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IN THE INTERNATIONAL AID WORLD:
THE GAMBIA-WORLD BANK
KAIRABA PARTNERSHIP FORUM**

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**Vision and Relationships in the International Aid World:
The Gambia-World Bank Kairaba Partnership Forum**

Katherine Marshall

Abstract

Relationships between developing countries and their outside partners have multiple dimensions. The giving and receiving of development assistance has given rise to an elaborate set of contacts, processes, institutions, and personal interactions, some highly productive, some fraught with tensions and misunderstandings. Largely because of their high aid dependency, African countries face special problems vis à vis their aid partners, and the converse is also true: aid institutions confront special difficulties in building effective partnerships in Africa. The Gambia, a small African country highly dependent on external aid, faced a long gamut of issues with its aid partners in the early 1990s, from uncertainty on future aid levels, mixed but generally mediocre aid results, tensions around technical assistance, subdued rumblings about corruption, and general dissatisfaction with the aid agencies, masked under a polite facade. A meeting between the Gambian Government Cabinet and a World Bank team in 1994 aimed to address these related issues. This "insider" narrative of that encounter and the events that preceded it illustrates the multifaceted nature of aid relationships and suggests ways to address buried issues and to achieve better results from development assistance.

Katherine Marshall was a Visiting Scholar at HIID in the spring of 1997, and is a senior official of the World Bank. Currently Regional Manager, East Asia and Pacific Region, she formerly served as Country Director for the Sahelian Region and for Southern Africa.

VISION AND RELATIONSHIPS IN THE INTERNATIONAL AID WORLD THE GAMBIA-WORLD BANK KAIRABA PARTNERSHIP FORUM

Katherine Marshall

Introduction

Development assistance has multiple objectives, but the primary reason is to help improve the lot of people in poorer countries. The giving and receiving of this development assistance has given rise to an elaborate set of contacts, processes, institutions, and personal interactions, some highly productive, some fraught with tensions and misunderstandings. Largely because of their high aid dependency, African countries face special issues vis-à-vis their aid partners, and the converse is also true: aid institutions confront special difficulties in building effective partnerships in Africa. The Gambia, a small African country highly dependent on external aid, faced a long gamut of issues with its aid partners in the early 1990s. These included uncertainties on future aid levels, mixed but generally mediocre aid results, tensions around technical assistance, subdued rumblings about corruption, and general dissatisfaction with the aid agencies, masked under a polite facade.

This paper examines some of the issues of aid partnerships and relationships, taking the Gambia as an illustration. Thus, its focus is not on the aims and basic modalities of assistance, but on the institutions and processes involved. It reflects primarily an account of a meeting between The Gambian Government Cabinet and a World Bank team in 1994 which aimed to address these related issues. This "insider" narrative of that encounter and the events that preceded it illustrates the multifaceted nature of aid relationships and suggests ways to address buried issues and to achieve better results from development assistance.

The Context: The Gambia/World Bank Partnership?

The Gambia government met for almost a full week in May 1994 with a team from the World Bank. The meeting, termed the Kairaba Partnership Forum, represented a unique event for both Gambia government and the World Bank. It was launched with two explicit objectives: to address some problems that had become apparent in the Bank-Gambia relationship and thus build a stronger partnership, and to articulate more clearly and boldly a vision for The Gambia's future development path that could serve as a guide for The Gambia, for World Bank supported programs in The Gambia, and for international assistance programs more generally.

The Kairaba meetings were set against the backdrop of well-established and generally cordial relationships between The Gambia and its aid partners. The Gambia stood out as the recipient of one of the world's highest per capita aid levels (partly because it was a poor, small country). Many countries and institutions were supporting an ambitious range of development activities in The Gambia, including the World Bank. These covered a wide array of aid categories, including substantial financing, essentially "untied", for the balance of payments linked to economic reform programs, development

programs and projects in most sectors, ranging from health and education through telecommunications, ports and transport, technical assistance and training, and various smaller programs notably channeled through non-governmental organizations. The development community, and particularly the World Bank and the International Monetary Fund (IMF) took considerable pride in The Gambia's record as one of the more successful African economic reformers, or "adjusters".

The Gambia: Country Profile

- A tiny country representing a sliver of land, 10,700 km² in all, bisected by The Gambia River and carved into Senegal
- Population now over 1 million, growing probably at more than 4% per year, part of it due to migration
- English the official language, surrounded by francophone countries
- Long and honored democratic tradition, with long-term President, re-elected in April 1992. Proud of social peace and tolerance (then a military coup d'état in July 1994).
- Favored country for donors; ODA increased 17 times in mid-1980s; represented 29% of GDP, and some \$93 per capita in 1993
- Historically a mainly rural economy heavily dependent on groundnut exports; in recent years, structural transformation has occurred, with service-based urban economy becoming increasingly important, and some 40% of the population living in urban areas
- Poverty pervasive. A relatively flat income distribution picture
- Social indicators poor, despite considerable expansion in access to health and education in recent years. Especially high child mortality rates, still less than half the population literate, low school enrollment of girls and high dropout rates
- Relatively sharp national government focus on environmental issues and keen awareness of implications of both population increase and of natural resource depletion.
- Still narrow economic base (dominated by subsistence agriculture and peanuts for export), susceptible to exogenous shocks.
- CFA devaluation in January 1994 and continuing border tensions with Senegal have highlighted vulnerability to outside events dramatically, as The Gambia depends heavily on re-export trade

Behind this facade of successful development aid, however, were some less positive undercurrents and operational issues, and they essentially propelled the organization of the Kairaba meeting. These were peculiar to The Gambia's situation and its individual challenges, but they are also reminiscent of other countries and their relationships with the development aid community, particularly in Africa. After a period of intensive and joint Gambian/partner efforts to launch a bold economic reform program (essentially from 1985), the implementation of continuing macroeconomic programs had

faced mounting difficulties and performance began to flag in the early 1990s¹. Relationships between Gambian officials and their development partners, positive and highly collaborative in the heady early days when the reform program was launched, become more complex and often contentious. In a myriad of interactions, among technical assistance personnel, project implementation staff, and visiting teams, a mixed picture emerged of enormous needs and continuing difficult challenges, particularly acute institutional weaknesses, and highly differentiated government support for the cause of economic development.

