in the renewable energy field. Further linkages with these will be explored and developed where feasible, including along the lines of the "Energizing School Feeding" concept developed by WFP, and delivery modalities will be refined during the implementation of the project. Facilitating access to renewable energy will be an important way to enable women to meaningfully participate in activities and community life, through reducing some of the drudgery of their daily routine[106] that keeps them away from engaging in income-generating activities and community leadership activities. Local markets do not have electricity supply, which requires women to take produce to and from markets each day, greatly increasing loss, and reducing profits.[107]

<u>Potential project partners for Output 2.1.3</u>

The project will work with a number of existing service providers, which could potentially be NGOs such as United Purpose and Action Aid, which have had good results in strengthening the capacity of farmer-based organizations (FBOs), promoting use of technologies, expanding commercialization and developing value chains; as well as the Food Technology Services (FTS) Unit of the Ministry of Agriculture (MoA), which is also engaged in capacitating both rural and urban processors (mainly women) with the required skills in food processing and preservation. The project will train women's groups (WGs) and farmers' organisations (FOs) on good practices in cooperative governance, and assist them to establish technical sub-committees, for example for marketing, warehouse management, etc. The project will support development and dissemination of commodity standards for the specific climate-resilient and nutritious value chains supported, and will train MoA staff, FOs and WGs on quality assurance accreditation. The project will develop synergies with the IFAD/GoTG ROOTS project, with regard to the value chain development process for vegetables. For renewable energy provision, in addition to exploring synergies with the abovementioned World Bank project, key potential partners are the United Nations Industrial Development Organisation (UNIDO) project funded by the Global Environment Fund (GEF), as well as initiatives of the Renewable Energy Association of The Gambia (REAGAM). REAGAM and other local organisations with experience in installing and maintaining

[106] This could be, for example, collecting fuel (perhaps 2 h), preparing and tending the fire, cleaning pots (5h), washing clothes (1h), processing food (1h) etc.
[107] Ensuring markets have suitable and sustainable storage will further allow women to be more efficient with their time and produce.

renewable energy systems in the Gambian context will be valuable potential partners to assist with training farmers' groups and/or youth entrepreneurs to be able to install and maintain their own solar energy systems.

The project will document the above process, carry out a lessons learned exercise, and disseminate the findings. These will be used in policy advocacy on, for example, the necessary National Crop Diversification Strategy, called for in the SPCR.

Indicative activities:

Activity 2.1.3.1 Based on Output 1.1.1 studies, conduct targeted and localised value chain analysis and marketing study for selected climate-resilient and nutritious crops and women-targeted small livestock

Activity 2.1.3.2 Strengthen performance of farmer organizations/cooperatives to engage more effectively with private sector value chain actors, and provide targeted farmers with post-harvest management and processing training and technology

Activity 2.1.3.3 Support access of farmers' organisations to storage and aggregating infrastructure through establishment of small rural warehousing facilities, renewable energy and improved storage equipment and materials

Activity 2.1.3.4 Provide farmers with market information and marketing support to inform business planning and facilitate structured market linkages for targeted value chains focusing on institutional markets such as Home-Grown School Feeding or hotel facilities

Component 3: Incentives and risk transfer mechanisms developed for sustainable resilience building and adaptive capacity

In addition to risk reduction through concrete adaptation actions and resilience building, as well as support for diversified livelihoods, the project will enable risk transfer through piloting weather index insurance. Rapid compensation for weather-related losses through weather index micro insurance builds resilience as farmers can avoid selling productive assets and recover faster from droughts. Another effect of insurance is that it should help unlocking investment willingness and access to financial services, by transferring the risk. Under the project, some farmers will pay for the initial crop insurance premium with their labour, by working on additional risk reduction measures, in the form of the community-based asset creation under Component 2. In return for their labour, the project will transfer the premium to the insurance company, and thus will use insurance as a transfer modality, instead of or in addition to cash-based transfers for the creation of climate resilience assets.

Since 2006, WFP has worked in Sub-Saharan Africa with partners to test and scale up innovative ways of providing insurance protection that help people become more resilient and food secure, and is now one of the leading UN agencies implementing micro insurance schemes at scale, integrated into a broader strategy to manage climate risks. Thus, WFP will be able to provide strong technical support to this element of the project.

The project will also support micro credit and savings to allow for ongoing and sustainable livelihood building and diversification, and to help farmers to build up their risk reserves to deal with smaller shocks. Thus, vulnerable farming households will develop their capacity to pay for insurance with cash, and to meet their basic needs such as buying food and paying for school fees.

Component 3 also includes developing and implementing incentives for sustainable resilience building targeting women and youth, for example in the form of competitions, as an element of the project's strategy to promote longer-term resilience building and adaptation. This output has been developed based on the feedback from women's and youth organisations during the consultations process of the need to engender a sense of hopefulness and energy into activities to promote climate-resilient agriculture and rural economies.

The interconnectedness of the project's components can be demonstrated by the fact that, for example, the micro insurance will not be considered as a standalone intervention but will rather be embedded into the integrated risk management approach outlined above, for it to contribute to increased resilience and food security of households.

Outcome 3.1 Women and youth are incentivised to become change agents

Output 3.1.1 Incentives for sustainable resilience building developed and implemented

Output 3.1.1 will be implemented as a follow-on to deepen the impact of Output 1.1.2 which will conduct targeted awareness raising on climate change, food security and nutrition, focusing on pathways for women and youth to be change agents; as well as on the project's support under Output 1.1.3 to existing national platforms for women and youth to engage in multi-stakeholder dialogues on resilience and climate change, and to become more effective advocates for the implementation of climate change policy in the country. The kind of incentives will include developing and implementing a 'Resilient Rural Entrepreneurs' competition, building on the Rural Youth Awards, and designing and implementing a competition for Women and Youth as CC Change Agents, with the prizes being for example scholarships for applied training. For both of these, relevant criteria will be developed – including the need to continue to contribute towards building adaptive capacity in the regions from which they come. A focus will be to diversify livelihoods, and develop small business away from agriculture, to more climate resilient businesses that are not reliant on rainfall and other environmental conditions. This will allow for there to be an income in times where the climate does not allow for good agricultural production.

The MoECCNAR would manage the proposed competition, in order to ensure that climate resilience criteria, together with environmental and social sustainability, inform the judging process. This output will aim to partner with any relevant initiatives of the Women's Bureau (WB) and National Youth Council (NYC). However, currently, the Women's Bureau does not have a relevant competition mechanism, but provides grants for women's empowerment, which do not integrate climate resilience criteria. There are opportunities to partner with the existing Rural Youth Awards, which receive EU funding, but do not include climate resilience criteria. The project team will work closely with both the NYC and the WB during full proposal development, so that existing incentive measures and competition mechanisms can be built upon, and evolved, with project support, into those that fully integrate climate resilience. The project will aim to leverage support from the private sector for the incentives/competition, so that these can continue on an ongoing basis after project closure.

Indicative activities:

Activity 3.1.1.1 Develop and implement incentive mechanisms for women and youth such as Resilient Rural Entrepreneurs competition

Outcome 3.2 Smallholder farmers adopt sustainable pathways for risk transfer to increase longer-term resilience

Output 3.2.1 Risk transfer mechanism for smallholder farmers tested and implemented

Outcome 3.2 responds to proposed activities under The Gambia's Strategic Programme for Climate Resilience (SPCR - Concept Note 1) to develop microfinance products and provide support to local government, farmers' organisations and cooperatives, other user groups and entrepreneurs to access and use climate finance at local levels. In this project, a weather index insurance product for crops will be developed and piloted in project localities, to develop a system for risk transfer for smallholder farmers, to enable greater resilience to large climate shocks such as extreme drought and dry spells.

Normally, weather index insurance is designed to capture the main weather shocks experienced by farmers or the communities (dry spells, excessive rains, high temperatures). If the index reaches a pre-determined threshold for the chosen parameter (e.g. rainfall recorded over a certain period is below the value set in the index for drought coverage), all farmers insured in the

defined geographic area will automatically receive the same payout levels as a compensation, eliminating the need for in-field assessment for individual losses due to insured risks.

The development of risk transfer/micro insurance solutions has been proven successful for many smallholder farmers in Sub Saharan Africa.[108] For previous WFP-supported projects, the indexes have been designed by specialized research institutions or technical service providers from the private sector, in close consultation with farmers, local and national government ministries, local partners and experts in agrometeorology and remote sensing.

WFP conducted an initial feasibility study in The Gambia, to explore the conditions under which weather index insurance could be successfully piloted. This study showed that there is a low penetration rate of insurance in rural communities, particularly for climate risk insurance, mostly due to low consumer education, capacity of delivery channels to aggregate large numbers of farmers, and limited capacity and market opportunities for local insurers. However, while very few products currently exist in the market, there is significant interest and willingness by both the farmers and insurance companies to explore the development and implementation of micro insurance products.[109]

Under this project, micro insurance will be introduced in a phased and gradual process, starting with activities to design and test micro insurance. Existing risk transfer coordination platforms already exist for index insurance, with the presence of the African Risk Capacity (ARC), a macro index insurance in which WFP and the National Disaster Management Agency (NDMA) are partnered, and its technical working group. The Central Bank of the Gambia and MoECCNAR are also focused on the roll out of micro index insurance as a strategic objective, and there are implementing agencies in the country that are currently exploring the product. The AF project will seek to build upon what already exists, and coordinate interested parties and their resources to ensure sustainability. It will support existing national platforms to provide structured capacity strengthening to government officials and the insurance sector on micro insurance design and implementation in Year 1, and will design and implement a weather index micro insurance product for drought and dry spells, to address one of the key climate risks facing smallholder farmers in the project localities, and to cover their specific needs.

In order to develop weather index-based insurance in The Gambia, this project will support capacity building of the insurance sector to offer micro insurance and to contribute to the design of the product. Capacity building activities for the insurance sector will be coordinated and implemented in collaboration with The Central Bank of The Gambia and the West African Insurance Institute, as well the Ministry of Finance and Economic Affairs as part of the overall efforts aimed to promote financial inclusion. Actors in the micro insurance sector will be engaged through the Insurance Association of The Gambia.

WFP micro insurance programming typically delivers the insurance as a conditional transfer modality, with gender and age analyses informing the decision-making as to the condition, to offer targeted farmers (individuals or associations or cooperatives) an incentive to engage and invest in asset creation activities (Component 2). To be eligible for insurance in this project, farmers will work on community or individual risk reduction assets or apply innovative techniques/practices that reduce risks such as sustainable land management, under Output 2.1.2. The conditionality should signify that insurance has a cost that the farmer will progressively be expected to pay in cash. From enrolment into the insurance programme, farmers are aware that a cash contribution will gradually be introduced, requiring them to pay a percentage of their insurance premium in cash. This also gives time to strengthen capacities of local insurers, to progressively handover the process, and of the delivery channels, so that a fully sustainable system is in place as soon as conditions are met.

[108] https://docs.wfp.org/api/documents/WFP-0000019963/download/?_ga=2.176866976.428595326.1562842383-471820114.1559743475

[109] The government's support has been demonstrated through their participation in the continental risk pool facility, African Risk Capacity (ARC) and ARC Replica.

The AF project will work on capacity building and strengthening in years 1, 2 and 3, and will introduce a small pilot with 500 farmers in year 2. Output 3.2.1 will reach a maximum of 3,070 participants in insurance for assets activities in year 3 and the following years. In years 2 and 3, the project will pay 100 percent of the insurance premium, in exchange for additional days by participants on asset creation. In year 4, the project will cover 90 percent of the premium and participants will contribute 10 percent. In year 5, the project will pay 75 percent of the premium and participants will contribute 25 percent.

During the design of the product, attention will be paid to identifying intra-household and developing a process to address these, so that women, youth etc. can equitably access insurance. In year 2, village savings and credit will be introduced or strengthened where it exists (output 3.2.2) and linked with formal microfinance to lay the ground for the design and roll out of the micro insurance in the second and third year.

Designing the weather index insurance (WII) product will entail (i) collecting and analysing rainfall data and agrometeorological data for the index design, in collaboration with insurance service providers; (ii) facilitating discussion sessions with farmers on the index design to create a common understanding on the preferred windows of protection, thresholds and triggers for the insurance pay outs; (iii) underwriting of the insurance product; and (iv) establishing the mechanism for cash payments for the premiums and payments.

Conducting awareness raising amongst farmers and insurance service providers on the WII to engage their participation will entail developing information, education and communication packages to promote improved understanding of micro insurance and financial literacy, and undertaking community and farmer sensitization and mobilization to stimulate demand.

The development and implementation of the index insurance will seek to leverage additional co-financing over a 5-year period. This AF project builds upon an EU-funded initial feasibility assessment for WII for smallholder farmers in the Gambia, which was completed in 2019 with support by Colombia University, a long-term implementing partner with WFP on index insurance. WFP and IFAD are also applying for a West Africa Regional grant through the Green Climate Fund, to further progress WII across multiple countries – with the aim of harmonising and aligning the different countries currently implementing WII, as well as rolling this out in countries that currently do not have WII. This proposal is still in the initial stages of application, and if successful will be active towards the end of the AF-funded project.

Indicative activities:

Activity 3.2.1.1 Support existing risk transfer coordination platform to provide structured capacity strengthening to the insurance sector on micro insurance (Year 1)

Activity 3.2.1.2 Design a weather index micro insurance product for drought and dry spells to cover farmers' needs

Activity 3.2.1.3 Conduct awareness among farmers and insurance service providers on the weather index insurance to engage their participation

Output 3.2.2 Farmers have access to savings products and microfinance

Microfinance is recognized as an enabling development resource for both men and women to escape the poverty cycle, as well as a tool to support the diversified livelihoods that are important for climate resilience. In The Gambia, the microfinance sector operates in a multi-faceted manner and involves a range of actors, including the Government, NGOs and the private sector. In addition to work done over the years by The Gambia Social Development Fund (SDF), stakeholders and development programmes that provide access to financing, particularly for rural farmers, are the Rural Finance Project, Gambia Women Finance Association, Indigenous Business Advisory Services (IBAS), and, most recently, private sector microfinance institutions such as Reliance Financial Services and Supersonic Financial Services.

There are three forms of microfinance in the Gambia: the village savings and credit associations (VISACAs), private sector micro-finance institutions (MFIs), and credit unions. At the community level, there is the existing system of VISACAs, which are community-based MFIs that are owned and managed by their members.

VISACAs are common in many rural communities, but are limited by the capacity of the VISACA and do not introduce external capital into the community. The prevalence of the VISACAs, as well as other informal savings groups, many of which are women centred, is indicative of the desire to save and access microcredit. However, while microfinance initiatives are growing, access to affordable *formal* credit for agriculture-related activities continues to be a challenge for rural communities, and for women in particular, and credit systems that have been used in similar countries such as Senegal and Mali have not yet reached the Gambian market.

Private sector MFIs, of which two main ones are Reliance, and Supersonic, provide an option to introduce external capital into the community, but have a bad reputation among community members due to their high interest rates and short return rates. They are also felt to provide poor education to the customer about what they are signing up to, and the implications attached to collateral that is provided.

A third option to increasing external capital to a community is through credit unions, which have been gaining traction in recent years in The Gambia due to their ownership by members and their low costs. Gambian credit unions are made up of hundreds of individual members either across a location (region, districts, etc.) or a thematic area (rice, livestock, horticulture, onions, etc.). As the leadership of the credit unions is made up of the members themselves, they can be held accountable, and should have a good understanding of the needs of the members. Credit unions are trained through the National Association of Cooperative Credit Unions of the Gambia, which acts as an umbrella agency in the country. Currently credit unions provide savings and credit to their members; they can also purchase inputs on behalf of their members and can act as aggregators to markets as well. Supporting the development of credit unions in the target regions will not only introduce new capital to a community, rather than recycling existing capital as VISACAs do, but will also support the formulation of a wider network of smallholder farmers who can consolidate efforts and purchasing power. This can greatly increase the effectiveness of other project value chain activities under Component 2.

In conjunction with weather index insurance, with initial premiums financed through the participation of beneficiaries in asset creation activities, the project will work towards developing sustainable pathways for farmers to finance their own weather index insurance coverage, build up their savings, and have sustainable access to microfinance. The project will therefore contribute to the strengthening and expansion of the existing VISACA system, as well as support the development of credit unions. The project will work in collaboration with VISACA Apex, a national body that coordinates VISACA services towards professionalization of the microfinance sector, and other promoting actors. VISACA Apex provides technical support to VISACAs to address issues of poor governance, insider abuse and loan delinquency, and capacity constraints among VISACAs. Each VISACA is automatically a member of the Apex body, so as to empower them socially and economically.

Together with VISACA Apex, the project will enhance financial literacy and entrepreneurial knowledge and skills of smallholder farmers, with a special focus on women and youth, to empower them for participation in income generating opportunities and to access sustainable financial services in the project target areas. Financial literacy is defined as having the knowledge, skills and confidence to make responsible financial decisions. Farmers with knowledge of financial concepts will be better equipped to make decisions that are most advantageous to their economic wellbeing. Given the adult literacy rate of 55.6 percent in The Gambia, it is imperative to enhance financial literacy for both literate and illiterate project participants. By enhancing financial literacy and providing access to savings and microfinance, households will be better able to manage smaller, idiosyncratic and more frequent shocks through building risk reserves, and access microcredit to finance productive investments such as improved seeds, high quality inputs, livestock and off-farm livelihoods. Access to VISACA

schemes and formal microfinance will enable smallholder farmers to take prudent risks to support productive investments for diversified livelihoods and income sources that are less exposed to increasing climate risks. Combined with the weather index insurance, this will allow individuals to become more resilient to both smaller and larger shocks, whilst also being able to contribute towards the payment of their insurance premium over time.

These activities will be implemented through strategic partnerships with MFIs and potentially value chain actors such as agro-dealers, to ensure that farmers have access to tailored agricultural micro-finance products to buy high quality agricultural inputs.

Indicative activities:

Activity 3.2.2.1 Facilitate financial literacy training for targeted smallholder famers to enable informed decision making on financial services, including savings associations and microfinance

Activity 3.2.2.2 Promote smallholder farmers', including women and youth, participation in and access to strengthened VISACA schemes, credit unions and formal microfinance, to enable productive investments for diversified livelihoods

B. Economic, social and environmental benefits

Economic benefits

Increased income from increased production, reduced post-harvest losses and more resilient and diversified livelihoods: Increased agricultural activities resulting from enhanced provision of climate-smart technical support, capacity development for good agricultural practices, and inputs such as drought- and heat-tolerant varieties, as well as expansion of land under agriculture due to gully reclamation, will result in surplus production for income generation. High levels of post-harvest losses (PHL) in the project localities have had a dramatic impact on household economies, with farmers having to sell or consume many of their perishable products within weeks. This prevents them selling produce when there is no glut in the market, and mitigates against sustainable levels of income and expenditure. Project activities to reduce PHL will result in increased surplus, which can be sold during favourable market conditions, thus increasing income of women and men farmers. Furthermore, as production is enhanced and diversified into more climate-resilient varieties, the project will support the development of climate-resilient and nutritious value chains, including support to reduce post-harvest losses (PHL), to enhance processing, and to increase access to markets, including HGSF. This will result in strengthened and diversified livelihoods, as well as increased income streams for smallholder farmers. A related indirect national benefit of increased purchasing of national produce, rather than of foreign imports, is the contribution towards reducing national debt.

Increased investments and protection from minor shocks: through increased access to savings and microfinance, households will be better able to manage smaller and more frequent shocks through building risk reserves, and access microcredit to facilitate their productive activities and livelihoods. Combined with the weather index insurance, this will allow individuals to become more resilient to both smaller and larger shocks, whilst also being able to contribute towards the payment of their insurance premium over time. Development of credit and savings groups will increase the amount of available cash within the local economic system and allow purchase of higher-cost assets such as inputs and vehicles. Savings and credit development will also increase the viability and scale of small and micro businesses, which currently cannot access the capital required to grow their businesses.

Increased safety nets provided by weather index insurance to better absorb losses: Implementing weather index insurance for crops and enabling initial premiums for smallholder farmers via their labour during the asset creation process (output 2.1.2) will provide a system for risk transfer for smallholder farmers in the case of climate shocks such as drought. Receiving a cash payout will prevent farmers from resorting to negative coping strategies, such as selling livestock or land, thus preserving their asset base and increasing their resilience going forward. The micro

insurance will be introduced in a phased and gradual process, starting with activities to design and test this. Under Output 3.2.1, the project will target a maximum of 3,070 direct participants in insurance for assets activities in year 3 and the following years, starting with a small pilot with 500 farmers in year 2. Based on recent drought occurrence in The Gambia, there is a strong likelihood of drought in at least one of those years, and quite possibly two of the years, with associated severe economic losses to each household if the annual harvest is lost. Thus supporting the development of weather index insurance is likely to have a transformative effect in terms of economic benefits for participating households.

Social benefits

Enhanced food security and nutrition: Food insecurity in The Gambia has risen from 5 to 8 percent over the past five years[110], as a result of weak food production systems and the effects of successive shocks such as drought and floods. The project will focus on increasing and diversifying production into nutritious foods, including neglected crops such as *findi*, which are also more climate resilient. Activities under Component 2 promote both increased diversified production, including vegetables, climate-resilient grains, and fruit trees, which will lead to improved dietary diversity and nutritional value of food consumed. This will, by extension, improve the health of project participants, particularly the vulnerable and the poorest. The project will result in an increase of 30 percent in Minimum Dietary Diversity Women - MDD-W.[111] The project's resilience building activities, identified through participatory local climate change action planning (the LCCAP process), will unlock improved resource management, and be accompanied by capacity development and technical packages for sustainable and climate-resilient agricultural practices. Project activities to reduce PHL and increase processing will result in more nutritious food available for households, for longer periods, thus reducing the lean season and increasing nutritional indicators, such as dietary diversity, which will be monitored. A 50 percent increase in HDD will represent an important increase in nutritional benefits for all household members, and in particular for women, children, and PLHIV. A central element of the climate change awareness raising activities will be strong messaging on the links between climate change, food security and nutrition, delivered through an approach based on social and behaviour change communication for effective uptake. This will include messaging that covers the extra nutritional requirements of PLHIV.

Enhanced gender equity and benefits for women and youth: A key thrust of the project will be economic empowerment of women and youth, to address the inequalities identified. At least 60 percent of the total beneficiaries will be women, and the project will adopt a number of actions to achieve gender empowerment and benefits. An important early step lies in the Climate Change and Food Security Vulnerability Analysis (CCFSVA) that will be carried out under Component 1 for the project target areas. As this will be disaggregated according to different livelihood systems and groups (women, men, female and male youth, vulnerable groups), it will allow for a gendered and age-disaggregated understanding of the differentiated vulnerabilities of and barriers faced by the different groups, so that targeted adaptation responses can be supported. Furthermore, during the value chain assessment, gendered (and nutrition) analysis will be conducted to understand barriers women and other groups face in participating in value chains, and develop sustainable solutions to overcome them. The LCCAP process will be designed and implemented to ensure equitable participation of women and men in decision making on asset creation activities and adaptation decisions. The project will support the development of women and youth climate champions, and will support resilience building activities in which both women and men can participate, as well as female and male youth.

Increased availability of water: At the household level, water harvesting and hand-dug wells, as well as climate-smart drip irrigation techniques, will result in greater water availability and reduced conflict related to its use for household, agricultural and animal use. Drip irrigation will result in

[110] WFP (2019) Country Brief, December 2019.
[111] Collecting MDD-W is part of a global effort, through which WFP, FAO and IFAD are trying to increase collection of this indicator in order to create a global picture.

more efficient use of water in agricultural production. For groups of farmers, the project-supported multi-purpose water ponds (for vegetables, fruit trees or crops), together with GAPs such as mulching, will result in increased availability of water to support enhanced production of climate-resilient varieties.

Increased knowledge and empowerment on climate risks and responses: Targeted awareness raising on the impacts of climate change, and on the climate change, food security and nutrition nexus, will be carried out, focusing particularly on pathways for women and youth to be change agents. The sensitisation will be based on the targeted climate change impact analysis and Climate Change and Food Security Vulnerability Analysis, thus allowing for more informed community-based planning on resilience and adaptation, as well as more evidence-based selection of concrete adaptation measures.

Promoting indigenous and local knowledge and cultural considerations: In addition to an equal representation from women and youth, the project will ensure that community and religious leaders, along with all different community members, can voice their perspectives during adaptation planning. The project will seek to promote and further develop local cultural and indigenous practices that work, and including through the proposed study tour and by creating opportunities for learning exchange between local communities in the target areas on best practices and approaches for the use and promotion of climate resilient crops, as well as on processing and storage of different crops. Promoting locally driven practices that help to increase the nutritional value and the post-harvest storage time will increase the chances that the practices are adopted for the long term in target communities, as they are not dependent on international resources, expertise or supply chains. Similarly, all activities through Component 3 will aim to strengthen the capacity of and create opportunities for local institutions, rather than bringing in international/ foreign companies to support the activities. Where international companies are required for their unique expertise, the project will ensure that community-driven interaction and sustainability at a local level are enhanced through capacity development and transfer of skills.

Environmental benefits

Enhanced natural resources, biodiversity and ecosystem services in project target areas: The productive assets developed under Component 2 such as erosion control and water harvesting structures, will improve the natural resource base upon which livelihoods depend. Erosion control measures will reduce soil loss from the project areas. Sustainable agro-ecological technologies supported by the project, such as agroforestry and IPM, will increase soil fertility and soil structure, as well as prevent biodiversity loss through injudicious application of chemicals. Upland contour structures and protection of stream banks will enhance the flooding protection services provided by the natural environment. Reforestation will be conducted using only locally appropriate indigenous species, and with biodiversity enhancement as a central goal. For small forests on degraded land, the project will use the Miyawaki method, also known as the 'Tiny Forest' method, which has soil-, air-, water- and climate-remediation results, in addition to leading to highly biodiverse forests[112]. Gully rehabilitation will further reduce the flow of soil into the River Gambia, where it impacts on the river ecosystem. Enhancing these ecosystem goods and services, which themselves are being negatively impacted by climate change, will improve the resilience of the ecosystems to climate change.

Increased environmental water quality: Controlling soil erosion at different levels through contour ridges/swales and Vetiver hedge rows on contour ridges, as well as through gully and land reclamation, will reduce sedimentation into water bodies and thus improve water quality, as will windbreaks. Community-level activities such as area closure, reforestation and woodlot development will similarly provide increased water quality, as well as availability.

[112] See for example Ottburg, F.G.W.A., D.R. Lammertsma, J. Bloem, W.J. Dimmers, H.A.H. Jansman and R.M.A. Wegman, 2018. *Tiny Forest Zaanstad: Citizen Science and determining biodiversity in Tiny Forest Zaanstad.* Wageningen, Wageningen Environmental Research, Report 2882. 46 pages; 28 fig.; 7 tab.; 4 ref.

Reduced pressure on the natural environment: Activities under Component 2 contribute to transformation from subsistence to sustainable livelihoods for vulnerable people by (i) reducing pressure on landscapes and the natural environment (e.g. avoiding negative coping strategies such as deforestation); (ii) gradually increasing adaptive capacity through training, creation and management of climate adaptation assets; and (iii) improving productivity and building economic protection from shocks, thereby preventing relapse into poverty and renewed pressure on the natural environment. The increase in income and livelihood diversification, as well as risk transfer activities under Component 3, will serve to reduce the pressure on ecosystem goods and services derived from woodlands, savannas, wetlands, mangroves and rivers that are used by rural Gambians in the project target areas to supplement their livelihoods. These ecosystem goods and services themselves are being negatively impacted by climate change, currently largely due to drying effects that result from increased temperature, more heatwaves, and reduced and/or erratic rainfall.

Reduced GHG emissions from project vehicle: Should the project be able to purchase a vehicle that has undergone an electric conversion (please see section II.C and **Annex 11** for details), this would reduce the already low GHG emissions from the project's activities. The demonstration and advocacy value of having an electric vehicle would potentially lead to far greater environmental benefits, beyond the lifespan and scale of the project, as set out in **Annex 11**.

The project has been designed to avoid or mitigate negative impacts, including through the following measures: (i) implementation in accordance with national standards and safeguards; (ii) strong collaboration with relevant ministries, and stakeholders including Women's Bureau and National Youth Council, both in activity design and implementation; (iii) inclusive community involvement in planning and implementing the project, including monitoring project activities; (iv) consultation and engagement with beneficiary communities, including vulnerable groups; and (v) seeking technical support from experts in the field, especially in relation to sensitive or specialized services, including gender and protection issues as well as SLM and environmental management.

The project will not operate in any conservation areas or reserves in The Gambia, which are separately demarcated. When potential sites are identified for watershed management and larger-scale soil and water conservation works, this will be with the involvement of the local multi-disciplinary task forces (MDTFs), and these sites will need to be approved through the regional and district authorities' approval processes. This will prevent overlap into conservation areas or reservations. The Environmental and Social Management Plan (ESMP) that accompanies this project proposal provides more detail on how negative impacts will be monitored, as well as avoided or mitigated, during implementation.

C. Cost-effectiveness of the proposed project

The cost effectiveness of the project has been assessed and is evident when compared with the status quo. Regarding the alternative of no project, the recent climate change-related impacts experienced in The Gambia and the strongly negative effects these are having on rural livelihoods and social cohesion, linked to ongoing migration, constitute large costs for the state. These are incurred as the GoTG attempts to provide adequate services in the burgeoning urban areas, and to cope with returning migrants. The project will *inter alia* address the root causes of the exodus from the rural areas, thus ensuring that money is spent on causes and not symptoms of rural and agricultural decline. Moreover, in the absence of effective adaptation in the rural areas of the country, extremely high costs are being accrued to address drought-related emergencies. For example, for the emergency food crisis situation declared in September 2018 by the National Food Security Council, USD 3 million was required for emergency food assistance over the six months from October 2018 to March 2019.[113] A number of studies have provided evidence for the cost effectiveness of early response to drought, combined with safety net transfers and resilience-building activities – for example, a DfID-funded study found the costs of building resilience are offset against the benefits, in benefit-to-cost ratios ranging from 2.3:1 to 13.2:1, depending on the

[113] WFP (2018) Country Brief.

country.[114] Assuming a fairly low benefit to cost ratio of 2.9:1, this would mean for every USD 1 spent on resilience, USD 2.9 of benefit (avoided aid and animal losses, development benefits) are gained.

Considering Component 1, an alternative approach considered for the capacity development activities was to carry this out at all levels in the project target areas. However, it was decided to focus capacity development activities at the sub-national level, as it is at this interface between communities and district and regional structures where the greatest need is. Moreover, the project will contribute to building systems, and systemic issues are catalytic in nature, and therefore cost effective. Thus, for example, the project will avoid an *ad hoc* approach and, instead of carrying out parallel processes to build capacity on climate change and carry out local level planning for adaptation, it will support the building of long-term institutional systems to assist with implementing the NCCP and the SPCR, as indicated in Sections A and J. A key theme running through the project logic is for evidence-based and systematic approaches that build the country's systems for building resilience and responding to climate change. The focus on evidence-based interventions is designed also for cost effectiveness: for example, carrying out a Climate Change and Food Security Vulnerability Analysis for the project target areas, disaggregated according to different livelihood systems and groups and considering the different structural barriers they experience (women, men, female and male youth, vulnerable groups) will generate vital knowledge for empowering communities during the community-based planning process, so that the most appropriate concrete resilience building and adaptation measures are prioritised and implemented. This will prevent generic measures being implemented that result in maladaptation, and thus a waste of the project resources. With respect to the climate services interventions, the project could have eliminated these activities and reduced the cost of Component 1. However, given that the project has the low-cost opportunity to build upon and scale out the last-mile climate services systems developed by the EWS Phase II, and given that communities in neighbouring areas to those of EWS Phase II have shown demand for last mile climate services as well, it was deemed cost effective (as well as desirable for sustainability) to include these activities.

Considering Component 2, a broad alternative considered was to only focus on increasing climate-resilient production, and not to include value chain work. This could have been justified on the basis of decreasing agricultural production figures in the country. While this may still have resulted in increased food and nutritional outcomes, it would not have simultaneously maximised the increased incomes for beneficiaries from project activities, which will accrue mainly from the activities to strengthen climate-resilient value chains. It also would not have supported the reduction of foreign imports of processed food, which significantly affects the GDP and growth potential of the country. Thus it was felt that including production and value chain activities in the same project would be the more cost-effective option. Regarding the modality for community asset creation, the project will implement this, enabled through the CBT mechanism, in a longer-term and more predictable fashion, underpinned by solid awareness raising and behaviour change activities, in order to maximise income generation and livelihood diversification for youth, women and other community members. Cash transfers are usually more efficient than providing food assistance.[115] In the project, providing CBT for community asset creation to cover food costs during the lean season will result in the multiple benefits of covering household food needs while at the same time creating long-lasting productive assets such as contour ridges, gully reclamation and windbreaks, all designed to counteract/build resilience to currently experienced climate impacts. The infusion of cash into the local economy creates a buffer against further hardship and negative coping strategies. Considering the specific menu of adaptation options, a wider range of different adaptation actions was considered during full proposal development, all of which might have been appropriate for local socio-economic conditions and climate-related vulnerabilities. However, the project team has taken the decision to keep the range of possible adaptation

[114] Economics of Early Response and Disaster Resilience Study: lessons from Kenya and Ethiopia (2012); available at https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/67330/Econ-Ear-Rec-Res-Full-Report_20.pdf

[115] ODI (2015) Humanitarian cash transfers: cost, value for money and economic impact. Sarah Bailey and Sophie Pongracz, ODI Background Note for the High Level Panel on Humanitarian Cash Transfers.

options relatively focused, as this will translate into greater cost effectiveness during implementation – in the sense that fewer local partners and service providers will need to be contracted, resulting in a more cost efficient procurement process as well as actual implementation.

Considering Component 3, an alternative considered was to not include weather index insurance in the project activities, but to rather focus only on improving climate-resilient production and value chains. However, studies have pointed to the cost effectiveness of weather index insurance. A recent review[116] found a positive relationship between index insurance and uptake of more profitable production technologies and practices; it also noted that while social protection contributed resilience to climate shocks among Kenyan pastoralists, index-based insurance had a similar effect at lower cost.

As an overall point, the cost-effectiveness of the project is also ensured by the project management and implementation approach taken. The project will partner with existing local community stakeholders, such as local NGOs and community members as the main project implementing organs in the field. In this regard, the project will incur comparatively lower costs. This will help to lower the budget while anchoring the project within communities, thereby safeguarding the project's sustainability. It will also ensure that the majority of resources will go straight to the beneficiaries.

With respect to the project vehicles required to enable implementation, the project team has explored various options to ensure the most efficient use of project resources, in conjunction with keeping the energy and carbon footprint of the project as low as possible. The most cost-effective option would be to identify three existing vehicles that have been temporarily mothballed, which the project could repair and maintain. This would result in cost savings, which would be re-directed to increase investment in concrete adaptation activities under Component 2. This approach cannot be confirmed at this stage, as it will be necessary to identify such vehicles within a different Ministry, as the MoECCNAR does not have any unused/mothballed vehicles, and to obtain approval at the Permanent Secretary level. Failing this, the project would purchase three vehicles, and carry out an electric conversion of one of them – this would only be done if the initial increased cost is offset by the lower maintenance and running costs, and if all necessary conditions for maintenance can be met. The third option would be to purchase three new petrol/diesel vehicles. Please see **Annex 11** for further details of the approach to vehicle procurement.

Finally, during development of the full project proposal, clear linkages and synergies with other current and proposed projects have been further elaborated, to avoid duplication and promote cost effectiveness of the intervention. Thus, for example, the project will not develop its own nurseries to provide tree for the agroforestry and woodlots interventions, as the project team was able to determine that the GCF-funded EbA project is establishing nurseries across the country which will be able to provide these inputs. This will save the project considerable costs and effort, with no detrimental trade-off.

D. Consistency with national or sub-national sustainable development strategies

At the national level, the project is consistent with several of the cross-cutting enablers of the Gambia National Development Plan (2018-2021), namely promoting environmental sustainability, climate resilient communities and appropriate land use; strengthening evidence-based policy, planning and decision-making; and (iii) empowering the Gambian Woman to realize her full potential. It will also contribute to the NDP's vision of a resilient rural economy.

The AF project is aligned with and will contribute to the realisation of the National Climate Change Policy, regarding several of the thematic areas identified in the NCCP, as well as contributing

[116] Hansen et al (2019) Climate risk management and rural poverty reduction. *Agricultural Systems,* Vol. 172, 28-46.

towards the eventual development of the envisaged Long-Term Climate Change Capacity Development Strategy.

The Strategic Programme for Climate Resilience (SPCR) provides the overall strategic framework for response to climate change in The Gambia; thus the AF project has been designed to further the implementation of as-yet unfunded aspects of the SPCR, particularly Pillars 1 and 4. Regarding Pillar 1, the AF project will contribute towards building the envisaged systems for climate resilience by (i) testing and developing a systematic process to develop Local Climate Change Action Plans, to link local communities and institutions to climate finance via the Gambia Climate Change Fund; and (ii) developing a systematic process for climate change capacity development at the sub-national level, to contribute towards the Long-Term Climate Change Capacity Development Strategy as set out in the NCCP and SPCR. Regarding Pillar 4, the entire focus of the AF project is on building rural resilience, which it will achieve through several approaches set out in the SPCR, such as weather-based index insurance for smallholder farmers, promoting crop diversification, restoration of degraded rural land, water harvesting, and livelihood diversification.

The process of developing a National Adaptation Plan began with a NAP stocktaking report and road map in July 2015. The NAP will fall under the umbrella of the NCCP and the SPCR. Thus the NAP itself is required to align with the principles and priorities set out in the NCCP and the SPCR, with which the project by design is already fully aligned. The MoA and FAO, supported by UNDP, launched a NAP-Agriculture (NAP-Ag) programme in March 2018. Initial activities have focused on gender mainstreaming; skills, capacities and institutional assessments; and climate-sensitive budgeting and expenditure tracking. While there is as yet no NAP document, sub-sector priorities for the NAP-Ag were identified at a national workshop held in November 2019, which are in alignment with the project. The MoECCNAR will ensure that there is a feedback loop between the NAP-Ag process and the project actions to ensure ongoing alignment.

Moreover, the project is aligned with the following:

- The identified priorities in the National Adaptation Programme of Action (NAPA), including (i) Diversification and Intensification of Agricultural Production, Processing and Marketing; and (ii) Expansion and Intensification of Agroforestry and Re-forestation Activities;
- The 2015 Nationally Determined Contribution (NDC), which sets out GoTG's voluntary commitments to reduce GHG emissions, under the UNFCCC, through agroforestry, land restoration leading to revegetation, and support for renewable energy sources in processing and other value chain activities;
- Nationally Appropriate Mitigation Actions (NAMA), by improving storage facilities and promoting the use of post-harvest technologies; and restoring and rehabilitating degraded lands;
- Priority adaptation actions and technologies identified in the First and Second National Communications to the UNFCCC, particularly through promotion of drought- and heat-tolerant crops, local varieties and indigenous crops, and post-harvest technologies;
- The revised Climate-Integrated Agriculture and Natural Resources Policy (2009-2015), which calls for climate-resilient, early maturing crops, saline tolerant crops, improved post-harvest technologies and crop insurance services;
- The Gambia National Agricultural Investment Programme (GNAIP) Phase 2, e.g. with respect to transforming the agricultural sector, with individual households and communities moving from subsistence to farming as a business;
- The National Nutrition Policy (2018-2025), which supports the implementation of SDG 2 on food security and SDG 3 on healthy lives and wellbeing;
- The priority areas of the Gambia Gender and Women Empowerment Policy (2010-2020), especially (i) Poverty Reduction, Economic Empowerment and Livelihoods Development; and (ii) Gender and the Environment;

- The Zero Hunger Strategic Review (2017), regarding (i) efforts to restore degraded land; and (ii) enhanced access to agricultural risk insurance;
- The evolving approach towards social protection, in which cash-based transfers are increasingly used, as set out inter alia in the National Social Protection Policy (2015-2025); and
- The Sustainable Development Goals, to which Gambia is a signatory, particularly SDGs on Climate Change, Poverty, Food security, and Gender Equality (SDGs 13, 1, 2 and 5, respectively).

In addition to national policies, strategies and programmes, the project is aligned with and will contribute to the further development of local-level planning activities, as set out in the Local Government Act (2002), as well as evolving approaches for linking sub-national planning to accessing climate finance through the Gambia Climate Change Fund, as set out in the NCCP.

E. Consistency with relevant national technical standards

The project will be executed by the Ministry of Environment, Climate Change, and Natural Resources, who will ensure adherence to that all laws, policies and regulations of the GoTG. The project will comply with all provisions of the National Environment Management Act, (NEMA) 1994, and the Environment Impact Assessment (EIA) Regulations, 2014, as well as with the with the Environmental and Social Policy of the Adaptation Fund and the Environmental and Social Safeguards of WFP. The Gambia has taken steps to introduce strategic environmental assessment (SEA) as an integral part of environmental and climate policy, with the drafting of a National SEA Policy (2017-2021) with accompanying Guidelines and Procedures. The SEA Guidelines and Procedures apply to all policies, plans and programmes in the country that fall within the scope of the SEA Policy, and have a legal basis in terms of the NEMA and the EIA Regulations.

The project will ensure that all activities implemented adhere to the principles as set out in the National Climate Change Policy. Of particular relevance are principles (iv) *Precautionary and preventive*: minimizing the known causes of climate change and offsetting predicted impacts through risk-averse approaches; and (xi) *Duty to maintain a decent environment*[117]: emphasizing the inter-linkage between environmental integrity and climate resilience.

The project will abide by the principles and national standards as set out in the Forest Policy and Regulations, and relevant Community Forest Plans, insofar as they provide guidance for land reclamation and restoration and soil and water conservation activities that involve planting of trees, conservation agriculture, weeding, pitting, stone cutting and stone collection, diversion, silt trap, stone terrace, grass seeding, grazing land management, and water storage activities.

The project will comply with the relevant sections of the National Water Policy (2006) and the nascent Water Act to ensure sustainable utilization and conservation of water. However, as project irrigation-related activities will be restricted to rainwater harvesting off household roofs, micro drip irrigation systems for household gardening use, and small multi-purpose water ponds for vegetables, fruit trees and crops, it is not expected that water use permits shall be required for these activities.

Project activities fall under the jurisdiction of the Agricultural and Natural Resource (draft ANR) policy (2017-2026), which contains policy priorities for operating standards for the agricultural sector, including seed quality assurance, and the need to develop relevant standards for processing. The Gambia Standards Bureau (TGSB) has published a number of standards relevant for renewable energy activities e.g. GAMS IEC 61724, which regulates Photovoltaic System Performance Monitoring, and GAMS IEC 61702 on Rating of Direct Coupled Photovoltaic Pumping Systems. The project will comply with all standards on renewable energy materials, installation and maintenance. TGSB has published a number of standards on staple foods, but

[117] Principle drawn from National Environment Management Act (1994)

none for the neglected crops such as *findi* that the project will support. RICAR will comply with all relevant standards, including those on food packaging with respect to value chain work, and will collaborate with the ITC and the MoA for the development of relevant standards that are lacking.

Other relevant national and international technical standards include the following:

- Gambia Labour Act 2007[118]
- Gambia Environmental Laws of Labour[119]
- WFP – Harmonized Approach to Cash Transfer (HACT) Framework
- WFP – Cash Based Transfer (CBT) Manual
- WFP – Cash Based Transfer (CBT) Financial Management
- IFRC - Cash Based Transfer Guidelines[120]
- International Organization for Standardisation – Cash for Work

F. Measures to avoid duplication of project with other funding sources

There are numerous climate change-related projects and programmes operating or planned in The Gambia. It is essential to find synergies and avoid duplication, so that scarce resources are effectively used. During development of the CN and the full proposal, the team has had numerous discussions on this matter (see **Annex 5**), and has actively sought out available information on relevant initiatives. The proposed project will build on, complement and /or strengthen the projects set out in table below, as indicated in the right-hand column.

Table 5. Measures to avoid duplication of project from other funding sources

Project Name	Entity	Duration	Description	Alignment
Active projects				
Strategic Programme for Climate Resilience (SPCR)	CIF/AfDB	Phase 1 (design) completed. Phase 2 (implementation) began in 2019. National level.	Provides overall strategic framework for response to climate change in The Gambia. The SPCR is designed for strategic intent of the Gambia's funding and activity requirements to respond to climate change. The SPCR is not a pre-defined/ financed project, but is designated as an impartial road map by MoECCNAR as to where funding should be allocated and to what.	The RICAR project is designed to further the implementation of as-yet unfunded aspects of the SPCR. It will contribute towards building the envisaged systems for climate resilience, especially (i) Local Climate Change Action Plans, that will ultimately link local communities to climate finance via the Gambia Climate Change Fund; and (ii) developing a systematic sub-national level approach for the Long-Term Climate Change Capacity Development Strategy as per the NCCP and SPCR. RICAR contributes to Pillar 4, on building rural resilience, including livelihood diversification.
Large-scale ecosystem-based adaptation in The Gambia: developing a climate-resilient, natural resource-based	GCF/ UNEP / MoECCNAR	2017-2022 LRR, CRR and URR	Implementing large-scale EbA within/adjacent to agricultural areas, community-managed forest reserves and wildlife conservation areas, through: a) restoring degraded forests and agricultural landscapes (target: 10,000 ha) with climate-resilient plant species that provide goods for consumption or sale; and b)	A key difference between the two projects is that the EbA project has a significant focus on land restoration in forest reserves and wildlife conservation areas, and targets non-timber forest products (NTFPs) for its market development activities. The AF project, in contrast, focuses largely on agricultural areas and promotes market development

[118] http://lmis.gm/sites/default/files/Labour%20Act%202007%20%20Vol%201%20%20%281%29.pdf
[119] http://lmis.gm/sites/default/files/ENVIRONMENTAL%20LAWS%20OF%20LABOR.pdf
[120] https://www.ifrc.org/Global/Publications/disasters/finance/cash-guidelines-en.pdf

economy (EbA project)			facilitating the establishment of commercially viable NR-based businesses (includes market development) to be managed by CBOs.	activities specifically for climate-resilient nutritious crops, and does not include market chain activities for NTFPs. A large part of the EbA project's reclamation activities is for mangrove restoration, which the AF project will not do. The AF project's activities will all be centred on the climate change-food security-nutrition nexus. The two projects will not work in the same districts, but will develop any possible implementation synergies through the common use of the line agencies represented in the TACs and MDFTs in CRR and URR. Under the EbA project, EbA will be integrated into ongoing national-, district- and village-level planning. RICAR will include the local plans developed by EbA in its stocktaking exercise, and will build on these, should any localities overlap. To avoid overlap with the EbA's value chain and marketing activities on NTFPs, the RICAR will focus VC/market work on climate-resilient and nutrition-sensitive crop varieties. RICAR will have a focus on gully restoration, which the EbA does not. RICAR will make use of EbA's nurseries for tree inputs. Both projects fall under the MoECCNAR's CPCU, which will facilitate further building on synergies and avoidance of overlap.
GCCA+ Climate Resilient Coastal and Marine Zone Project for The Gambia	MoECCNAR	2019 - 2023	This project seeks to benefit coastal communities and help them to adapt to impacts of climate change through institution strengthening, knowledge management, and demonstrated implementation of the National Decree of the Integrated Coastal Zone Management (ICZM) approach, at national and local levels.	The project will be implementing various aspects of the National Climate Change Adaptation Plan, as well as integrate women's rights and gender equality issues into local climate adaptation plans. RICAR will share experiences and synergise on gender integration; this will be facilitated as the PMTs for both projects will be within the CPCU in the MoECCNAR.
Community-based Sustainable Dryland Forest Management Project	FAO/ MoECCNAR/GEF	2016 - 2021	Has the objective to reduce forest degradation in the northern part of The Gambia through the strengthening and expansion of community-forestry and implementation of Sustainable Forest management (SFM) practices. Site suitable agroforestry techniques implemented across 500 ha.	Target areas are not duplicated, and the Dryland Forest is targeted towards forest management rather than agricultural management of RICAR. However, as RICAR will also implement agroforestry interventions, it will ensure lessons are drawn from the SDFM project, through *inter alia* the Forestry Officers and MDFTs in the regions.
Action Against Desertification	FAO	2016-? NBR, CRR-N & URR	The project is supporting 51 communities to manage forest resources and control land degradation through 5 activities; Community forest management, joint	The RICAR project will not duplicate forestry activities in the same area as FAO, as both projects remain under the authority of the MoECCNAR. The RICAR project may potentially

			management of forest parks, improvement of rural livelihoods, capacity development of government workers and awareness raising.	make use of the nurseries developed by the AAD in CRR-N and URR.
NAP and NAP-Agriculture	UNDP/FAO	Current	The project seeks to improve institutional capacity to manage ANR, develop a roadmap for NAP, conduct M&E to monitor adaptation activities, conduct advocacy and information sharing.	NAP's analyses of ANR- and CC-related capacities will be preliminary due to limited budget. RICAR will use the skills and capacity development assessment as an input into its more focused sub-national assessment. The local planning process piloted in a few communities by NAP will be an input into RICAR's stocktaking of local CC planning.
Jobs, skills and finance (JSF) for youth and women in the Gambia	UNCDF	2018 - 2022	JSF aims to tackle root causes of migration. Will support climate-resilient infrastructure, through CFW, using UNCDF's Local Climate Adaptive Living (LoCAL) planning/finance channelling approach. Includes performance-based climate resilience grants to wards, as a top-up for green investments. Contracted Senegalese organisation to collect CC data and train wards on this. Partner with ITC for training in 6 climate-resilient thematic areas.	The RICAR will include the JSF local planning approach in its stocktaking of sub-national level planning, and will work synergistically with the JSF to ensure a coherent approach on micro finance activities, but will not work in the same localities.
Agricultural Value Chain Interaction Platforms (AVIP)	IFAD/ WARF/ GYIN Gambia	2019 - 2021	Focus on women and youth, to realize increased yields in rice and vegetable production, through their participation in national and regional markets. E.g. support marketing from Dasilameh Youth Garden (WCR).	RICAR will make links with AVIP to build on successes in the year that the projects overlap, and to understand best practices and lessons learned
Global Agriculture and Food Security Programme (GAFSP)	WFP	2020 - 2025	WFP is the project lead for GAFSP, and the project focuses on three areas; Developing sustainable food systems; reducing vulnerability through social protection; strengthening food and nutrition security coordination mechanisms.	The GAFSP project team will be within WFP, and align their activities and approach with the RICAR implementation team. GAFSP will focus on HGSF, and provide information, market access and best practice to RICAR, which will support the target farmers of RICAR.
Promoting agro-ecology and eco-restoration	ActionAid	2018 - 2021	The overall objective of the project is to contribute to job creation and food security for women and youth through agro-ecology, resilience building and eco-restoration, to mitigate irregular migration.	RICAR will explore relevant best practices between this project's focus on eco-restoration and RICAR's own land restoration actions; and has included ActionAId in the RICAR design team.
Youth Empowerment Project (YEP)	ITC	2017 - 2022	YEP's market-led approach aims to strengthen existing youth development systems to create employment opportunities, and to scale up skills among youth in the workforce, in the commercial agriculture, service business or tourism sectors.	WFP and ITC have a close relationship and will make relevant linkages between the creation of youth employment activities under RICAR and YEP. ITC and the YEP project play an important role in youth development in the Gambia and so any activity in that area will need input from ITC.

Make it in the Gambia	EU/ GIZ	2018 - 2021	Focus is on employment and employability through new technologies and renewable energies.	RICAR will explore opportunities of renewable energy in its value chain, and seek complementarity with the project's activities
Make it in The Gambia - IMVF	EU and Instituto Marquês de Valle Flôr Fundação (IMVF)	2019 - 2022	Aims to improve economic development and future prospects for youth, including returning and/or potential migrants by promoting attractive employment and income opportunities, to nurture perception shift from migration to a 'future in The New Gambia'.	The project is nationally based, and so duplication in activities and beneficiaries do not exist. However approaches, successful practices and sharing of information on appropriate economic opportunities for youth will benefit both projects.
Conflict and climate change - Peacebuilding Fund	WFWP/ ITC/ UNFPA	2020 - 2021	Focused on relieving conflict drivers that are linked to climate change. The project specifically targets at-risk communities who experience climate change and develops land rehabilitation, economic empowerment and gender sensitive training.	The land rehabilitation activities are implemented by WFP, and so will not be duplicated by RICAR. Any lessons learned on relevant land rehabilitation activities that form part of RICAR's menu of adaptation options, as well as missed opportunities from PBR, will be shared with RICAR.
Agriculture for Economic Growth, Food Security & Nutrition to Mitigate Migration	WFP/ FAO	2017 - 2021	Aims to contribute to sustainable agricultural growth and reduced food insecurity and malnutrition to mitigate migration. Focuses on (i) Increasing agricultural productivity/ diversification and access to food; (2) Increasing most vulnerable smallholders' participation in value chains; (3) Enhancing information systems, crisis management and prevention.	RICAR will build upon the lessons learned from the agricultural diversification and value chain activities of this project. There will be no overlap in project areas.
Resilient Organizations for Transformative Smallholder Agriculture Project (NEMA-ROOTS)	GoTG/IFAD/OFID	2020 - 2025	ROOTS is the follow-up project to Nema-Chosso. It will focus on climate resilient value chain development, primarily swamp rice production and horticulture; ROOTS promote integrated farming systems and diversification (livestock, agro-forestry, ecotourism). ROOTS rehabilitate and improve tidal irrigation perimeters (mainly in CRR-region sites, including Jahally/Pacharr) and lowland water-control schemes, using FFS to introduce SRI of rice.	The RICAR team will liaise with the ROOTs project team, to ensure synergies in implementation, particularly with respect to agroforestry and on plans to promote climate resilient farming by youth, via financial support (matching grant window) and SONGHAI Centre training; as well as on proposed savings component of ROOTS. The two projects will not work in the same localities, but will share experiences within and between regions.
The Gambia's Electricity Restoration and Modernisation Project (GERMP)	World Bank / IDA	Approved 2020, time frames not yet known	No project document yet available. USD 43 m for access to energy and water. Will construct 20 grid-connected photovoltaic systems with storage.	The AF project will liaise with the WB project to determine whether any of the mini grids will be in the project localities, in which case they could be used to provide electricity for farmers' groups for processing and milling activities.
Small Ruminants Production Enhancement Project	IsDB	2017-2021	IsDB developed a project with the GoTG that operate in CRR, URR, LRR and NBR. US$ 26.81 million Will develop a livestock sector development master plan, to guide future investments in dairy, beef, and poultry subsectors, with the	Although the project is geographically aligned in CRR and URR, the RICAR does not focus on ruminants, but on resilient agriculture more generally. The IsDB project operates through the MoA, which will play a role in many of the

			potential to significantly reduce poverty in the country.	RICAR initiatives, to ensure alignment in relevant activities (e.g. poultry) and prevent duplication.
Projects in the Pipeline				
3S initiative Sustainability, Stability, Security	EU/UNCCD/ Ankara Initiative/ Italian Development Cooperation	TBC	Aims to stabilise "at risk" areas by creating new, green jobs for vulnerable communities through land rehabilitation and SLM. Will rehabilitate 50 ha in lowlands affected by salinization and degraded highlands. Similar to EbA. Targeting migrants, women and youth. A priority will be youth *kafos* to rehabilitate land and vegetable gardens.	The project is not yet designed, however RICAR will work with the design team to ensure synergies, particularly on 3S's aim to create 25,000 green jobs (5,000/year) for youth and returning migrants, in agriculture, including the youth vegetable gardens.
Improving Water Availability in Rural & Peri-Urban Communities	GEF/AfDB/ MFWRNAM (DWR)	PIF currently under review	Will enhance water availability in the rural and peri-urban areas, for household and agricultural use.	The project is not yet designed, however RICAR will work with the design team to ensure synergies are aligned.
Climate Resilient Fishery Initiative for Livelihood Improvement	GCF/FAO, Dept. of Fisheries to execute	Not confirmed	Aims to increase the resilience of this sector through adaptive measures including climate-proofed infrastructure, habitat and ecosystem services restoration and capacity development. Includes aquaculture and processing.	If the project is successful, RICAR will work with the project to explore any potential synergies in value chain work (in general), and renewable energy processing.
Recently completed projects				
National Agricultural Land Water Management Project (NEMA-CHOSSO)	IFAD/MoA	2016-2019	Activities on vegetable gardens, tidal irrigation of rice along river – installed drainage systems and concrete canals. Adaptation actions included mangrove restoration (with Dept. of Parks and Wildlife); woodlots (DoF); agroforestry.	RICAR will build on/scale up successful activities, such as integrated support to vegetable gardens and value chain promotion of climate-resilient products, through its liaison with ROOTS, which is the successor to NEMA-Chosso.
Adapting agriculture to climate change (AACC) in The Gambia	GoTG/ FAO	2016 - 2020	GEF funded. Focus on strengthening diversified livelihoods. 10 community gardens. Provide suitable short-cycle seed varieties, sustainable farming practices and inputs to 40,000 poor farmers, 70% women. Database on C risk, and vulnerability assessment.	The AACC project will have ended by the start of the RICAR project, so RICAR will build on/scale up promising approaches, such as short-cycle crops (with NARI) and sustainable farming practices. Includes an insurance component.
Promoting agricultural resilience by enhanced agro-processing using solar	EU/ Mbolo Association	2018 - 2020	The Mbolo project will enhance agro-processing using solar technology through empowering women.	The RICAR project will discuss possibility of using the Mbolo Association as a service provider for promoting the use of renewable energy in the value chain activities to assist women and youth, including through reducing PHL.
EWS Phase II	Department for Water Resources/ UNEP/ GEF LDCF	2015 - 2020	Hydrometeorological infrastructure upgraded/ installed and maintained to cover full needs for optimal performance of EWS. Capacities developed to perform medium and long-term regional CC planning. Climate services (developed down to	EWS Phase II will have ended before RICAR starts. RICAR will take forward EWS's method for community engagement/ dissemination of last-mile climate services, and scale this out into its project localities. In addition the experience and legacy of EWS Phase II on CC-integrated

			last mile, and transmitted via mobile network; community radio – daily weather forecasts in local languages.	Regional Development Plans will feed into RICAR's activities to develop a system for Local CC Action Plans, linked to the GCCF.

G. Learning and knowledge management

The GoTG is cognisant of the opportunity that this AF project presents to test, and to begin to develop, evidence-based and systematic approaches for coordination and enhanced implementation of climate change responses. These include (i) using the required community-based planning process (needed to identify priority resilience building and adaptation activities) to build longer-term systems, by piloting Local Climate Change Action Plans (LCCAPs) that will ultimately link communities to funding from the Gambia Climate Change Fund; and (ii) developing a systematic approach to climate change capacity development at the sub-national levels, as set out under Outcome 1.3, to contribute to the envisaged (in the SPCR) Long-term CC Capacity Development Strategy. Far from detracting from the implementation of concrete adaptation activities, these more systemic elements are of critical importance for the sustainability of the project. Thus, it will be necessary to carefully document and disseminate valuable lessons learned, as well as systematic approaches developed.

Developing targeted knowledge and using this to enable an evidence-based approach to implementation is a central element of the project's strategy. Thus, the studies to be conducted under Component 1 will enable the government to understand more deeply the contextual issues affecting the vulnerability of the different livelihoods systems and stakeholder groups in the project localities. This will be achieved by conducting technical studies on climate change and food security vulnerability; mapping levels of knowledge and awareness on climate change and food insecurity; and conducting a stocktaking of the capacity to design and plan in a participatory manner locally appropriate adaptation interventions.

The project will also need to carefully document the development and testing of the weather-index based micro insurance, as this will be the first time this is implemented with smallholder farmers in the country. Given the focus on equitable benefits for women and youth, the project will also prioritise learning related to integrating gender and youth, with respect to content and process, implementing activities that fostering climate resilience with gender transformative potential, and achieving gender equality results for climate resilience / adaptation. The learning and knowledge management approach will incorporate learning on how gender is implemented in the various measures – design, implementation, dissemination, who is the arbiter of what constitutes knowledge, etc.

To promote systematic learning and dissemination of this, the project will develop a knowledge management (KM) strategy under Component 1, which will set out how the innovative approaches and activities of the project will be documented and shared, with associated policy advocacy activities undertaken by the MoECCNAR. The knowledge management system for the project will ensure that knowledge is gathered, shared, and utilised across departments and project components. While important for the project's internal functioning and sustainability, this will also help to address the common problem in The Gambia of compartmentalisation of departments and a culture of reluctance to share information and resources. The KM strategy will include appropriate knowledge products to be developed out of the studies to be conducted under Component 1, namely the Localised Climate Change Impact Analysis for specific crops grown and livestock kept in the project target areas, and the Climate Change and Food Security Vulnerability Analysis for the project target areas; as well as the climate-resilient and nutritious value chain study under Component 3. These knowledge products will be used to sensitise communities for more informed community-based planning, through an approach underpinned by SBCC, and will be disseminated for customisation and use beyond the target areas. A thread running through the project is the emphasis on an evidence-based approach; this too will be documented to share the benefits of adopting such an approach more broadly.

H. Consultative process

The project team, guided by the MoECCNAR and the Taskforce Team constituted for this purpose, carried out two rounds of community consultations and two sets of stakeholder consultations to inform the design of this proposal.

Community consultations: A first round of community consultations was carried out towards the end of May 2019, to assess vulnerability to climate change and needs, in order to inform the Concept Note. The project team visited communities in the districts of LRR, URR, NBR and CRR on two separate field trips, over a total of seven days. The consultations included communities from each of the three ethnic groups of Gambia, with representation from men (167) and women (162). For consistency, each community received the same set of questions, centring on their livelihoods, perceptions of climate change, roles and responsibilities of community members, and adaptation needs.

A second round of community consultations was carried out during full project preparation, between 28 October 2019 and 1 November 2019. In this round, which included one village in CRR and three in URR, the consultations focused on gathering community members' ideas on adaptation solutions to the climate impacts they reported. A total of 507 people were consulted, of which 70 percent was women and 30 percent was men. More women were available to participate as many men have left the villages to seek work or to migrate. The consultations were carried out in four separate groups in each village: an older women's group (31 years and older), a younger women's group (ages 15-30 years), an older men's group (31 years and older) and a younger men's group (ages 15-30 years). The total number of women consulted was 356, of which 106 were young women. The total number of men consulted was 151, of which 71 were young men. The communities consulted represented The Gambia's three major ethnic groups—Mandinka (two villages), Fula (two villages) and Wolof (one village)—as well as the minority ethnic group Serahule/Jahanka (one village). Consultation organizers ensured the inclusion of especially vulnerable groups such as elderly people, youth heads-of-household, female heads-of-household, people with disabilities, and people living with HIV.

Main crops include rice (when still feasible – more than half of the villages noted this was no longer the case, due to lack of water), groundnuts, millet, and some maize. Women mainly grow groundnuts intercropped with beans, some rice (but production is insufficient for household consumption), vegetables (onion, peppers, eggplant, tomato, carrot, lettuce, okra, etc.), and keep sheep, goats and chickens. It is their decision which small animals to keep, as well as which vegetables to grow in their gardens. Men grow millet, sorghum (known locally as coos), maize, peas, and to a lesser degree cassava and pumpkin. In one village men had grown *findi*/fonio through Governmental support but did not have seeds for the following season. Some men harvest fruits, mainly mango and watermelon, for household consumption. Men keep cows, horses and donkeys, and, in villages near rivers, men fish using traditional spears and nets for household consumption. Both women and men work in agriculture in the rainy season; in the dry season men engage in other labour if available. Both women and men use slash and burn technique after harvest.

Other livelihoods include remittances from family members working abroad and in town; as well as other jobs outside the community (for men), and soap making for women. Male youths also work as drivers, bricklayers, fruit tree planting and other manual labour. Many young men and some young women have left the villages for the city or emigrated. Many had dropped out of school, as the family could not afford the fees.

Women do not own land, but work in plots borrowed from their husbands. Although men own the land, they lack land certification, so cannot use their land as collateral for bank loans. The property system is based on patrilineal inheritance and follows customary laws. When someone needs more land, they borrow it from others without paying a fee. Further aspects of the patriarchal cultural system include the eldest son making agricultural decisions for the family in female-headed households, and the preponderance of early marriage that forces young women to stop schooling and to begin childbearing too early.

All communities use firewood as fuel for domestic purposes, which is variously collected by young and old women, and boys in different localities; all reported that it is increasingly difficult to collect and requires travelling further from the home. Women mainly collect the water, which is generally noted to be insufficient in availability and in some cases very time consuming to collect, with conflicts common between water for crop use and for animals. These challenges are likely to be of increasing significance with COVID-19. Seeds and crops are stored underground, under beds, in wooden tents and on roofs where they are exposed to pests and animals. Only one community had a functional storage structure. Early-maturing, drought-tolerant seeds are not easy to find and are expensive.

Community members (women, men and youth) attributed the following impacts to climate change: erratic rainfall, shorter rainy season, floods, windstorms, wildfires, drought and higher temperatures. The consequences of these impacts were identified as reduced agricultural productivity related to low soil moisture and erosion, animal death from starvation and drowning, new illnesses in animals and increase in human illnesses, reduction in fish stocks as the river runs dry quickly, and destruction of traditional thatched-roofed houses during storms. Children suffer, as families do not have expendable income to fund their higher education. Other environmental changes noted include deforestation caused by community use for fuelwood and private logging companies, forest fires, decreased soil fertility due to wind and water erosion, increase in pests, and reduced grazing. Communities highlighted the need to replant the trees that have been cut down to provide shade for the village, animals and crops, given the increased temperatures.

Climate change is heavily affecting food security, and thus the impacts of climate change are more onerous for women, who are responsible for feeding the household and collecting water. Low and erratic rainfall results in reduced crop yields and crop failures. Reduced rice cultivation due to climate change impacts negatively on women as the primary growers of paddy rice. A number of communities noted the increase in disease and malnutrition in children, over the past 10-20 years. While children are included in the school-feeding programme, these meals are not always available.

Understanding of climate change varies among and within the communities consulted, but all had heard about climate change from the radio as well as from development projects. However, weather information via the radio is limited to when rains will start and stop, and is not useful for making decisions to plant and harvest, is often incorrect, and does not include agricultural advice.

Coping strategies include cultivating vegetable gardens in all communities (although these are water-intensive), reduced food consumption, school dropout and migration, including illegal migration, and selling animals at a low price to buy food during droughts. Some communities also issue licenses to logging firms to cut down trees in the community forests, for extra cash in times of need. Some now grow millet instead of rice; or do fishing or carpentry (although the demand is low). None of the communities has access to insurance. There is limited availability of microfinance, which is too expensive; women participate in traditional village savings groups.

While all villages have benefitted from some support (Government, international cooperation, or NGOs), this appears to have been piecemeal and community members stated project support was insufficient and Government inputs were often late. Support may include the provision of agricultural inputs (seeds, fertilizers and pesticides), agricultural training, including on organic fertilizers and pesticides, establishment of savings groups and community behavioural change (such as to end child marriage and female genital cutting).

Community members expressed the need for more information on how to cope with the changing climate, stating it is important to plant trees and improve waterways. They identified the following perceived adaptation solutions:

- Fenced community gardens with easy access to water for irrigation
- Reforestation to improve soil fertility and create wind breaks
- Training for resilient agricultural practices and to improve animal husbandry

- Good-quality, effort-saving farming tools
- Inputs such as early maturing drought- and heat-tolerant seeds, and fertilizers and pesticides
- Irrigation system for plots and for animals (willing to pay Dalasi 50/month per household)
- Storage for crops and seeds
- Access to markets
- Training in food processing, and labour-saving processing tools
- Savings and credit

Representatives of vulnerable groups such as the elderly and people with disabilities highlighted the need for support to set up small businesses, for those that cannot practice agriculture. People with disabilities are the only high school graduates in some villages. Please see **Annex 6** for further disaggregated details of these needs.

National-level stakeholder consultations in order to develop the Concept Note were carried out in the Greater Banjul Area over 10 days in June 2019, as documented in the CN. During full proposal development, the project team carried out a second round of stakeholder consultations in the GBA. This was done intensively between 7 November 2019 and 29 January 2020, with a total number of 70 people consulted (see **Annex 4**). The second phase started with a stakeholder consultation meeting in Banjul on 7 November 2019. Additional *ad hoc* bilateral meetings were held when needed during the entire period of full proposal development, to follow up on issues and resources identified in the meeting and to discuss programming synergies in more detail. In addition, regular meetings – every week or second week – were held with the multistakeholder Taskforce Team that was constituted by the MoECCNAR to guide proposal development. The Taskforce included representatives from MoECCNAR, the Ministry of Agriculture (MoA), Civil Society, the Department of Community Development, and WFP.

During this second round of national stakeholder consultations, the project team met with different ministries of the GoTG, including the MoECCNAR, Department of Water Resources (DWR), Ministry of Agriculture (MoA), Ministry of Local Government and Lands (MoLGL) Department of Community Development (DCD); key national institutions like the National Agricultural Research Institute (NARI) National Women's Bureau and the National Youth Council; producer's organisations (National Women Farmers Association); NGOs (United Purpose, Tostan, Gambia Red Cross Society); existing programmes e.g. Nema-Chosso; development partners e.g. FAO and World Bank; private sector (Renewable Energy Association of The Gambia); and NACCUG, the umbrella organisation of credit unions in The Gambia.

Key issues that arose during the stakeholder consultations were (i) the critical need to support concrete resilience building and adaptation in the rural areas, to include conservation agriculture, agroforestry, solar energy (youth entrepreneurship opportunity; (ii) strong support for the modality of Food/Insurance for Assets, to address degradation of the productive resource base through activities such as erosion control and soil and water conservation; (iii) strong stress on the fact that all of the rural areas in The Gambia are highly vulnerable to climate change and already feeling its effects; nevertheless, URR and CRR would be appropriate regions to target; (iv) the need to do more work on systematic sensitisation and capacity development on climate change risks, planning and responses at the sub-national level, and to train those who need it at local level (rather than only leaders); (v) support to value chain development, PHL and storage, and marketing is critical, as this has often been left out of projects or only minimally supported and not evidence based; (vi) build on what is already on the ground, to avoid duplication and waste of effort, and focus on women and youth as well; (vii) many projects implemented through different donor funding have not been sustainable; it is critically important to focus on a limited number of localities for impact, and to develop a strong exit strategy; (viii) projects should seek to build GoTG systems, rather than implementing a parallel reality; (ix) need for a sustained campaign of behaviour change to ensure that communities produce crops that are more appropriate for the changing environment, can process them and consume them; and (x) developing sound

mechanisms for community ownership – for example, a management committee is set up to manage an irrigation system, is trained, and identifies the work area and support requirements.

Please see **Annex 4** for a list of national stakeholders contacted, **Annex 5** for key issues raised by these stakeholders, **Annex 6** for a detailed report on the community consultations, and **Annex 7** for attendance at the national validation workshop.

I. Justification for funding requested, focusing on the full cost of adaptation reasoning.

Component 1

Baseline scenario:

A critical constraint to developing effective and sustainable adaptation measures to address the current and future climate risks and impacts in the Gambian rural areas is the lack of a strong evidence base upon which to base these. This leads to the design and implementation of adaptation projects that may not be effective at all, or may even contribute to maladaptation. An example of this is the promotion of crops that are stated to be climate resilient, when these crops have not been assessed through an impact assessment to determine whether they will in fact be appropriate adaptation options with respect to the changing climate, even in the short- to medium-term. Many projects are promoting rice growing in the rural areas of the country, which is understandable given that this is the country's main crop and a culturally preferred meal. However, a recent agricultural vulnerability assessment conducted at the regional level in The Gambia, using downscaled climate scenarios, has showed that upland rice has the highest possible climate vulnerability score in URR, while for CRR it is slightly less vulnerable, although still high.[121] While the performance of rice in specific localities within regions under changing conditions is not well understood, community and stakeholder consultations have revealed that rice is increasingly being abandoned in different villages of URR and CRR, due to lack of water and poor performance of the crop. .

Compounding the lack of a solid evidence base for adaptation is the enduring lack of understanding on the part of communities and their service providers of climate change risks and impacts and how these will affect their specific livelihoods and localities. This means that communities cannot make well-informed decisions when they enter into the planning process that each project initiates, and thus often are steered into certain areas of response by the project. This undermines both effectiveness and community ownership of the process. Going forward, lack of awareness will make project sustainability difficult and contribute to aid dependency at the community level. In order to have sustainable interventions, communities must be sensitized on both impacts and the rationale for response measures, and have a strong a sense of ownership. This cannot happen unless they understand the reality of climate change as it affects their livelihoods, and are empowered and fully understand the range of available adaptation options. Further, many stakeholders noted the multiplicity of climate change initiatives that all approach capacity development and planning for climate change at the sub-national level in a sectoral and often *ad hoc* manner, and in many cases do not engage with, let alone try to develop, the existing and nascent planning systems for community development and climate investment at the sub-national level. All of the above results in a situation in which available funds for adaptation are not used effectively and synergistically, and may even lead to maladaptation, and thus increased vulnerability for target populations.

Additionality:

The studies proposed under Component 1 of the AF project will result in an enhanced understanding of specific and disaggregated climate change risks, localised to the environments and livelihoods of the project target areas. The GoTG, local communities and service providers will have much better evidence of what the climate change impacts will be on the crops grown in

[121] RMSI (2019) Agriculture and health sector vulnerability assessment to climate change and variability. November 2019 version.

the target areas in the near-, medium- and long-term, and on the impacts on disaggregated livelihood strategies adopted by different stakeholders, and thus will be able to integrate this knowledge into the design of concrete resilience building and adaptation measures to be implemented under Component 2. These measures can then be expected to be more effective in the localities.

The knowledge generated under Outcome 1.1 will be used to sensitise the target populations in the project areas on the projected impacts of climate change on their areas and livelihoods. There will be a focus on the climate change, food security and nutrition nexus, focusing particularly on pathways for women and youth to be change agents. This will link to the national platforms for dialogue under Output 1.2.2, as well as to the activities under Component 3 on further empowering women and youth through incentives to be climate change champions in their areas. This approach of deepening the awareness raising so that it has greater impact, through developing change agents and champions, will be one of the (several) mechanisms to support sustainable development of adaptive capacity employed by the project. Last mile climate services will be scaled out into the project localities, based on the community engagement/traditional communicator approach developed by the EWS Phase II project. This approach will be further developed to include agricultural advisories, to enhance the usefulness of the climate information, which will be provided at different phases in the growing season. This will ensure that farmers and other user groups have access to user-friendly agro-meteorological information tailored to their specific circumstances, which will enhance the effectiveness of the adaptation options under Component 2. Furthermore, the project will develop a systematic approach to climate change capacity development at the sub-national levels, which will be employed during the necessary community-based planning process to identify the prioritised resilience and adaptation measures under Component 2. Thus the project activities will lay the ground for enhanced and more effective adaptation in the project localities, which will also have greater outreach through dissemination of the guidelines developed for systematic sub-national level capacity development.

Component 2

Baseline scenario:

Currently, the majority of rural households in the project target areas do not generate enough produce or income from farming activities to meet annual needs, particularly during the wet season when the previous seasons' produce has been consumed. These rural communities therefore rely heavily on ecosystem goods and services derived from woodlands, savannas, wetlands, mangroves and rivers to supplement their livelihoods. These ecosystem goods and services themselves are being negatively impacted by climate change, currently largely due to drying effects that result from increased temperature, more heatwaves, and reduced and/or erratic rainfall. The resultant overall reduction in ecosystem goods and services is reducing rural Gambian's food supply, health, nutritional status, income streams and socio-economic wellbeing. All of these are important components of adaptive capacity. In the absence of resilience building and adaptation measures, rural households and communities will continue in a downward spiral of increasing vulnerability to climate change, and decreasing adaptive capacity, which is already having negative effects on the social cohesion and poverty levels in the rural areas, and exacerbating migration to the urban areas or out of the country.

Additionality:

Through the evidence-based and well-planned resilience building and adaptation measures that the AF project will implement, climate-related risks facing poor smallholders will be reduced. The productive assets developed under Component 2, such as erosion control and water harvesting structures, will improve the natural resource base upon which their livelihoods depend, and increase their capacity to resist weather shocks such as drought and flooding, as well as longer-term changes such as increased average temperatures and increasingly erratic rainfall. The resilience building activities will unlock improved resource management, and be accompanied by capacity development on good agricultural practices (GAPs) and technical packages for sustainable and climate-resilient agricultural practices. Water availability will be increased through

low-impact and low maintenance measures: hand dug wells and water harvesting at the household level, for general household use and for backyard gardens; and through multi-purpose water ponds for groups of women and men farmers, including women farmers who have vegetable gardens. As production is enhanced and diversified, the project will support the development of climate-resilient value chains, including support to reduce post-harvest losses (PHL), to enhance processing, and to increase access to markets. This will result in more diversified and nutritious diets, as well as diversified livelihoods, a key strategy for adaptation, as well as increased income streams for smallholder farmers.

The capacity development on sustainable land and water management practices (contour ridges, swales, gully reclamation, windbreaks) and climate-resilient sustainable agricultural technologies that will accompany the resilience building measures will help to ensure that adaptation benefits are ongoing beyond the period of support. The value chain support and market creation, linked *inter alia* to home-grown school feeding, will assist smallholder farmers, of whom at least 60 percent are expected to be women, to move up the value chain producing, storing and selling diversified food at market prices to reliable buyers. This will allow for ongoing and sustainable increased income streams, which will allow households and community groups to continue to fund their own adaptation activities beyond the end of the project. The project will implement techniques to create small biodiverse forests on degraded land, linked to schools and other community groups, the growth of which will be self-sustaining after three years. These forests will increase ecosystem goods and services in the project localities, and will also provide a source of wild fruits that can be used by communities, under a controlled situation, to supplement their diets in the lean season.

Component 3

Baseline scenario:

There is currently no weather index-based insurance programme for smallholder farmers in The Gambia. In the context of increasingly frequent droughts, smallholder farmers' risks for total crop failure are increasing, resulting in them having to sell productive assets to cope. Such negative coping strategies are leading to loss of land in some cases. The increasingly desperate situation in the rural areas, in which the productivity of smallholder agriculture is declining due to climatic changes and the lack of adaptation support, is also fuelling migration into the urban areas, especially of youth, who then may also try to leave the country on irregular migration routes. This is leading to a breakdown in the social cohesion of the rural areas, and a loss of labour and human capacity to re-energise rural economies. Access to affordable credit for agriculture-related activities continues to be a challenge for the rural community, and for women in particular. This means that even those people who are remaining in rural areas are not able to access credit to fund their own adaptation activities. Even if they have been supported by a climate change project, as soon as the project ends, they fall back on negative coping strategies. Furthermore, there are few incentives to energise and encourage rural youth and women to excel as resilient rural entrepreneurs, and continue investing in their areas and serving as champions and change agents for climate response options.

Additionality:

With support from the AF, risk transfer will be enabled through piloting weather index insurance in the targeted project areas, with the poorest farmers paying for crop insurance by means of their labour (i.e. using insurance as a transfer modality, instead of or in addition to cash-based transfers). Rapid compensation for weather-related losses will build resilience, as farmers can avoid selling productive assets and recover faster from droughts. Furthermore, helping farmers to access micro credit and savings, as will be done under Component 3, allows for ongoing and sustainable livelihood diversification, as an adaptation strategy, and helps farmers to build up their risk reserves. Increasing savings and access to micro finance means that poor smallholder farmers will be empowered to invest in their own chosen actions for post-harvest storage and processing, and thus be able to move up the value chain. Thus, vulnerable farming households will continue to develop their income generating activities and livelihoods diversification, thus building their adaptive capacity and enabling ongoing adaptation actions on their part. Incentives

will be developed to energise rural youth and women to become champions for climate resilient rural entrepreneurship, through e.g. competitions that fund them to take part in applied training and increase their profiles and skills. Criteria will be applied in the judging of competitions that encourage the winners to remain as entrepreneurs in their rural localities, thus serving as beacons of hope for the general community.

J. Sustainability

Many past climate change-related projects in The Gambia have not had sustainable results, due *inter alia* to the multitude of approaches towards awareness raising and capacity development on climate risks and responses adopted by projects, as well as the *ad hoc* and superficial nature of many of these interventions. This has resulted in a lack of clear understanding on the part of communities and individuals of exactly why certain project interventions are being carried out and not others, which has had serious consequences for sustainability of projects.

The project team has further refined the exit strategy for RICAR during full project formulation, drawing lessons from other projects in this regard as well. A key constraint to sustainable project results, which was raised by several stakeholders, is the attitude of communities. Experienced project managers noted that despite sensitisation, communities in some instances do not maintain even the simplest aspects of project investment. Many factors have led to this situation, including political factions and divisiveness, which are arguably worse now than during previous years.

To overcome the above constraints, the climate change awareness raising actions under RICAR will be developed and implemented underpinned by a **social and behaviour change communication (SBCC) approach**, in which WFP has expertise globally and will be able to provide technical support. The SBCC approach will help to overcome the constraints of past projects in which knowledge dissemination on climate change and resilience building did not lead to behaviour change, rendering project interventions unsustainable. This will require developing a range of differentiated messaging targeting different sectors of the community, including government technical service providers, women, youth, children, people with disabilities, and so on. Women and youth change agents, as well as government extension officers, will be trained to deliver the messaging using a range of different channels that target the different influences that impact on an individual's behaviour, such as organisational, peer, social and policy, as per the SBCC approach.

A further central element of the exit strategy is the **multi-pronged gender mainstreaming strategy to advance gender equality for sustained results and climate resilience**. The key components of the project's gender strategy, namely equitable participation in benefits and in decision making of women and girls, and targeting specific activities to benefit women and girls equitably, will contribute to sustainability by building the social and economic empowerment of women and girls, the lack of which is still a constraint to development in The Gambia. One aspect of this is the evidence-based approach to defining tailored interventions on climate adaptation and resilience building. This will involve investments in gender-sensitive context-specific analyses to understand climate change and food security vulnerabilities, opportunities and resiliencies. The analyses will also seek to generate knowledge on the interconnected factors shaping the aspirations of men and women, including gender differences that influence variations in their vulnerabilities and capacities, in order to design effective and appropriate actions that could advance gender equality for sustained results and climate resilience. These analyses will ensure considerations for inter-community (horizontal) as well as national-regional-community (vertical) factors that affect sustainability of the project actions and results, including decision-making institutions, coordination mechanisms and their capacities.

Under Component 2, during selection of concrete adaptation options (i.e. from those listed in **Table 3**), the project will promote gender equality through equal participation of different socio-economic groups such as women and youth and their institutions (including local leaders and technical staff from government and partner organisations), to produce Local Climate Change Adaptation Plans (LCCAPs) that are relevant to their specific context. It is intended that a gender workshop will be one of the constituent elements of the LCCAP process; the precise nature of this

will be determined during implementation of Outputs 1.2.1 and 2.1.1. Such a gender workshop would include awareness-raising sessions on *inter alia* land tenure rights for both women and men in the communities, focusing on equal rights and rental conditions for men and women.

During implementation, the project will promote participation and leadership of women and youth as climate change champions, increase their knowledge, skills and capacity, and guarantee equitable benefits from all investments. It will increase women's access to resources and opportunities for participation in productive asset creation (soil and water conservation, water harvesting, afforestation, etc.), livelihood support (post-harvest management, value addition, market linkages) and financial services (village savings associations and micro finance and micro insurance). The advocacy engagements with the relevant national platforms for women and youth (Output 1.1.3) will generate increasing institutional understanding of integrated gender-climate initiatives, and will identify and catalyze policy- and practice-level actions that could contribute to sustainability not only of this project, but of other current and future climate change programmes.

The project will collect sex- and age-disaggregated data, and ensure gender-responsive monitoring, evaluation and reporting, including on women and youth participation in the project interventions. The project will organise quarterly and annual inclusive national stakeholder dialogue sessions to discuss project progress, including action on gender equality for sustained results and climate resilience.

In addition, the project design comprises the following elements that further elaborate the exit strategy:

- *Focusing on only two regions, where a structured and sustained approach over 5 years can be maintained*, and in which it will be more manageable to develop integration between the project's activities in a smaller geographic area. This integration is a specific feature of the exit strategy, as it allows for farmers to progressively move from states of high vulnerability to states of greater resilience, and puts in place an enabling environment to sustain those moves after the project's life cycle, including through sustainable livelihood diversification and greater access to financial services and weather index insurance;
- *Using the required community-based planning process (needed to identify priority resilience building and adaptation activities) to ensure social and institutional sustainability and build longer-term systems*: the community-based planning process of the AF project will be designed to pilot the gender-integrated Local Climate Change Action Plans (LCCAPs) foreseen in the SPCR; these will be the ultimate mechanisms to link local communities and institutions to at least 50 percent of the funding in the Gambia Climate Change Fund (GCCF), when this becomes operational (targeted for 2020). Thus communities in the targeted areas will be well placed to be early beneficiaries of funding channelled through the GCCF, enabling ongoing financing for their adaptation activities. Identifying and prioritising concrete adaptation measures through the community-based participatory planning process will ensure that they are appropriate to the social context and local conditions, which will position them well for social sustainability; while building institutional systems and capacity for climate change planning at the local level, linked to national, will promote institutional sustainability;
- *Developing a systematic approach to climate change capacity development at the sub-national levels*, as set out under Outcome 1.3. This will contribute to the envisaged (in the SPCR) Long-term Climate Change Capacity Development Strategy. Thus project activities will not only lay the ground for enhanced and more effective adaptation in the project localities, that will also have greater outreach through dissemination of the guidelines developed for systematic sub-national level capacity development on climate change, and will contribute to institutional sustainability;
- *Ensuring maintenance and sustainability of concrete assets developed:* For all assets at the farmers' groups and community levels, the project specific agreements will be developed prior to implementation that spell out (i) ownership arrangements; (ii) management arrangements; and (iii) maintenance arrangements, in the interests of sustainability. The latter will thus include considerations of availability of maintenance in the area and accessibility in terms of

costs. The exact modality for supply of machinery such as milling machines will be determined during the inception phase; discussions with stakeholders during proposal development indicate that it would be advisable for a business model to be implemented through which farmers would take their crops to the owner of the milling machine. Supervision and training of these machines could be done through the agri-business unit of the MoA. Provisions will be developed to ensure that women and youth benefit equitably, and that business opportunities are identified for people with disabilities. For agroforestry, community ownership and responsibility is critical to ensure that the trees are maintained and are able to survive the first couple of years. Where agroforestry is implemented or trees are planted under group- or community-management, formal agreements will be discussed during the LCCAP process and developed prior to implementation, that specify clear responsibilities for maintenance. Please see section II.K for further details on ensuring that agroforestry is gender equitable. Existing forest monitors can impose fines on anyone caught cutting down trees in their area, which will assist with sustainability of the project's afforestation activities.

- *Building economic and financial sustainability*: the market links the project will create between small-scale producers and the ongoing Home-Grown School Feeding (HGSF) will increase economic viability of smallholders, and will be replicated across the country, as HGSF is a national initiative of the GoTG. Thus, these economic gains can be sustained into the future. Regarding continuation of piloted financial inclusion strategies such as micro-finance and weather-index insurance, the inclusion of micro-finance and savings is designed to help smallholders create a sustainable source of income they can use to pay for their weather-index insurance. Moreover, the project's activities to develop the savings and microfinance environment, and to develop the enabling environment for and to pilot weather-index micro insurance, will provide positive demonstrations for communities beyond the RICAR project localities. Introducing and/or developing micro-finance institutions will increase penetration rates throughout the country, thus ensuring sustainability and scalability for the activities. Promotion of IGAs under Output 2.1.3 will further increase economic and financial sustainability for smallholders, as they will have more revenue to fund micro insurance, as well as other household needs.
- *Supporting private sector involvement that is on a gender justice and human rights foundation, for social and economic sustainability*: Project components that target the private sector for sustainability include sub-component 2.3 on value chain development, and sub-component 3.2 on index-based weather insurance. The project will also work to support entrepreneurship opportunities for women and youth and people with disabilities. Discussions have been held with REAGAM to identify a range of potential private sector involvement in the renewable energy (RE) activities. This will include provision of locally developed equipment, such as small presses for making biomass briquettes, as well as training of project participants by members of REAGAM on installation and maintenance of solar panels and associated RE systems. During the inception phase, the PPP Unit in the Ministry of Finance, which is interested in expanding out into the regions, will be invited to identify possible ways in which it could support project entrepreneurial activities.
- *Supporting environmental sustainability through enhanced natural resources and ecosystem services in project target areas*: The productive assets developed under Component 2 such as erosion control and water harvesting structures, will improve the natural resource base upon which livelihoods depend. The project's contribution to transformation from subsistence to sustainable livelihoods for vulnerable people will reduce pressure on landscapes and the natural environment (e.g. avoiding negative coping strategies such as deforestation). Specific methods of reforestation will be used that promote biodiversity, such as the Miyawaki method for rapid growth of a small forest on degraded land, which will be implemented via schools or community groups. In this method, forests are self-sustaining after three years. The necessary three years of maintenance will tally with the project lifecycle so that there is adequate support during this period, with the school/community taking up full responsibility for forest protection at the end of the project.

Finally, the project activities have been designed so that the outcomes can be replicated or scaled up across regions in The Gambia to ensure sustainability of the activities in a number of ways. For example, the approach to climate change capacity development will be taken up by the national Long-term Climate Change Capacity Development Strategy, as mandated in the National Climate Change Policy, and replicated in all regions of the country. The MoECCNAR is currently developing a project proposal for funding of *inter alia* this strategy. The approach to Local Climate Change Action Plans (LCCAPs) will be institutionalized through the Gambia Climate Change Fund (GCCF), as provided for by the NCCP, and thus replicated and scaled out across the country once the GCCF is operational, which is expected in 2020.