The World Bank² was one among many actors in The Gambia development scene, which, somewhat surprisingly given the small size of the country and of the resident "aid community", was relatively complex and fragmented. Information flowed quite poorly and there was considerable talk of the need to improve aid coordination. Within this context, the World Bank was in several respects a key player, as the single largest donor by some measures, and with a spread of activities that was greater than any other partner. Also active and with significant leadership roles were the European Community and the United Nations system, led by an active UNDP resident representative. USAID and the British Overseas Development Administration (ODA) had substantial aid programs and were particularly active within the resident aid community in Banjul. The International Monetary Fund (IMF) also played a vital role both in helping to design the macroeconomic programs and in financing them³. Although The Gambia was a "Round Table" country, which meant that the United Nations Development Program (UNDP) was in the formal lead role for aid coordination, the pivotal World Bank role in the critically important area of mobilizing balance of payments support gave it a special position vis-à-vis other donors.⁴

¹The most complete and careful analysis of this reform program is the HIID book by Malcolm McPherson and Steven C. Radalet (eds.), *Economic Reform in the Gambia: Insights for Adjustment in Sub-Saharan Africa*, Cambridge, Mass, Harvard University Press, 1995.

²The World Bank has an active program in The Gambia, which is an IDA borrower (highly concessional terms) because of its poverty level. World Bank net disbursements to The Gambia in 1994 totaled US\$8.6 million out of an estimated total of US\$33 from multilateral institutions and US\$71 million estimated official development assistance. As of June 30, 1996, total IDA commitments to The Gambia totaled US\$160.2 million, through 23 credits. These numbers understate the World Bank impact because substantial cofinancing was associated with IDA lending. The World Bank had in 1994 no resident staff in The Gambia.

³The Gambia was one of the early countries to qualify for a joint Government/IMF/World Bank framework for medium term economic policies, as the basis for a series of IMF financing arrangements under the SAF (Structural Adjustment Facility) and ESAF (Enhanced Structural Adjustment Facility). Policy Framework Papers (PFPs), which are confidential documents setting out a three year macroeconomic program, are reviewed by the Executive Directors of the World Bank and approved by the Executive Directors of the IMF on an annual cycle. They provided an important vehicle for dialogue and discussion of macroeconomic policy throughout this period.

⁴Aid coordination plays a particularly critical role in many African countries, given the large number of financing agencies and complex financial needs. Three mechanisms for aid coordination have particular importance. Round Table meetings are organized for one group of countries, normally under the

The backdrop of the events described in this paper was a series of economic crises in the 1980s that had led to a bold macro-economic program, one of the early economic reform programs supported by the IMF and the World Bank through a combination of instruments: Policy Framework Paper (PPF), ESAF (Enhanced Structural Adjustment Facility), and Structural Adjustment Credits (SAL or SAC). This process required intense collaboration among the macroeconomic teams to work at all, and in the case of The Gambia, the partnership was by several accounts very effective. It was supported by technical assistance (notably from HIID) that worked well, at least in the initial stages (see references by McPherson for a full account of these programs).

After this intense and particularly close relationship among macro-economic teams in the late 1980s, some signs of tension between The Gambia and the World Bank began to emerge as the long slow slog of implementing economic reform proceeded. They were also fueled by changes in personnel, on both sides, notably the death of the Finance Minister who had been in many respects the heart and soul of the program. The frayed relationships and tensions became increasingly evident from 1990, and grew more pronounced over the ensuing three years. One comment at the time within the World Bank team was that they were too often cast in the role of policeman, not partner or financier, enforcing agreements and highlighting shortcomings (both rather thankless tasks).

In a separate domain, serious problems had arisen in implementing the portfolio of IDA financed projects, and there were many disagreements with the Government, and within the World Bank team both about the nature and gravity of problems and what to do about them. The World Bank team was troubled by what it perceived as an overriding preoccupation with short-term funding demands in the Gambian approach to partnership issues (as opposed to transfer of ideas or institution-building). The constant struggle to keep state finances in balance (i.e. meeting payments due) translated into intensive pressures to release IDA funds that were committed or to negotiate new agreements as speedily as possible, with less attention to the complex reform and institution-building aims that underlay the financing instruments. This pattern produced tensions and fueled resentments.

chairmanship of the UNDP, and generally in Geneva, at the United Nations headquarters there. The meetings are rarely on a specific calendar, and were initially designed to focus on technical cooperation; more recently Round Table meetings have covered aid strategy more broadly, and in many instances special sub-groups follow up on specific topics like poverty and environment (the case in The Gambia). Consultative Groups are organized by the World Bank, with meetings, often annual, generally held in Paris. The meetings normally focus on development strategy and prospects broadly, with special themes emphasized as appropriate. Historically, decisions on Round Table versus Consultative Group were made in the mid 1980s, and instances of change between the categories have been rare; normally it is one or the other, not both, and UNDP and the World Bank collaborate on planning and running the meetings. A third important forum for aid coordination and mobilization is the Special Program for Africa (SPA), a World Bank organized forum, largely for donors, that meets twice a year, to address overall financing needs for reforming African countries and to try to ensure adequate funding for development programs and concertation on aid flows to enhance their effectiveness.