K. Environmental and social impacts and risks

The entire project was put through a preliminary screening for environmental and social risks against the 15 principles outlined in the AF's Environmental and Social Policy, as set out in the table below. The project is not expected to generate any significant environmental/social impacts or risks. Component 1 of the project entails the creation of knowledge on targeted aspects to ensure climate resilience of project activities. This knowledge will be integrated into activities of Component 2, to provide a solid basis for asset creation and climate-resilient value chain development. Concrete assets to be developed under Component 2 will be prioritised through community-based planning during project implementation. Component 3 activities will ensure sustainability of the Component 2 activities, by incentivising climate champions and developing risk transfer mechanisms – these activities are intrinsically risk-averse with respect to social and environmental impacts.

Not all of the project activities can be completely specified in this full proposal. The reasons for this are twofold: (i) There is no existing reliable climate impact analysis and disaggregated vulnerability assessment for the project target areas, and knowledge and awareness of exact risks posed by climate change are lacking; thus until these gaps can be remedied by actions under Component 1, neither service providers nor community members will be able to make informed choices on the necessary adaptation technologies/strategies to be adopted; and (ii) The project will use a community-based planning approach so that communities can identify and prioritise resilience building assets and other adaptation measures under Component 2. This does necessitate quite some preparation time, including for the training of partners that will facilitate the process, for community mobilization and for the planning exercise itself. The result will be a multi-year community-based plan (the LCCAP) that can then be used by communities themselves and any actor supporting the community in its development and adaptation efforts. WFP and partners' experiences and recent evidence suggest that community-based participatory planning (CBPP) approaches are essential to implement appropriate and successful asset creation programmes, to ensure community ownership and empowerment, and to deliver sustainable benefits and impact. Because of the time and resources needed to perform meaningful CBPP exercises, these cannot be done during full project design but are very much part of the project itself.

A full screening of environmental and social risks has been conducted during full project preparation. The risk level of this project is identified as **Category B**, primarily because Component 2 of the project includes USPs that are not fully defined yet at this stage and in consideration of the land tenure aspects which may pose some risks of access and equity. The definition of the USPs under Component 2 will depend on the community consultations and will be further informed by the outcomes of the activities under Component 1. Nevertheless, all potential activities under Component 2 are small in scale (managed at household level or community level, for subsistence rather than commercial purposes) and their potential negative impacts are very limited and can be readily mitigated. An Environmental and Social Management Plan (ESMP) and Grievance Mechanism are included in **Annex 12**, as required by the AF and by WFP procedures. The ESMP provides mechanisms for tracking identified risks, or any new risks, ensuring they are properly monitored, evaluated, reported on, and addressed.

A gender assessment is provided (see **Annex 9**) in line with the Gender Policy of the Fund, and has been used in the design and fine-tuning of the activities so that gender is fully integrated.

Further gender analyses will be carried out during implementation to further develop the activities so that they promote gender equality and women's and men's resilience to climate change.

Table 6. Risk screening of the project based on the 15 principles of the Adaptation Fund's Environmental and Social Policy and proposed mitigation measures

Checklist of environmental and social principles	No further assessment required for compliance	Potential impacts and risks – further assessment and management required for compliance
Compliance with the Law	**X**	**Low/no risk**: Relevant national, regional and district authorities have been consulted during the proposal development process, and will continue to be consulted during implementation, to ensure compliance with all relevant laws. WFP abides by international and national law. WFP's partners and contracted service providers are equally obliged to do the same. Moreover, relevant national authorities at various levels will be partners in the project implementation. This facilitates compliance with all relevant laws and regulations. National laws and regulations which would be relevant to this project include: **Policies** • Gambia National Development Plan (2018-2021); • National Health Sector Emergency Preparedness and Response Plan Related to All-Hazards (HSEPRP) 2017-2019; • Intended Nationally Determined Contribution of the Gambia; • National Climate Change Policy (2016); • National Biodiversity Strategy and Action Plan (2015 – 2020); • National Strategy for Sanitation and Hygiene (2011); • Gender and Women Empowerment Policy 2010-2020; **Cultivated Plants** • Hazardous Chemicals and Pesticides Control and Management Act (No. 12 of 1994) • Plant Importation and Regulation Act. • Importation of Plants Regulations **Environment and ecosystems** • National Environment Management Act, 1994 (Act No. 13 of 1994; • Hazardous Chemicals and Pesticides Control and Management Act (No. 12 of 1994); • Environmental Quality Standards Regulations, 1999; • Environmental Impact Assessment Regulations and Guidelines, 2014; • Hazardous Chemicals Regulations, 1999; • Hazardous Chemicals and Pesticides (1996); • Anti-Littering Regulations, 2007; • Hazardous Chemicals and Pesticides Control and Management Act (Replacement of Schedule) Order, 1996; • Ban on Plastic Bags Order, 2015 • Biodiversity and Wildlife Act Date of text: 2003 **Land**

		• Survey Act, 1990 (Act No. 4 of 1991) • Physical Planning and Development Control Act, 1990 (Act No. 1 of 1991) • Lands (Provinces) Act, 1995 (Cap. 103) • Draft Plans Regulations, 1995 (L. N. No. 12 of 1995) • State Lands Regulations, 1995 (L. N. No. 13 of 1995) • Survey Regulations, 1995 (L. N. No. 14 of 1995) • Land Use Regulations, 1995 (L.N. No. 11 of 1995) • Lands (Bathurst and Kombo Saint Mary) (Prevention of Erosion) Regulations (No. 7 of 1949) **Forestry** • Forest Act and Regulations, 1998; • Provinces' Lands Protected Trees Regulations (No. 6 of 1952)
Access and Equity		**Low/ moderate risk:** The project is designed to promote the equitable access to activities and assets by women and youth in project areas. Project activities are not expected to lead to changes in tenure arrangements as such. However, economic benefits from the project could potentially put groups or individuals at a disadvantage or lead to disagreements and minor conflicts, including on land tenure arrangements. There are some existing ethnic conflicts in the country linked to loss of land and livelihoods. Tensions have been reported between Wolof and Mandinka as well as within the caste system among the Gambian Sarahulleh communities. The project target areas are unlikely to include any such issue. Should the situation change, specific conflict resolution procedures will be developed, in consultation with all relevant stakeholders, to ensure project activities do not inadvertently exacerbate the situation. With regard to land tenure, land types in The Gambia are divided into three categories: freehold land, customary tenure, and leasehold land. Agricultural land access in the project area is regulated by customary rules and arrangements. In the customary system Alkalos (traditional chiefs) work with Area Councils to process land transaction documentation. However, individual's tenure under this arrangement could be at risk due to the lack of a formal land allocation system, which by rule of law would ensure land is rightfully bestowed to the owner. In this context, the creation of new assets, resources, or revenue-generating activities under Component 2 are expected to enhance the value of a given plot, triggering some risks in terms of access and equity in the long run, in favour of the most prominent members within a community. Through in-depth consultations with communities and stakeholders during both proposal development and project implementation phases (including the community-based planning process under Component 2), this project will ensure that no activity will interfere with access to basic services or exacerbate existing inequities. **Mitigation measures:** - During implementation, it will be determined whether the project target communities include any ethnic tension. If so, specific conflict resolution procedures will be developed, in consultation with all relevant stakeholders, to ensure project activities do not inadvertently exacerbate the situation. - The project implementers will ensure all groups are widely involved during the consultations and identification of plots where implementation will take place. - Equal access to agricultural land, assets and production inputs will be guaranteed by the implementers ensuring a wide participation of all groups during design and implementation phases. Attendance will be recorded at the end of each consultation and a CFM will be put in place. The use of and access to land (particularly for women and vulnerable groups) should be agreed upon during consultations involving Alkalos

		and Area Councils, to ensure land being developed by vulnerable groups/women will not be taken away from them after the project will be over; - Before implementation starts, access and use arrangements of the land plots targeted by the project in each community will be duly ascertained, thus ensuring all groups at village level do agree upon land allocation before activities start; - During the implementation, the project will ensure that the relevant line ministry trains and tests Alkalos in a rigorous fashion in processing land transaction documents, to ensure uniform record keeping system in coordination with the Area Councils. Linkages with other ongoing similar initiatives (when existing) will be sought. - Awareness-raising sessions on tenure rights will be held for all project beneficiaries, with a particular focus on disadvantaged groups.
Marginalized and Vulnerable Groups	**X**	**Low/no risk**: There are no displaced people or official refugees in the country. The project targeting approach ensured marginalised and vulnerable groups (i.e. households headed by women, people living with HIV (PLHIV), people with disabilities, pregnant and lactating women (PLW), etc.) due consultation during the design phase and will do the same during implementation. The assets to be established and activities to be implemented under all components (particularly under Component 2) aim at: i) empowering vulnerable groups to make informed adaptation decisions, thus decreasing vulnerability to climate-related impacts while taking into consideration their traditional and local knowledge; ii) increasing availability, quality of and access to resources of marginalized groups. Concrete adaptation and value chains activities will be supported in which both women and men can participate, as well as female and male youth. The project will also implement nutrition-sensitive asset creation targeted to improve the nutritional status of poor people and vulnerable groups. Further guided by the Gender Assessment, the ESMP sets out key measures in this regard. No additional disproportionate distribution of adverse impacts is expected for the marginalized and vulnerable subgroups in this project.
Human Rights	**X**	**Low/no risk**: The IE and its partners affirm the fundamental human rights of all people. The project and its intended activities do not risk violating any pillar of human rights.
Gender Equity and Women's Empowerment		**Low risk/moderate risk:** The project will fully mainstream gender, and will ensure that women and men and female and male youth equitably engage in and benefit from project activities such as concrete asset building and climate-resilient value chain development. The project's gender mainstreaming strategy is a central element of the exit strategy, and is set out in Section II.J. A gender assessment has been conducted and women and women's groups have been and will be intensively consulted during both the design and implementation phases of the project. The Gender Assessment recommendations are integrated into the ESMP and will inform the implementation phase. Factors influencing the discrimination against women in terms of land ownership could pose some risks of women being excluded from the project's benefits in the long run. In fact, most women do not have primary rights to land (CRR-North has the lowest number of women owning land with 8 percent followed by URR with 15 percent) and, many are subjected to the general insecurity that is associated with secondary rights. This is particularly a problem when they want to invest in activities such as gardening, which require a multi-year investment of resources. Conflicts have taken place when men have attempted to recall the secondary right after women have already invested in infrastructure (wells, fencing etc.) and or planted trees. As women can hardly inherit farmland and are likely to have less land tenure security than men, there is a risk of increasing gender inequalities as soon as the production on the land they cultivate starts generating revenue as a consequence of the activities implemented by the project. While afforestation/tree planting in communal areas will not represent a major issue if benefits are equally shared among the households, income-generating activities on individual plots may put women in a situation where they need to cede part of the revenue or pay a (higher) rent to the legitimate owners of the land under customary rules. Similarly, the use of farm inputs and implements may also be subject to men overarching power. **Mitigation measures:** - Creation of Women's Associations for afforestation/tree planting with a

		focus on shared benefits; - Awareness-raising sessions on land tenure rights for both women and men to be held in the communities focusing on equal rights and rental conditions for men and women. Informational and training activities for the participating beneficiaries (both men and women) to be held with the participation of local authorities and local land administrators. Linkages with other ongoing similar activities should be sought by the project's implementers (e.g. Women's Bureau**)**; - Engagement, through partners as relevant and if possible, in terms of reforming the land tenure system - Community leaders will be sensitized to social and behavioural change messaging, which will be accompanied by awareness-raising on land tenure rights as also indicated in the section above (Access and Equity)
Core Labour Rights	**X**	**Low/no risk:** The IE and its partners respect international and national labour laws and codes, as stated in WFP's policies. In particular, WFP has a zero-tolerance policy for child labour of children below 14 year. Child labour is not uncommon in the targeted areas, particularly in the agriculture sector, but WFP will seek to promote school attendance, linking the beneficiaries' HHs to the school-based programme's activities in the Country. Avoidance measures: - Zero tolerance for child labour of children below 14 year; - Promote school attendance
Indigenous Peoples	**X**	**Low/no risk:** Although The Gambia is populated by different ethnic groups, these are not specifically associated with a territory on which they depend exclusively. The eight main ethnic groups in The Gambia live side-by-side with generally minimum inter-tribal friction, each preserving its own language, music, cultural traditions, although there is an increasing amount of cultural interaction and fusion. Inter-group marriages are also common. The project will not discriminate against any group, and will ensure the widest participation from all different groups during all of its phases, from the design to the implementation.
Involuntary Resettlement	**X**	**No risk:** The project is not expected to lead to involuntary resettlement, neither in physical nor economic terms.
Protection of Natural Habitats	**X**	**Low/no risk**: By implementing ecosystem-based adaptation activities such as SLM and agroforestry, the project will ensure the protection of natural habitats. The activities of Component 1 are designed to enhance knowledge and awareness on climate change and better understand the environment in which the activities will be implemented. The activities of Component 2 aim at implementing concrete climate resilience and adaptation measures, while Component 3 builds financial incentives and risk transfer mechanisms developed for sustainable resilience building and adaptive capacity. As a result, the project's activities are not expected to have any adverse impact on the environment or natural habitats. Some activities of Component 2, such as those related to agricultural practices and tree planting, could potentially have adverse impacts on natural habitats, but they will be designed in such a way that these environmental impact is minimal (building upon features of the environment that are already present, without introducing new elements or alien crop/plant species). Moreover, these activities are of small-scale (managed at individual, household, or community level) and any residual impact on the environment or habitats would be negligible and readily remediable. **Avoidance measures**: - No introduction of alien crop/plant species; - No activity in conservation areas and/or natural reserves
Conservation of Biological Diversity	**X**	**Low/moderate risk**: Some activities of Component 2, such as agroforestry and promotion of new crop varieties, could potentially have adverse impacts on biodiversity, leading to a deterioration of biological diversity if species are not correctly selected (e.g. inadvertent introduction of invasive species) and diversified. To ensure this risk is addressed, the project will prioritize local species and multi-species planting and avoid the use of non-native and invasive species. These activities will be designed in close collaboration with NEA and NARI. As a result, the project is not expected to have any adverse impact on the environment or biodiversity. The project is indeed designed to enhance biodiversity through small, biodiverse forests using local species, through the

		Miyawaki method that requires no maintenance after 3 years. Moreover, these activities are of small-scale (managed at individual, household, or community level) and any residual impact on the environment or habitats would be negligible and readily remediable. **Avoidance measures**: - No introduction of alien crop/plant species; - No activity in conservation areas and/or natural reserves
Climate Change	**X**	**Low risk**: The entire project is designed to reduce beneficiaries' exposure and vulnerability to the effects of climate change and increase their resilience. The project will not generate any significant emissions of greenhouse gases or reduce carbon sinks capacity. Many project activities will be designed to be low-emissions, as well as adaptive – e.g. the promotion of renewable energy, and increase in vegetative cover during SLM asset building. As the project area is highly vulnerable to the impacts of climate change, all project components and activities will be designed to contribute to increasing local capacities to sustainably face climate change in the long-term, and climate variability in the short -and medium-term. The promotion of: i) good agronomic practices for better management of soil and water resources; ii) Integrated pest management techniques coupled with the use of organic fertilizers; iii) the increase of carbon sinks' potential through tree planting; and iv) potential introduction of an electric vehicle into the project, are expected to reduce the emissions deriving from agricultural activities. Plants and crops will be selected to ensure a better adaptability to the current and projected climatic conditions.
Pollution Prevention and Resource Efficiency	**X**	**No risk**: None of the activities in the project will release pollutants into the air, soil or water. The project will limit the use of agrochemicals in favour of more environmentally sustainable methods while avoiding hazardous materials, or ozone depleting substances. Under Component 2, the project will introduce climate-smart agricultural practices, aimed at reducing the use of pollutants and increasing resource efficiency. These will include the promotion of natural solutions to increase agricultural productivity (e.g. compost, agroforestry) and to combat pests (e.g. integrated pest management). None of the activities will generate waste, either hazardous or non-hazardous. There is a risk that some household-level or community-level assets created during the project (e.g. water ponds) may be abandoned in the long run, but these assets will be constructed with natural, local materials that have no environmental impact. None of the activities in the project involves high resource use, as energy efficiency, minimization of material resource use, and minimization of the production of wastes has been embedded in project design.
Public Health	**X**	**Low/no risk**: The project will not have any detrimental effect on public health. It is designed to be nutrition sensitive, and thus will contribute to tackling the underlying causes of malnutrition through increasing agricultural production and processing, promoting sustainable natural resource management and supporting nutritious value chains. Particular attention will be given to activities related to water harvesting and storage, so that these do not result in an increase in vector-borne disease. Communities will be sensitized on using and storing water in a safe and efficient way. None of the activities in the project involves the use of equipment, materials or transportation that could pose a risk to community health or safety. The creation of multi-purpose water ponds could potentially increase existing levels of transmission of water-born or water-based diseases, but this can be avoided by adding indigenous larvae-eating fish to the ponds. Also, depending on the level of depth, the water ponds may represent a risk of drowning for children. Finally, the use of water for cattle watering could pose health risks if the water is contemporarily used for human consumption. The multi-purpose use of water should be specified during implementation, and any practice, which could be risky for human health, should be discouraged as appropriate. With regard to the post-harvest storage facilities, these will be small-scale structures to be established mainly at households' level. Beneficiaries will be trained on correct hygiene practices to avoid any form of contamination or alteration and ensure good quality of the stored products. **Mitigation measure:** - Add indigenous larvae-eating fish species that feed on mosquito larvae to the water ponds; - Awareness and signs indicating the risk of drowning and the water depths
Physical and Cultural Heritage	**X**	**Low/no risk**: Component 1 of the project will ensure traditional knowledge from the local smallholders will be duly collected to better inform the elaboration of the LCCAPs. Hence, the project will seek to understand the role of traditional and

		local knowledge and how it can be blended with scientific information for climate resilience. The community-based planning will highlight this, and the knowledge management activities (under Component 1) will document this. Consultations and engagement with stakeholders and communities during implementation will ensure that any physical cultural heritage present on project sites is identified and potential negative impacts are avoided through project design.
Lands and Soil Conservation	**X**	**Low/no risk**: Project activities will not pose risks to land and soil conservation, but rather will be specifically designed to address land degradation and promote sustainable land management and erosion control. Afforestation activities will additionally support protection and enhancement of lands and soil. Component 2 will promote, amongst others, soil and water conservation management practices aiming at restoring degraded land and improving ecosystem-based services. All activities are of small-scale (managed at individual, household, or community level) and any possible residual impact would be negligible and readily remediable.

The risks identified in **Table 6** have been further analysed in an impact assessment that is included in **Annex 10**. Mitigation measures have been identified and are included in the Environmental and Social Management and Monitoring Plan (**Annex 10**).

Once the USPs of Component 2 are defined during project implementation, environmental and social risk screening will be carried out at community level and in consultation with the beneficiaries. Coordination with departmental environmental authorities will be duly sought by the implementers (see **Annex 10**, section 4). Activities with a medium or high risk will not be considered for implementation under Component 3.

The Complaints and Feedback Mechanism is described in **Annex 12**.

PART III: IMPLEMENTATION ARRANGEMENTS

A. Project implementation arrangements

A.1. Arrangements for Project Management

The project will be executed by the Government of The Gambia, under the overall supervision of the Ministry of Environment, Climate Change and Natural Resources (MoECCNAR), in which the Designated Authority (DA) of the Adaptation Fund (AF) is located. The Central Project Coordination Unit (CPCU) of the MoECCNAR will be tasked with overall coordination of the planning, implementation, monitoring and reporting. MoECCNAR will collaborate closely with the Ministry of Agriculture (MoA) and the Ministry of Local Government in the project execution. Solid operational coordination between the partners will be assured through the Project Management Team (PMT) – see below.

WFP, as an accredited Multilateral Implementing Entity (MIE) of the AF, will act as the fund custodian, with the WFP Representative and Country Director acting as the Fund Manager. WFP will assume financial oversight of the project and report to and be accountable to the Adaptation Fund Board, to ensure that the project measures and achieves expected results, fulfills all reporting functions, and meets WFP and AF rules and regulations. The WFP Gambia Country Office will oversee and coordinate the overall project management, as well as coordinate the processes of monitoring, evaluation and knowledge management. WFP will provide technical backstopping, fiduciary and managerial support throughout all stages of project implementation, as well as capacity strengthening of the government, through MoECCNAR and the PMT.

During project formulation, MoECCNAR has requested WFP to provide execution services, notably direct project services related to cash-based transfers to beneficiaries, micro insurance programming, development of local climate change adaptation plans, and procurement of goods and services required for the execution of the project activities. The MoECCNAR will retain responsibility for the procurement of office equipment and supplies, should an assessment of the GoTG's procurement procedures by WFP indicate equivalence with WFP's own procurement procedures. Regarding project personnel, the MoECCNAR will recruit the National Project Coordinator and other project staff, with the exception of the WFP Project Technical Advisor, who will be recruited by WFP and seconded to the MoECCNAR, and the M&E Officer, who will be a WFP staff. This arrangement has been agreed upon between MoECCNAR and WFP to ensure compliance with the AF fiduciary risk management standards during project implementation. It will also facilitate hands-on capacity strengthening to the government entities and support timely delivery of project activities for the communities. Consequently, the selected project activities will be executed with WFP support, informed by WFP approaches and procedures, which will be adapted and institutionalized into the government planning and implementation frameworks. Nonetheless, all WFP executed activities shall be reported through the established project coordination structures.

WFP will provide support to MoECCNAR and the Project Management Team (PMT), through the WFP Project Technical Advisor. The WFP Project Technical Advisor will be a national expert assigned for the specific purpose of providing technical and coordination support to MoECCNAR. The project M&E Officer will similarly be a WFP staff member and will support the MoECCNAR for the duration project. WFP will also support MoECCNAR to develop the M&E plan and ensure its implementation. WFP will also provide ad hoc technical assistance on specific project activities such as insurance and CBT through its staff in the Country Office and in HQ.

Gender mainstreaming: WFP will provide the necessary support to the PMT and implementing partners to ensure that gender, protection and accountability to beneficiaries are maintained throughout the project lifecycle. This will be facilitated by the Gender and Protection (G&P) team of the WFP Gambia Country Office, consisting of a Programme Policy Advisor and a National Programme Associate, who will mainstream gender and protection across all WFP projects, and

will thus coordinate gender mainstreaming for RICAR during planning, implementation, M&E and reporting; as well as into the complaints and feedback mechanisms. The WFP G&P team will (i) attend the project's inception and work planning meetings to ensure that the gender and protection lens is applied in all project processes from the outset; (ii) provide mainstreaming support in annual/quarterly review meetings, operational plans, reviewing of annual/ quarterly reports; (iii) provide gender and protection awareness training and inputs to GpTG extension workers and lead agencies to strengthen capacities of key project staff, who will turn sensitize and train community members; (iv) develop project-tailored SOPs so the PMT/ implementing agencies can ensure appropriate standards across project activities; and (v) facilitate workshops and training, with their operational costs being covered by existing WFP funds and workshop funds within the project budget. The G&P Team's salaries will be covered by other project budgets of the WFP CO. To further strengthen gender mainstreaming, the recruitment process for certain PMT staff – the M&E Officer and the NPC or the WFP PTA – will specify that they have experience in this regard. Oversight/support roles and responsibilities for gender mainstreaming will be specified in the relevant staff ToRs. The G&P Programme Policy Advisor will support the staff recruitment process to ensure the ToRs adequately reflect these roles.

Central Project Coordination Unit (CPCU)

The CPCU under the leadership of the Director in MoECCNAR will be responsible for the day-to-day activities of the project, providing implementation oversight, including support to recruitment and performance management of the project staff, in close consultation with WFP. The CPCU will recruit a Project Management Team (PMT), including the National Project Coordinator (NPC), as well as administration and finance officers, with the M&E officer recruited by WFP, to implement the project activities, manage project funds and achieve the project outputs as specified in the project proposal. Implementing partners will also be recruited to support regional teams with technical execution of some selected activities. Consultants will be appointed on a needs basis to carry out specific activities, such as the specialised studies under Component 1.

Project Management Team (PMT) and Regional Project Teams (RPTs)

The PMT will be established within the CPCU in the MOECCNAR, working under the overall supervision of the Project Steering Committee (PSC). The PMT will be responsible for the overall execution of the project, with the technical and management guidance of the Director of the CPCU and WFP. MoECCNAR will establish Regional Project Teams (RPTs) in each of the targeted regions (URR and CRR). Each RPT will have a full-time Regional Project Coordinator (RPC) to coordinate between the different regional actors/organizations and community partners. These staff members will work hand-in-hand with the WFP Regional field-based teams.

The Regional Project Team will work with the Regional Technical Advisory Committees (TACs) and the Multidisciplinary Facilitation Teams (MDFTs) in each region to carry out the planned activities of the project, providing secretariat support. The TACs comprise the relevant regional sectoral leads, including Agriculture, Community Development, Water Resources, Disaster Management and other Extension Officers. This coordinated team meets quarterly, and at any other time when needed. The MDFTs meet quarterly or when required, and advise the Ward Development Committees (WDCs). They comprise the relevant sectoral extension workers in the field, including Agriculture, Community Development, Water Resources, and Disaster Management. The MDFTs in each region will facilitate integration with sub-regional level planning, and will review progress and implementation modalities employed at the community level.

Community level coordination: Village Development Committees (VDCs)

The VDC is a small unit of village officials brought together to implement projects and streamline different village development interventions. The VDC will oversee the implementation of project activities in each project target village, and participate in developing Local Climate Change Action Plans (LCCAPs) and awareness raising interventions. The VDC will report to the MDFT, via the Agricultural Extension Development Officer, on progress and challenges.

A.2. Project governance structure

Project Steering Committee (PSC)

The MoECCNAR shall establish a Project Steering Committee (PSC) that will be the highest decision-making entity of the project, providing policy and strategic direction for the overall implementation of the project, including approval of annual workplans and budgets, annual reports and financial accounts. The PSC will be co-chaired by the Permanent Secretary of the MoECCNAR and the WFP Representative. The MoECCNAR National Project Coordinator (NPC) will be an ex-officio member of the PSC, and will serve as the Secretary to the PSC. The PSC will be comprised of senior representatives of the Ministry of Finance and Economic Affairs (MoFEA), the Ministry of Women's Affairs, Children, and Social Welfare (MoWACSW), the Ministry of Agriculture (MoA), National Environment Agency (NEA), Department of Water Resources (DWR), Department of Community Development (DCD), National Disaster Management Agency (NDMA), Ministry of Trade, Industry, Regional Integration and Employment (MoTIE); as well as representatives of civil society from the agriculture, natural resources and climate change sub-sectors, Women's Bureau, National Youth Council, and The Gambia Chamber of Commerce and Industry (GCCI).

The PSC will be linked to other PSCs of ongoing projects through the Agriculture and Natural Resources Working Group (ANRWG), to which all projects under the three Rio conventions report.[122] The ANRWG is co-chaired by the Permanent Secretaries of the Ministries of Agriculture and Environment, with the National Environment Agency as the Secretary. With regards to the National Climate Change Policy, the Inter-Ministerial Climate Committee (IMCC) will be considered the second level of oversight. The PSC will coordinate its activities with the IMCC, which is made of the Permanent Secretaries and Directors of the line ministries represented in the National Climate Change Council (NCCC). The NCCC meets bi-annually and oversees direction and guidance on the development and implementation of the National Climate Change Policy (NCCP) to ensure coherence with the national development goals and strategies. The IMCC meets every three months to review climate change policy implementation across the sectors, and submits reports to the NCCI. The PSC will meet at least three times per year and extraordinarily if called for by the chairs. The WFP Project Technical Advisor shall participate in the PSC meetings as a technical advisor and will be invited to report issues relevant to the Project progress and monitoring.

National Project Technical Coordination Committee (NPTCC)

MoECCNAR will establish a National Project Technical Coordination Committee (NPTCC) consisting of the national executing agencies, namely the MoECCNAR, the MoA (Project Support Unit, Planning, Education and Extension Services of the Department of Agriculture), Community Development, MoTIE, University of The Gambia, NARI, DWR, NDMA, Ministry of Finance - Directorate of Planning, Insurance Association of The Gambia, key NGO implementing partners, the National Project Coordinator and the WFP Project Technical Advisor. The Central Bank of The Gambia (CGB) shall be co-opted to provide advisory support on micro insurance programming.

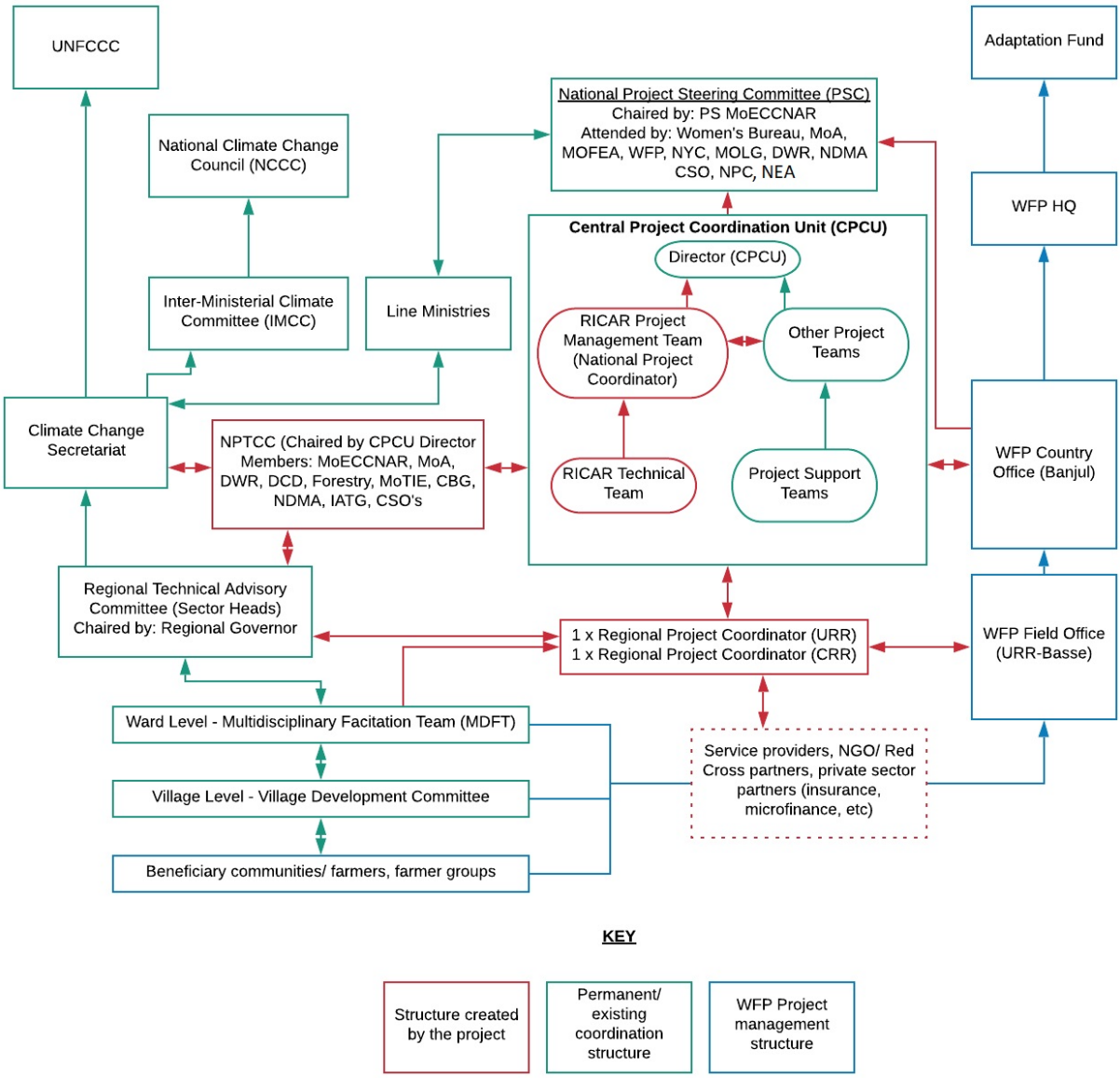
The NPTCC will play an advisory role to the PSC on policy, strategy and technical issues related to the project. NPTCC meetings will be convened by the MOECCNAR (PSU Director) and will meet every two months in the first year, after which it will meet on a quarterly basis. It shall be responsible for providing technical guidance and monitoring the technical standards of outputs, activities and methodologies employed and should clear all technical reports produced by the project.

The activities of the NPTCC will be closely coordinated with the existing Multi-stakeholder Climate Committee (MCC), which is an institution under the NCCP, through the sharing of workplans, implementation progress reports, and other related project information. The MCC comprises expert representatives of farmers, women, youth, children, scientific and technological

[122] These conventions are the United Nations Framework Convention on Climate Change (UNFCCC), the United Nations Convention to Combat Desertification (UNCCD), and the United Nations Convention on Biological Diversity (UNCBD).

community, workers, trade unions, NGOs, business community and local authorities. Four technical sub-committees, organised around thematic areas corresponding to RICAR's focus areas and components, and comprised of relevant stakeholders and implementing partners, will support the NPTCC to ensure that relevant activities and outputs are coordinated, integrated, and achieved at the implementation level. The sub-committees will meet according to the operational plan of the activities set by the NPTCC, and will be headed by a relevant member of the NPTCC. The four sub committees are: (i) Financial Services (Savings and Credit, Microfinance, Micro-insurance); (ii) Climate Services and Local Climate Change Action Plans; (iii) Sustainable livelihoods management and market linkages; and (iv) Evidence generation and knowledge management. Please see **Annex 8** for further details concerning the implementation arrangements.

Figure 5. Organogram showing project governance and execution structures



B. Measures for financial and project risk management

Financial and project risk management measures will be assessed throughout the project design and implementation. Potential risks related to project implementation and response measures are described in Table 6.

Table 7: Financial and Project Risks and Response Measures

Risk	Ranking	Response Measure
Political risk and Covid-19 pandemic	Medium	In view of the risk that political volatility and civil unrest in The Gambia could interrupt the project, WFP will seek to reduce the effects by establishing strong operational partnerships with various national organizations, and by engaging in advocacy and support of national partners. WFP will strive to establish a sentiment of full ownership amongst government stakeholders. Due to the ongoing Covid-19 pandemic, the Gambian Government has temporarily closed all borders with neighbouring Senegal and stopped international flights to reduce the risk of transmission. In the event of a second or third wave of infections during project implementation, the government could adopt similar mitigation methods, causing delays in international procurement and travel of staff/ consultants. This risk will be mitigated by ensuring that appropriate local partnerships are managed for efficient implementation, and employing e-working when possible with international staff or consultants. WFP's existing procurement practices will ensure materials and equipment are successfully and safely brought into the country.
Financial management	Medium	Poor financial management structures and processes at a Government level may cause inefficiency in project management and implementation. Procurement processes are a further issue that can cause mismanagement or corruption. To mitigate this, and to reduce the burden on government procurement structures, the project will use WFP processes for procurement, with the possible exception of MoECCNAR PSU office supplies. WFP uses international standards and prescribed procedures and checks to reduce mismanagement of funds. Mandatory checks and quality assurances will also ensure implementation quality is maintained. WFP's longstanding logistics and supply chain mechanism will ensure on-time delivery.
Implementation Risks	Medium	Projects in The Gambia have experienced implementation difficulties and delays related to the issuing of construction contracts, the susceptibility of contractors to default, and the quality of construction materials and specifications. The use of substandard building materials has often been due to corruption, with contractors providing kickbacks to community members or VDCs in order to be awarded the contract. Mitigation of this will be done through the secondment of the WFP Project Technical Advisor to the PMT team, who will review specifications and seek specialist input where necessary to oversee construction implementation and contract awarding. Contracts will be managed by WFP, as part of the procurement process. The project will conduct rigorous monitoring with regular field visits. Tendering of contracts will be competitive, with oversight by the PMT. Lack of clarity with respect to land tenure has caused implementation problems for previous projects, related to ownership of development, and competition between neighbouring groups. Destruction of assets can occur by competing communities/ individuals due to jealousy, and

		long-term sustainability of activities can be jeopardized if there is no clear identified owner. To mitigate these risks, the project will adopt a community-based approach that ensures agreement by the target community of which activities will be implemented, by whom and for whom. Procedures developed will clarify who has ownership over and responsibility for the assets developed, during and after project implementation. Furthermore, construction of assets and labour intensive activities will only be conducted in the lean season, to ensure that there is no conflict between asset creation activities and agricultural practices.
Coordination amongst government agencies	Medium to Low	There is a risk that coordination among government agencies will be ineffective due to the large number of agencies involved, possible capture by sectoral interests, and multiple reporting lines. This risk will be mitigated by strong leadership from senior government officials, including through project linkages with the National Climate Change Council (NCCC) and the proposed Inter-Ministerial Committee on Climate Change (IMCC). The role of the CPCU, located within the Climate Change Secretariat, will ensure coordination of the project and synergies with other active MoECCNAR projects. Information will be broadly shared through meetings and processes of the project structures, as set out in the Implementation Arrangements section, to identify synergies and opportunities for cooperation, and minimize the risks of competition and duplication. Further multi-stakeholder discussions, through *inter alia* the NCCC, which includes civil society and the private sector, will focus on identifying pathways towards common goals and actions across sectors. Coordination will be further enhanced through the WFP oversight function, with the monitoring function being located within WFP and abiding by WFP monitoring and reporting standards. Project funds will support some of the strategic-level bodies within the government to ensure regular meeting, and the project will advocate for institutionalization of sufficient funding for these bodies within government budgets, to promote sustainability after project closure.
Technical capacity of government partners	Medium	Unexpected constraints relating to the capacities of national partners could result in delays in implementation. The PMT staff, assisted by WFP, will continue to develop partnerships with a broad range of experienced development organizations and provide backstopping to government partners, to ensure sustainability and to limit risks. A strong project management team will be put in place. Regular meetings of the PSC and Project Technical Committee, linked to regular monitoring and reporting from community-level upward, which will be facilitated through the VDCs, MDFTs, TACs and other relevant organisations, which provide an early warning system of any emerging technical challenges. Capacity development activities under Component 1 will strengthen the capacity of the sub-national departments in the target areas, particularly with respect to climate change and adaptation planning, as well as further support for extension workers on GAPs, so that they can provide ongoing support to project participants and other individuals in the regions.
Weather-related disasters such as floods and drought in project sites	Medium	The project has been designed to reduce the climate-related risks to smallholder farmers that accrue through increased temperatures, more erratic rainfall, and more frequent droughts and localised flooding, through activities that increase resilience such as gully reclamation, tree planting, vegetated contour ridges and swales, and other SLM actions, as well as implementation of household level adaptation responses. Moreover, the introduction of weather-index micro insurance will increase the adoption of risk reduction measures. WFP

		will continue to prepare routine contingency plans and SOPs in close collaboration with the GoTG to detect and address risks well in advance. Construction of assets and labour intensive activities will be timed so that the risks of heavy rainfall are managed, to reduce erosion and safety risks.
Lack of quality seeds for climate-resilient varieties, and multi-purpose trees	Low	Project actions will directly address this risk through strong involvement of the National Agricultural Research Institute (NARI) and the associated National Seed Secretariat, which has been developing seeds and varieties for diversifying away from maize, groundnuts and rice, as well as propagating climate resilient saplings. NARI has conducted trials using minimum inputs for increased yield of Findi, and on multi-purpose trees for agroforestry and live fences. The project will support outscaling of NARI's activities, and thus strengthen the government system for provision of greater quantities of high-quality climate-resilient varieties. The project will make use of the nurseries developed under the GCF-funded EbA project for suitable multi-purpose trees for agroforestry, as well as for propagating climate resilient varieties in the regions. Both projects will be located under MoECCNAR CPCU, which will facilitate these and other synergies.
Environmental risk	Medium to low	Most of the field activities that will be implemented under Component 2 will be defined at project inception and during implementation through community-based participatory planning approaches. A menu of options has been pre-identified in consultation with communities. This set of options has been pre-screened during design phase and activities are expected to be categorized low to moderate risk. Specific community adaptation plans will be screened before their approval to assess the actual risk category of each activity, taking into consideration the location and the social and environmental context. Once asset creation activities have been identified through the LCCAP, they will need to be subjected to EIA and approved by the National Environment Agency (NEA). The project will abide by all protocols of the NEA. Should a moderate or high risk be identified for any of the asset creation activities, the project will take adequate measures to address and mitigate the risk. A detailed description of the Environmental and Social Management Plan for this proposal is included in **Annex 10**.
Lack of maintenance of community-level assets developed	Medium	For all assets at the farmers' groups and community levels, specific agreements will be discussed during the participatory LCCAP process, and developed prior to implementation, which will spell out (i) ownership arrangements; ii) management arrangements; and iii) maintenance arrangements, in the interests of sustainability. The latter will thus include considerations of availability of maintenance in the area and accessibility in terms of costs. The agreements will be concluded to ensure equal participation and benefit of women and youth.

C. Environmental and social risk management

The entire project was screened for environmental and social risks against the 15 principles outlined in the AF's Environmental and Social Policy, as set out in Section K above. The project proposal is classified as a "Category B" or "medium risk" project, mainly due to the presence of Undefined Sub-Projects in Component 2 of the project. Land tenure aspects will require awareness raising and a specific attention during the project implementation to ensure benefits deriving from the project are equally shared. The full E&S Screening and assessment is included in **Annex 10**.

The Environmental and Social Management Plan (ESMP) is described in **Annex 10** and is articulated at two levels:

1. Risk mitigation measures (and monitoring and reporting thereof) for the risks identified through the risk screening and assessment of the proposal (also described in **Table 6** of Section K);
2. Procedures for the screening, assessment and mitigation of the Undefined Sub-Projects (in Component 2) during the implementation of the project. **Annex 10** lists potential and excluded sub-projects.

The ESMP elaborated for this project will consider and track risks that have been identified at proposal stage; screen for any new risks during the implementation of the project and serve to monitor and report on the mitigation measures. The monitoring and reporting measures proposed in the ESMP are fully integrated in the monitoring plan of the project.

The ESMP does not allow the implementation of activities, including undefined sub-projects, with high risk. The proposed project will fully comply with national laws particularly the National Environmental Regulations, the Adaptation Fund's Environmental and Social Policy and the WFP's social and environmental standards. During implementation the WFP and its partners will ensure effective coordination with the National Environmental Agency (NEA) in order to duly comply with the requirements established within the National Environmental Regulation and Guidelines. In this regard, a screening form will have to be obtained from NEA for each Field-Level Agreement (sub-project) and submitted to them for review before implementation starts.

The beneficiaries and affected populations have access to a Complaints and Feedback Mechanism which is described in **Annex 12**. Complaints and feedback can be filed through different channels, in order to make it as inclusive as possible.

D. Monitoring and evaluation arrangements

Gender-responsive project monitoring, reporting and evaluation will be conducted in line with the WFP guidelines, procedures and standards and in adherence with WFP's internal "Evaluation Quality Assurance System" (EQAS). The EQAS approach promotes a systematic approach to internal and external stakeholder involvement, thereby ensuring balanced and accurate findings that support relevant recommendations for optimal use in evidence-based decision-making. WFP will ensure that project financial monitoring and accounting follow the International Public Sector Accounting Standards (IPSAS).

The overall responsibility for project monitoring, evaluation and reporting will rest with WFP. The WFP Project Technical Advisor will provide guidance to the National Project Coordinator under MoECCNAR (PMT) and to the M&E Officer located within the PMT, and ensure that monitoring and evaluation (M&E) processes, outcomes, outputs and activities are aligned with the AF Strategic Results Framework and with AF rules and regulations.

The following will be the key project monitoring and evaluation and reporting activities:

Inception planning: The project will begin with an inception period of three to six months. Inception activities will include developing and signing agreements with the relevant stakeholders and partners, recruitment and induction of staff and procurement of project equipment and material.

The inception period will also involve (i) planning and stakeholder engagement for setting up the relevant coordination mechanisms/structures including the PSC and NPTCC; (ii) setting up of project accounts; and (iii) holding an inception workshop. The inception workshop will be held to provisionally identify the targeted localities within CRR and URR[123]; develop the first year workplan and detailed budget, and further refine implementation approaches, including targeting approaches; and develop systems/tools including for M&E, community engagement, tailoring the

[123] Note that the exact targeted localities will be confirmed after the completion of the LCCIA and the CCFSVA studies, to be carried out under output 1.1.1.

complaints and feedback mechanism, and approving standard operating procedures (SOPs) to clarify roles of the stakeholders and partners that will be developed before the inception workshop. A project inception report shall be submitted no later than one month after the inception workshop.

All planning, monitoring and reporting templates shall be validated during the inception workshop and endorsed by the project steering committee.

Baselines Assessments, feasibility/technical studies: The project baseline assessments will be established within the first months of the project to establish necessary baseline values for measuring indicators set out in the results framework. The planning for the baseline assessments will be done as part of the inception process.

Quarterly and annual reviews and progress reports: Regular monitoring during project execution will be reported through quarterly progress reports and annual progress reports. Project Regional Coordinators shall facilitate preparation of monthly progress reports for submission to the PMT, working with the TACs whose members are sector leads to be responsible for planning and implementation of the project activities at regional level. The PMT within MoECCNAR, with the support the NPTCC (whose members are largely the implementing sector leads at national level), shall use the monthly progress reports to facilitate preparation of quarterly progress reports to be submitted to WFP and PSC.

Annual Progress Reports: The National Project Coordinator, with technical support from the WFP Project Technical Advisor, will coordinate inputs from the implementation sectors and partners to prepare Annual Progress Reports for submission to WFP and PSC. The reports will outline financial, procurement and activity implementation progress against the targets in the results framework as well as compliance with the requirements of the environmental and social assessment and management frameworks.

The annual reports will be presented and discussed at an annual workshop – at which NPTCC and other identified stakeholders will participate – to provide recommendations to inform the subsequent annual work plan. The annual reports and workplans will be reviewed and approved by PSC before being submitted to WFP no later than one month after the end of the project year. WFP will then consolidate and submit the Annual Progress Reports in the standard AF PPR template to the AF Secretariat no later than two months after the end of the project implementation year.

The PMT will ensure that the PPRs are supplemented by annual project work plans for the next Project year, also to be approved by the PSC. The annual plan for the forthcoming year will include details on specific project activities, roles and responsibilities, and a detailed budget with a disbursement schedule and procurement plan for major items included as annexes. This plan will be used as the basis for the release of funds from WFP to MoECCNAR for the first quarter of the following project year.

At the end of the project, a project completion report shall be prepared within six months after project completion and submitted by WFP to the AF secretariat.

Mid-term review and final evaluation: An external mid-term review will be carried out half way through project implementation and will provide an overview of the state of project implementation, effectiveness of implementation arrangements, and recommendations for project modifications if any.

An independent final evaluation will be completed within nine months after project termination.

Finally, a financial audit will be provided by WFP to the AF Secretariat six months after the end of the fiscal year in which the project ended.

An indicative plan and costing for monitoring, reporting and evaluation activities is provided below. Final copies of the review and evaluation reports will be shared with the MoECCNAR for their records. **Table 8** outlines an indicative schedule for monitoring and evaluation and reporting, and responsibilities between MOECCNAR and WFP.

Table 8. Indicative Project Monitoring and Evaluation and Reporting Schedule

Type of Report	Responsible parties	Budget (US$)	Timeframe and submission deadline
Inception Report	National Project Coordinator	4,000	1 month after inception workshop
Baseline Study Report	National Project Coordinator Regional Project Coordinators	26,000	1 month after completion of the data collection
Monthly Monitoring Report	National Project Coordinator Regional Project Coordinators	0	Every month (15th of the following month)
Quarterly Progress and Financial Report	National Project Coordinator Regional Project Coordinators	0	End of each quarter (1 month after end of quarter)
Meeting minutes of the Technical Advisory Committee (TACs)	Regional Project Coordinators	0	Every month (20th of the following month)
Meeting minutes of the National Project Technical Coordination Committee (NPTCC)	National Project Coordinator WFP Project Technical Advisor	0	Every month (30th of the following month)
Steering Committee Meetings	National Project Coordinator WFP Project Technical Advisor	5,000	First 2 weeks after the Inception Workshop and each PSC every 4 months
Steering Committee Field Visits	National Project Coordinator WFP Project Technical Advisor	15,000	Twice a year,
Meeting minutes of Project Steering Committee	National Project Coordinator WFP Project Technical Advisor	0	First 2 weeks after the Inception Workshop and each PSC quarterly meeting
Annual Progress Reports (Project Performance Report-PPRs)	National Project Coordinator WFP Project Technical Advisor	4,000	Annually, 2 months after the end of the project implementation year)
Annual Review Workshop/ Report	National Project Coordinator WFP Project Technical Advisor	4,000	Annually (1 month after end of project year)
Quarterly Technical Reports from the Regions	National Project Coordinator WFP Project Technical Advisor	0	As required
Bi-Annual Technical Reports on Component 2 (incl. social and environmental safeguards)	National Project Coordinator WFP Project Technical Advisor	0	End of every Six months
Mid-Term Review Report	WFP Project Technical Advisor External Consultants	45,000	2.5 years after project inception (3 months after data collection)
Final Project Report (Project Completion Report)	National Project Coordinator WFP Project Technical Advisor	2,000	End of project (6 months after end of project)

Final Project Evaluation Report	External Consultants	100,000	End of project (within 9 months of project completion)
Financial Audit	WFP Auditing company	45,000	End of project (within 6 after the end of the fiscal year in which the project ended)
Total		**250,000**	

E. Project results framework

Project impact	Indicator	Baseline	Target	Source of Verification	Risks and Assumptions
Enhanced adaptive capacity of rural populations in The Gambia through support to climate-resilient and diversified livelihoods	I.1. Percentage of HHs in targeted communities with borderline and acceptable Food Consumption Score	To Be Determined (TBD) (Baseline FCS acceptable + poor = xx%)	Endline FCS acceptable + poor = baseline +20%	Baseline & Endline Survey	• Covid-19 pandemic could delay implementation and reduce effectiveness of project activities, thus potentially reducing impact. (R)
	I.2. Minimum dietary diversity women (MDD-W)	TBD	30% increase	Baseline & Endline Survey	
	I.3. Livelihood-based Coping Strategy Index	TBD, Percentage of households not recurring to any livelihood coping strategy.	At least 40% increase in the number of targeted households not recurring to any livelihood coping strategy.	Baseline survey and Endline Survey	

Component 1 Develop knowledge and awareness to underpin evidence-based resilience building and adaptation activities, particularly for women and youth, and enhance capacity for systematic sub-national level adaptation planning					
Outcome/Output	**Indicator**	**Baseline**	**Target**	**Source of Verification**	**Risks and Assumptions**
Outcome 1.1 Enhanced knowledge and awareness on the climate change, food security and nutrition nexus, and systems to underpin evidence-based	1.1 Percentage of targeted population aware of appropriate adaptation responses to climate change affecting	TBD	At least 70% of individuals in targeted villages have knowledge of climate change/food	Baseline & Endline Survey	• No major shocks and related emergency responses jeopardize the implementation of sensitization activities (A)

adaptation	food security/nutrition		security/nutrition nexus and practice adaptation actions		
Output 1.1.1 Studies based on updated climate change projections to understand specific impacts on and vulnerabilities of target populations	1.1.1.a. Number of studies based on climate change projections and disaggregated vulnerability assessments	0	2	Study reports Assessment reports	
	1.1.1.b. Developed and functioning knowledge management system	0	1	Study reports Assessment reports	
Output 1.1.2 Targeted awareness raising on climate change, food security and nutrition, focusing on pathways for women and youth to be change agents	1.1.2. % of targeted population sensitized on climate change, food security and nutrition nexus, disaggregated by gender and age	0	70% of population in targeted localities	Project/ Workshop reports	• No major emergencies jeopardize the implementation of trainings
Output 1.1.3 National platforms for women and youth to engage in multi-stakeholder dialogues on climate change	1.1.3. Number of women and youth from target localities engaging in national platforms on climate change	0	At least 15 women and 15 youth (8 female, 7 male)	Project/ Workshop reports	
Output 1.1.4 Existing climate services systems scaled out to target populations	1.1.4. Percentage of targeted villages that receive last mile climate services	0	80% of targeted villages	Project/ Workshop reports	
Outcome 1.2 Capacity enhanced on climate change for systematic and	1.2. Percentage of staff in targeted sub-national institutions	TBD	At least 70%	Baseline survey and Assessment	• No major shocks and related emergency responses jeopardize the implementation

effective sub-national planning	reporting increased ability to respond to and mitigate impacts of climate-related events through local adaptation planning and implementation, by gender			Report	of sensitization activities (A) • Covid-19 pandemic could delay implementation and reduce effectiveness of project activities, thus potentially reducing impact. (R)
Output 1.2.1 Systematic approach for climate change capacity development and planning at sub-national level	1.2.1.a. Inventory of climate change knowledge and training approaches	0	1	Study report	• Covid-19 could prevent sufficiently participatory activities necessary for LCCAP planning and systematic approach to climate change capacity development. (R)
	1.2.1.b. Guidelines for LCCAP process	0	1	Project Report	
Output 1.2.2 Members of sub-national structures trained on climate change and systematic adaptation planning	1.2.2. Number of members of sub-national structures trained on climate change and adaptation planning (by gender)	0	60	Project Report	• Sub-national structures are committed to strengthening their capacities and receive political support to do this (A)

Component 2 Implement concrete resilience building and adaptation measures in the project target areas					
Outcome/Output	**Indicator**	**Baseline**	**Target**	**Source of Verification**	**Risks and Assumptions**
Outcome 2.1 Increased adaptive capacity and resilience of targeted communities through concrete adaptation and diversified livelihoods	2.1.a. Percentage of targeted population reporting ongoing benefits from enhanced livelihood asset base, by gender (WFP CRF)	0	50%	Project End-line Survey	• Extreme weather conditions and severe recurrent drought during the project implementation might limit adaptive capacities (R). • Communities prioritize the diversification and

	2.1.b. Proportion of the population in targeted communities reporting environmental benefits (WFP CRF)	0	At least 70% of beneficiary HHs, by gender	Project End-line Survey	strengthening of their livelihood bases in their adaptation plan (A).
	2.1.c. Percentage of targeted smallholders selling through WFP-supported farmer aggregation systems (WFP CRF)	0	TBD during inception meeting	Project End-line Survey	
Output 2.1.1 Communities develop Local Climate Change Action Plans (LCCAPs)	2.1.1. Percentage of targeted communities that have developed LCCAPs	0	100%	List of community-based resilience and adaptation plans	• Community members are sufficiently interested in and willing to take part in LCCAP process (A)
Output 2.1.2 Concrete resilience building and adaptation measures implemented	2.1.2.a. No. and type of adaptation assets (tangible and intangible) created or strengthened in support of individual or community livelihood strategies	0	TBD during participatory LCCAP planning process	Project reports	• Communities may consider asset creation activities as social safety net programme and not take much interest in its continuity beyond the project (R); project will institute agreed maintenance provisions to overcome this.
	2.1.2.b. Number of community productive assets created through the project	0	35 community assets established	Project reports	

Output 2.1.3 Diversified livelihoods developed through value chain and marketing support for climate-resilient value chains	2.1.3.a. Number of Value chain analyses for climate resilient and nutritious crops	0	3	Value Chain Study report	
	2.1.3.b. Quantity of food procured for HGSF from local farmers (by gender) in targeted communities	TBD (MT direct purchase)	TBD (MT direct purchase)	Baseline survey and Project reports	

Component 3 Develop incentives, targeting women and youth, and risk transfer mechanisms, targeting smallholder farmers, for sustainable resilience building and adaptive capacity					
Outcome/Output	**Indicator**	**Baseline**	**Target**	**Source of Verification**	**Risks and Assumptions**
Outcome 3.1 Women and youth are incentivised to become change agents	3.1. Number of targeted women and youth reporting they have effective agency and have engendered change in their communities on adaptation practices[124]	0	TBD	Baseline & Endline Survey	• Women and youth change agents have access to opportunities to promote change in behaviour of community members (A) • Community members in targeted localities are willing to accept advocacy activities on the part of women and youth change agents (A)
Output 3.1.1 Incentives for sustainable resilience building for women and youth developed and implemented	3.1.1 Number of annual competitions held targeting women and youth as change agents	0	3	Project Reports	

[124] Note this indicator and target refers to the actual change agents, and not women and youth in the broader community

Outcome 3.2 Smallholder farmers adopt sustainable pathways for risk transfer to increase longer-term resilience	3.2. Average % of premium paid in cash by participants, by gender of household head	0	25% of premium paid in cash	Baseline Survey & Endline Survey	
Output 3.2.1 Risk transfer mechanism for smallholder farmers tested and implemented	3.2.1.a. Number of people insured through risk management interventions (WFP CRF G1), by gender	0	3,070	Project Report	
	3.2.1.b. Total sum insured through risk management interventions (WFP CRF G3)	0	TBD	Project report	
	3.2.1.c. Weather index micro insurance product for drought and dry spells designed and functional	0	1	Project Report	
Output 3.2.2 Farmers have access to savings products and micro finance	3.2.2. Percentage of farmers in targeted communities with access to savings products and micro finance, by gender	TBD	50% increase on baseline	Baseline & Endline Survey	

F. Project alignment with the Adaptation Fund Results Framework

Project Objective(s)[125]	Project Objective Indicator(s)	Fund Outcome	Fund Outcome Indicator	Grant Amount (USD)
1. Develop knowledge and awareness to underpin evidence-based resilience building and adaptation activities, particularly for women and youth, and enhance capacity for systematic sub-national level adaptation planning (Component 1)	1.2. Percentage of staff in targeted sub-national institutions reporting increased ability to respond to and mitigate impacts of climate-related events through local adaptation planning and implementation	Outcome 2: Strengthened institutional capacity to reduce risks associated with climate-induced socioeconomic and environmental losses	2.1 Capacity of staff to respond to and mitigate impacts of climate-related events from targeted institutions increased	**229,000**
	1.1. Percentage of targeted population aware of appropriate adaptation responses to climate change affecting food security/nutrition	Outcome 3: Strengthened awareness and ownership of adaptation and climate risk reduction processes at local level.	3.1 Percentage of targeted population aware of predicted adverse impacts of climate change, and of appropriate responses	**512,000**
2. Implement concrete resilience building and adaptation measures in the project target areas (Component 2)	2.1.a. Percentage of targeted population reporting ongoing benefits from enhanced livelihood asset base, by gender	Outcome 6: Diversified and strengthened livelihoods and sources of income for vulnerable people in targeted areas	6.1 Percentage of households and communities having more secure access to livelihood assets.	**6,348,916**
3. Develop incentives, targeting women and youth, and risk transfer mechanisms, targeting smallholder farmers, for sustainable resilience building and adaptive capacity (Component 3)	3.2. Percentage of households in target communities who independently access insurance by gender of household head	**Outcome 8:** Support the development and diffusion of innovative adaptation practices, tools and technologies	8. Innovative adaptation practices are rolled out, scaled up, encouraged and/or accelerated at regional, national and/or subnational level.	**918,834**
	3.1. Number of targeted women and youth reporting they have effective agency and have engendered change in their	**Outcome 3:** Strengthened awareness and ownership of adaptation and climate risk reduction processes at local level.	3.1 Percentage of targeted population aware of predicted adverse impacts of climate change, and of appropriate responses	**132,000**

[125] The AF utilized OECD/DAC terminology for its results framework. Project proponents may use different terminology but the overall principle should still apply

	communities on adaptation practices			
Project Outcome(s)	**Project Outcome Indicator(s)**	**Fund Output**	**Fund Output Indicator**	**Grant Amount (USD)**
Outcome 1.1 Enhanced knowledge and awareness on the climate change, food security and nutrition nexus, and systems to underpin evidence-based adaptation	1.1.2. % of targeted population sensitized on climate change, food security and nutrition nexus, disaggregated by gender and age	***Output 3***: Targeted population groups participating in adaptation and risk reduction awareness activities	3.1.1 No. of news outlets in the local press and media that have covered the topic	512,000
Outcome 1.2 Capacity enhanced on climate change for systematic and effective sub-national planning	1.2.2. Number of members of sub-national structures trained on climate change and adaptation planning (by gender)	***Output 2***: Strengthened capacity of national and sub-national centres and networks to respond rapidly to extreme weather events	2.1.2 No. of targeted institutions with increased capacity to minimize exposure to climate variability risks (by type, sector and scale)	229,000
Outcome 2.1 Increased adaptive capacity and resilience of targeted communities through concrete adaptation and diversified livelihoods	2.1.2.a. No. and type of adaptation assets (tangible and intangible) created or strengthened in support of individual or community livelihood strategies	***Output 6:*** Targeted individual and community livelihood strategies strengthened in relation to climate change impacts, including variability	6.1.1.No. and type of adaptation assets (tangible and intangible) created or strengthened in support of individual or community livelihood strategies	6,348,916
Outcome 3.1 Women and youth are incentivised to become change agents	3.1.1.b. Number of women and youth trained to become change agents on the climate change/food security/nutrition nexus	***Output 3***: Targeted population groups participating in adaptation and risk reduction awareness activities	3.1 No. of news outlets in the local press and media that have covered the topic	132,000
Outcome 3.2 Smallholder farmers adopt sustainable pathways for risk transfer to increase longer-term resilience	3.2. Percentage of households in target communities who independently access insurance, by gender of household head	***Output 8***: Viable innovations are rolled out, scaled up, encouraged and/or accelerated	8.1. No. of innovative adaptation practices, tools and technologies accelerated, scaled-up and/or replicated	918,834

F. Detailed budget

	Cost category	PY1	PY2	PY3	PY4	PY5		Total	Notes
1.1.1	Project staff	6,400	1,400	1,400	1,400	1,400		12,000	Staff of Ministries outside of core project team (e.g. MoA, DCD, NARI, etc.) to cover technical input for studies and additional technical support such as surveys, assessments. 5% of Project Technical Adviser costs covered under each output for technical support on the output
	Service contracts/FLA's	120,000	25,000	10,000	10,000	5,000		170,000	Studies (LCCIA & CCFSVA) to be conducted in Y1 will be contracted out, overseen by MoECCNAR and WFP for quality control. KM system development contracted out for Y1 & Y2, then institutionalized in MoECCNAR.
	Travel	11,000	1,000	0	0	1,000		13,000	Travel for external consultants and travel for awareness raising/ advocacy activities for community members between project localities or to the capital
	Workshop and training	4,000	4,000	0	0	4,000		12,000	Review and validation workshops of research reports
	Total Output 1.1.1	141,400	31,400	11,400	11,400	11,400		207,000	
1.1.2	Project staff	1,400	1,400	1,400	1,400	1,400		7,000	Work will be conducted by Regional coordinators with assistance from NYC and WB. 5% of Project Technical Adviser costs covered for technical support on the output
	Travel	3,400	3,900	3,900	3,900	3,900		19,000	Costs for internal travel for change agents and awareness raising activities across the regions and country
	Miscellaneous	2,400	2,900	2,900	2,900	2,900		14,000	Miscellaneous supplies for workshop and training advocacy (pens paper, workbooks) and for advocacy materials for communication of messaging

	Workshop and training	9,200	17,200	17,200	17,200	17,200		78,000	Training workshops and capacity development for climate services and awareness raising
	Total Output 1.1.2	16,400	25,400	25,400	25,400	25,400		118,000	
1.1.3	Project staff	1,400	1,400	1,400	1,400	1,400		7,000	Work will be conducted by Regional coordinators with assistance from NYC and WB. 5% of Project Technical Adviser costs for technical support on the output
	Travel	0	2,000	0	2,000	0		4,000	Travel for change agents to attend events and conduct AR activities
	Miscellaneous	0	1,000	0	1,000	0		2,000	Miscellaneous stationery supplies for advocacy events; advocacy materials for communication of messaging
	Workshop and training	0	7,000	0	7,000	0		14,000	National awareness events
	Total Output 1.1.3	1,400	11,400	1,400	11,400	1,400		27,000	
1.1.4	Project staff	1,400	1,400	1,400	1,400	1,400		7,000	Work covered by project staff paid under execution costs, and existing staff in the government agencies – MoA, DWR, MoE etc. 5% of Project Technical Adviser costs for technical support on the output
	Travel	6,000	6,000	6,000	6,000	6,000		30,000	Travel for trainees to get to workshops, DSA to accommodate, and travel costs and DSA to support dissemination of climate services
	Miscellaneous	5,000	5,000	5,000	5,000	5,000		25,000	Miscellaneous supplies for training (pens paper, workbooks)
	Workshop and training	19,600	19,600	19,600	19,600	19,600		98,000	Train of agricultural extension workers, traditional communicators, and women and youth change agents on climate services and technical workshops to develop CS information
	Total Output 1.1.4	32,000	32,000	32,000	32,000	32,000		160,000	
1.2.1	Project staff	1,400	1,400	1,400	1,400	1,400		7,000	5% of Project Technical Adviser costs for technical support on the output
	Service contracts/FLA's	64,000	0	0	0	0		64,000	Third party contract for GAP analysis of CC knowledge and stocktaking exercise of LCCAP approaches among

									institutions
	Travel	2,750	0	0	0	0		2,750	Travel and DSA for researchers
	Miscellaneous	1,250	0	0	0	0		1,250	Miscellaneous supplies for systematic approach to CC training validation and design workshops
	Workshop and training	7,000	0	0	0	0		7,000	Venue and workshop costs to host validation and design workshops for approach and guidelines for systematic CC training at sub-national level
	Total Output 1.2.1	76,400	1,400	1,400	1,400	1,400		82,000	
1.2.2	Project staff	1,400	1,400	1,400	1,400	1,400		7,000	5% of Project Technical Adviser costs for technical support on the output
	Service contracts/FLA's	8,000	0	8,000	0	0		16,000	Third party to conduct training of trainers of new LCCAP approach
	Travel	4,000	4,000	5,500	4,500	1,000		19,000	DSA for workshops and reviews of guidelines and LCCAP approach for stakeholders
	Miscellaneous	1,000	1,000	1,500	1,500	500		5,500	Training items such as books, paper and pens for training and reference documents for future use
	Workshop and training	17,000	25,000	25,000	24,000	8,500		99,500	Training, workshops to validate findings and review LCCAP approach/ roll out, and venue costs to train staff on LCCAP
	Total Output 1.2.2	31,400	31,400	41,400	31,400	11,400		147,000	
Total component 1		**299,000**	**133,000**	**113,000**	**113,000**	**83,000**		**741,000**	
2.1.1	Project staff	12,400	20,400	20,400	6,400	1,400		61,000	Implementation of LCCAP to be contracted to third party such as DCD or Red Cross. 5% of Project Technical Adviser costs for technical support on the output
	Travel	4,000	6,000	7,000	2,000	0		19,000	Travel and DSA costs for conducting LCCAPs
	Miscellaneous	2,000	3,000	3,500	1,000	0		9,500	Items for conducting LCCAP such as pens, paper and stationary for communities
	Workshop and training	7,000	0	3,500	7,000	0		17,500	Workshop costs to review LCCAPs, align with regional adaptation plans, and to review their implementation in

									year 4
	Total Output 2.1.1	25,400	29,400	34,400	16,400	1,400		107,000	
2.1.2	Project staff	40,400	58,200	58,200	58,200	58,200		273,200	2 drivers for MoECCNAR regional coordinators and 1 NOA admin/ asset management assistant for WFP to manage warehouse, and WFP staff to deliver CBT activities (CBT Officer at 25%, 5 field monitors at 25% - cost shared with other projects). 5% of Project Technical Adviser costs for technical support on the output
	Service contracts/FLA's	51,100	129,875	154,550	171,550	65,984		573,059	Cost benefit analysis of identified activities (40K, conducted in Y1-3). Service contract to deliver CBT and to ensure appropriate protocols and delivery (includes 40K for ESS). Also includes delivery of GAPs through third party.
	Procurement	203,400	374,000	560,000	563,013	160,000		1,860,413	Procurement of equipment and assets, and procurement in year 1 of 2 cars for regional coordinators to deliver equipment
	Travel	2,500	8,700	9,700	8,200	7,700		36,800	Travel costs to conduct environmental assessments, cost benefit analysis and transport farmers to trainings
	Miscellaneous	0	3,250	3,250	3,250	3,249		12,999	Field office storage and running costs and vehicle maintenance for transport vehicles, and training materials for GAPS
	Workshop and training	0	25,000	25,000	25,000	25,000		100,000	Good Agricultural Practices (GAPs) training for farmers, delivered by existing service providers or govt. extension services e.g. Songhai, GRCS, NACOFAG, NARI, MoA
	Transfer Value	0	377,499	391,000	391,000	274,328		1,433,827	4,827 people can participate in the CBT activities, earning 0.33 USD per household member-per day. Actual value of cash to be transferred via CBT is 1,433,827
	Total Output 2.1.2	297,400	976,524	1,201,700	1,220,213	594,461		4,290,298	

	Project staff	1,400	1,400	1,400	1,400	1,400		7,000	5% of Project Technical Adviser for technical support on the output
	Service contracts/FLA's	20,000	90,000	100,000	110,000	50,000		370,000	Value chain assessment, and third-party contracts for implementation and delivery of renewable energy solutions, aggregation centres and processing machines
	Procurement	0	302,000	460,000	340,518	176,100		1,278,618	Procurement of RE solutions, aggregation centres and processing machines
2.1.3	Travel	3,500	9,500	15,500	15,500	2,500		46,500	Travel costs for knowledge sharing, trade fairs and DSA for assessing activities
	Miscellaneous	4,500	5,500	6,500	6,500	1,500		24,500	Training items such as books, paper and pens for training and reference documents for future use
	Workshop and training	8,000	53,000	58,000	58,000	48,000		225,000	Training workshops for smallholder farmers, cost to set up trade fairs and capacity development for farmers, and training of maintenance of aggregation centres, RE solutions and processing machines
	Total Output 2.1.3	37,400	461,400	641,400	531,918	279,500		1,951,618	
Total Component 2		**360,200**	**1,467,324**	**1,877,500**	**1,768,531**	**875,361**		**6,348,916**	
	Project staff	4,400	1,400	1,400	1,400	1,400		10,000	MoECCNAR staff to oversee competition, with Womens' Bureau and National Youth Council. 5% of Project Technical Adviser costs for technical support on the output
3.1.1	Service contracts/FLA's	0	20,000	20,000	20,000	20,000		80,000	Competition awards to be contracted as micro-grants for successful applicants
	Travel	2,000	1,000	1,000	1,000	1,000		6,000	Travel allowance for successful awardees, and for private sector to attend workshops/ visit activities
	Miscellaneous	500	5,500	5,500	5,500	1,500		18,500	Advocacy and communication materials to share the relevance and requirements of the competition as well as to incentivize private investment

	Workshop and training	3,500	3,500	3,500	3,500	3,500		17,500	Private sector workshops once or twice a year to gain support for the competition and to seek further resourcing/ sustainability
	Total Output 3.1.1	10,400	31,400	31,400	31,400	27,400		132,000	
3.2.1	Project staff	31,400	31,400	31,400	31,400	31,400		157,000	Technical support from insurance advisers (WFP HQ) for implementation and capacity development of GoTG for future implementation. 5% of Project Technical Adviser costs per output
	Service contracts/FLAs	50,000	115,000	155,000	140,000	80,000		540,000	Service contracts to design the index, data collection of participants, delivery of education services, seasonal crop monitoring, and development of local insurance services. Includes technical experts from Colombia University to develop the index model.
	Procurement	0	7,500	46,050	41,445	34,538		129,533	Insurance premium payment, USD 15/premium. Piloted in Y2 (500 farmers), fully implemented Y3-5 (3,070 farmers). Beneficiaries pay 10% of premium cost in cash in Y4 and 25% in Y5.
	Travel	11,000	14,000	16,000	16,000	17,000		74,000	Travel costs for service contractors to deliver services to community members/ participants
	Miscellaneous	500	1,000	1,700	1,913	2,688		7,801	Stationery and delivery costs for monitoring and education activities to participants
	Workshop and training	3,500	0	3,500	0	3,500		10,500	National planning/review workshops with institutions e.g. Central Bank of the Gambia and microfinance units
	Total Output 3.2.1	96,400	168,900	253,650	230,758	169,126		918,834	
3.2.2	Project staff	1,400	1,400	1,400	1,400	1,400		7,000	5% of Project Technical Adviser costs covered under each output for technical support on the output
	Service contracts/FLA's	0	55,000	45,000	42,000	30,000		172,000	Financial literacy training, sensitisation of VSL groups on MFIs, support credit union development
	Travel	1,250	7,250	7,250	3,500	1,000		20,250	Travel / DSA for financial literacy etc.

									training with communities
	Miscellaneous		0	500	500	500	500	2,000	Material and equipment to support financial services training
	Total Output 3.2.2		2,650	64,150	54,150	47,400	32,900	201,250	
Total Component 3			**109,450**	**264,450**	**339,200**	**309,558**	**229,426**	**1,252,084**	
Total Cost Components 1- 3			**768,650**	**1,864,774**	**2,329,700**	**2,191,089**	**1,187,787**	**8,342,000**	Project/programme activities cost (A)
Project Execution cost		**National Project Coordinator**	33,600	33,600	33,600	33,600	33,600	**168,000**	100% dedicated to RICAR
		Monitoring and Evaluation Officer	14,000	14,000	14,000	14,000	14,000	**70,000**	75% M&E officer, cost shared between Exec costs (50%) and Imp costs (25%). Hired by WFP and tasked to support the RICAR project 75% of the time.
		WFP Project Technical Adviser	11,200	11,200	11,200	11,200	11,200	**56,000**	100% Project Technical Adviser dedicated to RICAR, seconded by WFP to MoECCNAR. 40% of salary will come from execution costs for support to coordination, and 60% will be from component cost for technical support and implementation
		Regional Coordinator (URR)	-	18,000	18,000	18,000	18,000	**72,000**	Two regional coordinators dedicated 100% of time to facilitate activities under component 2 & 3
		Regional Coordinator (CRR)	-	18,000	18,000	18,000	18,000	**72,000**	
		Finance Officer/Accountant	12,000	12,000	12,000	12,000	12,000	**60,000**	50% of finance officer at MoECCNAR, cost shared over other MoECCNAR projects
		Procurement and Administrative Assistant	9,000	9,000	9,000	9,000	9,000	**45,000**	Role will sit within MoECCNAR, and support WFP procurement officer
		Procurement Officer	-	14,000	14,000	14,000	14,000	**56,000**	WFP will undertake all major procurement for the project, as requested by the MoECCNAR whose procurement processes are not suitable for major contracts
		Driver (x1)	2,000	6,000	6,000	6,000	6,000	**26,000**	Dedicated driver for NPC and Project Technical Adviser
		Equipment	9,405	9,405	9,405	9,405	9,405	**47,026**	Covers car, office furniture, ICT and mobile phones

	Fuel	3,713	3,713	3,713	3,713	3,713		**18,564**	Fuel for MoECCNAR vehicles. Set at calculated rated per annum
	Inception workshop	4,000						**4,000**	Venue costs + refreshments + travel allowance for stakeholders
	Baseline	26,000						**26,000**	Based upon previous estimates of other projects
	Quarterly Technical Reports from URR and CRR	800	800	800	800	800		**4,000**	Costs for DSA and field assessment by coordinators
	Annual progress reports	800	800	800	800	800		**4,000**	Costs for DSA and field assessment by coordinators
	Final Report					2,000		**2,000**	Cost for final workshop and DSA to review activities in the field
	Final Evaluation					100,000		**100,000**	Subcontracted to independent evaluator and auditor
	Final audit					44,000		**44,000**	
Total Project execution cost		**126,518**	**150,518**	**150,518**	**150,518**	**296,518**		**874,590**	Project/programme execution cost (B).
Total project cost		**895,168**	**2,015,292**	**2,480,218**	**2,341,607**	**1,484,305**		**9,216,590**	Component cost (A) + executing costs (B)
MIE Fees		**64,568**	**149,558**	**251,542**	**189,836**	**127,906**		**783,410**	Implementing Entity Fee (.C).
Total financing request		**959,736**	**2,164,850**	**2,731,760**	**2,531,443**	**1,612,211**		**10,000,000**	Total amount of funding requested, or the grant amount=A+B+C

Breakdown of costs for the MIE fees	
Finance and Budget Support and Supervision	• General oversight and supervision, management and quality control • Ensure compliance with WFP judiciary standards and internal control processes, relevant international and national regulations and Adaptation Fund's rules and policies • Manage, monitor and track financial transactions • Manage all Adaptation Fund financial resources
Programme and Performance Management Support and Supervision	• Technical support, troubleshooting, and support missions as necessary • Specialized policy, programming and implementation support services • Provide guidance in establishing performance measurement processes • Supervision of overall project implementation • Ensure coordination with other WFP projects in The Gambia.

Information and Telecommunications Support	• Includes maintaining information management systems and specific project management databases to track and monitor project implementation
Evaluation and Knowledge Management Advice	• Technical support in methodologies, innovative solutions, validation of Terms of Reference, identification of experts, results validation and quality assurance • Mid-term evaluation costs • Supervision of preparation of annual project reports and project evaluation reports and quality control
Audit and Inspection Support	• Ensure compliance with audit requirements • Ensures financial reporting complies with WFP and Adaptation Fund standards • Ensure accountability and incorporation of lessons learned
Legal Support	• Legal advice to assure conformity with WFP legal practices and those of Lesotho and contract review
Project Steering Committee	• PSC field visits, twice a year field visits, done on a rotational system. • PSC meetings, 3 times a year, and includes costs for venue and refreshments.

G. Disbursement schedule with time-bound milestones

The schedule of disbursement of funds aligns with the broad implementation schedule and fund requirements.

	Upon Agreement Signature	**One year after Project Start**	**Two years after Project Start**	**Three years after Project Start**	**Four years after Project Start**	**Total**
Scheduled date	January 2021	January 2022	January 2023	January 2024	January 2025	
Project Funds (USD)	895,168	2,015,292	2,480,218	2,341,607	1,484,305	**9,216,590**
Implementing Entity Fee	64,568	149,558	251,542	189,836	127,906	**783,410**
TOTAL	**959,736**	**2,164,850**	**2,731,760**	**2,531,443**	**1,612,211**	**10,000,000**

PART IV: ENDORSEMENT BY GOVERNMENT AND CERTIFICATION BY THE IMPLEMENTING ENTITY

A. Record of endorsement on behalf of the government[126]

Mr. Bubacar Zaid Jallow Principal Climate Change Officer Ministry of Environment, Climate Change and Natural Resources	Date*: July 23, 2020*

B. Implementing Entity certification *Provide the name and signature of the Implementing Entity Coordinator and the date of signature. Provide also the project/programme contact person's name, telephone number and email address*

I certify that this proposal has been prepared in accordance with guidelines provided by the Adaptation Fund Board, and prevailing National Development and Adaptation Plans *such National Adaptation Programme of Action (NAPA), Strategic Programme for Climate Resilience (SPCR), Nationally Appropriate Mitigation Actions (NAMA), Climate-Integrated Agriculture and Natural Resources Policy (2009-2015), and the Gambia Gender and Women Empowerment Policy (2010-2020)* and subject to the approval by the Adaptation Fund Board, commit to implementing the project/programme in compliance with the Environmental and Social Policy of the Adaptation Fund and on the understanding that the Implementing Entity will be fully (legally and financially) responsible for the implementation of this project/programme.	
Implementing Entity Coordinator	
Date: *7th August 202*	Tel. and email: wanja.kaaria@wfp.org +220 4494782
Project Contact Person: Duncan Ndhlovu – Head of Programmes	
Tel. And Email: duncan.ndhlovu@wfp.org +220 4494773	

6. Each Party shall designate and communicate to the secretariat the authority that will endorse on behalf of the national government the projects and programmes proposed by the implementing entities.

Annex 1 List of Acronyms

AF	Adaptation Fund
AfDB	African Development Bank
ANRWG	Agriculture and Natural Resources Working Group
APR	Annual progress report
CBPP	Community-based participatory planning process (of WFP)
CBT	Cash-based transfer
CC	Climate change
CCFSVA	Climate Change and Food Security Vulnerability Assessment
CIF	Climate Investment Funds
CO	Country Office
CPCU	Central Project Coordination Unit (of MoECCNAR)
CS	Climate services
CSA	Climate-smart agriculture
CSO	Civil Society Organization
EWS	Early warning system
FAO	Food and Agriculture Organization
FFA	Food Assistance for Assets
GCCF	Gambia Climate Change Fund
GCF	Green Climate Fund
GDP	Gross Domestic Product
GEF	Global Environment Facility
GHG	Greenhouse gas
GoTG	Government of The Gambia
HH	Household
HGSF	Home grown school feeding
ICA	Integrated Context Analysis
IFAD	International Fund for Agricultural Development
IMCC	Inter-ministerial Climate Committee
LCCAP	Local Climate Change Action Plan
LCCIA	Localised Climate Change Impact Analysis
LDCF	Least Developed Countries Fund
LT-CCDS	Long-term Climate Change Capacity Development Strategy
M&E	Monitoring and evaluation
MoA	Ministry of Agriculture
MoECCNAR	Ministry of Environment, Climate Change and Natural Resources
MoFEA	Ministry of Finance and Economic Affairs
MoF	Ministry of Forestry
MoLRG	Ministry of Lands and Regional Government
MT	Metric tons
MTR	Mid-term Review
MoU	Memorandum of Understanding
NAP	National Adaptation Plan
NAPA	National Adaptation Programme of Action
NC	National Communications
NCC	National Climate Committee
NCCC	National Climate Change Council
NCCP	National Climate Change Policy
NDC	Nationally Determined Contribution
NDP	National Development Plan
NEA	National Environment Agency
NPC	National Project Coordinator
NPTCC	National Project Technical Coordination Committee
NTFP	Non-timber forest product

NYC	National Youth Council
PHL	Post-harvest losses
PLHIV	People living with HIV
PLW	Pregnant and lactating women
PMT	Project Management Team
PPP	Public – private partnership
PPR	Project Performance Report
PSC	Project Steering Committee
PTA	Project Technical Adviser
RE	Renewable energy
SBCC	Social and behaviour change communication
SNC	Second National Communication
SOPs	Standard Operating Procedures
SPCR	Strategic Programme for Climate Resilience
TA	Technical assistance
TE	Terminal Evaluation
ToT	Training of Trainers
UNDP	United Nations Development Programme
UN Environment	United Nations Environment Programme
UNFCCC	United Nations Framework Convention on Climate Change
VISACA	Village Savings and Credit Association
WB	World Bank
WII	Weather index insurance
WFP	World Food Programme

Annex 2 Justification for selection of regions

The Concept Note stated in section I.B that while farmers across the entire country are already experiencing great hardship from climate-related changes, coupled with structural poverty, the project would focus on a limited number of localities in one or two regions of the country, to maximise impact. The regions under consideration were Upper River Region (URR), Central River Region (CRR), and North Bank Region (NBR). All three regions are highly climate vulnerable, and would be appropriate for the identified project scope and preliminary components.

During full project development, the GoTG, together with WFP and the Task Team guiding the proposal development process developed a set of criteria and, based upon these, took the decision to implement RICAR in URR and CRR. The key criteria, in summary, are the following: (i) climate vulnerability index; (ii) poverty levels; and (iii) socio-economic variables, including gender, education and nutritional indicators. This annex provides the full justification of the selection of the project's target regions.

The three regions have differing demographics, industries and environmental characteristics between them. The North Bank Region (NBR) is the main transit point for access to Northern Senegal, and has a direct ferry to the capital of Banjul via Barra and also a newly constructed bridge to LRR from Farafenni. Tourism and trade therefore has a much bigger impact in NBR than CRR or URR and creates a more diversified income across NBR – while URR and CRR are reliant on agriculture and overseas remittances. NBR also has a relatively high population density composed of 174 people per square km, while URR has 69 people per square km and CRR has 42 people per square km.

Central River Region (CRR) is the largest region in the Gambia by area. Due to the River Gambia running through the centre, it is often separated into two sub-regions: CRR-North and CRR-South. This relates to the logistical difficulties of bridging the two sides of the river bank – as currently there is no bridge between them. Because of this, there has been in a divide in financial and cultural development between the two sides – with CRR-S having easier access to the economic centre of the Gambia located in the Greater Banjul Area, which is also on the south bank. CRR is known for its rice fields and livestock cultivation. In the late 20th century, CRR was considered as the region that was capable at providing food for the whole nation. However, mandatory purchasing of land under the former regime of the most profitable fields, coupled with chronic under-investment and climatic changes (erratic rainfall, increased temperatures), have resulted in a dramatic drop in production and yield in the 21st century.

Upper River Region (URR) is the second-largest region by land area and has the second lowest population density. The region is the furthest away from the country's capital, and also experiences the most extreme weather. Similar to CRR, URR has extensive flood plains along the Gambia River, which allow the production of irrigated rice fields. The higher-lying areas are well known for groundnut production, millet and maize – however due to the lack of innovation and distance to major economic areas, the region typically ranks highest on poverty rates, malnutrition and lack of education.

Due to the size of the regions, the amount of vulnerable people in the Gambia and the type of activities proposed in the RICAR project, the proposal development taskforce led by the MoECCNAR has decided to target two regions due to the need to focus the project and its activities, and develop integration between the projects activities – but also to reach the most vulnerable beneficiaries, in the most vulnerable regions.

The MoECCNAR has recently (December 2019) conducted four national studies on the projections of the impacts climate change will have in The Gambia, titled "Technical studies to enhance the Gambia Strategic Programme for Climate Resilience". These studies were conducted by RMSI and are a key task for the Government of the Gambia (GoTG) to develop their SPCR. Other studies such as the WFP nutrition survey, and pre/post harvest assessments (2019) also fed into the final region selection. WFP had intended to complete an Integrated Context Analysis (ICA) of the entire country, which would have provided further valuable information for selecting the project areas. However, in order to conduct the ICA, there needs to

be consistent historical data points for food, nutrition, shock data, poverty, household income and other data tracked at a national level. Due to The Gambia's low levels of institutional capability, national studies have not been consistently conducted over the past 5 years across all the required data points. The country has only consistently started tracking pre- and post-harvest data since 2018 and the last Demographic and Health Survey (DHS) was in 2013. Because of this, the ability to conduct an ICA at this time was not feasible. However, it is planned for 2021, when enough accurate and historical data has been gathered and can be joined with other updated national surveys such as the Multiple Indicator Cluster Survey (MICS) and census.

A primary consideration for the selection of the target regions is the impact climate change will have in the regions. To this end, the impact of climate change on agriculture, livestock, human health and poultry as identified by the RMSI study of "Agriculture and health sector vulnerability assessment to climate change and variability", provided decisive evidence. Please refer to **Table 1** in section II.B of the proposal, for a summary of the climate vulnerability index (CVI) score for the four main crops, four types of livestock, health and poultry variables from this study, with the vulnerability projections for the regions by 2050. The study separates CRR into north and south due to being split by the Gambia River, and having different environmental issues. The results clearly show that URR is the most climate vulnerable region, with CRR-North and CRR-South having similar overall vulnerability and having the second-highest climate vulnerability. NBR was the least vulnerable region to climate change out of the regions identified at Concept Note stage.

The socio-economic aspects of the selected regions are also key criteria for being selected, beyond the climate vulnerability index. Poverty rates are the highest in the country in the regions of URR and CRR, being 0.528 and 0.55 respectively, and while NBR has a poverty rate of 0.429. Poverty rates increase as one moves further east in the country. Many factors contribute to this, such as distance to the major urban centre of the Greater Banjul Area, lack of major industries such as fisheries, tourism and port trade, as well as a historic lack of investment in the eastern regions in the form of education, health and modern farming practices. Due to the higher poverty rates and lack of investments in URR, the reliance on overseas remittances is also higher, with 25.4 percent of household income being sourced from remittances. This makes households in URR very vulnerable to external shocks, but also encourages youth migration to the urban centres in The Gambia, or to make dangerous journeys overseas (irregular migration) seeking further opportunities.

URR has the highest rate of FGM in the Gambia, with 96.7 percent of females being subjected to FGM in the region.[127] In CRR-N this is 57.1 percent, in CRR-S the figure is 74.4 percent, while in NBR it is 58.6 percent. 67 percent of women in URR also have no formal education, with only 0.3 percent completing secondary education[128]. This is the lowest in the Gambia, closely followed by CRR-North with 0.7 percent and CRR-South with 1.2 percent. NBR secondary completion rates are on par with LRR at 2.2 percent and 2.3 percent respectively, while the urban western parts of the country have far higher completion rates – although objectively still critically low (Banjul 11.3 percent, Greater Banjul 10.0 percent and WCR 6.1 percent).

NBR also has key transit points at Barra, which connects Banjul by ferry to the NBR, and also at Fass, the main border town with Senegal, which is where the majority of trade and people gain access between Senegal and the Gambia. There is a bridge at Farafenni in eastern NBR which opened in 2019 and which connects the north and south of the Gambia via road. This is also a main transit route for people and trade from North Senegal to South Senegal with large transit vehicles. These factors increase the presence of trade and infrastructure in the region of NBR, which can be expected to lead to lower vulnerability to climate change in the future, due to the availability of alternative livelihoods apart from agriculture, which CRR and URR will be more reliant on. The presence of Bao Bolong Wetland Reserve in NBR and protected mangroves along the NBR riverbank provide additional complexities with respect to the amount of communities that can be targeted without encountering issues with protected lands and ecological protection.