Beyond the World Bank program, some serious hiccups in the overall aid climate were occurring, with several of The Gambia's partners voicing concerns about performance shortfalls. The World Bank team was privy, in a variety of forums, to private views of other donors and they were quite often at variance with their public and always polite stance. Internal debates within the World Bank focused on important doubts about the future sustainability of The Gambia's development programs, in part because they depended so heavily on external support. The World Bank saw warning signs in gaps and delays in funding and mounting, if often veiled, donor frustrations.

Perhaps most significant, certainly most fundamental, were two worrying "bottom line" judgments about The Gambia's prospects, shared by several outside observers. The first was that The Gambia's economic and social gains were still very fragile and could all too easily be lost with any backsliding. The second was that the results of years of effort, on the ground, for The Gambia's development measured poorly against the large aid resources invested and intensive activity over the past decade. Essentially, a sizable gap existed between the large inputs in finance and technical assistance and real results. The Gambia had yet to see robust growth rates, active investment, durable, flourishing programs and institutions, and improving quality of life of the Gambian people.

Addressing the Partnership Issues: The Kairaba Forum in Brief

The Kairaba meeting in May 1994 was the product of several years of discussion of the underlying issues in the World Bank/Gambia aid partnership, with ramifications for the aid partnership more broadly. The meeting, and not the aid partnership, is the principal topic of this paper. The issues for The Gambia and its partners go far beyond this event, a particular event in history. There is thus an admittedly "World Bankcentric" aura in the discussion, because this is the story of the meeting, told by a participant.⁵

Briefly, the Kairaba meeting, planned as an opportunity to delve behind relationship and partnership issues between the Government and the World Bank, proved a far more cathartic and mobilizing event than its organizers expected. The Gambian Government team concluded the meeting in a spirit of exhilaration. They ascribed their delight to several factors. Foremost was their palpable success in articulating a bold and meaningful statement of a development vision for their country. They also reveled in the all too rare experience of active and frank communications among many within their own government about a host of issues. Finally, they emerged with a sense that the World Bank was made up of people genuinely committed to The Gambia's development and prepared to work towards a strong partnership. President Jawara highlighted the "Spirit of Kairaba": meaning peace, well-being and promise. Kairaba, the name of the hotel where the meeting took place, thus lent its name and symbolism to the event.

⁵The author was Director of the World Bank Sahel Department from 1990 to 1994, and thus had overall responsibility for the management of the World Bank program for The Gambia. She was an active participant in the Kairaba meeting.

The World Bank team also emerged committed to a renewed and ambitious Gambia assistance program and partnership. They were sobered by the rather unpleasant portrait of the Bank as seen from The Gambia that had emerged initially, committed if somewhat restive in the role of advisor and catalyst to a partner clearly determined to take the wheel, and resolved to build stronger communications lines, in several directions.

The vision that was traced during the meeting, embodied in a document debated and finalized by the Gambian team, was summarized as "**The Gambia, Gateway to Africa**" (Annex 3). The idea was that The Gambia would capitalize on its location and history as an open society to welcome ideas and investment and encourage export activities. Realizing this dream was seen to depend above all on bold actions to foster private investment, training, finding new ways of doing business, and developing, rapidly, The Gambia's human resources. The graphic image of the gateway reflects an ambitious but possible dream, and one that offered the focus and direction needed to move ahead towards long term growth for The Gambia. It was striking how far this image and statement served as a powerful vehicle for setting objectives and then tracing critical steps along the way. It helped both in defining specific targets and issues around procedures, and in lending urgency to the task of finding new ways of doing business. Above all, it helped to "accentuate the positive" by focusing on both bold dreams and practical realities and success—an essential step in the process of moving ahead towards economic development for The Gambia.

Process - the way the meeting was designed and run - played a vital role in setting the tone of the Kairaba meeting and in shaping the outcomes. Two features stand out: a long preparatory process that had served to set many issues on the table, often with considerable pain and tension, and a prominent role for meeting facilitators. The preparatory process essentially lasted two years, from the point that the idea was first mooted. This served both to identify and focus a range of issues around relationships and vision. It is difficult to imagine embarking on an exercise like this cold, without much careful nurturing of ideas.

The central role played by the facilitators had also required long preparation. The rationale for using facilitators in such a high visibility exercise was by no means obvious to The Gambia government, and there was much skepticism also among the World Bank team. The input of the Conflict Management Inc. (CMI) team, though, proved vital. They brought highly tuned skills, plus a deeply ingrained philosophy of partnership as an explicit goal. These attributes allowed them to gain the full confidence of the participants, and thus to keep the focus sharply on the objectives, issues to the fore, and tone always under careful scrutiny. The World Bank team (they were part of a department known then as the Sahel Department) had participated in two prior training sessions with the CMI team around the theme of borrower relationships and partnership. The experimental effort to apply the concepts with a partner country flowed naturally from this background and contributed to the Forum's success.

The story of The Gambia Partnership Forum has a "what might have been" quality about it, because the planned sequel was derailed by the successful July 22, 1994 military coup d'etat in The Gambia, which toppled the Jawara government barely two months later. This coup jerked an elaborate plan of follow-up actions to an abrupt halt and set The Gambia on a new course. The coup was not expected or predicted by observers of The Gambia scene, even the most pessimistic. It came essentially as a bolt out of the blue, to a country that had prided itself on stability and democratic traditions. The government appears to have had no inkling that such a development was in the offing, and indeed it appears that the coup was little planned, and essentially occurred because protesting soldiers met virtually no resistance and thus stepped into an apparent vacuum of power⁶.

The July events and their aftermath -- with uncertainties that persist to this day -- raise questions about The Gambia that go well beyond those raised during the Kairaba Forum. Why was the appreciation of socio-political prospects in a country where aid agencies were deeply involved so wrong? Could evidence of coming events have been foreseen? Should aid partners have talked with and listened to others beyond the circle of the Government and the selected private sector and NGO representatives present? What political analysis might have shed more light? While the answers are certainly "yes", the "yes but..." in this case is that clearly everyone appears to have been caught by surprise.