[127] Country Profile: FGM in the Gambia, 2015. Report by 28 Too Many.
[128] The Gambia Demographic and Health Survey, 2013. Please note this is the most recent demographic and health survey conducted.

Taking all of the above into account, the decision was taken to narrow the target regions to URR and CRR.

Annex 3 Estimated number of project beneficiaries

Under Component 1, the project will reach at least 30 percent of the population in the two regions of URR and CRR, or 168,000 people[129], as direct beneficiaries of the knowledge, awareness raising, climate services and enhanced approach to adaptation planning activities developed under Component 1. These activities will increase knowledge and awareness of the climate change, food security and nutrition nexus; will provide enhanced and scaled out climate services; and will lead to the development of Local Climate Change Adaptation Plans (LCCAPs) in the project targeted villages.[130]

The project will benefit at least an additional 40 percent of the population in URR and CRR, or a further 224,000 people, as indirect beneficiaries through the presence and technical support of better trained local government staff and enhanced systems for evidence-based and systematic adaptation planning, as well as improved regional adaptation and development plans, through the alignment process of these with the new LCCAPs.

Under Component 2, the project will reach 63,000 direct beneficiaries, through a total number of project participants (community members and smallholder farmers) of 6,300, who will benefit from concrete resilience building and adaptation measures, diversified livelihoods developed through value chain and marketing support, and new community-based adaptation plans for their villages.

Please see below for the definitions of 'project participant', 'direct beneficiary' and 'indirect beneficiary'.

Table A3.1. Project participant and beneficiary numbers for types of Component 2 activities

	Intervention type	Beneficiary group/ category	# of Project Participants	Total # of Direct Beneficiaries	Total Project Participant Gender breakdown	
					Male	Female
Concrete resilience building and adaptation measures implemented	Access to any in the range of concrete resilience building and adaptation measures	Farming households (women and men farmers)	6,300	63,000	2,520	3,780
	Access to concrete resilience building and adaptation measures (enabled by CBT)	Farming households (women and men farmers)	4,827	48,277	1,931	2,896
	Access to diversified livelihoods developed through value chain and marketing support for climate-resilient value chains	Farming households (women and men farmers) Non-farming youth Cooperatives	1,575	15,750	630	945

Under Component 3, the project will reach a maximum of 45,000 direct beneficiaries, through 4,500 project participants who will benefit from activities to increase access to financial services (financial literacy, savings, microfinance and micro insurance) to enhance investments in climate-resilient agriculture. This could potentially be greater, as the project's support of credit unions could allow for greater access to these institutions in localities beyond the project's intervention

[129] This figure is based on the direct participation in awareness raising (AR) and climate services (CS) activities of 16,800 people; note that AR and CS activities will occur in a larger number of villages than those in which CBT will take place.

[130] Awareness raising activities will be conducted primarily through the engagement of women and youth who will be trained to be change agents, and supported and incentivised through national platforms for multi-stakeholder dialogues, as well as an annual rural climate change champions' competition. Beneficiaries will receive climate services primarily through participation in events carried out by traditional communicators and extension agents, to disseminate the seasonal forecast, as well as agro-met advisories developed by the project, as described under Output 1.1.4.

areas.

Of these 4,500 project participants, a total of 3,070 people will be able to participate in the micro insurance, leading to 30,700 direct beneficiaries. These 30,700 beneficiaries are the same as the 30,760 beneficiaries living in households that will receive CBT under Component 2. Year 1 will be used to set up the product. Year 2 will be a pilot study involving 500 farmers, while years 3 to 5 will scale up to 3,070 insurance participants. The strategy for insurance under Component 3 will allow for a 3-year graduation process, as described under Output 3.2.1.

Notes for the beneficiary numbers

1. To promote gender equity and incentivize the participation of women, the project will ensure that 60% of beneficiaries reached are women.
2. The calculation of potential maximum direct beneficiaries for the project has been based on the most relevant available demographic category in The Gambia for which statistics are available, namely persons between the ages of 15 and 59. Using this category does reflect the necessity to ensure that children are not taken out of school to participate in the project. In addition, it is important to note that no youth under the age of 18 will participate in any project activity involving heavy manual labour, to comply with international child labour norms and standards.
3. On average each settlement in the targeted regions of URR and CRR has 536 people; however the AF project will target settlements based on their vulnerability, the number of available beneficiaries in the settlement, and to maximise project logistical efficiencies. The total population in the targeted regions is 560,843 – see Table A3.2 for a breakdown of this total.

Table A3.2. Total population in target regions

	Total population in target regions[131]	Available project participants age 15-59	Females Age 15-59	Males Age 15-59
URR	289,774	137,109	77,470	59,639
CRR-S	152,942	73,033	40,257	32,776
CRR-N	118,127	53,753	30,265	23,488
TOTAL	**560,843**	**263,895**	**147,992**	**115,903**

4. The total number of direct beneficiaries benefiting from CBT is 48,277 people cumulatively; cash transfers will be provided to the vulnerable food-insecure households participating in creation of productive assets from December to May (6 months with 2 cycles of work) each year, in line with the seasonal (cropping) calendar off-peak period, in which labour demand for farming activities is low. One representative from a household can participate, and will receive CBT based on the size of their household.
5. 4,827 people can participate in the CBT activities, earning 0.33 USD per household member-per day.
6. The average size of each household is 10, based on lessons learnt in previous WFP interventions and Government statistics. The entitlement value for each participant/worker has been aligned to the cost of the food basket in the Gambia.
7. The activities to be implemented through CBT will differ across targeted villages,

[131] Figures obtained from the "2013 Population and Housing Census" and then adjusted by the national population growth of 2.9% per annum

according to the challenges identified in the LCCAPs (see Component 1 and 2).

8. Concrete resilience building and adaptation activities will be implemented in months not impacting agricultural production, so as not to take labour and attention away from standard farming practices. Farming occurs during the rainy season between June to November of each year, and so resilience building activities requiring manual labour with associated CBT will occur between December and May in the project years of 2 to 5. However, certain relevant on-farm adaptation activities may best be scheduled to occur during the farming season.
9. In each project site, conducting concrete activities enabled by CBT will be implemented for 6 months per year in two 90-day cycles.
10. A further sub-set of beneficiaries, not necessarily included in the above beneficiary totals, will be at least 85 staff of Government institutions, NGOs and local organisations, who will benefit from training on systematic adaptation planning and increased knowledge and awareness raising.

Definitions for participant numbers and beneficiary types

Project participant – A project participant is an individual who participates directly in one or more project intervention, receiving support with ‘high intensity”.

Direct beneficiary - Person directly receiving benefit from an intervention, who may not be a project participant but nevertheless benefits directly and with “high intensity”, mainly as a household member, from a new asset or increased income being present in the household. Direct beneficiaries may also benefit as community members, from for example the effects of enhanced adaptation planning (which may lead to e.g. decreased soil erosion by virtue of asset creation); or increased affordable and nutritious food available in the local markets from project activities, etc.

Indirect beneficiaries – In line with the AF definition, indirect beneficiaries are those people who receive support with "medium intensity", such as people living in a community where other members have been trained in emergency flood response; or people within a catchment area or a river basin subject to a water resources management plan. In the case of this project, indirect beneficiaries will be those who receive support and benefits from enhanced systems for evidence-based and systematic adaptation planning, by virtue of living within URR and CRR, even though they did not participate in the development of any specific LCCAP.

Annex 4 List of stakeholders consulted at the national level

Institution	Name	Position	Gender
Development Partners			
Food and Agriculture Organisation (FAO)	Haddy Lamin Njie	Head of programme	Female
	Lamin Fatajo	Project Manager	Male
	Abdoulie Danso	Project Coordinator- AAB	Male
United Nations Development Programme (UNDP)	Fatoumatta Sanyang	Programme Analyst	Female
	Dr Almammy Camara	Programme Specialist	Male
European Union (EU)	Darrell Sexstone	Programme Manager	Male
United Nations Capital Development Fund (UNCDF)	Rebecca Simms	Programme Manager	Female
World Bank (WB)	Lydia Asseres	Operations Officer	Female
	Penny Williams	Senior Social Protection Specialist	Female
United Nations Office for Project Services (UNOPS)	Buba Camara	Project Assistant	Male
International Trade Centre (ITC)	Raimond Moser	Project Manager-YEP	Male
Government			
Ministry of Agriculture (MoA)	Ndey Fatou Trawally	Deputy permanent Secretary	Female
	Seedy M Demba	Senior Planner- PSU	Male
	Bakary Sillah	Principal Planner- PSU	Male
	Famara LJ Kolley	Principal Data Analyst- PSU	Male
	Jerro Maane	Director- PSU	Male
	Sabina K Mendy	Senior Planner- PSU	Female
Ministry of Environment, Climate Change and Natural Resources (MoECCNAR)	Lamin Jammeh	Climate Change Officer	Male
	Alpha Jallow	UNFCC Focal Point- Climate Convention	Male
	Malang Jaiteh	Technical Advisor- Forest science, GIS	Male
	Salman Jobe	Director Central Project Coordinator	Male
	Bubacarr Z Jallow	Principal Climate Change Officer	Male
National Women Farmers Association (NAWFA)	Njaga Jawo	Executive Director	Male
	Fatou Samba	Programme Manager	Female
	Demba FJ Jallow	Capacity Development	Male
NEMA/CHOSSO Project	Ensa Colley	Monitoring and Evaluation Officer	Male
	Bakary Jammeh	Climate Change Assistant	Male
National Disaster	Sanna Dahaba	Executive Director	Male

Management Agency (NDMA)	Sering Modou Joof	Deputy Executive Director	Male
	Lamin Mass	Director of Administration	Male
Central Project Coordinating Unit- Ministry of Agriculture (CPCU-MoA)	Sarjo Marenah	Finance Officer	Male
	Abdoulie Touray	OIC	Male
	Molpha Sanyang	Procurement officer	Male
	Ebrima Sallah		Male
	Dr Famara Bulli Sanyang	AVCDP	Male
Department of Community Development (DCD)	Tamba Jassey		Male
	Gibbi Bah	Senior Community Development Officer	Female
	Sunkary Badjie	Head- Research Unit	Male
	Mama Janneh Sawaneh	Head- Women Programme Officer	Female
	Ebrima Sawaneh	Director of Community Development	Male
Ecosystem-Based Adaptation Project (EbA)	Bubu Pateh Jallow	Technical Adviser	Male
Early Warning Phase 2 Project (EWS II)	Ousman Jarjusey	Project Coordinator	Male
Women's Bureau (WB)	Neneh Touray	Information and Communication Director	Female
	Bintou Gassama	Executive Director	Female
NGO/Civil Society and Research Institutes			
The Gambia Red Cross Society (GRCS)	Buba Darboe	Disaster Management Coordinator	Male
	Ablie Faye	Programme Manager	Male
	Isatou Joof	Deputy Disaster Coordinator	Female
	Modou Touray	Focal Point FDRS	Male
	Tombong Gibba	Finance Officer	Male
National Agricultural Research Institute (NARI)	Lamin B Sonko	Programme Director	Male
	Jalamang Camara	Programme Officer	Male
	Adama Jawo	Research Officer	Male
	Demba NA Trawally	Director Research	Male
	Matthew Gomez	Deputy Director	Male
	Ousainou Drammeh	Senior Research Officer	Male
	Ousman M Jarju	Research Officer	Male
National Association of Cooperative Credit Unions of The Gambia (NACCUG)	Foday Sanyang	General Manager	Male
Tostan	Edrisa Keita	National Co-ordinator	Male
	Giulio Cocchini	Regional Co-ordinator	Male
United Purpose (UP)	Manfred Bojang	Resilience Officer	Male
	Bura Danjo	Project Team Leader	Male
National Youth Council (NYC)	Kaddijatou Jabbi	Youth Representative	Female
	Lamin Darboe	Executive Secretary	Male
	Kawsu Sillah	Programme Officer	Male

	Zackline Mendy	Finance Officer	Male
National Environment Agency (NEA)	Dodou Trawally	Project Director- ACCC	Male
	Momodou Jama Suwareh	Executive Director	Male
The Association of Non-Governmental Organisations (TANGO)	Ousman Yarbo	Executive Director	Male
Private sector			
Renewable Energy Association of the Gambia (REAGAM)	Chris Dean	Executive Secretary	Male
	Renold Carrol	Chairman	Male

Annex 5: Key issues raised by national-level stakeholders

Following the stakeholder consultations conducted in the Concept Note preparation phase, a second phase of stakeholder consultations was initiated during full project development. This was done to ensure strong participation across a range of stakeholder groupings, for the purposes of country ownership, and to gather views on specific project proposal components, as well as to ensure that locally appropriate activities were designed. The second phase started with a stakeholder consultation meeting in Banjul on 7 November 2019. The main points raised are summarized below. Thereafter bilateral consultations were undertaken between 7 November 2019 and 29 January 2020 to follow up on the resources identified in the meeting, to refine and further develop the proposals in the Concept Note, and to discuss programming synergies. These discussions are detailed further below.

The proposal development team set up a national Task Team chaired by the MoECCNAR and made up of key stakeholders to provide analytical, advisory and technical support and to coordinate the proposal drafting and to ensure country readiness for project implementation as of 2020/2021. Specific objectives for the Task Team were to provide technical advice and support to key components of the project and provide guidance of relevant national and sectoral policies, strategies, and plans. As the Task Team were made up of project unit staff, participants were also able to facilitate sharing of information on the project design within the project preparation teams, and the Government of The Gambia, including data, best practices, lessons learned, and research findings.

Table A5.1. Members of the Task Team set up to guide full proposal development

Institution	Name	Position	Gender
MoECCNAR (Chair)	Bubacar Jallow	Principal Climate Change Officer	Male
Ministry of Agriculture	Sabina K Mendy	Senior Planner	Male
The United Nations World Food Programme (Secretariat)	Duncan Ndhlovu Njogou Jeng Adam McVie Musa Mbenga	Programme Officer Programme Assistant Programme Officer National Consultant for WFP	Male
Ministry of Finance and Planning Directorate	Isatou Camara	Principal Development Planner	Female
National Agricultural Land and Water Management Development Project (NEMA)	Sering Modou Joof	Deputy Executive Director	Male
Gambian Red Cross Society	Buba Darboe	Disaster Management Coordinator	Male
Civil Society (represented by ActionAid)	Foday Kanyi	Programme Coordinator	Male
National Disaster Management Agency (NDMA)	Kawsu Barrow	Monitoring and Evaluation Officer	Male
Women's Bureau	Bintou Gassama	Executive Director	Female
Ministry of Youth and Sports	Lamin Darboe	Executive Secretary	Male

Stakeholder Consultation Meeting

The stakeholder consultation meeting was convened by WFP and held in Banjul on 7 November 2019. Participants included representatives of the Ministry of Environment, Climate Change and Natural Resources; Department of Water Resources, Ministry of Fisheries and Water Resources; Department of Community Development, Ministry of Lands and Regional Government; the National Youth Council; the National Agricultural Land and Water Management Development Project-Chosso; and The Gambia Red Cross Society.

Ministry of Environment, Climate Change and Natural Resources (MOECCNAR) raised the following points:

- A climate change vulnerability assessment in agriculture is being finalized but as its scope is national it does not provide detailed information for the project target regions. The EbA project's base study on climate change vulnerability, however, could be relevant as CRR and URR are covered in more detail. The UNCDF project's vulnerability assessment might also be useful.
- MoE does not have a database of projects and of studies undertaken in the country and would greatly benefit from its development. MoE's Climate Change Secretariat would be the best place to host the database. The database would be linked to the Gambia Bureau of Statistics (GBoS) and managed by the CC Secretariat.
- The Red Cross *bantaba* (or gathering) is an opportunity for people to bring their recommendations directly to the policy makers who attend to promoting policy action in climate change.
- Communities often request boreholes but MoE does not support the idea. Conservation agriculture could be included in the project's menu to address water-related challenges.
- As it is difficult to change farmers' minds, some farmers can be supported to demonstrate the practices that the project wants to promote so that others can see the practices at work.
- The NGO Fandema trains young women to do solar energy installation for solar driers, freezers, and washing machines. This may be relevant for the project's youth training component. The youth could also be supported to present innovative practices at fairs, possibly leading to investment.

Department of Water Resources, Ministry of Fisheries and Water Resources, noted:

- The Gambia is in the process of developing its National Framework for Climate Services (NFCS) and developing the legal framework to transform the Meteorological Service from a department into an agency, giving it administrative autonomy. These changes will enable the provision of impact-based forecasts, for example, by building the capacity of communicators.

Department of Community Development (DCD), Ministry of Lands and Regional Government, noted:

- DCD has a women's programme that coordinates women's skills training to improve livelihoods, such as forest products processing.
- The decentralized structures at various levels should also be leveraged by the AF project, in parallel to *bantabas*. For example, UNDCF is working within the DCD decentralized structures using participatory rural appraisal to identify priorities and build ownership.
- It is a good idea to build capacity of TACs and MDFTs. They can be the interface between regional and national levels which is not currently happening.

National Youth Council (NYC) noted:

- NYC has platforms on climate change that engage rural youth and would like to have forums in every region for youth to discuss climate change. NYC has started a garden for youth to learn and practice resilient agriculture. Perhaps the AF project could support expansion to URR and CRR in coordination with Women's Bureau.
- NYC organizes every two years a youth conference or *bantaba* with more than 200 youths. Youth discuss the environment and climate change and deliver recommendations that are shared with ministries.

National Agricultural Land and Water Management Development Project-Chosso (NEMA-Chosso) project noted:

- NEMA developed a resilience profile baseline report that can be shared. The NEMA project used the FAO Self-evaluation and Holistic Assessment of climate Resilience of farmers and Pastoralists (SHARP) method but only for project areas and not the whole country.
- In terms of concrete adaptation activities, there is a great need for technical assistance, particularly related to engineering infrastructure, such as putting in canals to channel rainwater harvested. People are resistant to reforestation so must engage in sensitization. The project is implementing agroforestry in the gardens including poultry, using boreholes and putting in drip irrigation, and developing compost chambers. It

promotes a variety of sweet potato to improve nutrition. Every household has a goat or a sheep supported by the project, as the offsprings (male and female) are spread around the village.

- To overcome resistance to change, the project formed mothers' clubs to educate on nutrition and improving production, including cooking demonstrations. It also supported study tours to Senegal so some farmers could see the success of good practices, followed up with showing videos to others. There is resistance to trying new practices, but mulching is working so others try it. It also developed a curriculum for farmers for rice and vegetables.
- Availability of land is the first issue to work out for community gardens; it is necessary to have the right documentation before investing, then support with seedlings and equipment to maintain. Water is an issue, so it is good to establish a committee to ensure the sustainability and provide training on water quality and management. Gardens need to be fenced off to protect the seedlings and crops.
- Regarding developing value chains, FAO undertook a study on fonio/findi (and other crops) through the "One Village, One Product" approach that could be useful. For NEMA the donor decided the focus would be rice and vegetable cultivation. It has produced a video to promote the marketing of vegetables by youth and is developing a platform for youth to discuss, sell and buy from each other, paired with info on prices. United Purpose is implementing this aspect by supporting marketing federations in CRR and tracking prices of commodities.
- To promote value addition, which interests youth, there is a need to build capacity for processing and develop cold storage facilities. Beekeeping and poultry farming are good industries, as well as value addition to fishing. Growing bananas takes several years and requires lots of fertilizer. The dairy and livestock value chain could be developed: small animals like sheep and chickens can be fattened for meat sale, as there is huge demand. Women and youth are interested in raising small ruminants.
- Accessing international markets requires certification of standards and the process is long. The Gambia does not have certification for moringa for which there is an international market.

Gambia Red Cross Society (GRCS) noted:

- The proposed database of project documents should be accessible to all, national in scope and institutionalized.
- Regarding reaching out to youth, GRCS has a youth commission. For oversight and coordination, the Ministry of Youth should be engaged too.
- GRCS has a guideline and training pack on climate change planning at local level that should be reviewed to decide if the AF project should also develop a template and training for local level.
- For reforestation and fire belting, providing cash for work such as for watering seedlings daily, works well.
- Linking farmers to the tourism sector is an opportunity. GRCS has experience building storage facilities, organizing farmers into cooperatives, supporting savings through the National Association of Cooperative Credit Unions of The Gambia (NACCUG) in 10 communities in URR, including small ruminants to current animal husbandry and developing community gardens.

The group also had a discussion on savings and credit and noted that CRR has no bank in operation. The project should follow up with NACCUG to expand its activities in CRR. For NACCUG to start a bank in CRR would be perfect but it will require Central Bank of The Gambia clearance. Reliance has bad reputation because perceived as extortionist. The project should avoid trying to do too much and stay focused.

Meeting Participants-Stakeholders:
Ousman Mankara, Department of Community Development, Ministry of Lands and Regional Government
Bubacar Z Jallow, Principal Climate Change Officer and PPCR Focal Point, MOECCNAR
Salmina E. Jobe, Director, Central Project Coordinator, MOECCNAR
Lamin Mai Touray, Department of Water Resources, Ministry of Fisheries and Water Resources
Kaddijatou Jabbie, National Youth Council
Aji Oulaye Njie, NEMA-Chosso
Buba Darboe, Gambia Red Cross Society

<u>Bilateral Stakeholder Consultations</u>

Women's Bureau – Neneh Touray

- The Ministry of Women, Children and Social Welfare and the Women's Bureau launched in 2019 the "Women Enterprise Fund", supported by the Government of the Gambia with 5 million Dalasi a year, as

well as an European Union contribution of Euro 3 million for the whole lifecycle of the Fund (2020 to 2023). Grant winners receive initial training to implement their proposed activity, as well as general training in finance, management and enterprise. After completing the training, they receive the funds to undertake their project. The grants may support gardening inputs, creating export and import businesses/links and businesses that promote financial independence. The Fund is expected to evolve into a microfinance institution to provide affordable credit.

- The Women's Bureau collaborates with the NGO Tostan on a three-year programme providing training and community grants.
- The Gambia Women's Finance Association (GAWFA) provided credit with favorable terms but it has gone under.
- The Women's Bureau with UNICEF have organized the "Community Advocacy Agents", which is a network of traditional community-level organisations. It builds capacity and awareness across the represented groups but lacks funding for regular meetings and advocacy events.
- The Women's Bureau funds women's garden projects and a processing plant in CRR to act as an aggregator. Women need skills and assets for marketing and packaging vegetables and crops, as well as storage (both cold and secure storage).

National Agricultural Research Institute (NARI) - Dr Demba Trawally

- NARI's research focuses on ensuring crops are nutritious; improving the crop value chain, e.g., by improving threshing tools; and reducing post-harvest loss from inadequate storage, during transit, as well as improving processing, and adding value to crops.
- NARI would like to import a prototype thresher for fonio/findi threshing and adapt it to local needs to dramatically increase the productivity of fonio farmers in the Gambia.
- Agroforestry: NARI does significant research and community awareness raising of the most appropriate trees for the Gambia. NARI has developed multi-purpose; quick propagation seeds many varieties. It applies the 'natural farmer management' process—selected trees are relevant and culturally accepted to ensure their sustainability.
- NARI raises awareness about cereals that are more nutritious than rice and about practices to reduce aflatoxins in crops. NARI also sample tests for aflatoxins for exports crops like groundnuts.
- NARI is about to release varieties of salt- and drought-tolerant crops, which will need scaling up; however, it does not have the facilities, which require large scale funding. NARI has developed fortified seeds such as maize, cassava and cowpea, which are also ready to be scaled up but require government policy change and large-scale investment. It has also developed 63 different varieties of groundnut and over 30 varieties of cassava.
- *Fonio/findi*: is being pushed to the forefront of agricultural production so NARI is supplying *findi* to pilot farmers and is working on a 10-country programme testing of 4 varieties that are drought tolerant and early maturing. NARI consults with farmers to ensure sustainability but *findi* is hard to process, as the threshing process is labour intensive. A prototype thresher that makes it far easier to thresh *findi* and to make into flour could be acquired and adapted to local needs. *Findi* is a high value crop, selling at twice the price of rice, and is cheaper to produce than rice.
- The Government is promoting rice production, as it is a culturally preferred crop. The Gambia does not have the propagation ability required to produce seeds on a large scale, as it lacks investment in infrastructure, and a stronger business/private sector to purchase, sell and create value chains.
- NARI has improved varieties of *moringa* trees but there is a gap between producers and buyers. Cooperatives were stronger but have dramatically declined. Collection centres are required not only for groundnut but also other produces such as *findi* and *moringa*.

National Youth Council (NYC) **– Kaddijatou Jabbi**

- NYC structure: the national council comprises of members from the regional youth councils, which itself comprises of district youth council members; additionally, there is ward/ village level participation.
- NYC has developed a climate smart garden in URR and is planning on adding a resource centre next to it when funds become available. The resource centre would offer a space with an internet connection and for training on livelihoods and agriculture. The building plan is ready and NYC is looking for funders.

- NYC plans for 2020 include training young people for other sources of income, by providing start-up capital and linkages to market. NYC provides up to 50,000 Dalasi per person and is currently targeting the West Coast Region.
- NYC will be training 50 youth per region to become environmental ambassadors. The project is only funded for 2020.
- NYC's Urban Thinkers Forum brings together young people and representatives from regional and national Government to discuss environment, health and safety; land, housing and urban centres; and education and technology.
- A key livelihoods challenge for rural youth is the lack of market linkages and of storage facilities. There is a need to increase produce preservation for example through drying and adding value by making jams.
- Youth require training on modern farming techniques to increase yields and reduce labour intensity, on entrepreneurship and business management, and support to become aggregators. The planned resource centre could become a training facility for youth to develop these skills.

Gambia Red Cross Society

- Red Cross has been implementing cash for work with FAO with good results for activities requiring a large manual labour workforce. Cash for work costs typically 180 Dalasi/ day for 20 days requiring 1 -4 hours a day worked. Red Cross has implemented cash for work in CRR, building dykes and culverts to divert flood water away from rice fields. All cash for work is done after the harvesting season (November/ December) of each year. Cash for work schemes require good communication with the community so people understand exactly the labour required and decide if they want to participate.
- Other livelihood initiatives that Red Cross support are putting up fencing around gardens, supporting rearing of chickens and goats, promoting fruit tree cultivation and beekeeping, as well as undertaking market assessments.
- Developed the "school for husbands", which offers gender sensitivity training for men, in addition to training women on gardening and other livelihoods.
- Agroforestry to reduce windstorms: Community ownership and responsibility is critical to ensure that the trees are maintained, kept and able to survive the first couple of years. Forest monitors can impose fines on anyone caught cutting down trees in their area.
- Waste management: needed in communities to reduce rubbish and avoid litter blocking waterways and harming the environment. To promote community ownership, it sets up a committee that nominates a leader.
- Social mobilization project sought to change a community's attitude towards the environment and to manage it appropriately.
- Developing an operations centre for the country to disseminate climate and disaster information.
- Community engagement is key in developing the activities and participating in the full cycle, resourcing, and maintenance of the project. Community gardens that have worked in the past in the Gambia have worked due to the community consultations, and clearly outlining the roles and responsibilities of the community through consultations.

FAO

- The following FAO projects are underway: Action Against Deforestation project (AAP), Integrating Agriculture in National Adaptation Plans (NAP–Ag), Community-Based Sustainable Dryland Forest Management with the GEF, Adapting Agriculture to Climate Change project (AACC).
- FAO provides cash for work but only during emergencies.
- For sustainability involve late primary and high school children; biggest issues are communication and ownership of the forests.
- AACC is introducing 90-day variety seeds for *findi* and supporting its cultivation. *Findi* is difficult to process.
- AACC supports the Meteorological Service by paying subscription fees for the agrhymet bulletin and assisting in the coordination between NDMA, Department of Water Resources, Directorate of Livestock Services and Directorate of Agriculture in sharing information.
- FAO is working with the Africa Rice Centre to introduce improved rice varieties.
- FAO is promoting food fortification.
- FAO is supporting the capture/recording of horticulture data and its inclusion in national statistics.

- FAO is supporting the government to develop a policy to strengthen co-operatives.
- FAO has undertaken vulnerability and agricultural assessments at national level and recommends the AF project downscale these to regional and district levels.

Ministry of Agriculture (MoA) – Planning Support Unit

- Training: Need to ensure access to training to those who need it at local level (rather than only leaders) and develop a training of trainers to ensure information and knowledge are shared. Training and advocacy need to be consistent, rather than doing them in spikes.
- Major challenges: gaps in the value chain, with a large amount of post harvest loss; lack of capacity to process and store produce internally.
- Regions would be better served by specializing in a specific crop/activity to ensure that practices are shared between close communities. Aggregators will also be able to aggregate over a much smaller distance when producers are in the same region rather than nationally.
- Extension workers: There are not enough extension workers, as they are not replaced when they leave; those working cannot service all communities as they do not have transportation. Extension workers do not have their own department/unit so are not sufficiently managed nationally. They are each under the Directorate of Agriculture in each region. A new extension policy will aim to formalize.
- Ownership: should be targeted to individuals rather than a community to ensure there is one responsible person. Milling machines can use a business model: farmers take their crops to the owner of the milling machine. Supervision and training of these machines is done through the agri-business unit of MoA.
- New crops: Moringa is a new export product in the Gambia as it is commonly utilized locally. Cassava and cowpeas are being promoted to adapt to climate change. FAO has been championing findi, which should be promoted.
- Poultry industry: many poultry farms across the Gambia, but there is insufficient capacity to process the meat, requiring the country to import chicken. Poultry is organized for production, but not for processing and selling.
- Co-operatives generally are not strong, except for rice co-operatives. Aggregators need greater access to vehicles to transport products. The new co-operative policy (2020) will promote by-laws to ensure staff does not serve more than two terms, and that audits and assessments are undertaken to ensure efficiency.
- There is a need for behaviour change to ensure that communities produce crops that are more appropriate for the changing environment, can process them and consume them. There needs to be a change campaign to promote the crops and it should be sustained over a long time.
- Yields for rice and groundnut are declining as a result of erratic rainfall and lack of infrastructure. Conservation agriculture should be promoted, as well as a national training programme to sensitize and train farmers.
- People do not have the capital to start up businesses; many people do not have access to formal credit.
-

World Bank

- WB has an advisory and analytical service that produces an assessment used to inform existing policy projects or new ones in the Gambia. May develop one on urban resilience; another is with the Central Bank of Gambia on accessibility of finance, and another on access to finance for the private sector, working with private companies.
- WB has an ongoing education project and a feeding programme in one region.
- WB also has an agriculture engagement note, which covers the value chain of agriculture. WB has also completed an internal disaster risk assessment. The Social Safety Net project completed a household survey focusing on the gender gap.
- There needs to be a concerted effort by all projects to promote knowledge sharing between ministries and other nongovernmental agencies.
- A project closed in 2019 supporting women in 21 gardens by providing irrigation systems, and access to market for processing juice and exporting juice, and dry mangos. A new initiative will link them to the hotel association, so that there is a market for them. Women's groups seem to work, although the scale

and types of produce are different than agricultural projects. Even a water users' association was not effective even after developing by-laws.

- There is need for MoA and other government agencies to improve management and supervision of the many projects bringing in investment. The "Capacity building technical working group" aims to bring together all of those together in the agriculture sector and donors; it should be activated.
- There seems to be no interest from youth in participating in agriculture: why farm when they can go to urban centres to be tour guides with small investment and higher returns.
- Land ownership: land is judged by three different laws—customary law, lands act, and common law—which have conflicting articles on land ownership.

The Renewable Energy Association of the Gambia (REAGAM)

- REAGAM is based in the Greater Banjul Area and comprises private and public institutions. They work directly with the local college and partner agencies to develop their products.
- Stoves: REAGAM produces energy-efficient stoves for wood and coal for sale, advertises them at trade fairs and demonstrates them at road shows. REAGAM is currently funded/ supported by GEF-UN industrial development organization to fund the development of the product using local materials and labour. Ministry of Energy asked for 800 stoves but they have not been purchased. REAGAM does radio programmes and TV programmes (only in Banjul) to raise community interest.
- REAGAM could set up another production site in Basse to service the east of the country. However, to scale-up, they would have to increase production of the casings and the liners and they must perform more trainings in Basse.
- Producing 'coal' from agro waste: The process of turning agricultural waste (peanut shells, straw, old veg etc) into coal is to carbonise agro waste through burning in a specially built barrel and turning the waste into char. This char is then mixed with starch and pounded with a hammer, turning the product into coal. The char, when combined with organic material, such as cow dung creates *terra preta,* which retains 50 percent of the carbon in the ground.
- Other products: Solar panels: REAGAM has installed solar panels in schools and in a Batella kitchen that has a fuel-efficient stove through GEF small grants. REAGAM and GIZ are organizing technical education centres. ECOWAS is developing a renewable energy centre offering regional training. REAGAM has initiatives on post-harvest storage, drying and solar drying.

Tostan

- Tostan is an NGO operating in 6 West-African countries implementing its "community empowerment programme"—a 3-year informal training programme delivered in local languages by trainers from the same ethnic group, in two phases: First, training on human rights, democracy, health and hygiene (parental practices, nutrition) and second, training on literacy, mathematics, and project management. 75-80 percent of participants are women.
- Tostan also distributes community development grants to the community management committee. The committee is free to manage the funds as it sees fit under no restrictions. Tostan advises on spending but the community is the owner. Often communities create micro-credit funds, finance community projects such as digging bore holes and latrines or set up savings in bank accounts for investment in the future.
- The community management committees have been created to develop the financial well being of the community through trainings and grants. It has a governing body, composed primarily of women. They receive specific training on how to empower them to lead the change process for their community.
- To add an additional module to the programme would require agreement across Tostan. Next year environmental aspects will be included in the training but not in the 2020 round, as the modules are standardized globally, and adapted to the country. Therefore, adding additional modules now to Tostan/The Gambia is not feasible.
- The communities have a platform by the end of the 3 years that they can use to link to other institutions. Some communities join with others to make a federation, and to lobby support on their own at scale.
- Tostan/The Gambia has supported 203 communities in URR and is currently working in 30 Fula and Mandinka communities in URR. Tostan has been active in the Gambia since 2006/7 and has plans to scale up to another 60 communities in CRR. Implementation is done in partnership with UNICEF and Women's Bureau.

- Tostan trains a facilitator to be hosted in a community, who stay there for 3 years. Tostan trains the trainer in a module, then the facilitator goes to the community to disseminate this information. Every week there are 3 sessions of trainings over 30 months. In parallel there are trainings for community management committees. Every 3 months all participating communities come together to share learning, what has changed, and how they see things developing in the future. Their gatherings also create a community vision and action plan to develop a 5-year vision for the community to follow up. There are also public declarations against harmful cultural norms/practices that communities and/or federations conduct. Every year Tostan conducts a seminar with partners to share updates. Tostan is partnered with the Women's Bureau. At regional level they work across all levels including district chiefs, ward councillors and TACs.
- Tostan's experience working with extension workers and MDFTs/TACs is that MDFTs have good working capacity, and the ones that are from that area get the best results.
- Tostan does not provide micro credit or micro insurance; it distributes small grants to the committees. It reinforces capacity to manage the funds and to keep track of all procedures and expenditures. Through the small grants, Tostan can create and scale-up income-generating opportunities.

National Association of Cooperative Credit Unions of The Gambia (NACCUG)

- Since 1992, NACCUG is the umbrella organisation of credit unions in the Gambia and has 56 credit unions, comprising 86,000 members, mostly community-based credit unions in the western region. NACCUG represents nationally and internationally the views of its members. Each union pays annual dues, and each union receives dues from its members. NACCUG provide training in modules on governance, financial management, loans, creating by-laws, IT, finance.
- It has 3 credit unions in CRR South, 4 in URR and not yet in CRR north. NACCUG is in the process of developing 2 study groups in URR that will transition to credit unions when they have achieved the requirements.
- NACCUG focuses on the financial inclusion of rural communities by enabling access to finance and loans. It also educates members on borrowing, as well as financial literacy and numeracy.
- A credit union is member-owned and member-operated; it decides the amount for loans and interest rates. A member's savings in the credit union will act as collateral, and because the loan requirements are clearer and the union is owned by the members, repayment rates are high. Credit unions are formed by people that share a common bond, such as teachers, police, or district union. They develop by-laws and are the governing body behind the union. For example, women dedicated to horticulture create their credit union, develop their policies and decide the biggest interest for its members is easy access to fertilizer. The credit union then decides the policy for purchasing fertilizer on behalf of its members with support from NACCUG. The union then pre-finances the purchase of the fertilizer, and has it delivered to a central point that only union members can access. After the harvest season, each member that used fertilizer pays back the cost of the fertilizer from the profits gained from the harvest.
- NACCUG criteria for setting up a union: First a study group is set up for 6 months, during which members set up bank accounts, train, and try to meet the requirements. A minimum of 100 people is required to ensure the union is large enough to aggregate the risk and to get enough scale. The transition from study group to union is almost 100 percent. NACCUG has 9 compliance officers across the country, and they have quarterly trainings on financial literacy with each of the unions. NACCUG also provides a full set of required trainings on basic accounting principles, money going in and money going out, how to become a good farmer, types of crops to consider and how to adapt.
- NACCUG partnerships: Partnership with GiZ and IMF for credit union support for agro-grant and solar-grant (entrepreneurship for installation and repair of solar panel) funded by GiZ targeting entrepreneurs that want to adopt solar for a borehole, e.g. NACCUG also partners with YEP in providing support toward mini-grants for entrepreneurs (e.g. beekeeping). NACCUG collaborates with the Irish League of Credit Unions that provides capacity building for staff and unions on financial literacy, good governance, and general credit union maintenance. NACCUG partners with a German corporation for savings that also trains farmers on better farming considering climate change. The aim is to ensure that the beneficiary is managing the farm correctly, not just the crop. Two trainers come, one focuses finance and the other on agriculture, combining both in a one-week session. They work closely with Ministry of Agriculture and NACCUG does the training. The farmer gets certificates supported by her/his credit union.

United Purpose (UP)

- UP is an international nongovernmental organisation operating in 11 countries across the world. In the Gambia it focuses on improving horticultural, livestock and agro-forestry practices; providing access to potable water; encouraging access to new markets for fresh local produce; promoting farming as a business and the development of sustainable value chains; nurturing new initiatives, such as the promotion of biofortified foods and nutritional health change through a nation wide network of mother's clubs and the development of a market price information service.
- Views on government extension workers: 70 percent have difficulty in implementing their work, as they do not have fuel for their transportation to sites. Most extension workers have been to university but many do not have practical experience.
- Views on cooperatives: UP is working with a UK consultant farmer group, trains every three months on how to develop cooperatives and undertakes a review. NEMA project has a vegetable cooperative that has 260+ members and was established in 2019 but needs capacity development support.
- UP works with the hotel alliance, which noted the need to establish a vegetable supply centre that is easily accessible. The centre could serve as a supply for external export as well. Discussions are underway with the government to operationalize.
- Market information system (MIS): aims to provide voice messaging on up to the minute horticulture markets, which will enable illiterate buyers and sellers to know the market status. UP has the Product Estimate System that is available every 3 months. This system lets users know the number of products to be available across the regions in order to plan production.
- Collaboration with NEMA: aims to improve the value chain of horticulture through bio-fortification of products to increase value, training women on farming as a business and horticultural practices to increase yield/ production, as well as links to market in collaboration with NEMA.
- Collaboration with AusAID and USAID to promote organic fertilizers; with FAO on farmer field schools to improve the extension service capacity and the skills of the farmers, as well as the provision of small loans.
- Community ownership: A management committee is set up for example to manage an irrigation system, is trained, and identifies the work area and support requirements. UP supports clearing and a one-off purchase of a generator for pumping. Some communities replicate the activities to ensure that rice production is improved in neighbouring lands. If horticulture is the focus, women should be supported as individuals not as a group, and specialize in one crop, as a business. UP is piloting a project in URR for 20 women farmers to manage their own farm including irrigation and inputs, for which they pay 50 percent of the cost. Focusing on an individual means that scale up has doubled an area and can triple productivity. UP then links the farmer to a cooperative who has access to the market. Production is linked to the secondary market so when the cooperative market has a link to a market who can store goods under refrigeration then the whole value chain benefits.
- Poultry and small ruminants: increased poultry products supply to the hotel industry is needed. UP has a good relationship with the hotel association, which has 41 hotels in the Gambia registered, and is linking interested farmers to meet hotel requirements.
- Bio fortification (BTM) project: UP formed mothers' groups and did cooking demonstrations to move women from white potato to yellow potato, from millet production to pearl millet production. UP is working with FAO and have separate funding from EU to improve the nutrition status of children under 5.
- United purpose works with NGOs in every region on farming capacity building and implements through its own extension workers. UP provides the literature to NGOs and sensitizes them for demonstrations of activities. It works through NARI to certify the seeds and links to a seed production company in Senegal to provide seed variety information to farmers.
- UP has collaborated with NACCUG with whom he has a good relationship: UP trains and NACCUG provides loans. Some of the UP FO's are NACCUG members. UP did have a deal with Reliance Financial Services but it did not go well. Farmer organizations that UP created also end up with NACCUG.

Annex 6 Community consultations

In addition to the consultations carried out during the Concept Note preparation phase, three community consultations were undertaken in CRR and three in URR during full project preparation, between 28 October and 1 November 2019. Consultations focused on gathering community members' ideas on adaptation solutions to the climate impacts they reported. A total of 507 people were consulted, of which 70 percent was women and 30 percent was men. More women were available to participate as many men have left the villages. In addition, women are particularly interested in discussions on food security. The consultations were carried out in four separate groups in each village: an older women's group (31 years and older), a younger women's group (ages 15-30 years), an older men's group (31 years and older) and a younger men's group (ages 15-30 years). The total number of women consulted was 356, of which 106 were young women. The total number of men consulted was 151, of which 71 were young men. In two villages the younger and older men's groups were consolidated into one.

The consultation groups included four WFP representatives (including specialists responsible for the AF proposal gender assessment and the environmental and social assessment), a female and a male translator, a representative of the Women's Bureau and a representative of the National Youth Council. A representative of MoECCNAR advised on the consultation questions and process in advance.

The communities consulted represented The Gambia's three major ethnic groups—Mandinka (two villages), Fula (two villages) and Wolof (one village)—as well as the minority ethnic group Serahule/Jahanka (one village). Consultation organizers ensured the inclusion of especially vulnerable groups such as elderly people, youth heads-of-household, female heads-of-household, and people with disabilities. People living with HIV were especially invited to join by village organizers, but were not identified to the consultation team for confidentiality purposes.

The inclusive approach ensured that the consultations benefitted from information on people with disabilities relevant for project design:

- People with disabilities are the only high school graduates in some villages, as they are exempted from agricultural work and/or childrearing;
- Elderly women, as well as women and men with disabilities, highlighted that they depend on family and community support for survival, as no outside safety net is available;
- Some men with disabilities noted that unless they are able to run a business such as a small shop, the community must care for them and therefore their challenges are publicly discussed, undermining their dignity.

The gender-segregated consultations ensured men's voices would not silence those of women, as it is culturally inappropriate in the communities visited for women to contradict men's opinions. Similarly, the separate consultations with young women and with young men provided each group with the opportunity to share their perspectives, particularly dissenting opinions from their elders. As a result, a diversity of viewpoints emerged that point to specific youth-related vulnerabilities for the project design to consider, including:

- First-born boys as young as 10 years old and young men must assume responsibility as head of the household if their father dies, requiring that they drop out of school to engage in agriculture.
- Many young women stay in school until grades 7 to 9, and thereafter are married and give birth, often in their teens, leading to reproductive health problems.

- Many young women noted that they are not allowed to speak their minds in meetings where men are present and that they have no decision making power over their bodies, family planning and in some cases to whom they are married.

Climate change impacts, environmental degradation and information

Community members were asked about changes they had noticed in the weather and their surrounding environment. They attributed the following impacts to climate change: erratic rainfall, shorter rainy season, floods, windstorms, wildfires, drought and higher temperatures. The consequences of these impacts were identified as reduced agricultural productivity related to low soil moisture and erosion, animal death from starvation and drowning, new illnesses in animals and increase in human illnesses, reduction in fish stocks as the river runs dry quickly, and destruction of traditional thatched-roofed houses during storms.

Understanding of climate change varies among and within the communities consulted, but all had heard about climate change from the radio as well as from development projects. A woman noted "These (climatic) changes are happening because of tree cutting, smoke from heavy factories, which has also destroyed the ozone layer." In another village, the men stated, "due to climate change there is a lot of cutting down of trees and due to that, the forest cover is lost." Communities highlighted the need to replant the trees that have been cut down to provide shade for the village, animals and crops, given the increased temperatures. To reduce flood risk to their houses, one woman suggested they could dig belts around the houses.

Communities stated that they receive limited information about the weather from the radio (such as when rains will start and stop) and do not find the information useful for making decisions to plant and harvest, as the forecast is often incorrect and does not include agricultural advice. They rely on traditional natural indicators to make their agricultural decisions, such as the appearance of a particular insect or flowering of a specific tree.

Livelihoods

Women cultivate groundnuts, which they intercrop with beans, and sell (at a price fixed by the Government), as was done by their foremothers. In half of the villages women noted they used to grow rice along with groundnuts during the rainy season but now there is insufficient water; in the other villages women still grow rice but production is insufficient for household consumption as stores only last two months. Women also grow vegetables in their gardens, such as onion, peppers, eggplant, tomato, carrot, lettuce, okra, among others. Women keep sheep, goats and chickens, and it is their decision which small animals to keep, as well as which vegetables to grow in their gardens. In female-headed households the eldest son makes agricultural decisions for the family. In several villages, women identified making soap as a main task. Both women and men work in agriculture in the rainy season; in the dry season men engage in other labour if available. Both women and men use slash and burn technique after harvest. Tools for farming used include hoes, sine hoes, seeders, spades, forks, cutlasses, buckets and rakes. One village had access to a tractor for hire but it was not always available when needed. The women noted they would like to have access to power tillers, wheelbarrows, watering cans, tractors and generally good quality tools to make their work easier.

Men grow millet, sorghum (known locally as *coos*), maize, peas, and to a lesser degree cassava and pumpkin. In one village men had grown findi/fonio through Governmental support but did not have seeds for the following season. Some men harvest fruits, mainly mango and watermelon, for household consumption. The men noticed an increase in pests particularly for sorghum. Male farmers informed that when they know it is going to be a dry year they would like to plant early-maturing, drought-tolerant crops but the seeds are not easy to find and are expensive. Men keep cows, horses and donkeys, which are taken out to graze in the wet season. During the dry season, farmers that can afford it buy hay and groundnuts shells to feed the animals. Livestock is kept for milking and for sale but also as a source of manure and for ploughing. During drought or when

drought is approaching, they are forced to sell their animals at a third of the price originally paid to buy food for the household.

In villages near rivers, men fish using traditional spears and nets for household consumption. Men reported they derive their income from agricultural production, as well as remittances from family members working abroad and in town. Male youths also work as drivers, bricklayers and in other manual labour. Some male youths are involved in fruit tree planting, such as cashew. Male youths noted that those that emigrate for work are not always remunerated.

Land tenure: Women do not own land; they work in plots borrowed from their husbands. In one village, women stated some women were landowners, but the men stated only men owned land. Although men own the land they do not have land certification, which bars them from using their land as collateral for bank loans. The land property system is based on patrilineal inheritance and follows customary laws. When someone needs more land, they borrow it from others without paying a fee. Land is demarcated with sticks or wood fences.

Crop storage*:* there is no cold storage as the villages do not have electricity. Seeds and crops are stored underground, under beds, in wooden tents and on roofs where they are exposed to pests and animals. In some communities the community storage structure had collapsed. Crops and pesticides are stored together. All communities expressed interest in improving storage, except for one that already had a community storage facility. Men and women noted that improving storage would greatly reduce post harvest loss.

Crop processing: Women manually mill their crops with mortar and pestle, which is physically demanding and time consuming. Women identified milling machines as a priority need. One village takes their product to a mill.

Fertilizer and pesticide use: Women and men use both organic and chemical fertilizer when available and affordable. Many noted that they used organic fertilizer in the past but no longer have cows to provide it, as animals died because they couldn't find food. Those that can afford it use chemical fertilizer but most cannot. Some prefer chemical fertilizer because it is easier to apply; others prefer organic fertilizer as it is perceived as better for the soil in the long term.

Women noted they apply pesticide to the bags of groundnuts. Men noted they use urea for treating and protecting the plants, as well as pesticides that are sometimes distributed by agricultural extension workers. Generally they do not receive advice on safe application of pesticides and do not use protective gear.

Market access: Except for one village that only barters, women take their products to market for sale. They noted the following challenges:

- Often they cannot sell all that they take to the market on the same day because they all grow the same crops at the same time. Since there is nowhere to store the produce, it spoils, forcing them to sell at a very low price.
- Before taking products to market it is difficult to protect them from pests and keep the produce fresh, as traditional storage is not sufficiently insulated.
- It is hard to protect crops while they grow, as fences are inadequate in keeping animals out or they don't have fences.
- Transporting the produce to market by donkey cart or carrying it on their heads is difficult as the distance to market is great (some villages were a 45-minute car ride away).
- They don't have market stalls and must rely on retailers taking their produce to the market who may not return their earnings to them.

Water: Except for one village, all communities noted insufficient access to drinking water. All villages have at least one well and some also have a borehole. None of the villages have water for irrigation. In some villages, women collect rainwater by using buckets, pots and pans and use the water for laundry.

Women in one village reported they spend hours each day fetching water and that conflicts are common at the well. Men explained that conflicts also arise over water for animals: the higher temperature induces herders caring for cattle, goats and sheep (belonging to several farmers) to take the animals to drink at the rice paddies, which are cultivated by other farmers, leading to conflict.

Fuel: None of the communities visited have electricity; they use firewood and charcoal as fuel. Responsibility for collection of firewood varied amongst communities. In some, women collected wood, while in others this was done by boys. In others, boys cut the wood and then women collected it and brought it back to the home. There was no clear distinction in these practices due to geography or different group (Wolof or Mandinka). People who collected firewood reported that it is increasingly difficult and requires going further from the homestead.

Children, nutrition and health: Children go to school and help their parents in gardening, agriculture and tending to animals outside class times. Primary schools have a morning and an afternoon shift. The children eat porridge, bread, rice, beans, coos, fish, and are included in the school-feeding programme. Sometimes school meals are not available and parents feed the children. In every community some children get ill regularly with fever, diarrhoea and pneumonia. Some communities believed malaria was responsible for gastrointestinal problems, but one community reported that its children no longer get malaria because they sleep under mosquito nets.

Savings: Some families have savings but the majority do not. The NGO Tostan supports community savings for women in several of the villages consulted; most men do not have savings groups. In one village, men received training in savings and credit but do not have a savings group. In another village, men noted that each household contributes a small amount to a community savings account on a monthly basis. Three signatures are required to withdraw money.

Men do not have collateral to take out loans as they don't have land certificates. In one village, one family received a loan from Reliance at 30 percent interest repayable every two months. In another community, 24 women had received loans of Dalasi 5,000 from Supersonic at 20 percent interest rate and maximum repayment period of six months, with a processing fee of Dalasi 900. Both women and men expressed dissatisfaction with these providers and are interested in accessing affordable credit.

Many, but not all, women have means of identification. Most men have means of identification.

Cultural issues: Communities were asked about cultural beliefs that they felt were harmful. The following issues were raised:

- Young women stated that early marriage forces them to stop schooling and to begin child bearing when their bodies are not ready for it. They do not have access to contraception, to make decisions regarding family planning and about intercourse with their husbands. Some husbands don't support their wives, making them their mothers' responsibility. According to young women, the reason for this may be that the man was forced to marry the woman and doesn't want to support her, or the husband doesn't have any marketable skills to provide income. Often fathers promise a girl child in marriage and receive a bride price years in advance of the marriage. If the girl refuses to marry, conflict, sometimes violent, arises.
- Men stated there are no longer forced marriages. They noted there are problems when a young woman does not want to marry although the man has been paying a bride price to her family for years.

- Men noted it is their responsibility to, pay school fees, and feed the family, while women stay home to take care of children and the ill. Women stated it is their responsibility to feed the family, pay school and medical fees, and care for young and old.
- Young men noted many other young men and some young women had left the village for the city or emigrated. Many had dropped out of school as the family could not afford the fees.

Self-identified adaptation solutions

Although support appears to have been piecemeal, all villages have benefitted from some support either from Government, international cooperation, or NGOs. Support may include the provision of agricultural inputs (seeds, fertilizers and pesticides), training in the manufacture of organic fertilizers and pesticides, agricultural training, establishment of savings groups and community behavioural change (such as to end child marriage and female genital cutting). Community members complained that Government inputs were often late and project support was insufficient.

Community members expressed that they need more information on how to cope with the changing climate and that they know it is important to plant trees and improve waterways. Communities identified the following perceived solutions to adapt to climate change:

- Establishing a community garden protected from animals by a strong fence, with easy access to water for irrigation. In some cases, community gardens exist but they are not fenced off to make cultivation worthwhile. In all communities, women noted that irrigation must be ensured for the success of the garden.
- Fencing to protect plots and gardens
- Inputs such as seeds, fertilizers and pesticides
- Storage for crops and seeds
- Transportation to market and market cold storage
- Good-quality, effort-saving farming tools
- Labour-saving processing tools such as milling machine for coos and rice and for making juices or jams from mangoes, watermelons and other fruits
- Training in food processing
- Training in agricultural practices that improve productivity
- Training to improve animal husbandry
- Irrigation system for plots and for animals (willing to pay Dalasi 50/month per household)
- Afforestation to improve soil fertility and create wind breaks
- Savings and credit

Many other development needs beyond the scope of the Adaptation Fund were identified, including training in adult literacy, skills training (women identified soap making, sewing and tie-dyeing, running a shop; men identified welding, mechanic, tailoring and carpentry), installation of boreholes for drinking water, electricity, quicker access to health facility and to school (most communities do not have a school onsite).

Population by Age Group of Communities Consulted

CRR	BOTH SEXES										FEMALES ONLY									
LGA/District / Settlement	Total	<1	1yr-2yr	3yr-4yr	5yr-6yr	7yr-14yr	15-49	50-59	60 +	NS	Total	<1	1yr-2yr	3yr-4yr	5yr-6yr	7yr-14yr	15-49	50-59	60 +	NS
Kunting	1417	41	72	80	98	359	650	43	74	-	650	24	41	46	49	126	303	21	40	-
Daru	505	10	38	31	33	111	235	18	29	-	258	4	22	15	15	52	126	11	13	-
Sinchu Delegas	296	-	21	21	31	80	120	13	10	-	150	-	3	15	11	39	72	4	6	-

URR	BOTH SEXES										FEMALES ONLY									
LGA/District / Settlement	Total	<1	1yr-2yr	3yr-4yr	5yr-6yr	7yr-14yr	15-49	50-59	60+	NS	Total	<1	1yr-2yr	3yr-4yr	5yr-6yr	7yr-14yr	15-49	50-59	60+	NS
Sambel Kunda	371	11	36	29	31	68	169	9	18	-	177	4	23	13	12	29	84	4	8	-
Tinkinjo	564	27	37	42	49	125	225	20	39	-	308	19	19	18	15	60	142	8	27	-
Kuraw Arfang	775	29	52	63	55	164	323	34	55	-	464	11	33	38	23	84	215	24	36	-

Annex 7 Summary of Validation Workshop held on 15 July 2020.

Summary of the National Stakeholder Validation Workshop	
AGENDA	
The purpose of the workshop was to convene the relevant stakeholders for the validation of the project funding proposal prepared by The Government of The Gambia and World Food Programme (WFP) for approval by the Adaptation Fund (AF). During the workshop, an overview of the AF project proposal was presented for discussion and feedback in respect to The Gambia context; proposed project components, implementation and reporting arrangements, stakeholders to be involved; and participants' endorsement was sought for submission to the AF Board.	
Location:	NaNA Conference Hall, Banjul
Date:	15 July 2020
Time:	10:00-13:00 hours
Participants	See list of participants at the end of this document
MAIN DISCUSSION POINTS	
Welcome Remarks by WFP and the Ministry of Environment, Climate Change & Natural Resources	
Ms. Wanja Kaaria, WFP Representative and Country Director, provided the opening remarks. Addressing the 44 participants present, she stated that WFP was the agency of choice of the Government, and will continue to provide the technical guidance and support in addressing the effects of climate change in country. She highlighted that it is part of the role of WFP to support the Government to apply for these funds to support vulnerable people. The Adaptation Fund (AF) project proposal provides a platform and mobilizes a number of sectors especially Environment, Agriculture, local authorities, as well as women and youth farmers, to jointly plan and implement activities that assist the most vulnerable communities to build resilience and adapt to the impact of climate change. She further highlighted that partners have worked together to develop this proposal with the purpose of addressing the issues of	

climate change and building resilience. AF aligns well with other WFP projects funded by the Global Agriculture and Food Security Program (GAFSP), Peace Building Fund, European Union (Envelop A) and the Africa Risk Capacity (ARC) Replica that all aim to support resilience building and adaptation. WFP is also working with the Ministry of Environment on the Peace Building Fund to address climate change related conflicts. In addition, the AF allows climate change-related challenges to be addressed sustainably. The Ministry of Environment and WFP will make sure all comments are given attention and we will ensure all relevant aspects are reflected.

Mr. Alagie Manjang, Deputy Permanent Secretary, Ministry of Environment, Climate Change & Natural Resources, officially opened the meeting on behalf of the Ministry. He highlighted that the long-term impacts of climate change on communities and their livelihoods, as well as the increased frequency and severity of extreme weather events, expose settlements to a wide range of risks. These communities are ill equipped to handle such risks. He appreciated that the climate adaptation project will therefore strengthen individuals and communities' capacity to adapt and build resilience against the impacts of climate change. He highlighted that The Gambia is one of the most vulnerable countries on climate change evident with drought, crop failures, soil erosion and sea level rise. The negative effects of highly erratic rainfall are significant, considering that more than 70% of Gambians are involved in the Agriculture sector. Government developed a National Climate Change Policy in 2016 and actively seeks climate financing in line with the objectives of the Policy.

The Deputy Permanent Secretary also praised the consultations that now culminate in the validation of the Adaptation Fund proposal. He recognized that currently the Government of The Gambia does not have accreditation to this fund, and appreciated WFP for facilitating the Government's access to the Fund. He highlighted that WFP support included paying for the consultancy and providing technical guidance, facilitating community and stakeholder consultations, partner engagements, and this validation workshop. He mentioned that The Government of The Gambia intends to work on its accreditation and will look to WFP for support for such a process. He confirmed that the AF project proposal aligns with the National Adaptation Plan, National Development Plan, National Climate Change Policy and the Strategic Programme for Climate Resilience.

Overview of Climate and Adaptation in the Context of the Gambia

Mr. Bubacar Zaidi Jallow, Principal Climate Change Officer, PPCR Focal Point, Ministry of Environment, Climate Change & Natural Resources (MECCNAR) made a presentation of the overview of climate and adaptation in the context of The Gambia. He exposed research and facts on global warming trends and principal causes, covering the warming of the climate systems, the constant increase of the global temperature as well as the increases of CO2 and NO gases. There has been consistent temperature rise globally since the 1750s and in the Gambia, records started in 1970 with significant temperature rise. Furthermore, there have been

a consistent decline in total annual rainfall from about 1,200 mm in 1940 to 800 mm in 2010 and this is expected to further reduce.

The causes of climate change are due increased concentration of greenhouse gas emissions in the atmosphere, caused by to man-made events such as burning of fossil fuels, deforestation, human consumption and the change in the way humans use land, to name a few. Climate change demonstrates that Africa is the target of most temperature increases. In the context of the Gambia, over the years, statistics are showing the presence of less rainfall, more soil erosion as well as the increases of flood and drought events.

Over the course of the years and more recently, the Gambia Government is taking steps forward for better resilience towards climate change. There is a very strong policy and strategic footing on climate change, some of these are:

- The Gambia signed the United Nations Framework Convention on Climate Change (UNFCCC) in 1992 and ratified it in 1994.
- 1st and 2nd National Communications (FNC 2003, SNC 2012)
- The National Adaptation Program of Actions (NAPA, 2007),
- The National Capacity Self-Assessment (NCSA) and The Nationally Appropriate Mitigation Actions (NAMA) 2011.
- Background paper on Low Emission Climate Resilient Development Strategy
- Intended Nationally Determined Contributions to the UNFCCC Secretariat 2015
- 2016 ratified the Paris Agreement and the Doha amendment to the Kyoto Protocol.
- National climate change policy 2016, Renewable ENERGY ACT, SE4ALL Action plan
- Mainstreaming & Integration of Climate Change Considerations in Regional & Local Development Plans

The Gambia Government continues to work towards building resilience to climate change through the development of long-term strategies among other approaches.

Overview of Adaptation Fund and Project Proposal Development Process

Duncan Ndhlovu, WFP Head of Programmes, provided a brief introduction to the Adaptation Fund for the workshop participants to better guide their participation. He highlighted that the Adaptation Fund Framework was set up in 2010 under the Kyoto Protocol to finance projects and programmes that help vulnerable communities in developing countries to adapt to climate change, and the

initiatives are accordingly developed to fit with countries' contexts.

Adaptation Fund Requirements:

He informed that the Adaptation Fund will use specific criteria to review and screen projects (Country Eligibility, Project Eligibility, Implementation arrangements), and urged participants to provide feedback on the Draft project proposal in line with this AF project analysis/review criteria:

1. **Country Eligibility—**For a country and/multilateral implementing entity to participate in the Adaptation Fund process, there is a need to meet fiduciary risks management standards. Though, The Gambia did not yet meet these standards but with the project proposal it will bring the country under the process as the project will be implemented with WFP. The Adaptation Fund Board looks at the requisite institutional capacity, the financial management and integrity to see if systems are in place for the capacity to hold and manage funds. It also analyzes what kinds of systems are in place to deal with fraud and corruption.
2. **Project eligibility** — To focus on concrete actions, to know if the project targets the most vulnerable communities and if it considers gender. It needs to be able to demonstrate if this Adaptation Fund project duplicates any existing projects.
3. **Implementation arrangements** — To know what arrangements are in place to assure sustainability of the project, its management, financial management and its risk, stakeholders to be involved in the project.

Adaptation Fund Proposal Development Process

A concept note development process started in April 2019 and was approved in October 2019. Since then, meetings have been held for the development of the full Adaptation Fund proposal. Following feedback from the validation workshop, the Adaptation Fund proposal will be finalized for submission to the Adaptation Fund Board by 10 August.

Presentation of the Project Proposal

Adam McVie, WFP Programme Policy Officer, presented the project titled: **Rural Integrated Climate Adaptation and Resilience Building Project (**RICAR) which will be implemented by WFP and partners and executed by the Ministry of Environment, Climate Change and Natural Resources. The Adaptation Fund is projecting a cost of $10 million in a 5-year period covering January 2021 to December 2025. It is hoped by September 2020, the project will be approved and implementation can start on planned date.

The project focuses on a range of integrated activities to promote the adaptation to climate change and to build resilience to climate risks. It covers the most vulnerable identified regions in the Gambia, namely Upper River Region (URR), Central River Region – South (CRR-South) and Central River Region-North (CRR-North). These regions were identified in a climate vulnerability assessment carried out in late 2019, which considered vulnerability to projected climate change with respect to early millet, groundnut, maize, unplanted rice, cattle goat, pig sheep, poultry, and the health sector.

The project aligns to national priorities as outlined in the National Adaptation Programme of Action (NAPA), Strategic Programme for Climate Resilience (SPCR), Nationally Appropriate Mitigation Actions (NAMA), Nationally Determined Contribution (NDC), Climate-Integrated Agriculture and Natural Resources Policy (2009–2015), and the Gambia Gender and Women Empowerment Policy (2010–2020).

The objective of the project is to enhance adaptive capacity of rural populations through support to climate resilience and diversified livelihoods (develop knowledge and awareness, implement concrete resilience building (main activities of the project) and adaptation measures and develop incentives, targeting women and risks transfer mechanisms targeting smallholder farmers.

It was emphasized that the Adaptation Fund project is not a UN project but a Gambian one, which covers 3 components:

- **Component 1**: Conducting research/studies to generate evidence for the project on how climate change is affecting agriculture and livestock, to evaluate the impact on community livelihoods, and to build awareness and systematic capacity at the sub-national level. The first target will be to understand the gaps per region and plan appropriate interventions.
- **Component 2**: To implement concrete adaptation measures and support diversified livelihoods, working with communities on the selected adaptation and resilience building measures.
- **Component 3:** To support farmers' access to financial services and entrepreneurship especially targeting women and youth. These will include micro insurance, index insurance tracking rainfall (weather data) and savings and microcredit, which will also be supporting credit unions.

The stakeholders to be involved in the project include, but are not limited to, the following:

MoECCNAR, Ministry of Agriculture (MoA), Women's Bureau, Ministry of Finance and Economic Affairs (MoFEA), Department of Community Development (DCD), WFP, The Central Bank of The Gambia (CBG), Ministry of Trade and Industry and Employment (MoTIE), National Disaster Management Agency (NDMA), National Agricultural Research Institute (NARI), Red Cross, National Youth Council, Department of Forestry, National Coordinating Organisation of Farmer Associations Gambia (NACOFAG), Department of Water Resources and more.

Plenary Discussion

During the workshop, women and youth farmer representatives had additional sessions in their local language with the President of NACOFAG to enhance greater understanding of the farmers on the RICAR project and to receive their feedback. The selected regions for the implementation of the Adaptation Fund were approved and no disagreements were expressed. However, some minor comments by participants were shared during the plenary discussion.

It was defined that the Adaptation Fund is a practical project where about 80% of the funds will be benefits to the most vulnerable communities.

The focus on women and youth was welcomed by the participants, in order to reduce their vulnerability. It was commended that the project intends to implement the project using the existing the decentralized local structures and this will be key for the sustainability of the project outcomes. The councils and their technical entities should be part of the local implementing partners to ensure that skills are developed at a local level.

The VISACA activities under Component 3 were of specific interest to participants as a way to enhance youth and women farmers to start savings and lending and later link them with credit unions and farmer organizations.

The several capacities strengthening initiatives on governance and financial management was identified as a strong part of the project. Participants were happy that training will be done at a community level and will be supported by community development, rather than training high-level government staff.

- A speaker informed that working with project participants at a community level may bring up land ownership/ rights issues especially when developing concrete activities under component 2. It was emphasized the project should work with the local existing structures to introduce such project initiatives to ensure sustainability in the long term.
- The Ministry of Finance had updated information on the total land area in reference to 2013 GBoS spatial figures, the population density of the 2 regions, youth unemployment, female population and their socioeconomic characteristics (data of 2010 sites, site labor force survey). It was agreed that changes would be made accordingly, making reference to the latest data sources.
- The project should ensure that climate change is mainstreamed in the LCCAPs and that climate change adaptation is promoted throughout the work with communities in component 2 and 3. It was explained that the LCCAPs are Local Climate Change Action Plans and thus will be centrally focused on climate change adaptation.
- Flooding is a major hazard in the Gambia as well, however the insurance activity under component 3 is focused on drought. Exploration of expanding the risk transfer products to include flooding as well as drought would be beneficial for

communities. This would allow communities to manage their risk throughout the year, and among multiple hazards. It was agreed that the project will adopt an existing framework for micro insurance which has been developed for drought. However, further expansion of the index insurance market to flooding will need to be undertaken through other projects, as it is out of scope for this project. Currently the Gambia doesn't have any index insurance product available for the public. The Gambia does have the ARC, which is an index insurance for drought – but is only available to the Government. Therefore focusing on drought for RICAR is a logical first step, as there is already institutional knowledge of its process, and can be taken to the public. However index insurance for flooding would be a whole new product for the Government and the public.

- The youth representative from URR commented that climate change is a very important topic to address in their communities, and this project while attempting to build resilience and promote adaptation should also look into mitigation especially the human causes of cutting down trees. Most effects of climate change are as a result of human cause. The project should address the impact that deforestation has been affecting communities, and to provide education on the importance of trees. It is very challenging to influence human behaviors such as cutting down of trees but the project duration is an opportunity for a sustained behavioral change communication. Specific activities around reforestation, using agroforestry as an income source, and reducing the need to deforest through renewable energy and fuel-efficient stoves would greatly promote climate change mitigation in communities, as well as adaptation.
- The representative of the National Environment Agency suggested that a member from their agency should be on the steering committee to ensure coordination with the NEA procedures and processes. Suggestions were also made to include the University of the Gambia as part of the stakeholders due to the evidence activities under Component 1.
- Regional authorities from CRR and URR noted that local climate change adaptation plans, should also support the development and update of regional action plans. Those that have adaptation plans will be supported on review and update than creating new ones. This will provide a mainstreamed adaptation across the regions, and adaptation plans will better inform each other, and further inform the national adaptation. It was pointed out that the project includes activities to align the LCCAPs with existing higher -level plans.
- Many participants noted that using local government structures should be a priority. This comes out through supporting local governance structures and capacity strengthening, and the implementation of the project should be done in collaboration with the local government.
- The problems identified by the project, and the solutions around farmers having access to savings and microfinance is welcomed. It was emphasized that the conditions to get finance is a problem in the country. However, the NEMA project started a scheme establishing village and district cooperatives, providing them with starting capital in cash or kind as seeds and fertilizer. The NEMA cooperatives have machines tracing, milling, and tractors, which are shared among the farmer organizations.
- It was agreed that micro finance should be through VISACA and credit unions for this project via a graduation approach, and not the commercial microfinance institutions as they can harm farmers. It was supported that the commercial institutions do

not provide suitable products to communities, and the use of VISACA and credit unions are preferred by the communities and smallholder farmers.

- A participant disputed that there are localized areas of high climate change vulnerability in West Coast Region (WCR) not covered by the RMSI researched conducted by MoECCNAR. Deforestation and timber smuggling around the Foni area (WCR) are high and should be considered in future similar projects. Many communities have moved and left families behind. It was highlighted that there are and will be other parallel projects addressing the issues highlighted for the WCR.
- Participants from URR and CRR noted that further validation workshops should have been held in CRR and URR to get more representatives from the affected communities. MoECCNAR clarified that this was the final stakeholder validation workshop and was part of the series of consultations done at community level, regional and national level. Moreover, it was appreciated that the final stakeholder validation workshop had representation from both URR and CRR, including women and youth farmer representatives, representatives from farmer organizations and local government officials from both regions. Furthermore, it was also explained that extensive community consultations were held in the two regions to ensure that community views shaped the proposal.
- Participants noted that projects in the Gambia tend to fail due to weak M&E, and the benefit of activities is not properly tracked. The M&E function of the project should be strengthened to ensure that the project learns from the previous implementation of projects in the Gambia. An impact analysis at the end of the project should also be completed and include sustainability issues from the beginning.
- Participant farmers and farmer organizations present at the workshop emphasized that messaging and education when implementing the project should be strengthened. As in previous projects, the provision of tractors, ploughs and other inputs, - the project is indirectly telling them to expand farms by cutting trees and expanding borders. It was pointed out that this kind of issue would be covered during the project's sensitisation activities.
- Farmers and NARI brought up the weaknesses and misuse of chemical fertilizers through blanket application and have great effect on the soil. Farmers noted that soil testing machines for chemical properties are currently not done in the Gambia to understand which fertilizers are needed for the soil, and NARI/ MoA hasn't done a soil analysis across the country for a long time. NARI informed the workshop participants that they have recently received a soil testing machine and are about to commence the use. NARI highlighted the importance of using the right fertilizer through cowpea, as most of the Gambia's soil is acidic and even when you apply fertilizer, the chemicals are locked in.
- Participants recognized there is a need for soil mapping/survey, identifying the gaps and changes that will come from climate change, which will compound this. Therefore, a soil sample survey should be done again since the last one was done a long time ago. This, while important, was beyond the scope of this project and should be covered through a separate source of funding.
- Female farmer participants asked how exactly is this project going to help women, and is the project going to also support poultry, and sheep; we should not only look at crops in promoting adaptation? It was discussed that the project will conduct

a number of technical studies including a Localized Climate Change Impact Analysis (LCCIA) for crops and livestock, and a Climate Change and Food Security Vulnerability Analysis (CCFSVA) for the project target areas, disaggregated according to different livelihood systems and groups (women, men, female and male youth, vulnerable groups). These studies will inform priority interventions, to be identified as part of the Local Climate Change Adaption Action Planning process. Target communities will also receive additional support through value chain and value added production, which could support poultry production if those activities have been identified through the LCCAP.

- Female farmers present also noted that farmers are mostly affected by climate change due to the reducing rainy season and because they don't have fast-growing crops they cannot adapt to the changing environment. This is of especial concern for rice and groundnuts and would need climate resilience and early maturing crops to combat the change. They need support on those climate resilience crops by working with NARI and seed secretariat to create a long-term system. This approach will be included in the project's activities.
- Farmer participants also noted that access to inputs is a challenge as they are lacking equipment and fertilizer, and this affects their yield. It is expensive for them to buy fertilizers for themselves and they have to cross to Senegal. The project should look at ways to solve this gap, either through provision of the inputs and supporting the development of the supply chain. The project development team noted in response that the RICAR project would not purchase chemical fertilizers for beneficiaries, as the input is not climate adaptive. However, the project will promote the use of organic fertilizers. The project will also support farmer organisations and credit unions, which will indirectly support the supply chain processes in the Gambia, both in terms of getting produce to market, but also inputs to farmers.

LIST OF PARTICIPANTS IN VALIDATION WORKSHOP

No.	Name of Participant	M/F	Organization
1	Musa F. Sowe	Male	National Coordinating Organization of Farmer Associations Gambia (NACOFAG)
2	Awa Jague	Female	National Coordinating Organization of Farmer Associations Gambia (NACOFAG, CRR-S)
3	Hamand Komma	Male	National Coordinating Organization of Farmer Associations Gambia (NACOFAG, CRR-N)
4	Musa Gibba	Male	National Coordinating Organization of Farmer Associations Gambia (NACOFAG, URR)
5	Fatoumata Baldeh	Female	National Coordinating Organization of Farmer Associations Gambia (NACOFAG, URR)
6	Assan Jallow	Male	National Coordinating Organization of Farmer Associations Gambia (NACOFAG)

7	Saikou Jarra	Male	The Village Development Committee (CRR)
8	Fauta Fatty	Female	Central River Region North (CRR-N)
9	Muhammedou Jatte	Male	Central River Region (CRR)
10	Alpha Jallow	Male	Ministry of Fisheries & Water Resources (DWR)
11	Babauding Sanyang	Male	D.F
12	Omar Kanteh	Male	Ministry of Trade, Industry, Regional Integration & Employment (MoTIE)
13	Abdoulie Touray	Male	Central Projects Coordinating Unit (CPCU)
14	Josephine Menty	Female	PSU / Ministry of Agriculture (MoA)
15	Isatou F. Camara	Female	Ministry of Finance & Economic Affairs (MoFEA)
16	Foday Kanyl	Male	ActionAid
17	Lamin Kwabi	Male	University of The Gambia (UTG)
18	Yahya Jawo	Male	Upper River Region (URR)
19	Muhammed Sagne	Male	Gambia Chamber of Commerce and Industry (GCCI)
20	Fatou Balleh Jobe	Female	Ministry of Environment (MoE)
21	Omar Ceesay	Male	National Environment Agency (NEA)
22	Omar Jammeh	Male	Regional Youth Committee (CRR)
23	Siaka Marrong	Female	Women’s Bureau
24	Alieu A. Sanneh	Male	National Disaster Management Agency (NDMA)
25	Kawsuu Barrow	Male	National Disaster Management Agency (NDMA)
26	Pa Alieu Sillah	Male	Central Bank Gambia
27	Samba Bah	Male	Governor’s Office (URR)
28	Lamin R. Darboe	Male	Governor’s Office (CRR)

29	Busnear Jallow	Male	Ministry of Environment, Climate Change & Natural Resources (MECCNAR)
30	Alagie Manjang	Male	Ministry of Environment, Climate Change & Natural Resources (MECCNAR)
31	H. Sagne	Male	Ministry of Environment, Climate Change & Natural Resources (MECCNAR)
32	Dr. Dembo B. Jallow	Male	National Agricultural Research Institute (NARI)
33	Aisa Trawally	Female	Farmer in Kuntaur (CRR-N)
34	Alieu A. Mbow	Male	Department of Community Development (DCD)
35	Ebma Sawaneh	Female	Department of Community Development (DCD)
36	Fatoumata Sanneh	Female	Farmer in Central River Region South (CRR-S)
37	Kanisu Fattey	Female	Farmer in Central River Region (CRR)
38	Wanja Kaaria	Female	World Food Programme (WFP)
39	Njogou Jeng	Male	World Food Programme (WFP)
40	Dawda Samba	Male	World Food Programme (WFP)
41	Adam McVie	Male	World Food Programme (WFP)
42	Duncan Ndhlovu	Male	World Food Programme (WFP)
43	Mélisa Lavoie	Female	World Food Programme (WFP)
44	Musa S. Mbenga	Male	World Food Programme (WFP)

Annex 8 Further details of project implementation arrangements

The following details provide additional information on the project implementation arrangements as set out in Section III.A of the project proposal.

A.1. Arrangements for Project Management

The project will be executed by the Government of The Gambia, under the overall supervision of the Ministry of Environment, Climate Change and Natural Resources (MoECCNAR), in which the Designated Authority (DA) of the Adaptation Fund (AF) is located. The Central Project Coordination (CPCU) of the MoECCNAR will be tasked with overall coordination of the planning, implementation, monitoring and reporting. MoECCNAR will collaborate closely with the Ministry of Agriculture (MoA) and the Ministry of Local Government in the project execution. Solid operational coordination between the partners will be assured through the Project Management Team (PMT) – see below.

WFP, as an accredited Multilateral Implementing Entity (MIE) of the AF, will act as the fund custodian, with the WFP Representative and Country Director acting as the Fund Manager. WFP will assume financial oversight of the project and report to and be accountable to the Adaptation Fund Board, to ensure that the project measures and achieves expected results, fulfills all reporting functions, and meets WFP and AF rules and regulations. The WFP Gambia Country Office will oversee and coordinate the overall project management, as well as coordinate the processes of monitoring, evaluation and knowledge management. WFP will provide technical backstopping, fiduciary and managerial support throughout all stages of project implementation, as well as capacity strengthening of the government, through MoECCNAR and the PMT.

During project formulation, MoECCNAR has requested WFP to provide execution services, notably direct project services related to cash-based transfers to beneficiaries; micro insurance programming, development of local climate change adaptation plans and procurement of goods and services required for the execution of the project activities. The MoECCNAR will retain responsibility for the procurement of office equipment and supplies, should an assessment of the GoTG's procurement procedures by WFP indicate equivalence with WFP's own procurement procedures. Regarding project personnel, the MoECCNAR will recruit the National Project Coordinator and other project staff, with the exception of the WFP Project Technical Advisor, who will be recruited by WFP and seconded to the MoECCNAR. This arrangement has been agreed upon between MoECCNAR and WFP to ensure compliance with the AF fiduciary risk management standards during project implementation. It will also facilitate hands-on capacity strengthening to the government entities and support timely delivery of project activities for the communities. Consequently, the selected project activities will be executed with WFP support, informed by WFP approaches and procedures, which will be adapted and institutionalized into the government planning and implementation frameworks. Nonetheless, all WFP executed activities shall be reported through the established project coordination structures.

WFP will provide support to MoECCNAR and the Project Management Team, through the WFP Project Technical Advisor WFP will assign the Project Technical Advisor to support the WFP Representative, as well as the project's National-level PMT and Regional Teams. The WFP Project Technical Advisor will be an international expert assigned for the specific purpose of providing coordination and technical support to MoECCNAR. WFP will also support MoECCNAR to develop the M&E plan and ensure its implementation. WFP

will also provide ad hoc technical assistance on specific project activities such as insurance and CBT through its staff in the Country Office and in HQ.

Central Project Coordination Unit (CPCU)

The CPCU under the leadership of the Director in MoECCNAR will be responsible for the day-to-day activities of the project, providing implementation oversight including support to recruitment and performance management of the project staff in close consultation with WFP. The CPCU will recruit a Project Management Team (PMT), including the National Project Coordinator (NPC), as well as technical, administration and finance officers, to implement the project activities, manage project funds and achieve the project outputs as specified in the project proposal. Implementing partners will also be recruited to support regional teams with technical execution of some selected activities. Consultants will be appointed on a needs basis to carry out specific activities, such as the specialised studies under Component 1.

Project Management Team (PMT) and Regional Project Teams (RPTs)

The PMT will be established within the CPCU in the MOECCNAR, working under the overall supervision of the Project Steering Committee (PSC). The PMT will be responsible for the overall execution of the project, with the technical and management guidance of the Director of the CPCU and WFP. MoECCNAR will establish Regional Project Teams (RPTs) in each of the two targeted regions (URR and CRR). Each RPT will have a full-time Regional Project Coordinator (RPC) to coordinate between the different regional actors/organizations and community partners. These staff members will work hand in hand with the WFP Regional field-based teams.

The role of the PMT will include:

- Coordinate and collaborate with other stakeholders to develop and implement the annual work plan of the Project (prepared in participation with the beneficiary communities and approved by MOECCNAR/PSU and the PSC).
- Establish and provide technical guidance and backstopping to the Regional Project Management Teams (for URR and CRR) for the implementation of the planned project activities (with technical and management guidance of other relevant units of the MoECCNAR and WFP, where relevant).
- Ensure national and sub-national level coordination and collaboration with other governmental and non-governmental bodies to facilitate data exchange; for sub-national this shall be with the Regional Technical Advisory Committees (TACs) – Chaired by Governor.
- Collaborate with the sectoral Project Support Units (from relevant sectors) to:
    - Facilitate effective communication with regional, Region and community level organizations on preparation, and implementation of all the project activities.
    - Provide technical implementation advice
    - Support the preparation of reports and monitoring of field activities;
    - Coordinate between donors working in the same areas for the same or complementary purposes. Ensure that resources of various projects are employed to facilitate synergies among the project activities.

- Mobilize local in-kind contributions from sources within the regional authority in support of the project to complement project resources; and
- Facilitate the project execution in any way possible.

Regional Project Teams

The RPTs will work with the Regional Technical Advisory Committees (TACs) and the Multi-Disciplinary Facilitation Team (MDFTs) in each region to carry out the planned activities of the project, providing secretariat support. The TACs meet quarterly or when required, and comprise the relevant regional sectoral leads, including Agriculture, Community Development, Water Resources, Disaster Management and other Extension Officers. The MDFTs meet quarterly or when required, and advise the Ward Development Committees (WDCs). They comprise the relevant sectoral extension workers in the field, including Agriculture, Community Development, Water Resources, and Disaster Management. The MDFTs in each region will facilitate integration with regional level planning and will review progress and implementation modalities employed at the community level.

Specifically, the RPT will:

- Facilitate engagement with the relevant government implementing sectors from the onset of the project to ensure ownership of the project.
- Report back to the National PMT on the progress of activity execution as well as all relevant regional meetings, decisions and actions
- Be responsible to report the meetings of the Technical Advisory Committees (TACs) and Multi-Disciplinary Facilitation Teams (MDFTs).
- Supervise and monitor the progress of the project activities by regular site visits to the project sites and submitting monitoring reports to the PMT National Project Coordinator.

Regional coordination: Regional TAC

The Regional Project Team will work with the Regional TAC and MDFTs in each region to carry out the planned activities of the project, providing secretariat support. The TACs comprise the relevant regional sectoral leads, including Agriculture, Community Development, Water Resources, Disaster Management and other Extension Officers. This coordinated team meets quarterly, and at any other time when needed. The team will facilitate regional level planning and review progress and implementation modalities employed at the community level, as well as make necessary recommendations to keep activities on track to meet delivery targets. Regional level coordination structures and functions are replicated at sub-regional level with the MDFT led by the Chief.

Community level coordination: Village Development Committee (VDC)

This is a small unit of village officials brought together to implement the project and streamline different village development interventions. The unit will oversee the implementation of project activities by FO, and participate in developing village strategies and awareness programs. The VDC will report to the Agricultural Extension Development Officer on progress and challenges.

A.2. Project governance structure

Project Steering Committee (PSC)

The MoECCNAR shall establish a Project Steering Committee (PSC) that will be the highest decision-making entity of the project, providing policy and strategic direction for the overall implementation of the project, including approval of annual workplans and budgets, annual reports and financial accounts. The PSC will be co-chaired by the Permanent Secretary of the MoECCNAR and the WFP Representative. The MoECCNAR National Project Coordinator (NPC) will be an ex-officio member of the PSC, and will serve as the Secretary to the PSC. The PSC will be comprised of senior representatives of the Ministry of Finance and Economic Affairs (MoFEA), the Ministry of Women's Affairs, Children, and Social Welfare (MoWACSW), the Ministry of Agriculture (MoA), Department of Water Resources (DWR), Department of Community Development (DCD), National Disaster Management Agency (NDMA), Ministry of Trade, Industry, Regional Integration and Employment (MoTIE); as well as representatives of civil society from the agriculture, natural resources and climate change sub-sectors, Women's Bureau, National Youth Council, and The Gambia Chamber of Commerce and Industry (GCCI).

The PSC will be linked to other PSCs of ongoing projects through the Agriculture and Natural Resources Working Group (ANRWG), to which all projects under the three Rio conventions report.[132] The ANRWG is co-chaired by the Permanent Secretaries of the Ministries of Agriculture and Environment, with the National Environment Agency as the Secretary. With regards to the National Climate Change Policy, the Inter-Ministerial Climate Committee (IMCC) will be considered the second level of oversight. The PSC will coordinate its activities with the IMCC, which is made of the Permanent Secretaries and Directors of the line ministries represented in the National Climate Change Council (NCCC). The NCCC meets bi-annually and oversees direction and guidance on the development and implementation of the National Climate Change Policy (NCCP) to ensure coherence with the national development goals and strategies. The IMCC meets every three months to review climate change policy implementation across the sectors, and submits reports to the NCCI. The PSC will meet at least every three months and extraordinarily if called for by the chairs. to:

- Provide policy direction and strategic guidance (supervision) to the Project Management Team;
- Approve annual work plans and budgets;
- Review and approve annual reports and financial accounts;
- Approve the composition of Regional Project Teams;
- Approve any recruitments by MoECCNAR under the project; and
- Discuss and approve any activity proposals for the overall steering of the project (including any necessary modifications of activities/outputs or budget and any request for project extension), based on monitoring reports provided by the Project Management Team.

The WFP Project Technical Advisor shall participate in the PSC meetings as a technical advisor and will be invited to report issues relevant to the Project progress and monitoring.

[132] These conventions are the United Nations Framework Convention on Climate Change (UNFCCC), the United Nations Convention to Combat Desertification (UNCCD), and the United Nations Convention on Biological Diversity (UNCBD).

National Project Technical Coordination Committee (NPTCC)

MoECCNAR will establish a National Project Technical Coordination Committee (NPTCC) consisting of the national executing agencies, namely the MoECCNAR, the MoA (PSU and Communication, Planning, Education and Extension Services of the Department of Agriculture), Community Development, MoTIE, University of The Gambia, NARI, DWR, NDMA, Ministry of Finance – Directorate of Planning, Insurance Association of The Gambia, key NGO implementing partners, the Project Coordinator and the WFP Project Technical Advisor. The Central Bank of The Gambia (CGB) shall be a co-opted to provide advisory support on micro insurance programming.

The NPTCC will play an advisory role to the PSC on policy, strategy and technical issues related to the project. NPTCC meetings will be convened by the MoECCNAR (PSU Director) and will meet every six weeks. It shall be responsible for providing technical guidance and monitoring the technical standards of outputs, activities and methodologies employed and should clear all technical reports produced by the project. Specifically, the NPTCC will:

- Participate in project appraisal and the inception/planning workshop, discuss experience and lessons learned from previous climate change adaptation related projects and recommend best practices to be incorporated into the project;
- Share relevant information and experience made with a view to optimize learning, coordination and harmonization among project components and with the various relevant projects and programs;
- Participate in annual project planning and review workshops, to ensure clear and agreed upon recommendations to be submitted to PSC; and
- Contribute with relevant experience and expertise in all matters pertaining to successful project implementation and achievement of sustainable results.
- Support reviews and evaluation processes.

The activities of NPTCC will be closely coordinated with the Multi-stakeholder Climate Committee (MCC) through sharing of workplans, implementation progress reports, and other related project information. The MCC comprises expert representatives of farmers, women, youth, children, scientific and technological community, workers, trade unions, NGOs, business community and local authorities. The NPTCC will be supported by four technical sub-committees on selected thematic areas to better focus relevant stakeholders and implementing partners. These sub-committees will be focused on the implementation of the activities and outputs and will ensure coordination and integration of relevant activities during implementation. The sub-committees will meet according to the operational plan of the activities set by the NPTCC, and will be headed by a relevant member of the NPTCC. The four sub committees are:

i) Finance Services (Savings and Credit, Microfinance, Micro-insurance)
   - Led by MOFEA – Planning Directorate (co-leads – NDMA, DCD)
   - Output 3.2.1 – Risk transfer mechanism for smallholder farmers
   - Output 3.2.2 – Farmers have access to savings products and microfinance

ii) Climate Services and Local Climate Change Adaptation Action Plans,

- Led by MoECCNAR (co-leads DCD, DWR)
- Output 1.1.4 Existing climate services scaled out
- Output 2.1.1 Communities develop LCCAPs
- Output 2.1.2 Concrete resilience building activities (planning)

iii) Sustainable livelihood management and market linkages

- Led by MoA-PSU (co-leads DCD, Women's Bureau, National Youth Council)
- Output 1.1.3 – National platforms for women and youth
- Output 2.1.2 Concrete resilience building activities (implementation)
- Output 2.1.3 - Diversified livelihoods developed through post-harvest management, value chain and marketing support
- Output 3.1.1 – Incentives for sustainable resilience building developed and implemented

iv) Evidence generation and knowledge management

- Led by MoECCNAR – PSU and Media
- Output 1.1.1 – Studies based on updated climate change projects
- Output 1.1.2 – Targeted awareness raising on climate change
- Output 1.2.1 –Capacity needs mapping and development of a systematic approach to climate change capacity development at sub national level
- Output 1.2.2 – Implementation of the systematic approach to climate change capacity development at sub national level

Annex 9 Gender Assessment

I. Introduction and context

The Gambia is a small sub-tropical country located between the latitudes 13º28N and 16º36W, which is bordered to the north, south and east by Senegal. The country has an 80km Atlantic Ocean coastline to the west; inland, the country extends eastwards along the north and south banks of the River Gambia. The total area is 11,300 km2, of which approximately 1,300 km2 consists of water bodies. The agricultural land is 6,550 km2 and the arable land is 588,000 hectares, of which 334,000 hectares are under cultivation. It has a forest area of 4750 km2 (i.e. 47.5 percent of land area).