Despite this background, The Gambia story is interesting as a tale of "what might have been", and because it reveals much about development aid and particularly the nature of aid partnerships. The complexities of the World Bank's multiple roles, the perceptions and misperceptions that abound, the communications challenge, and the power of an effective effort to establish a "vision" to guide development have wide implications and applications.

This account of the meeting was largely written immediately following the events, as informal notes for an internal World Bank audience. Recast in early 1997 for a broader audience, it remains a narrative of the time with little effort to update the analysis with the benefit of hindsight.

The Preliminaries: Origins of the Forum and Run-up Activities

The Kairaba meeting was a long time in the making, and, in its ultimate form, was the product of several events and currents. The direct ancestry, though, can be traced to a specific concern within the World Bank team⁷ working on The Gambia about the poor

⁶McPherson and Radelet, *op cit.*, provide a thoughtful analysis of the coup and its aftermath in their epilogue (pp. 311-18). Elections in 1996 returned the coup d'etat leader, President Yahya Jammeh to power (*Economist*, September 21, 1996, "Getting away with it: The Gambia"; *New York Times*, "Wave of strongmen make West Africa their oyster: in Gambia, Nigeria, Chad and Niger leaders change the constitution to favor the incumbent head of state", October 24, 1996).

⁷The term country team describes the World Bank staff working actively on a country, in this case the Gambia; many were assigned to different departments, inside and outside the Africa Region, but met together for key strategic exercises like regular portfolio reviews and discussions of country strategy. For

implementation performance of The Gambia's project portfolio. This unease was accentuated by a seeming discordance between quite glowing reports about The Gambia's macro-economic performance and rather troubled and discouraging reports about project performance. Internal discussions about the project portfolio situation and broader reviews of country strategy returned repeatedly to the issue of The Gambia's implementation capacity, and the wide gamut of governance problems that emerged from operational experience.

The first steps that World Bank managers took to clarify and improve the picture centered on a specific decision to put more focus and more resources into the effort to oversee Bank-financed projects under supervision. Two high level meetings were staged in The Gambia on the portfolio (called, respectively, a country implementation review (CIR) and a country portfolio performance review (CPPR), reflecting the evolving approach within the Bank to such exercises). The review meetings involved most actors directly responsible for project implementation on the Gambian and Bank sides, and senior Government officials. The meetings prompted much reflection on issues beyond the nuts and bolts of specific project problems. Obstacles and potential solutions emerged more clearly as a result, as did a host of systemic issues (procurement problems, expenditure information and management issues galore, for example).

In parallel, the World Bank team was devoting considerable staff resources to an intensive dialogue and analytic work in support of the government's structural adjustment program (a second IDA-financed Structural Adjustment Credit was under supervision). The dialogue between government and Bank teams, though, entailed continuing frustrations. The central problem was that the Bank team was in a position where it was obliged constantly to highlight performance shortfalls as the economic program teetered between staying on and falling off track⁸. There were important successes, but, particularly after 1989, also many weaknesses and a sense that the spirit had ebbed from Gambian implementation of adjustment measures. Strikingly, in light of the external image of the World Bank as having little by way of a "human face" and interest in human resource issues, the greatest tensions turned around issues of government spending on the social sectors (health and education). Here the Bank served in a sense as the sheriff, pushing to ensure that money was actually spent on education and health. This effort sapped virtually all the time and energy available in the Bank's macro-economic team, and as a result most long-term strategic and analytic work went largely in abeyance.

the Gambia, the team included some 20 people, including country economist, staff supervising the 12 projects under implementation, lawyers, disbursements officers, and staff with special interests in The Gambia like a team engaged on a research project on institutional development.

⁸The terms "on track" and "off track" can have quite specific significance when key judgments about performance under IMF supported programs and quick-disbursing loans and credits are concerned, as a program must be judged "on track" to qualify for disbursements of scheduled tranches under these financing operations. When complex programs are involved, the judgments involve formal reviews, often joint reviews by the World Bank and the IMF.

As The Gambia came to the conclusion of the closely linked program periods for the IDA credit to support the structural adjustment program, and the IMF supported ESAF program, the question of The Gambia's prospects "post-adjustment" took center stage. This prompted a spate of stock-taking on where The Gambia stood and possible future directions. The situation presented a tricky conundrum. As one of the earlier countries in the ESAF and Structural adjustment programs, The Gambia was also one of the first to approach the "deadlines" imposed by time limits on such financing. The programs had throughout been based on the need to "work themselves out", and The Gambia was, on paper, ready to "graduate" from ESAF. This meant that it should require little exceptional balance of payments support in the future, and financing documents were written accordingly.

However, the real prospect that The Gambia could continue to reform and grow without balance of payments support seemed most unlikely, as the economists pondered the latest financial projections. The picture was a very mixed one. In many areas The Gambia was doing remarkably well, especially taking into account the obstacles in the way of policy makers and relative to other countries. Even as the World Bank working team labored with countless problems of weak management and difficult personnel and financial problems presented by the day to day realities of struggling with macroeconomic policy, The Gambia's presentations at public fora were sterling in quality; The Gambia and Gambians shone in many international settings. The IMF and even the World Bank's Africa Region economic team continually presented The Gambia as a model of development virtues.

The World Bank Gambia team's views on The Gambia overall were much more guarded. They recognized The Gambia's notable successes and progress, but events continually brought home the fragility of gains, the many areas of disappointments, and uncertain prospects for the future. The team came to focus increasingly on the issue of aid dependence, in the light of the very high volume of external assistance to The Gambia. Confidence in forecasts of high future aid levels was limited. It was also striking that so many interactions smacked of a strong dependency syndrome that the aid flows seemed to have bred. Another mounting concern was the disheartening progress with a promising civil service reform: reviewed in retrospect, it seemed to have yielded little more than a reduction in civil service size.⁹ Most worrying of all were the still abysmal levels of human resource indicators. The Gambia country team scratched their respective heads and sought answers to the puzzles.

The issue of corruption featured increasingly prominently in internal discussions about the Gambia program and the basic conundrum of discordant themes and reports. In discussions among World Bank Gambia team staff at the working level, across several sectors, the topic emerged again and again. The reasons were set in specific history.

⁹A review of civil service reforms by the World Bank's Operations Evaluation Department at this time cited The Gambia reforms, hitherto seen as quite successful, as an example of reforms that focused largely on downsizing civil service size with little lasting impact on performance.

Several individual Bank staff members had broached sensitive issues in The Gambia and met fierce reactions, sparking reactions within the country team. Most were cases at the project level, and they ranged from some specific misprocurement cases through missing funds. In addition, a case involving the groundnut marketing board, where quite fortuitously Bank staff became aware of a serious discrepancy between actual purchases of groundnuts and financing made available for the purpose suggested the dimensions of the problem. These direct experiences linked up with a series of reports, analyses, and events (notably the large gap in the parastatal marketing board's account resulting from "missing peanuts") which provided incontestable evidence of "leakage" of funds. This in turn was put in a broader development context by the report of an HIID technical adviser working in the Gambia, Malcolm McPherson, who stressed (and documented plausibly) the widespread character of corruption in the Gambia and its linkages to the recent increase in external assistance.¹⁰ He argued forcibly that donor generosity to The Gambia had not been accompanied by care in ensuring accountability, and provided many opportunities for leakage.¹¹

After some soul-searching about the Bank's proper role and fairness among countries (was the situation in The Gambia really any worse than elsewhere in Africa? Other parts of the world? Many doubted it.), the Sahel Department managers took the unusual step of presenting the question of how to deal with The Gambia and the corruption issue to the management team of the Africa Region (the Vice President, directors, and Chief Economist). After a lengthy discussion both of The Gambia case and of the broader issue of how the World Bank could and should address the issue of corruption as part of country strategy discussions, the decision was to approach the topic directly in the case of The Gambia. The issue was to be approached as such, and frankly, but set specifically in the context of institution-building and capacity-building challenges. The explicit hope was that the President of The Gambia would take on the cause as the "hero" in a new initiative to show the way towards "good governance".

The upshot of internal discussions around "governance" topics was a meeting, expressly held outside The Gambia (near London) between the President of The Gambia and the Sahel Department's director (the author) in June 1992. This protracted and genuinely frank discussion put The Gambia's situation and the Bank's role and program fully on the line. It focused both on the Bank's perceptions of The Gambia's position vis-

¹⁰Malcolm McPherson was in the Gambia at the time, and had written a paper which set out infractions in great detail. The paper later was published, with a summary of the analysis, as "The Politics of Economic Reform in the Gambia", Discussion Paper No. 386, Cambridge, Mass., Harvard Institute for International Development (revised April 1992).

¹¹McPherson came to Washington in 1992 to brainstorm with the Gambia team about the issue and possible mechanisms to address it. Joining him at the meeting was Robert Klitgaard, then working as a consultant with the same department in the World Bank and exploring the question of how to address corruption issues more effectively; Klitgaard's *Adjusting to Reality: Beyond 'State versus Market' in Economic Development*, San Francisco, California ICS Press, 1991, includes a chapter on corruption which was particularly useful as a framework for looking to solutions in the Gambia case.

à-vis international aid, and the nature of the Gambia/Bank partnership. The idea of a broader "forum" or retreat involving the Government and Bank teams was discussed here and caught the imagination of the President. The meeting marked a conscious "new beginning" in the relationship, and did help to launch both a new tone and a much more concerted and focused approach to governance issues across the board.

The plan to hold a high level World Bank-Government meeting became a central agenda item in the country dialogue, but proved rather long in gestation. This was partly because of competing time pressures, but also because of an implicit desire on both sides to allow the idea to "mature". In retrospect, the timing of the meeting, largely fortuitously, was excellent precisely because over time so many events and discussions, and so much joint work, had fed into the notional idea of a broad encounter to refocus the partnership.

Some other currents fed into the meeting. These included the experience of the same team of managers in the Bank with "retreat-style" brainstorming meetings in Senegal and Mali in 1992 and 1993. The meetings had given rise to some important insights about concerns and issues that lay behind formal discussions and negotiations. The team appreciated more than ever the importance of clearly, visibly ensuring that the government was in the lead, and the need to show active commitment to listening and working together towards understanding and solutions. In parallel, within the same department a special effort was underway, as a pilot for the World Bank overall, to rethink the way that discussion and documentation about the Bank's country focus and strategy was handled. The Gambia was a pilot case and so attracted a special spotlight. Some special strategic work on "cross-cutting issues" for The Gambia, in this case poverty, gender and environment, came together and again raised basic strategic issues about where The Gambia was headed, and what role the World Bank had played and could play more effectively in the future.¹² The image that emerged was of a program that included disparate parts, not well linked or fully understood by the actors on both Gambia and World Bank side, and many gaps in understanding of facts and issues¹³

Two positive developments in 1993 helped to set a more hopeful tone for the working relationships between the Gambian officials and the World Bank team. The intensive monitoring of the project portfolio resulted in striking improvements in portfolio performance, and, after protracted delays, the second tranche of the SAL II, so long the bone of contention and focus of debate with the Government team, was disbursed. A

¹²One example is the World Bank report on poverty, "The Gambia: an Assessment of Poverty", Washington DC. Report No. 11941-GM, June 30, 1993. The Gambia also produced a National Environmental Action Program, considered a model in many circles, and informal strategy notes were prepared on gender issues and the private sector at around this period.