The Gambia is the most densely populated country in West Africa; rapid population growth is intensifying environmental pressure, while weak public institutions are largely incapable of enforcing environmental protections.[133] The total population according to the 2013 National Census was estimated at 1,857,181 inhabitants, with average annual growth rate of 3.1 percent.

The main sectors of the country's economy are services, agriculture, and industry. Following the change in the country's political leadership in 2017, economic recovery is gaining traction, with real GDP growth at an estimated 5.4 percent in 2018, up from 3.5 percent in 2017.[134] This growth is driven largely by services— tourism, trade, financial services and insurance— which expanded by 10 percent in 2018, coupled with robust growth in transport, construction, and telecommunications. Agriculture contributes 26 percent to the country's GDP and accounts for 40 percent of national exports[135], but is constrained by weak investment and limited access to capital.[136] Agriculture is relatively undiversified, and mainly rain-fed, derived by smallholder and subsistence-based farming, with 91 percent of the rural poor working as farmers, many of whom do not produce a marketable surplus. Women comprise 46.5 percent of full-time farmers.[137] The country produces less than 50 percent of its food requirements; this heavy reliance on imported food leaves it vulnerable to price shocks. While there is potential for agriculture to play a larger role in economic development, this is constrained by severe and increasing land degradation.[138]

Efforts to fight poverty have also proven ineffective, with poverty levels remaining unchanged in the past decade (the percentage of households living below the poverty line of 1.25 USD/day was 48.4 percent in 2010 and 48.65 percent in 2015). There is rising rural poverty and a growing gap between rural and urban Gambia with regards to access to health, education, and basic services. While the proportion of the households living below the poverty line is 31.6 percent in urban areas, the proportion rises to 69.5 percent for rural Gambia. The rural areas account for 42.2 percent of the country's population, but hold 60 percent of its poor,[139] affecting women and men differently. There is a strong gender division of labour in the agriculture sector. Men cultivate the uplands, growing groundnuts (45

[133] AfDB/WB (2017) Fragility Risk and Resilience Assessment
[134] African Development Bank, African Economic Outlook 2019.
[135] Jaiteh, M.S. and B. Sarr (2011) Climate Change and Development in The Gambia: Challenges to Ecosystem Goods and Services. Available at http://www.columbia.edu/~msj42/pdfs/ClimateChangeDevelopmentGambia_small.pdf accessed 20 May 2019.
[136] WFP (2018) Country Strategic Plan 2019-2021.
[137] Gambia Bureau of Statistics and Ministry of Trade, Industry, Regional Integration and Employment, 2013
[138] CSAO-CILSS, 2008. Gambia Food Security Profile.
[139] CSAO-CILSS, 2008. Gambia Food Security Profile.

percent of crop area), early millet, maize, sorghum, late millet, cotton and upland rice, in decreasing order of importance. Women largely cultivate the lowlands, where the main crop is rice, grown in the wet season along the middle and lower reaches of the River Gambia, with vegetables grown in the dry season.[140]

Gender-based violence is a frequent occurrence in The Gambia, and the maternal mortality rate in 2015 was 706 deaths per 100 000 live births - which is still high in comparison to the global average.[141] The estimated informal employment rate is 62.8 percent, with a higher rate in the urban areas (52.4 percent versus 32.4 percent in the rural areas); women are disproportionally affected, as they make up 73.8 percent of workers in the informal sector.[142] 66 percent of the population is below the age of 25[143]. The youth unemployment rate is 38 percent, with young workers largely employed in jobs of low quality and informal sector. Female youth are more likely to be self-employed (46 percent, versus 32 percent for male youth). More than half of young workers are engaged in agriculture, which predominates in rural areas (82 percent, versus 16 percent in urban areas).[144]

No official census of the diaspora exists, despite the presence of nearly 90,000 Gambians abroad. However, the UN data suggest that the three top countries hosting Gambians are the United States, Spain and the United Kingdom. Around 10 percent of The Gambia's population is composed of non-Gambians, who tend to hail from neighbouring countries. Within the country, 23 percent of the population is affected by internal migration, and urbanization heavily contributes to this phenomenon. Irregular migration from the Gambia seems to be on the rise as many young Gambians are choosing to follow this path. Men are most likely to embark on the irregular journey, and an increasing number of minors are following the same path. The Gambia faces significant demographic and economic pressures that will continue to shape migration flows in the future. On the demographic front, a high population growth rate is likely to increase the dependency ratio and the population density in the Gambia.[145]

Climate trends and projections

The country has a sub-tropical climate with two variations of distinct dry and rainy seasons. The dry season commonly known as 'Harmattan' usually starts mid-October and ends around mid-June every year with an average temperature of 32°C / 89.6°F. The rainy season usually starts around mid- June and ends around mid-October with August being the wettest month of the year, temperatures can reach up to 41°C/105.8°C.

There is growing evidence of decreasing rainfall patterns, increasing temperatures and increasing land degradation.[146] The increasing temperature trend of 0.5°C per decade since the 1940s set out in the Second National Communication (2012) translates to an increase of 3.5°C since then, which is likely more than observed. An estimate of 0.21°C per decade is provided by McSweeney et al. (2012), converting to an increase of about 1.0°C since 1960, the largest trend being in October-November-December at 0.32°C per decade.

[140] NDMA (2015) National Drought Operational Plan
[141] World Bank (2018) Country Engagement Note.
[142] Altai Consulting (2017) Migration Profile: the Gambia. IOM and Free Movement and Migration in West Africa.
[143] Altai Consulting (2017) Migration Profile: the Gambia. IOM and Free Movement and Migration in West Africa.
[144] World Bank (2010) Youth employment and skills development in the Gambia (English). World Bank working paper ; no. 217.
[145] https://rodakar.iom.int/sites/default/files/document/publications/The%20Gambia%20Migration%20Profile.pdf
[146] CSAO-CILSS, 2008. Gambia Food Security Profile.

Temperatures in The Gambia are projected to increase by up to 7°C in the interior by the end of the century, under the greenhouse gas emissions trajectory RCP8.5.[147]

It is also certain that rainfall over the country has decreased in recent decades, at about 8.8 mm per month per decade between 1960 and 2006 (McSweeney et al., 2012). Government records show that the total national area that receives less than 800 mm rain has increased from 36 percent to 93 percent of the country since the 1940s.[148] For rainfall under the greenhouse gas concentration scenario RCP8.5, the main pattern in the ensemble means is for decreases except in September-October-November. According to the (draft) Third National Communication to the UNFCCC, annual rainfall in the country is projected to decrease by less than 1 percent in 2020 to about 54 percent in 2100, depending on the emissions scenario.[149]

The changing climate has significantly affected rural farmers, as many do not have sufficient knowledge and skills on the new, harsher climate that The Gambia is experiencing. The farmers use old methods of farming which do not produce enough to feed their families for more than three months in a year, with an estimated 10 percent post-harvest losses for rice and other dry cereals; while fruits and vegetables are estimated at 30 to 50 percent post-harvest losses.[150] These post-harvest losses occur due to lack of storage, inappropriate storage methods, lack of processing practices, low value addition and poor market access beyond the district local market.

The Adaptation Fund Project

In response to the opportunities provided for developing countries by the Adaptation Fund, the World Food Programme (WFP) is assisting the Government of The Gambia to develop a project proposal on rural integrated climate adaptation and resilience building. The overall goal of the project is to enhance adaptive capacity of vulnerable rural populations in The Gambia through support to climate-resilient and diversified livelihoods. The project aims to achieve this through the following three objectives:

- Develop knowledge and awareness to underpin evidence-based resilience building and adaptation activities, particularly for women and youth, and enhance capacity for systematic sub-national level adaptation planning;
- Implement concrete resilience building and adaptation measures in the project target areas;
- Develop incentives, targeting women and youth, and risk transfer mechanisms, targeting smallholder farmers, for sustainable resilience building and adaptive capacity

The target group for concrete adaptation activities is rural smallholder farmers, with an emphasis on women, and female and male youth, who are already at risk from climate variability and change. As highlighted in the objectives, the project will build knowledge and awareness for evidence-based resilience building and adaptation activities, with a focus on women and youth, and enhance capacity for systematic sub-national level adaptation planning. The project will focus on a limited number of localities in order to maximise impact in two of the country's six regions, namely Upper River Region (URR) and Central River Region (CRR), which are among the most

[147] IPCC Fifth Assessment (AR5)
[148] GoTG (2007) Gambia National Adaptation Programme of Action (NAPA). Department of State for Forestry & The Environment, Banjul, 97p.
[149] However, some regional climate models (RCMs) incorporating complex orographic features project increased rainfall for West African region
[150] The Gambia Agriculture Engagement Note, Fostering Agriculture-led inclusive growth (2019) World Bank Group

vulnerable populations in The Gambia. Both regions are highly climate vulnerable, with high levels of poverty, chronic food insecurity, malnutrition, and environmental degradation. They experience considerable barriers to adaption to climate change impacts, yet with high potential to be the breadbasket of the country.

II. The Gender Assessment

Purpose of the assignment

The Adaptation Fund conceptualises gender assessment as a tool for providing empirical evidence, in the form of qualitative and quantitative data, for gender roles, activities, needs, and available opportunities and challenges or risks for men and women within a particular context or sector. The overarching objective of the gender assessment exercise therefore is to evaluate the barriers to effective climate adaptation planning and implementation in The Gambia, differentiated by gender. The assessment seeks to understand how women and men are affected by climate change and how their roles in society allow them to access resources and tools to respond to it. The gender assessment exercise is required as part of the project/programme proposal development to ensure the integration of gender-responsive implementation and monitoring arrangements, including gender-responsive indicators.

The information generated by the gender assessment also constitutes the basis to properly integrate gender in the project and to identify needed modalities of interventions that would ensure equitable participation and benefits. It informs the project planning and design and helps identify the gender- responsive activities needed in the implementation stage, in budgeting and in monitoring and evaluation. In general, the AF requires that gathering and collecting data should be gender-responsive and reflect the realities of women and men by breaking down the data not only by sex (male/female), but ideally also by age and other diversity factors, such as ethnic origin, and in response to questions that consider existing gender concerns and differentials.

Methodology

The gender assessment was conducted using a combination of a desk study and field surveys. The desk study reviewed various documents related to the country's gender situation, including policies, legislation, programmes and projects, reports, as well as data and statistics. The desk review also examined the relevant previous gender and climate change-related assessments, climate change project documents and reports, and related strategic documents in The Gambia.

The first round of community consultations for the development of the gender assessment involved a total of 510 people, 280 females (55 percent) and 230 males, and was held between 28 October 2019 and 1 November 2019. The main method was semi-structured focus group interviews with community members, divided by age and sex, as well as follow up interviews with key informants. A total of six communities were consulted—three in Upper River Region (URR) and three in Central River Region (CRR). The total consultation time per community was approximately three hours. The consultations were carried out one after the other through parallel consultations to save time for the community members who came in large numbers to share their views during the consultations. The assessment team also made observations and held some discussions through opportunistic sampling with farmers and several organisations' representatives who work at grass roots level with communities.

The second field mission was undertaken from the 20-24 April, 2020 during the COVID-19 pandemic in The Gambia, to both CRR and URR. While the mission goals were about school feeding and food security during COVID-19 era, WFP took the oportunity and spoke to women and men in those same communities which had been visited in November 2019 to find how the new COVID-19 situation was impacting women, men and children. The second consultation involved 130 women, 60 in URR and 70 young and older women in

CRR. These women were part of the Food Management Committees, Mothers'Clubs for school going children and cooks in schools which were benefitting from WFP's School Feeding Programme.

In each of the consultation groups there was a range of between 15-30 members of the community at each of the meeting across the six villages. Thorough preparatory meetings were held before each consultation meeting, followed by a review meeting afterwards. The aim of the consultation groups was to gather information on climate change as well as nuances about cultural norms and sensitivities regarding these of the communities to be consulted. In each consultation group – young women, older women, young men and older men – vulnerable people across various age groups participated. The various categories of the vulnerable included the elderly, people with special needs and disabilities, single heads-of-households, pregnant and lactating women (the latter for women's and female youth's group). The consultations comprised representatives from all ethnic groups in that community.

The participants discussed what their knowledge about climate change was, which changes they have observed in the past 10-20 years, and how they as communities were affected by climate change. The participants gave their opions on what could be done as possible adaptation mitigation measures. They also discussed their cultural knowledge of climate change and their different ways in which they can accumulate knowledge on the changing climate and their capacities to adapt to climate change challenges.

III. Secondary Data Findings

Situation analysis and differential effects of climate change on livelihoods

Climate shocks were the leading cause of food insecurity in The Gambia in 2017, during which erratic rainfall (late onset and dry spells) was experienced. In September 2018, the National Food Security Council declared an emergency food crisis situation for the cropping season 2018/2019. This followed from a rapid assessment estimating that 1,7 million people were under pressure due to inadequate rainfall resulting in decreased yield.[151]

The weak agriculture sector and exposure to food price fluctuations and climate shocks such as the 2012 and 2017 droughts and floods have already resulted in increased food insecurity. Rice cropping under tidal irrigation (done mainly by women) in the lower stretch of the river is already facing considerable disruption due to high levels of salinity, while upland crop production of groundnuts is being affected by low soil fertility rates, and the increasingly drier environment resulting from lower rainfall and increased frequency and intensity of "harmattan" related dust storms.[152] Productivity of the staple crops of maize and millet is projected to decrease as the climate warms, but the productivity of groundnuts, a cash crop cultivated mainly by men, is projected to increase.[153]

Climate changes are likely to worsen the current indicators for health, food security and nutrition status, and agriculture activities. Against a backdrop of high stunting, wasting, and iron deficiency anaemia, climate risks will further reduce household availability and access to diverse nutritious foods, increase post-harvest losses, increase disease prevalence (especially malaria) and reduce dietary diversity. Many of these climate impacts will affect women disproportionately, given their heavy responsibility for household duties. Women will have to walk further to collect water and firewood (the latter is sometimes collected by boys) and will have to toil harder to

[151] WFP (2018) Gambia Country Brief
[152] GoTG (2016) Strategic Programme for Climate Resilience, Phase 1, Volume 1 report.
[153] GoTG (2016) Technology Needs Assessment: Adaptation Technologies. Developed by the TNA Team.

provide nutritious food for their families.[154] In the long-term, climate change will also impact the nutrient composition of key crops, exacerbating nutritional problems unless addressed. Projections are that risks for malaria, cholera, and water- and air-borne diseases would increase.[155]

Additionally, there is increased flood severity and increased temperature are the climatic variables likely to have the highest impact on the coastal zone.[156] The direct effects of climate change on human health include injuries and fatalities as a result of extreme weather events and disasters such as flooding or landslides after heavy rain, as well as heat stress from extreme heat events.[157] Tidal flooding occurs in low-lying areas along the open coast and up the river, with potential loss of important urban areas, port infrastructure, roads, fish landing sites, farmland, forestry and significant natural habitats. While fishing is mostly conducted by men, women are also affected as they farm in the low-lying areas and are involved as fish mongers. Moreover, abstraction of drinking water near the coast has resulted in saline intrusion, reducing water quality and making some bore holes unviable. Population growth in the coastal zone is expected to put increasing pressure on the water resource with lowering water tables and higher saline intrusion, irrespective of any exacerbating adjustments resulting from climate change.[158]

Gender inequalities contribute to vulnerability, malnutrition and reduce the adaptive capacity of women. For example, rural women lack access to formal credit and land, which limits their engagement in agriculture and investment in climate-resilient technologies.[159] While women are recognized as the main rice producers on swamplands, a review of an irrigation project found that only 10 percent of improved land was registered to women.[160] In addition, women are more likely to lack identity numbers making them difficult candidates for, for example, index-based insurance in case of crop failure, land acquisition (because of traditional norms) and difficulties obtaining collateral necessary for investments.[161] A serious challenge highlighted in the UNDP 2015 report on women's access to land was the threat that women experience when they want to invest in activities such as gardening, which require a multi-year investment of resources. Conflicts have taken place when men have attempted to recall the secondary right after women have already invested in infrastructure (wells, fencing etc.) and or planted trees.' [162] Enhanced women's access to resources could cushion the effects of crop failures and climate change.

Youth make up 66 percent of the population[163]. The youth unemployment rate is 38 percent, with young workers largely employed in low quality informal jobs. Female youth are more likely to be self-employed (46 percent, versus 32 percent for male youth). A major contributor to youth unemployment is lack of access to high-quality education and training systems and a lack of skills, or mismatch between the skills possessed and those demanded in the labour market, as well as poor farming yields over extended periods of time.

[154] Note that there has been limited formal study of climate change impacts on women in The Gambia; these impacts are generalized from the limited literature within broader in country reports.
[155] GoTG (2016) Strategic Programme for Climate Resilience, Phase 1, Volume 1 report.
[156] Amuzu, J., Jallow, B.P., Kabo-bah, A.T. & Yaffa, S. (2018) The Climate Change Vulnerability and Risk Management Matrix for the Coastal Zone of The Gambia. Hydrology. 5. 10.3390/hydrology5010014
[157] Serdeczny et al. (2015) 'Climate change impacts in Sub-Saharan Africa: from physical changes ot their social repercussions.' *Regional Environmental Change,* vol. 15 no. 8, pages
[158] GoTG (2016) Strategic Programme for Climate Resilience, Phase 1, Volume 1 report
[159] GoTG (2018) Zero Hunger Strategic Review
[160] World Bank (2013) Improving Access to Land and Strengthening Women's Land Rights in Africa.
[161] GoTG (2016) Strategic Programme for Climate Resilience, Phase 1, Volume 1 report.
[162] UNDP, 2015: Final Report – Women's Access and Ownership of Land in The Gambia
[163] Altai Consulting (2017) Migration Profile: the Gambia. IOM and Free Movement and Migration in West Africa.

This has contributed to young people seeking alternative means of livelihood, including irregular migration and employment in the informal sector.[164] While many citizens showed great courage and determination in defeating the environment of repression that had predominated in The Gambia for several decades, there is no doubt that the ravages of this time, together with the high levels of migration[165] out of the country by youth and others, have led to a fraying of the social capital of many communities and increased the unpaid domestic work burden for the women who remain behind. Most migrants are reportedly averagely educated males between the ages of 18 and 47; the vast majority of migrants remain within West Africa region.[166] The reasons for migration from rural areas are complex and require further study, but include economic reasons linked to decline of the rural economy and natural resource base, exacerbated by climate change, and a lack of services in rural areas.

The Gambia's Sixth Periodic Report (2019) to the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) covers the period 2015 to 2019 and seeks to highlight the progress made in achieving gender equality in the public sphere, the challenges encountered, and the efforts being made towards the realization of women's empowerment. The report highlights progress made during the reporting period in women's health, education (especially the girl-child) and protection from harmful traditional practices. In particular, the report hails the establishment of a new Ministry of Women, Children and Social Welfare (in 2019) "as a sincere demonstration of the political will by the Government of The Gambia to give the issue of gender disparity the highest consideration." Finally, the report provides evidence of the increased level of representation of women at decision-making levels in the Executive, Judiciary, and the National Assembly. These gains are however yet to be replicated at the local level, even though for the first time in the country's history, the Capital Banjul elected a female Mayor in 2017.

In 2019 Food and Agricultural Organization published the National Gender Profile of Agriculture and Rural Livelihoods (in) The Gambia. According to the report, the Government has taken concrete policy decisions and actions on gender equality and women's empowerment in the past two decades. In order to better manage the affairs of women and gender, the Government established the Women's Bureau and National Women's Council (NWC) in 1980, Women's Affairs in 1996 and created the Federation of Gambian Women in 2010. The National Gender and Women Empowerment Policy (NGWEP) (2010–2020) together with the Gender Mainstreaming and Women Empowerment Strategic Plan (2010–2015) were put in place to identify gender focal points (GFPs) and facilitate gender mainstreaming in all development initiatives and interventions including the agricultural sector. A local government act institutionalizes decentralized and inclusive governance, calling for equal representation of women and men at the Village Development Committees (VDCs), which is the entry point of all development programmes into the communities. The Government also ratified a number of international conventions and developed and implemented a number of national policies to address gender issues in the country.

Most of the agriculture work is done by women, who support themselves and their children. Rice is the main staple food in the country and its production is mostly done by women on a subsistence basis to feed their families. Similarly, horticultural production is mainly practised by women on a small scale, partly for consumption and for sale at local markets as primary products to earn little income to supplement their subsistence earnings with cash income. Women farmers also raise and manage most of the small ruminants and rural poultry for the same purpose. Even though there are more women in agricultural production than men, their massive contribution does

[164] GoTG (2017) The Gambia National Development Plan 2018-2021
[165] Net migration rate: -1.9 migrant(s)/1,000 population (2017 est.) https://www.indexmundi.com/the_gambia/net_migration_rate.html
[166] http://ec.europa.eu/europeaid/sites/devco/files/t05-eutf-sah-gm-02_-_migration.pdf

not translate to the desired improved social status for women, since most are involved in the production of non-cash crops and thus women farmers operate at low levels of productivity owing to limited control and ownership of productive resources such as land, inputs, credit and technology, as well as markets.

Women operate generally smaller farms, have fewer livestock and a greater overall workload that includes fetching water and fuel wood – although in some villages / homes, boys collect the firewood. Access to land ownership is extremely low (only 4 percent own land alone, 15 percent own land jointly, the rest do not own any land). Women also have less access than men to education, agricultural information and extension services, technology, and financial services. Access to market, storage and processing technology remain poor and hamper value chain development. Finally, malnutrition is increasing for both men and women, while under-weight and stunting has been slightly increasing since 2000 (around 16 percent, slightly less for girls). In addition, The Gambia's traditional patriarchal society and its associated social norms and customs tend to exclude women from some more remunerative activities (for instance, cash crops), to reduce access to productive resources and services (such as land, credit etc.) and to overburden women with reproductive and domestic chores. Gender responsiveness remains low due to limited community awareness and rural education, insufficient data, visibility and voices on women's issues, bureaucratic resistance and insufficient support and coordination from other stakeholders.

IV. Findings from the community consultations

Rural women experiences of climate change

130 girls and young women aged 15 to 30 years participated in focus group discussions across the six villages which were part of the field visit consultation sites.). At a young age these women had become mothers which confirmed the national statistics that 47 percent of children are married in The Gambia before they reach 18 years of age. 80 percent of the 130 young women had families with their children aged (0- 15) years. The age range of 'young women' included girls under the age of 18 who were married and had at least two children. They stated they were disproportionately affected by climate change and had poor survival skills. As they had little education, their efforts to support their families through agricultural production were failing because of harsh climate and their lack of skilled knowledge to survive. They further informed the assessment team that their parents generally forced them out of school from completing their basic education and got them married early, sometimes with their consent, but mostly without. Some of them also confirmed that female genital mutilation/cutting (FGM/C) was still secretly practiced.

Despite legislation against FGM/C, young women stated that they had undergone or knew young girls who had undergone cutting. They highlighted that those who refused to get married after being engaged for marriage under-aged were subjected to abuse and various forms of gender-based violence. Some cases of unconsented sex also arose and were highlighted in some of the villages. Illiteracy was also high among this group.

The young women felt that they were treated unfairly in their communities as they were also undergoing FGM/C and still forced to marry young. They believed that their parents and relatives were caught up in the plight from climate change and they as young women were like silent victims whose right were further violated as mitigation to the poverty that was affecting their communities. They wanted to claim their rights to education and their rights to choose a spouse when they came of age. On the other hand, their parents and guardians informed the assessment that they had no financial resources to assist the young females to continue their education. While they claimed it was lack of resources to support girls' education it was apparent that patriarchy played a major role on the selection and preference for boys' education over that of girls when resources are limited.

The young women also highlighted that they had challenges accessing resources due to socio-cultural norms highlighted above, including accessing water or firewood. They often walked as far as 10km to fetch river water or further to find firewood. They felt unsafe as they walked long distances from their homes.

Reported cases of Gender-Based Violence

Young women highlighted that they were often prevented from completing their basic education to get married while they were still young. Once the girls were married, they had challenges with spacing their pregnancies due to the limited decision-making power and knowledge of family planning. They stated that they experienced physical and emotional abuse if they changed their minds on marriage especially if dowry was already paid. Poverty and climate-change related diminished livelihoods from agricultural-based livelihoods meant that early marriages were a coping mechanism increasingly adopted by households in order to obtain dowry, to supplement household income. The dowry paid was then used as the only source of livelihood for families who would have lost their only source of livelihood in the failing agricultural production or livestock rearing. The young girls in the young women groups said that apart from diminishing livelihoods from agricultural production some of them were also in poor health. They informed the assessment team that they were often diagnosed with severe cases of anaemia and fistula disorders which often led to their husbands divorcing them and marrying other women as the fistula phenomena was not fully understood as a medical condition related to child marriages. Lack of access to land, employment, and financial resources exacerbated their challenges in the context of climate change.

Gender-based violence was noted to have increased generally over the years. As the COVID-19 pandemic grew nationally, placing additional stress on social and economic spheres of life, women are being forced into 'lockdown' at home with their abusers, at the same time as support services become inaccessible. Unpaid care work has increased as children are out of school, and the elderly are in need of more care due to overwhelmed health services.[167]

Women's livelihood challenges exacerbated by climate change

Nearly 150 older women (54 percent of the females consulted) participated in the focus group discussion in all of the six villages. 30 percent of this population was in their middle ages (35-50 years of age) with the rest over 50 years of age. 80 percent of these women had received no formal education and explained that their main source of livelihood was farming during the rainy seasons and scaled up vegetable gardening during the dry season. They highlighted that it was their tradition to grow groundnuts, which they use to feed their families. The effects of climate change have resulted in lower rice yields, they emphasized. Generally, women worked the farms, but they occasionally had men helping them with clearing the farms. Despite the farms being close to their homes (400-500m), they said they faced challenges in transporting their produce to the markets which required them to hire donkey carts for a distance that could take up to 45 minutes by car. They had no money to pay for this. They also added that there were no storage facilities for their produce, leading to post harvest losses. During the April 2020 visit to the field, women of this age group informed us that the socio-economic situation of the poorer households had experienced further setbacks, adding concerns that as women farmers they were losing a lot of farm produce as they could not sell nor move far from homes as they now had to take care of children who were no longer at school, due to stay at home rules under COVID-19 pandemic guidelines.

[167] United Nations, 2020, UNFPA, The Gambia 2020

Older women who were previously engaged in supporting their families through vegetable gardening activities expressed that they faced more hardships during COVID-19 period as farming had virtually stopped since the first week of the lockdown. Weekly markets were shut down and women and men could not sell their vegetables.

Women and land ownership

During the field visits women in all the communities reported that they do not own the land within their communities and that generally in The Gambia they have no rights to own land. A 2015 UNDP report similarly highlights that most women in The Gambia do not have primary rights to land, although some inherit land and others are beginning to purchase it outright, as is the case in West Coast Region, where land grabbing had been on the increase. During the community consultations, women claimed that they could borrow land from the male heads of the family or male members of the family that owned land, and this was true across all the 6 villages. This limited their decision-making power over land ownership, what to cultivate, crop production and the ability to grow a variety of cash crops, because it was only the men that decided what and when they could cultivate due to cultural norms. After harvesting, women faced the challenges of storage because even the few stores available were not enough, were in a poor state and needed repairs, and were owned by men.

Women that were interviewed also explained that they kept goats, sheep and other small ruminants as a form of livelihood. Women generally do not engage in fishing among the communities we visited in URR and CRR, which is different for others in other parts of the country who have access to the ocean or to the River Gambia. The majority of the women do have access to microfinance institutions like TOSTAN- (meaning "breakthrough" in Wolof – is a Community Development NGO), which helped them to start small business such as reselling the farm produce, sugar, tea, etc. Women are organized into cooperatives that produce groundnuts and beans that are mainly consumed at household level.

Young men's livelihood and climate change challenges

A total of 90 young men, or approximately 39 percent of the males consulted, took part in the community consultations. They stated that they were disillusioned and concerned about the future. About 10 percent of the youth as young as 16-17 years of age were already married with at least one child. The young men under the age of 30 who had more than five children explained that they were in polygamous marriages of two or three wives. When asked about the purported gender-based violence among their communities they explained that it was not a big problem, and that however there were often reported minor cases of gender-based violence. This indicated that their views differed from both young and older women's views. As they were not recipients of violence their perception was that it was a minor problem.

They reported that the rising temperatures, limited erratic rainfall, and poor harvests were driving them to other towns and to move outside their own country to earn a living. They stated that they could be successful if they acquired self-taught skills such as welding, carpentry, etc. They added that they were aware of the effects and causes of climate change and have tree-planting initiatives with the hope of better outcomes. Fishing was becoming more challenging and reducing the source of income, which could be linked to low flow in tributaries due to climate change. Some young men openly discussed the idea of illegal immigration to Europe and Americas in search of greener pastures. They added that it was better to die on the dangerous journeys than being killed by extreme poverty.

Most young men insisted that they also do not own land unless they are orphaned and inherit the land from their fathers. Some young men owned a few cattle but when droughts came, they sold the livestock at a loss as poverty was rife among their communities. Nearly

57 percent of the young men had attended madrassa to learn Quran and basic literacy while 36 percent attended formal primary school education. Among these young men, more people living with disabilities had completed their primary and secondary school education.

Older men's livelihood and climate change challenges

The assessment team was informed that livestock keeping was the main livelihood activity for the men in this community of the 140 men who participated in group discussions (61 percent of men consulted) in the six villages. Of this sample population, an estimated 70 percent of the older men were above the age of 60. This estimation is a result of the illiteracy of these men, who said they estimated their ages as they did not know their true ages. The rest were middle aged (35-55 years of age) but with only 12 percent of the middle aged group having received formal education.

The older men stated that animal rearing was becoming difficult as frequent droughts reduced water and animal feed. Due to practicing open grazing, men were increasingly getting into conflict with rice farmers in other communities when they took their cattle to drink the water on the rice farms. When drought approached, larger farm animals were sold instead of milk. Smaller ruminants were slaughtered for family consumption. Grazing land was also becoming too small, which created more challenges due to overstocking and associated soil erosion.

Despite land ownership being patrilineal, men who farmed faced poor rains, poor methods of farming leading to poor yields, and eroded soils or overgrazed farms. Despite the preference of organic manure provided by their livestock, change in climate had negative impacts on livestock resulting to limited manure. Chemical fertilizers were found to be expensive, and the majority of men could not access micro-loans to invest in farming equipment and fertilizers. FAO occasionally offered free organic fertilizers, but the instances were irregular, and the fertilizers were inadequate.

V. Conclusion

Achieving gender equality and women's empowerment remain a challenge in The Gambia. The rural Gambia tends to practice old cultural practices, which disadvantage women and girls in terms of basic education, access to land and other resource. Women and girls are the most affected with the profound disparities at rural levels. They are the ones mainly remaining in their communities. The climate change adaptation project could support institutionalization of gender transformative actions. Women and girls face cultural and other gender barriers which this project could reverse and have positive productive outcomes. The young men and older men in communities reassured the project teams they were ready to 'support' their women to participate fully on the various adaptation initiatives. It will still be important that the participating NGO's and project leaders should make arrangements that continue to engage women and men separately to ensure meaningful participation. Women should feel free to speak and participate without fear of recrimination. The gender equality initiatives recommended below could have a catalytic effect towards achieving gender equality outcomes with sustainable climate adaptation results towards Sustainable Development Goals.

VI. Recommendations

- The climate adaptation project should consider the cultural gender dynamics at household and community levels so that the design and implementation should not further exacerbate the existing gender disparities. At every level the project should ensure the 'do no harm principles' are followed. Clear communication with 'male gate-keepers' and implementation activities including schedules should be agreed upon to support women's participation. The distance from where activities take place must be near enough to ensure security for women and to not create protection concerns.

- Gender inequalities which relate to access to and control over land, decision making on use of land, should be navigated with sensitivity to cultural knowledge, traditions, religion and respect to promote equity for women. Women do not own land but there are ways to borrow land and ask for land which still need thorough documentation to protect the women and their investments. The implementation of innovative climate adaptation activities with gender transformative actions should be mainstreamed at all levels of activity implementation. There is need to formalize agreements on state land or 'borrowed' land that have to be governed by legal protection and regulation for the duration of the project and sustainability beyond the project completion.
- There is a need to support links for women involved in smallholder farming with ready markets such as Home Grown School Feeding (HGSF) so that the value chain component of the project can catalyse diversified livelihoods for women, and thus increase resilience to climate change in an equitable fashion.
- There is a need to strengthen financial inclusion for rural women to support their agricultural and value chain activities. Among the communities consulted, there were requests for institutions that provide credit services to communities. If possible, there should be basic literacy and numeracy as some of the women and men were illiterate and may need assistance to ensure project sustainability.
- There is need for intensive behavioural change and communication with various capacity building interventions for the women, men, youth and local leaders to address climate change challenges with a gender lens. This could include engaging older women and older men and male and female youth to discuss the challenges of child- and forced marriages, given that this cultural practice forecloses the educational and thus resilience options for young women.
- The women requested support with farming tools, power tillers, seeds and fertilizers, labour-saving agricultural technologies to reduce the amount of labour and time spent on, tilling the land, milling, and looking for firewood and water. Climate smart devices such as fuel-efficient stoves could also assist them in the reduction of cutting trees for firewood or undermining afforestation initiatives.
- As lack of storage led to major post-harvest losses. The project could support safe storage to protect and ensure that the produce could be safe for consumption over extended periods of time. Given the heightened vulnerability to climate change of women in general, storage facilities could be a shared resource among women groups.
- There is a need to engage in dialogue with traditional authorities and promote education and awareness campaigns to help girls and women know more about their rights and be empowered and engage in campaigns for education for all and gender-transformative climate adaptation initiatives.
- There is need to integrate considerations for gender-based violence into the climate adaptation activities in all communities consulted. Involving men and boys in capacity strengthening to promote advocacy against gender-based violence will be of critical importance.

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Annex 10 Environmental and social management and monitoring plan

The following sections are inlcuded in this annex: i) Summary description of the project; ii) Screening and categorization of the project; iii) Environmental and Social Management and Monitoring Plan.
According to the Adaptation Fund's Environmental and Social policy this project has been screened for its potential environmental and social impacts. The risk screening and assessment carried out is in compliance with the 15 social and environmental principles of the AF as described in Section K. The checklist used to screen the project and assess potential environmental and social impacts is presented below. It is based on WFP's screening tool, with the screening questions adapted and rearranged in order to be fully aligned with environmental and social principles of the AF.

The ESMP designed for this project will track identified risks, or any new risks, ensuring they are properly monitored, evaluated, and reported upon. The proposed project will fully comply with national laws, the Adaptation Fund's Environmental and Social Policy and WFP's environmental and social standards.

1. Summary description of the project

The overall goal of the project is to enhance the adaptive capacity of rural populations in The Gambia through support to climate-resilient and disersified livelihoods. The project aims to achieve this through the following three interlinked objectives:

1. Develop knowledge and awareness to underpin evidence-based resilience building and adaptation activities, particularly for women and youth, and enhance capacity for systematic sub-national level adaptation planning (Component 1)
2. Implement concrete resilience building and adaptation measures in the project target areas (Component 2)
3. Develop incentives, targeting women and youth, and risk transfer mechanisms, targeting smallholder farmers, for sustainable resilience building and adaptive capacity (Component 3)

Component 1 will be the entry point to develop knowledge, awareness and systems to enable evidence-based adaptation and resilience building activities. Climate vulnerability analyses for the specific target areas will be used to raise awareness on the climate change – food security – nutrition nexus, and to inform the community-based adaptation planning and implementation under Component 2. This component does not have any environmental or social impact.

Activities under Component 2 will be informed by the outcomes of Component 1 and will include the promotion of practices and the establishment of assets to increase smallholders' resilience to climate change impacts. Gender issues will be systematically integrated during the design and implementation. Capacity development and technical support will be also guaranteed. The participatory approach adopted throughout the project phases will ensure that specific needs of women, youth, elderly and vulnerable groups are taken into account when tailoring and implementing this component. Most of the field activities that will be implemented under component 2 will be defined through community-based participatory planning approaches. A menu of options has been pre-identified in consultation with communities. This set of options has been pre-screened during design phase (see screening checklist filled-in below) and activities are expected to be categorized low to moderate risk. Specific community adaptation plans will be screened before their approval to assess the actual risk category of each activity, taking into consideration the location and the social and environmental context. Should a moderate or high risk be identified, the project will take adequate measures to address and mitigate the risk.

Risk transfer through developing weather index insurance will be enabled under Component 3. Under the project, some farmers will pay for the initial crop insurance premium with their labour, by working on additional risk reduction measures, in the form of the community-based asset creation under Component 2. In return for their labour, the project will transfer the premium to the insurance company, and thus will use insurance as a transfer modality, instead of or in addition to cash-based transfers for the creation of climate resilience assets.

Potential activities for component 2, as well as excluded activities, are listed in table 1.

Table 1: potential and excluded activities for Component 2

	Potential activities	**Excluded activities**
Assets created and owned at household	–Contour ridges/swales –Vetiver hedge rows on contour ridges –Homestead vegetable gardening –Live fencing (forage) using multi-purpose trees –Windbreaks –Integrated pest management (IPM) and Good agricultural practices (GAPs) – intercropping, mulching, drought-tolerant varieties, small drip-irrigation systems, –Fruit trees and other crop trees (e.g. Moringa) –Woodlots –Compost making –Hand-dug wells –Rainwater harvesting e.g. off roofs –Post-harvest storage facilities –Energy-saving stoves and biomass briquette production from biowaste e.g. groundnut shells	–Introduction of agrochemicals –Introduction of GMOs –Introduction of alien crop species/ invasive species –Land expropriation –Large-scale monocultures (>2ha of contiguous land with 1 culture) –No activity in conservation areas and/or natural reserves –Hand-dug water wells for irrigation and/or livestock with depth>5m OR withdrawal>100m3/day
Assets created and owned by a group of farmers	–Live fencing using multi-purpose trees, for protection/soil fertility or windbreaks and for forage; –IPM and GAPs –Low cost multi-purpose water ponds (agriculture/ horticulture); –Post-harvest storage facilities for cooperatives and small-processing units –Windbreaks –Fruit trees (orchard) and other crop trees such as Moringa –Woodlot management –Compost making –Contour ridges/swales	–Construction of boreholes –Dams in rivers diverting >10% of surface flow OR >100m3 per day –Large storage facilities (>100m3 OR surface <25m2) –Creation of multi-purpose water ponds with depth>3m OR storage capacity >1000m3 –Large-scale production units (>100t per year) –No activity in conservation areas and/or natural reserves

	–Vetiver hedge rows on contour ridges	
Assets created and owned by communities	–Area closure –Contour ridges/swales and gully/ land reclamation –Vetiver hedge rows on contour ridges –Windbreaks –Gully/land reclamation –Small-scale re-forestation and woodlot development	–Land expropriation –Introduction of exotic and/or invasive tree species –Reclamation of gullies with Brush Check dams with height>2m
		–Any activity involving child labour of children below the age of 14 year; –Any activity that will lead to involuntary resettlement

2. Screening and categorization

The project was screened against the 15 Environmental and Social Principles of the Adaptation Fund. The screening tool consists of a list of around 20 general level 1 questions (indicated with two digits, e.g. 3.1) and around 60 detailed level 2 questions (indicated with three digits, e.g. 3.1.1). They are categorized in 15 thematic areas that correspond with the 15 Environmental and Social Principles of the Adaptation Fund. All level 1 questions must be answered first.

If a level 1 question is answered with a 'yes', it leads to more detailed questions of level 2. All level 2 questions under a level 1 question that triggered a 'yes' need to be answered. This can be done after community consultation. If a level 1 question is answered with a 'no', then the corresponding level 2 questions do not need to be answered. An explanatory comment should be added to all questions that were answered with a 'no' or 'yes'.

Answers to the detailed Level 2 questions result in one of three degrees of concern. If any Level 2 question is answered with a 'yes', the indicated degree of concern will determine the degree of concern for the whole activity. This means that if a single question indicates a high degree of concern, the activity is classified as an activity of high concern and appropriate measures must be taken. If no question is answered with a high degree of concern, but at least one medium-level concern is raised, then the activity is a medium concern activity. If no Level 1 or Level 2 questions are answered with a 'yes', then the activity is of low concern and no further action is required.

It is possible that a level 1 question is answered with a 'yes' and all associated level 2 questions are answered 'no' as they are more detailed and specific questions of the same issue. If all the level 2 questions are answered 'no', then this area will be of low concern, even if the level 1 questions was answered with a 'yes'. If a potential impact is not covered by any of the L1 or L2 questions, it can be added in the empty box at the end of each of the sections.

1. Compliance with the law			
1.1 Is there a risk that the activity would not comply with an applicable domestic or international law?		NO	As UN entity, WFP abides by international and national law. WFP's partners and contracted service providers are equally obliged to do the same. Moreover, relevant national, departmental and district authorities have been consulted during the proposal development process and will be partners in the project implementation. This facilitates compliance with all relevant laws and regulations. An exhaustive list of laws and regulations the project must ensure compliance to is provided in Section K above.