¹³A review of published materials on the Gambia brings out how patchy information available is to this day. This is related to particularly weak information systems in the Gambia, as well obviously as to its small size. The rather special history and status of the Gambia as an English-speaking enclave within French-speaking West Africa have also played a role.

successful UNDP led Round Table meeting and strong international support for The Gambia's National Environmental Action Plan, provided an impetus to action. They were accompanied, though, by some donor expressions of concern about long term issues as well as a continuing sotto voce theme about the corruption issue, which helped to lend some credence to the concerns raised about the changing aid climate. The Bank team's perception nonetheless was that few Gambian policy makers fully appreciated the fragility or complexity of the aid climate and the importance or real basis for the concerns that were raised.

This was also the time when outside criticism of the World Bank was reaching a crescendo, with the "Fifty Years is Enough" campaign, and within Africa there was a noisy if confusing debate that continued around the issue of structural adjustment. The question kept recurring about whether programs were imposed from outside, and more generally about the nature of aid relationships. Within the Sahel Department, special efforts to address partnership issues were underway and the World Bank was experimenting with surveys of feedback from borrowers in an effort to understand better how the Bank was viewed and ultimately how to build stronger relationships.

This is a rapid sketch of an elaborate mosaic of events, but shows that the issues for The Gambia fit well within a broader pattern of concern and analysis at the time.

The Gambia Government had from the time of the June 1992 meeting with President Jawara responded with keen interest to the idea of a country strategy meeting. Later events suggested that the initial commitment was abstract or lukewarm in that no one proposed a date or place. From the time of the 1993 Annual Meetings of the World Bank and IMF, though, the Government team, in various operational encounters, sought to focus much more sharply and specifically on the basic theme of "whither The Gambia" post Adjustment. This topic lent itself well to the concept of the meeting between Government and Bank. The plan began to take shape and specific dates came under discussion.

In late 1993, the World Bank team introduced the idea of working with the Conflict Management Inc. team which had run several partnership/negotiations seminars for the Sahel Department. After some initial skepticism about the notion of bringing in outside facilitators, the Government agreed to go along with the proposal. Practical contracting issues were resolved by treating the event as a pilot for the Africa region of the Bank, with the explicit aim of learning from the experience about country partnership issues. This made it possible for the World Bank to finance costs directly (since the meeting was joint, normally a cost-sharing formula should have applied). As is often the case, assured financing made a world of difference in removing a complex set of negotiations and probably inevitable tensions. An initial planned date of first January then

March fell victim to the January 1994 devaluation of the CFA franc, which turned the relevant teams in the World Bank upside down. The meeting was finally scheduled for, and took place in May 1994.

Preparatory Work and Skirmishes

Early on, the spirit of the meeting was articulated as one where it was to be the Government's meeting, with the World Bank cast in a listening mode. Preparatory work therefore was concentrated in The Gambia. The World Bank's country officer (and thus team coordinator), Lucy Keough, and the CMI team visited The Gambia in March 1994 to launch and facilitate the preparations. The CMI team used this occasion to establish their neutrality, and indeed worked closely with the Government without any Bank involvement.

The Bank team not were informed about the content of these initial meetings, though we gleaned some insights, after the event, about their gist and tone. Essentially, the CMI team (Terry Barnett and Tom Schaub) focused on the classic questions of what the government wanted to achieve from the meeting itself, but also went into much more detail than the Bank team had appreciated on what issues and concerns the government had about the Bank's operating mode and their relationship with the Bank team. CMI's disciplined and open approach (flip charts and all) made quite clear to The Gambian Government that they indeed intended to keep the relationship issues on the table, and convinced them that all issues were fair game. They were also forthright on financial relationships: the Bank was paying the team, but had made it crystal clear that the CMI team was jointly responsible to both sides, and would maintain confidences with total fidelity if asked to do so.

The facilitators returned with a clear sense of the frustrations that existed among the Gambian team. They had also secured a workable agreement on process, including commitment to a preliminary meeting with the government alone, before the Bank team joined, and a joint working group comprised of Gambian officials, Bank staff, and the consultants, to serve the Partnership Forum throughout. Annex 4 shows some issues raised at these initial meetings.

In parallel, preparations were launched within the Bank, with the same objective of seeing clearly objectives and "starting issues". Here, though, work program pressures, particularly for a management team then in the throes of managing the immediate aftermath of the CFA devaluation, made the task difficult, and objectives emerged only in quite general terms. Indeed, as the time of the meeting approached, there was some frustration within the World Bank team that the agenda was not clear, presentations were not prepared, and the outcome less that certain. In short, some suggested that the affair could be a waste of time, even a risky "show" that would achieve little.

Despite real hesitation on the part of some members of the Bank team, virtually the entire management team of the Sahel Department set out for The Gambia with many key members of the country team. The team included two other Bank staff members with interest in the broader issues of country relationships. The World Bank team comprised 15 people all told, and represented the Bank at its best, in the sense of broad experience, a wide range of disciplines and nationalities (11, from four continents), and a shared sense of strong and deep commitment to achieving development results for The Gambia.

Initial hesitations of the Sahel Department team were a matter of concern, but not surprising. The dominant factor was the ferocious work pressures facing them with the CFA devaluation, budget, personnel issues, etc., which made the week a significant time commitment. Many in the team were and probably always will be more comfortable with greater clarity and certainty on process and outcome than The Gambia case offered, at least in advance. For some, the role of facilitators gave rise to some anxiety, even skepticism. This background, partly grounded in the personality mix of the group, is nonetheless relevant because it does reflect a common unease within the World Bank on launching into the unknown, and a faith in planning and preparation and clarity. These did not jibe fully with the spirit of this country meeting, where broad issues were at stake, and where we were genuinely committing ourselves to being led in the partnership development effort by our Gambian partners.

It was only afterwards that the World Bank team learned that the Gambian Cabinet had engaged in quite similar last minute reflections and queries about what they were embarking upon. The Minister of Finance confessed to some trepidation, but the President's strong backing and his own explicit commitment to the principle and faith in the basic good will of the Bank team (he asserts) helped him to make the case for going ahead, with an open mind and accepting the process lead of the facilitators.

The Meeting at the Kairaba - The Launch

The CMI team arrived a week before the scheduled start of the meeting. They focused on assembling an impressive logistic base at the Kairaba Hotel, including secretarial support, copying facilities, and appropriate meeting facilities, schedules etc. They then vanished into a lengthy series of preliminary meetings with the Gambians that excluded the World Bank entirely. These involved a full weekend with virtually all members of the Cabinet and directors, all of them, and a broader "civil society" meeting that included representatives of the private sector. Also present were representatives of the press, donor representatives, and some NGOs. The meetings were long and, we learned afterwards, heated and frank, and essentially brought into the open the many concerns the Gambians had about the Bank. The CMI team were studious in maintaining both their neutrality and their commitment to confidentiality. They were determined, for example, that the Bank and Gambian teams would have the same documentation. No special papers were prepared for the Bank team.

As the Bank team arrived, the facilitators briefed them in general terms on the preparatory meetings. They focused on objectives, desired outcomes, and the "ground rules" of brainstorming: no attribution, no positions, all ideas welcome, no dismissal of ideas, and no decisions until the decision point came.

The term "Maasala" was introduced here, and became another counterpoint throughout the meeting. It referred to a Gambian tendency to be nice, and not say directly what was on the real agenda. Throughout, we were enjoined not to employ Maasala - to speak frankly, "in the family". Another fortuitous theme was offered by a Youth festival and celebration of the President's 70th birthday in a village outside Banjul the day before. The crowds of young Gambians and the President's modest and unarmed entourage added some zest and set a tone of youth.

Events like the partnership forum can give rise to bad feelings in a donor community, because by their nature they exclude some participants and put an undue spotlight on the World Bank. Some special efforts were made to explain what was happening and elicit views from the Banjul aid community. In the event, most of those concerned seemed pleased if a bit bemused and curious about it, and offered a host of ideas themselves on issues and possible new approaches.

The Partnership Forum was formally launched by a meeting with the President and his Cabinet, in the Cabinet room (an unusual occurrence in The Gambia, where the President normally received visitors in his office, behind his desk). The Bank team were seated at the Cabinet table across from the President, and the facilitators at the end of the table, signifying their neutrality (after the meeting they were asked to stay on to "brainstorm" with the government about the meeting). The Minister of Finance gave a brief and rather nervous introduction, as did I; I stressed our sense of privilege at being asked to participate in this event, the gift of time and effort we were seeing, and our belief in The Gambia and commitment to taking the opportunity to strengthen our partnership.

The President then gave an introduction that set the tone for the entire meeting (including press coverage). He focused on the positive aspects of the relationship with the Bank, but was also frank in noting that the Bank came in for much criticism from African governments in many fora, especially where the Bank was not represented. The Gambia defended the Bank, but often found themselves in a minority. He was convinced that much could be done to strengthen the partnership. He then made explicit reference to the enormous problem and challenge that 4% population growth represented, the need for family planning, the important role of education, poverty alleviation, and the role of women: all music to our ears. For him, slow growth was unacceptable, and he saw the Gambia poised for 6% economic growth or more. He cited Singapore as a model, but noted that it was a long way off and The Gambia would need to travel through Mauritius

and Malaysia to get there. In short, he set the stage perfectly for frank discussions, with a positive tone, and put both relationship issues and the ideas for and sense of need for a vision squarely on the table.

The themes set by the President: 6% growth, the Singapore model, and the aim of partnership, reverberated throughout the week, at the meeting and in the press coverage. This was quite extensive and positive—no carping or second guessing were visible in the media. The openness of Gambian public life was demonstrated in the approach to the Forum and the freedom of information and discussion.

The Partnership Forum opened formally on Tuesday afternoon, with very brief statements by the Minister of Finance and the Sahel Department Director. Both focused on our hopes and the commitment to open discussion. The facilitators then took over the meeting, and set out both the objectives and process for the meeting. On process, they introduced the program, including the idea that most work would be in small groups where there was a mix of teams both Gambian and Bank. This, we learned later, was important to the Gambians, though some in the Bank team had been and remained concerned that this format could result in fragmented discussion, often involving people not directly concerned with issues and knowledgeable about them. The concepts of brainstorming were reviewed carefully: All ideas welcome, no ideas dismissed, no attribution, and no decisions during discussion. This concept had particular importance as it was crucial for a frank and open discussion.

Relationship Talk—A Hall of Mirrors

The first substantive session, lasting a half day, focused explicitly on the relationship between the Bank and The Gambia. This was a most unusual session, an effort to get beyond the many echoes of unhappiness and criticism that we had long heard. None of the Bank team present had ever engaged in such an open and frank discussion of the issues with a group of borrowers, though all of us had grappled and groped with the topic in our encounters with colleagues and friends over the years.

A key ingredient in this discussion was the role of neutral facilitators; another was the extensive preparatory work that was undertaken, both to probe issues and to establish a climate in which all parties were prepared to engage in a discussion of some delicate and often unstated concerns and feelings. We agreed to address “taboo” issues, in a “family” atmosphere: these words came up again and again in characterizing the discussions and the aim of strengthening the relationship.

The introduction and constant counterpoint in the discussion was the famous image of the old woman entwined with the young woman: the message being that we see the same realities differently, and, perhaps even more, that real effort is required to see an image from another perspective, especially when a preconception has taken hold. We were all struck time and time again by how differently a single event or person or process could be seen, even when the "facts" seemed clear.