	1.1.1 Is there a risk that the activity would not comply with an applicable international law?	High		
	1.1.2 Is there a risk that the activity would not comply with an applicable national or local law?	High		

2. Access and Equity			
2.1 Could the activity lead to changes in local tenure arrangements for existing resources or resources created by the activity?		YES	The project is designed to promote the equitable access to activities and assets by women and youth in project areas. Project activities are not expected to lead to changes in tenure arrangements as such. However, economic benefits from the project implementation could potentially put groups or individuals at a disadvantage or lead to disagreements and minor conflicts, including on land tenure arrangements.
2.1.1 Could the activity lead to changes in tenure arrangements that potentially could put groups or individuals at a disadvantage or could lead to disagreements and conflicts?	**Medium**	**YES**	With regard to land tenure, land types in The Gambia are divided into three categories: freehold land, customary tenure, and leasehold land. Agricultural land access in the project area is regulated by customary rules and arrangements. In the customary system Alkalos (traditional chiefs) work with Area Councils to process land transaction documentation. However, individual's tenure under this arrangement could be at risk due to the lack of a formal land allocation system, which by rule of law would ensure land is rightfully bestowed to the owner. In this context, the creation of new assets, resources, or revenue-generating activities under Component 2 are expected to enhance the value of a given plot, triggering some risks in terms of access and equity in the long run in favour of the most prominent members within a community. Also, land transactions and ownership as a consequence of customary norms make it difficult for women to obtain collateral necessary for investments or credits. Through in-depth consultations with communities and stakeholders during both proposal development and project implementation phases (including the community-based planning process under Component 2) this project will ensure that no activity will interfere with access to basic services or exacerbate existing inequities.
2.2 Could the activity create or exacerbate intra- or inter-community conflicts?		YES	There are some existing ethnic conflicts in the country linked to loss of land and livelihoods. Tensions have been reported between Wolof and Mandinka as well as within the caste system between the so-called “forro” or “horro” (nobles) and so-called “kommo” (slaves) of the Gambian Sarahulleh communities. During project implementation, when specific villages are selected, it will be determined whether the project target areas include any such conflicts. If so, specific conflict resolution procedures will be developed, in consultation with all relevant stakeholders, to ensure project activities do not inadvertently exacerbate the situation.
2.2.1 Could activities lead to opening up of existing or creating new minor conflicts or disagreements within or between groupings or communities?	**Medium**	**YES**	The communities consulted represented The Gambia’s three major ethnic groups—Mandinka (two villages), Fula (two villages) and Wolof (one village)—as well as the minority ethnic group Serahule/Jahanka (one village). Consultation organizers ensured the inclusion of especially vulnerable groups such as elderly people, youth heads-of-household, female heads-of-household, people with disabilities, and people living with HIV. Minor conflicts and tensions may arise, if different groups will not be properly consulted during the consultation and implementation phases. Therefore, project implementers together with WFP will have to ensure the all interested groups will be duly represented during commuynity consultations and implementation phases. A grievance and

				complaints mechanism will have to be made avaialble and accessible at anytime by all groups involved or by anyone willing to file a complain linked to the project's activities, including for illiterate people and people without access to phones. A conflict resolution mechanism will be established to deal with potential grievances.
	2.2.2 Could activities lead to opening up of existing or creating new conflicts or disagreements within or between groupings or communities which potentially could become entrenched, violent, or spread to additional groups or communities?	High	NO	In the case the project would create or increase intra-community disagreements, there is little risk that they would become violent or involve neighbouring communities. There is no risk that the activities would introduce inter-community conflicts.
	2.2.3 Could the activity bring unequal economic benefits to a limited subset of the target group?	**Medium**	**YES**	Even if the activities would target the most vulnerable, there is a risk that the most prominent members of a community could hijack the redistribution of benefits of the activities at the expense of the disadvataged and/or vulnerable groups in the long run.
	2.2.4 Could the activity lead to increased un-employment that would not be absorbed by other sectors or activities?	Medium	NO	
2.3 Could the target beneficiaries or stakeholders be dissatisfied due to limited consultation during activity design or implementation (including due to inadequate Complaints and Feedback Mechanisms)?			NO	The objective of component 1 aims at eliminating this risk, by extensively consulting the communities (in groups disaggregated by gender and ethnic background) to inform the activities of component 2 and 3. The LCCAP consultations during component 2 implementation, informed by disaggregated knowledge generated under component 1, will be used to agree on the activities under Component 2 and to design appropriate channels for the Complaints and Feedback Mechanism, including for illiterate people and people without access to phones.
	2.3.1 Could the activity lead to dissatisfaction or negative impacts due to lack of beneficiary or other stakeholder participation in planning, design, implementation, or general decision making?	Medium	NO	
	2.3.2 Is there a risk that not all relevant stakeholders, and especially marginalised or vulnerable groups, have been identified and consulted or that they have been exposed to internal or external pressure or coercion or not able to comprehend the consultations?	Medium	NO	
	2.3.3 Could there be negative impacts due to an inadequate Complaints and Feedback Mechanism during project implementation?	Medium	NO	

3. Marginalized and Vulnerable Groups			
3.1 Could the activity impose disproportionate adverse impacts on marginalized and vulnerable groups?		NO	The project is designed to decrease the vulnerability and increase the resilience of targeted communities, in particular of the most vulnerable and marginalized subgroups such as women and people with disabilities. The assets to be established and activities to be implemented under all components (particularly under Component 2) aim at: i) empowering vulnerable groups to make informed adaptation decisions, while taking into consideration their traditional and local knowledge; ii) increasing availability, quality of and access to resources of marginalized groups. The targeting approach used, ensured due consultation of marginalised and vulnerable groups (i.e. households headed by women, people living with HIV (PLHIV), people with disabilities, pregnant and lactating women (PLW), etc.) during the design phase and will do the same during implementation. A complaints and grievance mechanisms will be put in place and made accessible for all affected people. No major adverse impact, either in social or environmental terms, is expected in this regard. As a result, no disproportionate distribution of adverse impacts is foreseen for the marginalized and vulnerable subgroups.
3.1.1 Is there a likelihood that the activity would have inequitable or discriminatory adverse impacts on affected populations, particularly people living in poverty or marginalized or excluded individuals or groups?	Medium		
3.1.2 Could the activity potentially restrict availability, quality of and access to resources or basic services, in particular to marginalized individuals or groups?	High		
3.1.3 Could the activity aggravate the situation of vulnerable, marginalised, or otherwise disadvantaged individuals or groups?	High		
3.2 Could the activity lead to influx of a temporary or permanent alien workforce?		NO	
3.2.1 Could the activity lead to influx of a temporary or permanent alien workforce of relatively small size in a relatively isolated or culturally sensitive community?	Medium		
3.2.2 Could the activity lead to influx of a relatively large temporary or permanent major alien workforce (>10% of existing community) or a smaller group which could be expected to have important cultural,	High		

	health, or socio-economic impact on a local community?			

4. Human Rights				
4.1. Could the activity fail to respect human rights?			NO	The IE and its partners affirm the fundamental human rights of all people. The project does not risk violating any pillar of human rights.
	4.1.1 Could the activity lead to violation of fundamental human rights as defined by international, national or local law?	High		
	4.1.2 Could the activity of partners, contractors, or suppliers, lead to violation of fundamental human rights as defined by international, national or local law?	High		

5. Gender Equality and Women's Empowerment				
5.1 Could the activity lead to gender-based inequality, discrimination, exclusion, unwanted workload, or violence?			**Yes**	The project will fully mainstream gender, and will ensure that women and men and female and male youth equitably engage in and benefit from project activities such as concrete asset building and climate-resilient value chain development. The project's gender mainstreaming strategy is a central element of the exit strategy, and is set out in Section II.J. A gender assessment has been conducted and women and women's groups have been and will be intensively consulted during both the design and implementation phases of the project. The Gender Assessment recommendations are integrated into the ESMP and will inform the implementation phase. The project will promote a fair distribution of burden and benefit between men and women. The project will also promote women leadership in public spaces and decision-making for climate change adaptation and food security and nutrition.
	5.1.1 Could the activity create or amplify conditions for gender-based inequalities?	Medium	**Yes**	Factors influencing the discrimination against women in terms of land ownership could pose some risks of women being excluded from the project's benefits in the long run. In fact, most women do not have primary rights to land (CRR-North has the lowest number of women owning land with 8 percent followed by URR with 15 percent) and, many are subjected to the general insecurity that is associated with secondary rights. This is particularly a problem when they want to invest in activities such as gardening, which require a multi-year investment of resources. Conflicts have taken place when men have attempted to recall the secondary right after women have already invested in infrastructure (wells, fencing etc.) and or planted trees. As women can hardly inherit

				farmland and are likely to have less land tenure security than men, there is a risk of increasing gender inequalities as soon as the production on the land they cultivate starts generating revenue as a consequence of the activities implemented by the project. While afforestation/tree planting in communal areas will not represent a major issue if benefits are equally shared among the households, income-generating activities on individual plots (i.e. gardening, fruit trees planting) may put women in a situation where they need to cede part of the revenue or pay a (higher) rent to the legitimate owners of the land under customary rules. Similarly, the use of farm inputs and implements may also be subject to men overarching power.
	5.1.2 Could the activity lead to gender-based violence?	High	NO	
	5.1.3 Could the activity lead to gender inequities in who makes decisions?	Medium	NO	
	5.1.4 Could the activity lead to increased unpaid work for women and girls?	Medium	NO	

6. Core Labour Rights				
6.1 Could the activity fail to respect core labour rights?			NO	
	6.1.1 Does the activity involve support for employment or livelihoods that may fail to comply with national and international labour standards (i.e. principles and standards of ILO fundamental conventions)?	High		
	6.1.2 Could the activity, or that of partners, contractors, or suppliers, involve use of child (<14y) or forced labour?	High		The IE and its partners respect international and national labour laws and codes, as stated in WFP's policies. In particular, WFP has a zero-tolerance policy for child labour of children below 14 year. Child labour is not uncommon in the targeted areas, particularly in the agriculture sector, but WFP will seek to promote school attendance, linking the beneficiaries' HHs to the school-based programme's activities in the Country. Avoidance measures: - Zero tolerance for child labour of children below 14 year; - Promote school attendance

7. Indigenous Peoples				
7.1 Does the activity involve indigenous peoples or could it affect indigenous peoples?			NO	Although The Gambia is populated by different ethnic groups, these are not specifically associated with a territory on which they depend exclusively. The eight main ethnic groups in The Gambia live side-by-side with generally minimum inter-tribal friction, each preserving its own language, music, cultural traditions, although there is an increasing amount of cultural interaction and fusion. Inter-group marriages are also common. The project will not discriminate against any group, and will ensure the widest participation from all different groups during all of its phases, from the design to the implementation.
	7.1.1 Could the activity negatively affect indigenous peoples, culturally or otherwise, without their specific Free, Prior, Informed, Consent (FPIC)?	High		
	7.1.2 Could the activity alter the traditional lifestyle of the indigenous peoples, even in the case FPIC was obtained?	Medium		

8. Involuntary Resettlement				
8.1. Could the activity lead to resettlement?			NO	This project will not resettle households or families, neither in physical nor economic terms.
	8.1.1 Could the activity lead to involuntary economic or physical resettlement of households or individuals?	High		

9. Protection of Natural Habitats				
9.1 Could the activity lead to negative impacts on natural habitats?			NO	By implementing ecosystem-based adaptation activities such as SLM and agroforestry, the project will ensure the protection of natural habitats. The activities of Component 1 are designed to enhance knowledge and awareness on climate change and better understand the environment in which the activities will be implemented. The activities of Component 2 aim at implementing concrete climate resilience and adaptation measures, while Component 3 builds financial incentives and risk transfer mechanisms developed for sustainable resilience building and adaptive capacity. As a result, the project's activities are not expected to have any adverse impact on the environment or natural habitats. Some activities of Component 2, such as those related to agricultural practices and tree planting, could potentially have adverse impacts on natural habitats, but they will

				be designed in such a way that these environmental impact is minimal (building upon features of the environment that are already present, without introducing new elements or alien crop/plant species). Moreover, these activities are of small-scale (managed at individual, household, or community level) and any residual impact on the environment or habitats would be negligible and readily remediable. Avoidance measures: - No introduction of alien crop/plant species; - No activity in conservation areas and/or natural reserves
	9.1.1 Could there be negative impacts on critical migration corridors of endangered or otherwise or important animal or insect species?	High		
	9.1.2 Could the activity lead to increase in unregulated or unlicensed collecting, hunting, or fishing?	Medium		
	9.1.3 Could a natural habitat be significantly degraded, fragmented, or more than half of extent destroyed?	Medium		
	9.1.4 Could a natural habitat be almost fully destroyed or degraded so that it no longer could function as natural habitat for the original fauna/flora?	High		
9.2 Could the activity lead to negative impacts in protected or internationally recognised areas?			NO	Activities will not take place in protected or internationally recognised areas or their buffer zones. The activities under component 2 will be designed in such a way that their environmental impact is minimal (building upon features of the environment that are already present, without introducing new elements or species). In addition, all activities in component 2 are small-scale (managed at household or community level) and any residual impact on the environment or habitats would be negligible.
	9.2.1 Will any major constructions be located close (<200m) to critical habitats, protected areas, or areas of particular or locally recognised ecological significance?	Medium		
	9.2.2 Could the activity lead to negative impacts on protected or internationally recognised areas?	High		

10. Conservation of Biological Diversity

10.1 Could the activity lead to negative impacts on biodiversity or endangered species?			NO	Some activities of Component 2, such as agroforestry and promotion of new crop varieties, could potentially have adverse impacts on biodiversity, leading to a deterioration of biological diversity if species are not correctly selected (e.g. inadvertent introduction of invasive species) and diversified. To ensure this risk is addressed, the project will prioritize local species and multi-species planting and avoid the use of non-native and invasive species. These activities will be designed in close collaboration with NEA and NARI. As a result, the project is not expected to have any adverse impact on the environment or biodiversity. Moreover, these activities are of small-scale (managed at individual, household, or community level) and any residual impact on the environment or habitats would be negligible and readily remediable. Avoidance measures: - No introduction of alien crop/plant species; - No activity in conservation areas and/or natural reserves
	10.1.1 Could the activity lead to degradation of biodiversity or significant reduction in one or more common animal, insect, or plant species?	Medium		
	10.1.2 Could the activity lead to loss (eradication or removal from local area) of one or more animal, insect, or plant species?	High		
	10.1.3 Could there be negative impact on any endangered or critically endangered animal, insect, or plant species?	High		
	10.1.4 Could the activity lead to introduction of invasive alien varieties or species which could influence local genetic resources?	Medium		
	10.1.5 Could the activity lead to introduction of invasive alien varieties or species which potentially could eradicate, change, or significantly reduce local naturally occurring varieties or species?	High		
	10.1.6 Could the activity introduce genetically altered organisms?	Medium		

11. Climate Change			
11.1 Could the activity lead to increased exposure,		NO	The entire project is designed to reduce beneficiaries' exposure and vulnerability to

increased vulnerability, or reduced resilience of beneficiaries to the effects of climate change?			the effects of climate change and increase their resilience. The project will not generate any significant emissions of greenhouse gases or reduce carbon sinks capacity. Many project activities will be designed to be low-emissions, as well as adaptive – e.g. the promotion of renewable energy, and increase in vegetative cover during SLM asset building. As the project area is highly vulnerable to the impacts of climate change, all project components and activities will be designed to contribute to increasing local capacities to sustainably face climate change in the long-term, and climate variability in the short -and medium-term. The promotion of: i) good agronomic practices for better management of soil and water resources; ii) Integrated pest management techniques coupled with the use of organic fertilizers; and iii) the increase of carbon sinks' potential through tree planting, are expected to reduce the emissions deriving from agricultural activities. Plants and crops will be selected to ensure a better adaptability to the current and projected climatic conditions.
11.1.1 Could the activities result in increased exposure to climate induced hazards?	High		
11.1.2 Could the activity result in beneficiaries being more vulnerable to climate-related stresses?	High		
11.1.3 Could the activity lead to beneficiaries having less means or options to withstand shocks resulting from extreme weather events (floods, storms, drought)?	High		
11.2 Could the activity lead to increases in greenhouse gas (GHG) emissions or to reduction of carbon sinks?		NO	None of the activities in the project is expected to increase greenhouse gas emissions or reduce carbon sinks
11.2.1 Could the activity lead to significant increases in GHG emissions during operation phase?	Medium		
11.2.2 Could the activity lead to significant degradation or destruction of elements which absorbs and stores carbon from the atmosphere (trees, plants, soils)?	Medium		

12. Pollution Prevention and Resource Efficiency			
12.1 Could the activity lead to significantly increased release of pollution to air, land, or water during		NO	None of the activities in the project will release pollutants into the air, soil or water. The project will limit the use of agrochemicals in favour of more environmentally

construction or operation?			sustainable methods while avoiding hazardous materials, or ozone depleting substances. Under Component 2, the project will introduce climate-smart agricultural practices, aimed at reducing the use of pollutants and increasing resource efficiency. These will include the promotion of natural solutions to increase agricultural productivity (e.g. compost, agroforestry) and to combat pests (e.g. integrated pest management). None of the activities will generate waste, either hazardous or non-hazardous. There is a risk that some household-level or community-level assets created during the project (e.g. water ponds) may be abandoned in the long run, but these assets will be constructed with natural, local materials that have no environmental impact. None of the activities in the project involves high resource use, as energy efficiency, minimization of material resource use, and minimization of the production of wastes has been embedded in project design.
12.1.1 Could the activity lead to a dangerous increase in release of pollutants (incl. noise) to air, land, or water during construction or as result of accidents?	Medium		
12.1.2 Could the activity lead to a dangerous increase in release of pollutants (incl. noise) to air, land, or water during normal operation?	Medium		
12.1.3 Will the activity lead to any open burning of plastic waste during construction or operation?	Medium		
12.1.4 Could the activity lead to significant negative impacts on visual aesthetic values?	Medium		
12.1.5 Could the activity lead to discharge of untreated wastewater to the environment?	High		
12.2 Could the activity lead to procurement, transport, or use of chemicals, hazardous materials, or ozone depleting substances subject to international bans?		NO	None of the activities in the project involves chemicals, hazardous materials, or ozone depleting substances.
12.2.1 Could the activity lead to procurement, transport, or use of chemicals or other hazardous materials, including asbestos and ozone depleting gases which will not be handled and disposed of safely by following normal Standard Operating Procedures?	Medium		
12.2.2 Could the activity lead to procurement, transport, or use of chemicals or other hazardous	High		

	materials subject to international bans?			
12.3 Could the activity lead to increased use of agro-chemicals?			NO	Under component 2, the project will introduce climate-resilient agricultural practices in selected communities, but this is not expected to lead to an increase in the use of agro-chemicals. To the contrary, the project will promote natural solutions to increase agricultural productivity (e.g compost, agroforestry) and to combat pests (e.g. integrated pest management).
	12.3.1 Could the activity lead to use of agro-chemicals that potentially could be replaced or reduced by alternative environmentally friendly products or techniques?	Medium		
	12.3.2 Could the activity lead to use of pesticides or other chemicals, which could have an unintended effect on non-target species and environment?	Medium		
	12.3.3 Could the activity lead to use of WHO class 1a, 1b, or Class II pesticides without proper application of the International Code of Conduct on Pesticide Management?	High		
	12.3.4 Could the activity lead to use of pesticides, herbicides or other chemicals or materials containing or polluted by Persistent Organic Pollutants (POP's) as listed by the Stockholm Convention?	High		
12.4 Could the activity lead to very high resource use (such as fuel or water) during operation?			NO	None of the activities in the project involves high resource use. All activities under component 2 are small-scale and are managed at household or community level.
	12.4.1 Could the activity lead to more than 100,000 litres per year of diesel, in vehicles and/or generators?	Medium		
	12.4.2 Could the activity lead to major use of water from unsustainable sources (bottled and transported, gradual depletion of ground- or surface-water, change of local waterways etc.)?	Medium		
12.5 Could the activity lead to generation or transport of hazardous or non-hazardous waste which could have negative environmental impacts?			NO	None of the activities will generate waste, neither hazardous nor non-hazardous. There is a risk that some household-level or community-level assets created during the project (e.g. water ponds) may be abandoned in the long run, but these assets will be constructed with natural, local materials that have no environmental impact.

	12.5.1 Could the activity lead to significant increase in generation of waste that will not be disposed of in an environmentally friendly manner (recycled, re-used, or recovered) by WFP, beneficiaries, or third parties?	Medium		
	12.5.2 Could the activity lead to generation of hazardous waste which will not be handled and disposed of safely by following normal Standard Operating Procedures?	Medium		
13. Public Health				
13.1 Could the activity lead to increased risk to community health and safety from use of equipment, materials, transportation, or natural hazards?			NO	The project will not have any detrimental effect on public health. It is designed to be nutrition sensitive, and thus will contribute to tackling the underlying causes of malnutrition through increasing agricultural production and processing, promoting sustainable natural resource management and supporting nutritious value chains. Particular attention will be given to activities related to water harvesting and storage, so that these do not result in an increase in vector-borne disease. Communities will be sensitized on using and storing water in a safe and efficient way. None of the activities in the project involves the use of equipment, materials or transportation that could pose a risk to community health or safety.
	13.1.1 Could activities during construction or operation phase lead to increased community risks from e.g. increased traffic, inappropriate design or use of equipment and materials which would not be handled by following normal Standard Operating Procedures?	Medium		
	13.1.2 Could the activity cause community exposure to water-born, water-based, water-related, vector-born or communicable diseases?	Medium		The creation of multi-purpose water ponds could potentially increase existing levels of transmission of water-born or water-based diseases, but this can be avoided by adding indigenous larvae-eating fish to the ponds, which could also represent an additional source of proteins for the beneficiaries. Also, depending on the level of depth, the water ponds may represent a risk of drowning for children. Finally, the use of water for cattle watering could pose health risks if the water is contemporarily used for human consumption. The multi-purpose use of water should be specified during implementation, and any practice, which could be risky for human health, should be discouraged as appropriate. With regard to the post-harvest storage facilities, these will be small-scale structures to be established mainly at households' level. Beneficiaries will be trained on correct hygiene practices to avoid any form of contamination or alteration and ensure good quality of the stored products. Avoidance measure:

				- Add indigenous larvae-eating fish species that feed on mosquito larvae to the water ponds; - Awareness and signs indicating the risk of drowning and the water depths.

14. Physical and Cultural Heritage				
14.1 Could the activity negatively affect heritage?			NO	Component 1 of the project will ensure traditional knowledge from the local smallholders will be duly collected to better inform the elaboration of the LCCAPs. Hence, the project will seek to understand the role of traditional and local knowledge and how it can be blended with scientific information for climate resilience. The community-based planning will highlight this, and the knowledge management activities (under Component 1) will document this. Consultations and engagement with stakeholders and communities during implementation will ensure that any physical cultural heritage present on project sites is identified and potential negative impacts are avoided through project design.
	14.1.1 Could the activity negatively impact any form of physical or cultural heritage?	Medium		

15. Land and Soil Conservation				
15.1 Could the activity lead to negative impacts on soils, groundwater, water bodies, water ways, coastal areas, or the sea			NO	Project activities will not pose risks to land and soil conservation, but rather will be specifically designed to address land degradation and promote sustainable land management and erosion control. Afforestation activities will additionally support protection and enhancement of lands and soil. Component 2 will promote, amongst others, soil and water conservation management practices aiming at restoring degraded land and improving ecosystem-based services. All activities are of small-scale (managed at individual, households, or community level) and any possible residual impact would be negligible and readily remediable.
	15.1.1 Could there be significant impacts on quality or quantity of surface- or ground-water?	Medium		
	15.1.2 Could the activity lead to major changes in flow regimes of local waterways, conditions of water bodies, or coastal areas?	High		
	15.1.3 Could the activity lead to increased soil	Medium		

	erosion, run-off, or significant changes to soil characteristics?			
	15.1.4 Could the activity lead to serious soil erosion (e.g. major gullies, sheet erosion etc.) or major detriments to soil quality over a large or locally important area?	High		
15.2 Could the activity lead to negative impacts on forests, wetlands, farming or grazing land, or other landscape elements of ecological or economic importance?			NO	The activities of component 1 and 3 will not have any direct impact on the forest or other landscape elements. In theory, the activities of component 2 may have some impact on the forest, but they will be designed in such a way that their impact is minimal. No activities will take place in primary forest. Moreover, all activities in component 2 are small-scale (managed at individual, household, or community level) and any residual impact on forest would be negligible.
	15.2.1 Could the activity lead to degradation or fragmentation of local forest areas, wetlands, prime farming or grazing land, or other landscape elements of ecological or economic importance?	Medium		
	15.2.2 Could forests, wetlands, prime farming or grazing land, or other landscape elements of ecological or economic importance be almost fully destroyed or degraded or heavily fragmented?	High		
	15.2.3 Could the activity lead to significant increase in consumption of locally sourced fuel-wood?	Medium		

The screening was conducted at project proposal stage and based on information available at this time. Community-level activities to be implemented and assets to be created and their exact location will be defined during PY 1 in a participatory manner through the CBPP process and abiding to the list of eligible and excluded activities listed above. To make sure those will be compliant with the outcomes of this analysis, a screening will be repeated at activity/asset level. Based on the menu of option pre-identified, and considering that all assets will be small scale and developed by the communities, the project is categorized as category B. Adequate resources have been set aside for this purpose in the project budget.

3. Environmental & social risk management and monitoring plan

Environmental and Social risk management and monitoring of the residual risks related to the overall project design

Principle	Residual risk	Mitigation measure	Responsibility	Monitoring indicator	Budget
Access and Equity	**Unequal access to project's benefits and/or resources creating intra-community tensions** (medium)	Ensure consultation and implementation approaches are tailored to each community, implemented by local partners that know the context well: • Record pre-existing tensions (particularly on natural resources access and use); • Record all opinions and feedbacks; • Record keeping of participants (ensuring all interested groups are involved) • Collect written proof of consultation and points agreed	WFP staff, Implementing partners	Number of consultation reports elaborated (yearly)	no additional budget required
		Ensure management of groups/community assets through the establishment (where not existing) of management groups (i.e. associations). These groups should maintain the same targeting approach percentages used by the project for men and women/disadvantaged groups	Implementing partners	% of new assets managed at community level or through associations (yearly)	no additional budget required
		Ensure the group/community agreement on land and natural resource access and use for the areas where the project activities will be implemented before implementation starts and ensure record keeping	Implementing partners Area councils WFP staff	Number of reports providing proof of agreement on land and NR access and use (yearly)	no additional budget required
		Conduct awareness-raising sessions on tenure rights to be held at community level		Number of awareness sessions (yearly)	
		Ensure trainings for the Alkalos on processing land transaction documents to ensure a uniform record keeping system in coordination with the Area Councils		Number of training on land transaction delivered to communities chiefs (yearly)	

	Unequal access to project's benefits and/or resources creating inter-community tensions	Ensure all groups in a given implementation area are duly involved during the consultations (consultations must be undertaken in all participants' languages/ dialects to facilitate understanding and active participation): • Record pre-existing tensions (particularly on natural resources access and use) among the different ethnic groups; • Record all opinions and feedbacks; • Set-up conflicts resolution procedures in consultation with all different stakeholders/ groups and collect written proof of consultation and agreement;	WFP staff, Implementing partners	Number of consultation reports elaborated (yearly) Number of conflicts resolution procedures set-up at local level	
Gender Inequality	Women not having access to certain activities, or negatively affected by certain activities, due to lack of land ownership	Set up women's groups to manage new assets (such as afforested areas/fruit trees planting etc.) at community level or through associationsm, with a focus on shared benefits.	Implementing partners	Number of groups/associations establisghed (yearly)	no additional budget required
		Awareness-raising and sensitisation sessions on land tenure rights and behavioural change for both women and men (particularly community leaders) to be held in the communities focusing on equal rights and rental conditions for men and women. Linkages with other ongoing similar activities should be sought by the project's implementers while involving relevant stakeholders (e.g. Women's Bureau/ local land administrators such as Area Councils**)**;	Implementing partners	Number of sessions held (yearly)	no additional budget required
Public Health	Risk of injuries	Ensure adequate gear and equipment	Implementing partners	% of groups/communities provided with adequate equipments (yearly)	procurement of safety gear and equipment included in budget for output 2.1.2 (procurem
		Ensure adequate trainings, including on safe post-harvest handling		Number of trainings held (yearly)	
		Awareness and signs indicating the risk of drowning and the water depths on multi-purpose water ponds sites		Number of water ponds sites secured from this risk (yearly)	

	Risk of slight increase in water borne disease	Add indigenous larvae-eating fish species that feed on mosquito larvae to the water ponds;	Implementing partners	Number of water ponds were mitigation measure being implemented (yearly)	ent)

The project coordinator and project management team, with the support of MoECCNAR and WFP, will endeavor to collect and report all available annual data. Then, this will be discussed annually with all stakeholders during the steering committees.

Management of the potential risks stemming from USPs under Project Component 2

As mentioned before, the project includes USPs under Component 2. The details of these USPs will be defined during the implementation of the project, on the basis of the outcomes of Component 1. The USPs under Component 2 will be designed by the communities through participatory community consultations.

Once the USPs under Component 2 have been defined, they will be screened by means of the Environmental and Social Screening Tool (presented in section 2 of this Annex) to ensure that any potential unwanted impacts of these activities are anticipated, avoided, reduced, or mitigated. The screening tool classifies activities into risk categories (low, medium, high), which determine what further action is required. Potential risks, whether social or environmental, will be identified at community level.

Low Degree of Concern (Category C) corresponds to a Category C activity and indicates minimal or no adverse impacts. Small impacts can be readily avoided or mitigated by adhering to WFP's E&S standards and the Adaptation Fund Principles. No further E&S Safeguard action is required beyond the application of the guiding principles, stakeholder engagement, and stakeholder access to complaints and grievance processes.

Medium degree of concern (Category B) corresponds to a Category B activity and indicates that there is expected to be some reversible impacts of limited magnitude and which can be mitigated. The difference between a Category A and a Category B activity is the greater possibility to prevent or mitigate some or all adverse impacts. If the impacts cannot be avoided by design changes, mitigation measures must be implemented. These measures will be included in the environmental and social management and monitoring plan and reported on to the Adaptation Fund.

High degree of concern (Category A) corresponds to a Category A activity and indicates that that highly significant or irreversible adverse impacts can be expected. If the activity design is not changed to avoid or mitigate those impacts, the activity should not be implemented, as it would infringe WFP policies.

Any identified risks will be subject to monitoring and follow-up to ensure that planned mitigation measures are implemented and effective.

The proposed project will fully comply with national laws particularly the National Environmental Regulations, the Adaptation Fund's Environmental and Social Policy and the WFP's social and environmental standards. During implementation the WFP and its partners

will ensure effective coordination with the National Environmental Agency (NEA) in order to duly comply with the requirements established within the National Environmental Regulation and Guidelines. In this regard, a screening form will have to be obtained from NEA for each FLA (USPs) and submitted to them for review before implementation starts.

Annex 11 Approach to procurement of project vehicles

During development of the full proposal, it was determined that the project will need to procure three project vehicles for effective implementation, given that the project localities will be in the two furthest regions from Banjul, namely Upper River Region (URR) and Central River Region (CRR). One of the vehicles will be for the Project Coordinator, while the other two will be for the Regional Coordinators, one in URR and one in CRR. The project team has explored various options to ensure efficient use of project resources and to keep the energy and carbon footprint of the project as low as possible.

In this regard, a first consideration was whether there were any existing vehicles from former projects of the MoECCNAR that had been temporarily mothballed, which could be repaired and maintained by the project, to avoid the need to purchase any new vehicles. It has been determined that the MoECCNAR has no such spare or unused vehicles. It is possible that one of the other government departments associated with the project, such as the Ministry of Agriculture, may have one or more vehicles that are unused as they are in need of repairs. However, obtaining agreement for the project to repair and make use of this/these vehicle/s would require a more lengthy high-level political approach, and thus currently this cannot be determined as the sole way forward.

A second option would be for the project to purchase three new vehicles, one of which would be converted to an electric vehicle. This would be an innovation in The Gambia, and a valuable showcase for the MoECCNAR's commitment to low-carbon and energy-efficient transport and development, and could begin to show the way forward for future projects / government procurement in the country. There are currently no off-the-shelf fully electric models of the kind of vehicle that would be needed for the terrain up-country, such as a Toyota Landcruiser. There are hybrid electric-diesel options available, but the hybrid engine is too complex to maintain and would not be a viable option for The Gambia. There are commercially available electric conversion kits for the Toyota Landcruiser, which could be a desirable option for the maintenance conditions and rough terrain in The Gambia.[168] Conversions have also been carried out for all-electric off-road vehicles for a game farm in southern Africa.[169] It would be important that the right specifications are provided so that the vehicle has sufficient kilometres range, as well as power. This would be determined in conjunction with the WFP procurement experts, during project inception.

Electric vehicles (EVs) are seen as a promising technology option for reducing air pollution in cities, improving energy security and creating green jobs. EVs are also recognised as a serious option for mitigation of CO2 emissions from the transport sector and the integration of renewable energy in the electricity sector. They have a growing market share in countries where their uptake is being promoted through stable policies and incentives. The provision of an electric vehicle for the AF project in The Gambia would provide the MoECCNAR with a demonstration that could be used to advocate with the Ministry of Finance and Economic Affairs to consider developing incentives for their broader uptake in the country. A further step could be for the MoECCNAR, together with the Ministry of Transport, Works and Infrastructure, and/or Ministry of Energy, to approach the UNEP's Electric Mobility Programme[170] for subsequent assistance in developing further charging infrastructure, so that ultimately future projects and government procurement are encouraged to move towards electric vehicles. This would ultimately help to reduce the high dependence on imported fossil fuels for transportation, which consumes a large percentage of the country's limited foreign exchange, in addition to reducing the country's carbon footprint from transportation.

[168] See for example https://www.millertechnology.com/wp-content/uploads/Miller_Toyota-Conversion-Kit_Letter_ENG_WEB.pdf
[169] See https://expeditionportal.com/the-toyota-ej79-the-worlds-first-full-electric-land-cruiser/
[170] https://www.unenvironment.org/explore-topics/transport/what-we-do/electric-mobility/why-does-electric-mobility-matter

Apart from the environmental and climate mitigation benefits, there would be good economic benefits for the project in introducing an electric vehicle, as no diesel fuel would be required. Moreover, electric vehicles have fewer moving parts and less mechanical interfacing, which translates into significantly lower repair and maintenance costs. Thus any initial expenditure at the outset for the electric vehicle should be more than compensated for by the lower running and maintenance costs over the project lifetime, and beyond. Given that a new World Bank project has been approved that will roll out 16 renewable energy micro grids throughout The Gambia, it is likely that any electric vehicle would be able to be charged with green energy sources. However, even if this is not the case, a recent study has shown that electric vehicles still result in lower carbon emissions over their lifespans, regardless of the source of energy used to charge them.[171]

Further discussions, including with the WFP procurement department, would be needed to identify the most appropriate way for the project to go about an electric vehicle conversion of an existing diesel model, and what the costs of this would be. Note that it would be desirable – and reduce costs – to buy a secondhand model for the vehicle that will undergo electric conversion, as the diesel engine would be removed; what would be needed would be a vehicle in which the body and the suspension are in good condition. The electric vehicle specifications should be developed so that it would have sufficient range to require the minimum number of charging stations – for example, one at the MoECCNAR head office in West Coast Region, and one at the project office, which is likely to be in Janjanbureh.

Should these discussions ultimately show that it would not be feasible to include an electric conversion for one of the project vehicles, then the project would resort to the approach that has been costed in the budget, which is to procure three new project vehicles.

Thus, in summary, the project will adopt the following approach to procurement of the project vehicles:

1. Identify and obtain approval at the Permanent Secretary level for the project to repair and maintain three existing vehicles that have been temporarily mothballed – this will result in cost savings which will be re-directed to increase investment in concrete adaptation activities under Component 2; OR
2. Purchase three vehicles, and carry out an electric conversion of one of them – this will only be done if the initial increased cost is offset by the lower maintenance and running costs, and if all necessary conditions for maintenance can be met; OR
3. Purchase three new diesel vehicles – this is the option that has been budgeted for in the project budget.

[171] See Knobloch et al, (2020) published in *Nature Sustainability* https://doi.org/10.1038/s41893-020-0488-7

Annex 12 Accountability to affected population and Complaints and Feedback Mechanism

1.0 Introduction

Accountability to Affected Populations (AAP) is one of the core values that helps project stakeholders to provide the best possible services to the people that are receiving assistance. For the WFP supported programme operations, the Complaints and Feedback Mechanisms (CFM) is an essential component of accountability to affected populations. WFP operationalises the four commitments to AAP into three core areas: consultation; information provision; and CFM. For WFP and partners, AAP denotes a shift from exclusive focus on upward accountability to donors, local and national governments to the recognition that project stakeholders must also be accountable to women, girls, men and boys that are receiving assistance through the project.

For this project, CFM will be mainstreamed as a beneficiary protection system across all interventions in the targeted regions. The design of a user-led feedback mechanism works with both beneficiary communities and project stakeholders. The main purpose is to provide a safe, inclusive and confidential platform that can be used by targeted communities to raise their voices and channel their complaints and feedback to WFP, partners and the government to provide an informed basis for improving quality of services. Targeted communities will also report alleged noncompliance with WFP's operational policies and procedures. CFM will also aim to:

- Avoid or minimize, mitigate, and manage adverse impacts to people and the environment affected by projects, where avoidance is not possible;
- Strengthen WFP and partner capacities for managing social and environmental risks; and
- Ensure full and effective stakeholder engagement, including through a mechanism to respond to complaints from project-affected people.

This design recognizes that beneficiary protection borders on three critical aspects (i) community knowledge of basic programming and protection principles including ability to recognize non-adherence (ii) availability of safe, confidential and accessible platforms for lodging complaints including reporting incidences of abuse or violation of the code of conduct and (iii) existence of support structures to coordinate remedial actions.

While the CFM should be established as early as possible in the programme cycle, it is imperative that it is operational before targeting and registration begins to promote participation of affected populations. A functioning CFM can help build trust with WFP’s stakeholders. A series of stakeholder engagements are underway to roll out the minimum requirements for a functioning comprehensive CFM for the WFP in The Gambia. The aim is to consolidate its various CFM platforms to ensure coherence and uniformity across all its CSP activities and this will be done for the AF project as well. Meanwhile, WFP will support the government to set up the CFM specificially for the Adaptation Fund project, with a hotline that will also be integrated with other existings helplines for the referrals.

2.0 Essential elements and value of complaints and feedback mechanisms to the WFP projects

- CFMs can help assure that WFP and partners take into due considerations any complaint linked to the project’s implementation, by providing information from which programmatic decisions/actions can be taken that mitigate risks that could escalate in severity if not addressed;
- The CFM has an obligation to report allegations of misconduct such as fraud, corruption and/or sexual exploitation and abuse (SEA) to responsible focal points to allow delegated functions to take early action, to minimise associated risks to persons and communities, as well as to WFP;

- Feedback from project beneficiaries helps improve interventions and approaches, allowing for the flow of information that supports delivery of activities that lead to the results/impact that the beneficairies need and want;
- Information provision supports affected populations to access services while trend analysis of information gaps allows WFP to improve communication and outreach campaigns;
- CFM platforms provide a key avenue for information volunteered by project beneficiaries to reach project managers and decision makers, allowing for a unique landscape of needs, interests and programmatic gaps to be determined;
- WFP's achievements in CFM including areas of beneficiary sensitisation and feedback are tracked through Corporate Results Framework (CRF) programme performance indicators;
- The Standard Operating Procedures (SoPs) are created to ensure efficiency and effectiveness in implementation of the CFMs and provide procedural guidance for effective management of CFM.

3.0 Principles of the Complaints and Feedback Mechanism- Minimum Standards and SOPs

WFP has a set of minimum standards and SOPs that apply to all CFMs it sets up in countries where it is working.[172] The minimum standards include, amongst others.

- involvement of the beneficiaries in the design of the mechanism;
- ensure that people understand and agree to how the complaint and/or feedback will be processed;
- ensure that the mechanism is accessible;
- ensure confidentiality and professionalism;
- ensure a referral system for protection-related complaints;
- design procedures for high priority cases (fraud, corruption, sexual exploitation and abuse).

The stakeholders in the project, including the representatives of the indigenous peoples, agreed on the following additional principles for the grievance mechanisms:

- it should allow for anonymous complaints;
- it should be accessible by illiterate beneficiaries;
- it should be accessible by beneficiaries who have no access to telephone;
- it should include different, parallel channels, to allow for complaints about different aspects of or actors involved in the project (e.g. complaints about mistargeting, negative impacts, underperformance of certain actors, fraud, etc.);
- civil society organizations should be involved in the management of complaints.

4.0 Channels of the CFMs

Complaints and feedback can be filed through one or more of the following channels:

Toll-free phone number: WFP Gambia intends to establish a toll-free number that will have referral arrangements with other extsing helplines. Anyone affected by or involved in the project shall be to call this number or send an SMS to file a complaint or feedback. The complaints and feedback will be handled by a call centre that will digitally record/log them and transmit them to the Complaints Management Committee-CMC (more info in next section). The call centre will offers services in the most common languages of the country: Wolof, Mandinka, Fula and Serahule.

Suggestion boxes: Portable and lockable suggestion boxes will be placed in central locations in the communities, such as the community house or the market area, to allow communities or community members without access to phones to provide feedback or file complaints. The locked suggestions boxes will be collected and opened on agreed times. The keys will be held by different people from

[172] WFP (2017) *Minimum Standards for Implementing a Complaints and Feedback Mechanism*, also available at: https://docs.wfp.org/api/documents/310fde2bfbfa4bc8b3ecabe44c0f0815/download/

identified partners, local leaders and community members who will open them on announced dates. The beneficiaries will be given a chance to suggest the individuals assigned with these tasks. All received complaints and feedback will be recorded in a log book and will be transmitted to the CMC.

Help desks: A community committee will be established in each targeted community and will act as interface between the community and the project management. The committees are composed of representatives of the different sub-groups in the community, including men and at least 40% women, elderly and youth and indigenous peoples. These community committees also act as help desks for the beneficiaries to provide information about the project and the selection and targeting criteria; but they will also accept and transfer complaints and feedback. This allows illiterate community members to file complaints or feedback. All received complaints and feedback will be recorded in a log book that will be transmitted to the CMC. Complaints concerning protection, fraud, or sexual abuse or exploitation must be transmitted immediately to the CMC.

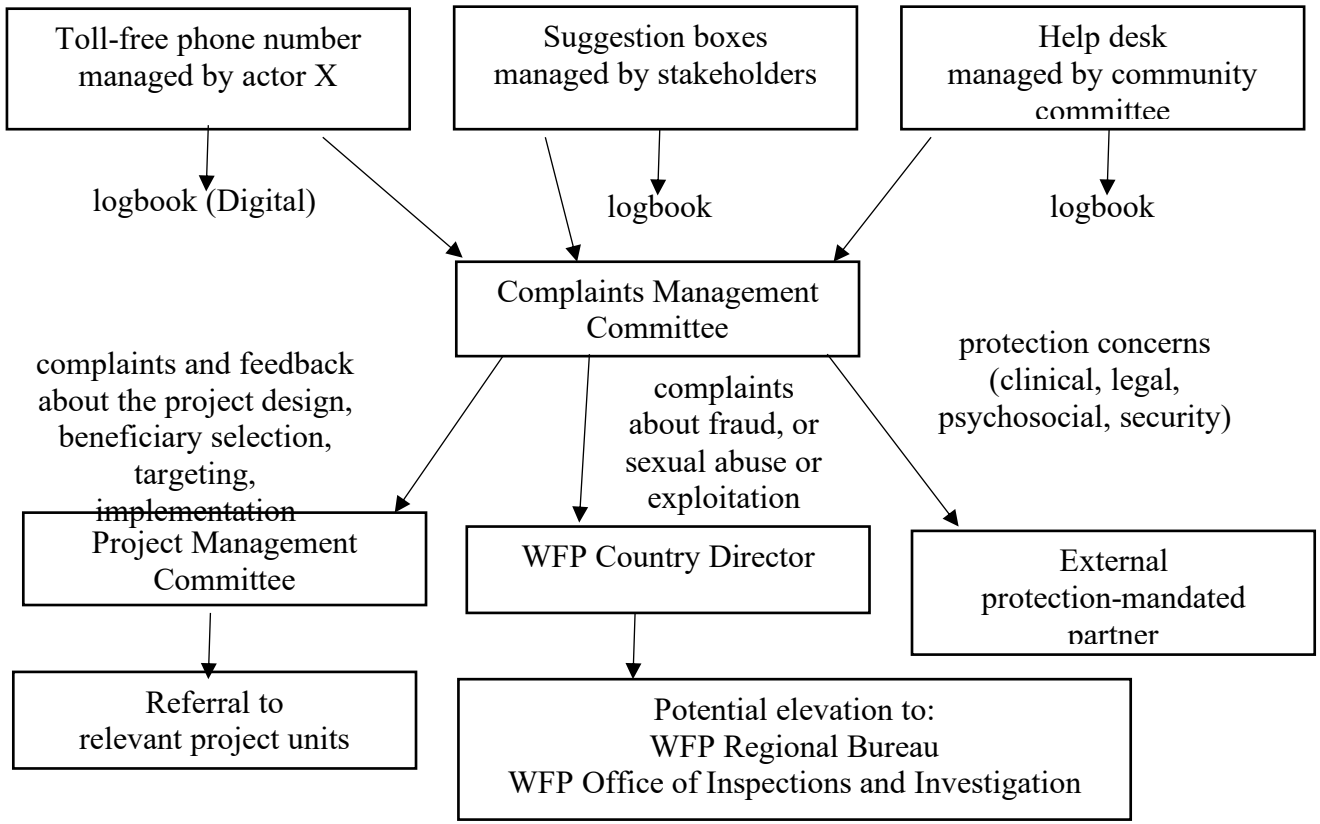
Directly with stakeholders: Community members and people affected by the project can also file complaints or feedback directly with the partners that visit the communities, such as NGOs, civil society, WFP field staff, government services, etc. The feedback and complaints received through this channel also need to be logged in the logbook (responsible: project secretary, partners send him/her by email or telephone the information he/she records- possibility to set up a google-drive document (already exists for the environmental donors group)).

5.0 Procedures of the CFM

A Complaints Management Committee will be set up. It will include representatives of different stakeholders: WFP country office, WFP field offices, cooperating partners, government representatives, and representatives of project communities. This committee will review all complaints and feedback and will forward them as follows:

- complaints and feedback about the project setup, beneficiary selection, targeting, and implementation are forwarded to the Project Management Committee;
- complaints about fraud or sexual abuse or exploitation are directly forwarded to the WFP Country Director; if they involve WFP staff the Country Director forwards them to the WFP Office of Inspections and Investigations;
- protection concerns (clinical, legal, psychosocial, security) are referred to external protection-mandated partners.

6.0 Sustainability of the CFM



The call centre operators, community committees and CMC will be trained on how to handle and process feedback and complaints. They will be recorded in logbook with limited access. WFP will support the government to set up own CFM and transition the WFP capacities over the project period.

Information on the functioning of the mechanism will be widely disseminated among beneficiary communities and other communities that may be impacted by project activities. Communities will be made aware that the CFM will accept complaints also related to gender equality and women's empowerment. Project visibility materials such as sign boards and brochures will include information about the complaints mechanisms.

Key components of the CFM will remain in place after the completion of the project:

- the digital version of the log book, from which personally-identifying information is deleted, will be retained for 10 years after the closure of the project;
- the data and evidence of any complaints that were escalated to HQ level for investigation by the Office of Investigation will be permanently retained.