With this introduction, we embarked on an exercise in "mirrors". The question was put to the open forum: *to the Gambians* "How do you, Gambian official, think the World Bank perceives the Gambians, based on your personal contacts over recent years"; and *to the World Bank team*, "How do you think the Gambians perceive the Bank, based on direct contacts in recent years?" To both sides the next question was "How would you like to be perceived in two years?" Answers were recorded on flip charts.

After an awkward start, comments were volunteered, thick and fast. The questions, please note, were phrased in an entirely neutral way: no negative connotations. Many, though, recollected afterwards a sense that they had been asked to ascribe negative qualities to the relationship. This was simply not so: another example of the complexity of perceptions.

A distillation of the answers, and the raw data, are attached. Essentially, the picture that emerged was of the Bank as arrogant, insensitive to Gambian realities and culture, demanding, impatient, patronizing, sometimes inconsistent, and simplistic in applying one solution to all problems. The picture of the Gambians was of a Government team uncommitted, poor and dependent, not competent, corrupt, slow to act. *It is important to recall that most of these comments were what appeared in the mirror: how each side felt they were perceived by the other.*

Equally striking was the picture that emerged of the future relationship: identical. The key elements were Gambian leadership and vision, and mutual trust and respect in a real and strong partnership tailored to the Gambia's needs.

The next step was to probe the reasons for the images, and specifically individual behavior that might have contributed. This discussion proved stickier and there was a classic circular argument about what the discussion was about that went nowhere. Finally, though, Terry Barnett broke through the impasse, instructing Jean-Louis Sarbib to stand up and give an example of how he might have "earned" his mirror image. He stood and delivered, a specific example of rough comments on a rough document, well meant and accurate but not couched in terms geared to a long term relationship of mutual respect. A Gambian member of the core team was asked to stand up, and he recounted an incident of not doing something he had agreed to do, without communicating why. The discussion from then on was rich and fascinating, though not entirely conclusive.

This session did not come to a "conclusion" and a curious phenomenon followed in the ensuing days. Comments about the relationship discussion indicated clearly that the recollection was that the Bank team had ascribed the negative qualities ascribed to the Gambians directly, and vice versa. The mirrors were all but forgotten. As we mulled over the disturbing images that we saw of ourselves, and the images that our Gambian partners saw, we were struck by the importance of behavior and expectations (the arrogance and insensitivity issue), by the extraordinary level of miscommunication about basic facts of the Bank even in a small country, and by the degree to which positive conclusions and images of The Gambia, reflected in real pride and confidence in many aspects of the Gambian performance, had simply not come through.

In one of the concluding sessions, I stressed my hope that what we all would later recall of the event should bear a clear imprint of what had really transpired, that the impression was what was seen in the mirror, not what was actually said by the perceiver. Our Bank culture was indeed hyper-critical, and among ourselves we were indeed impatient, rarely fully satisfied. But we were also deeply committed to fairness, to learning, and to finding and promoting excellent ideas and results. The key role of the Bank was as a catalyst of ideas. And we were indeed very impatient for The Gambia to succeed. I also focused on the communications issue and on our essential pride, respect, and confidence in the potential of The Gambia to emerge as a strong and successful society.

A Vision for The Gambia? The Gateway!

The remainder of the Partnership forum focused on exploring issues of long-term strategy, with the fairly explicit goal of emerging with some form of Gambian vision to guide future action. Quite frankly, few on the Bank side had much real expectation that a meaningful "vision statement" was a feasible proposition. We were all confounded: the outcome of lengthy discussions of issues, defined and prepared by the joint working group, was indeed a statement, Gambian in tone, authorship and spirit, that succeeded in

combining a visionary picture of a future prosperous Gambia with practical intermediate steps and action. The catalyst was the idea of The Gambia as the Gateway to Africa: a picture that lent itself to images, symbols, a solid metaphor that conveyed strength, openness to the outside and willingness to export. This gateway concept had indeed been explored prior to the meeting, in conjunction with both a teleport idea and specific investment proposals for the port and airport.

What proved most rewarding in the discussions around the gateway vision was the degree to which basic development issues fit with and were enriched by the Gateway concept. Most important was the human resource link: it was stressed time and time again that without an educated people the vision was doomed: that universal primary education was vital and that meant getting girls in school; that practical technical education had to be linked to economic poles; that the challenge was of such enormity that all partners, public and private, had to participate.

The vision emerged as a paper (Annex 3), a clear product of the Forum, not as polished as the Bank team would have wished, but rich in ideas and above all linkages.

The discussions that turned around the vision theme essentially took the form of small group discussions around topics like private sector development, human resources, and the role of women. The discussions were in many respects frustrating, at first, for the Bank team, largely because we felt we were irrelevant. A phenomenon that developed was that the Gambian participants were so delighted to find themselves in a setting where broad issues could be freely discussed that they embarked with enthusiasm and took full charge of the discussion. Those present ranged freely in the discussions well beyond their areas of responsibility, and the talk was animated. Arguments were common, and there was no hesitation among any participants, it seemed, to disagree. Perhaps the most lively discussion (and particularly rewarding to us given our predilections and long-standing not always fruitful discussions on the topic) were debates on gender issues, that pitted family members and others against one another, and ranged from credit to land tenure law and female genital mutilation.

Initially, the Bank team reaction was concern at the unfocused discussion without clear outcome. They came to appreciate, however, the important breakthrough that the free discussion represented, to respect the ideas, and above all to learn by listening and by finding ourselves in a spectator position where our views were sought for their merit and after the primary participants had launched their contributions.

A final, vital outcome of the vision discussions was the conclusion that at least the leadership and "young Turks" among the Gambians came to: that success was impossible with a "business as usual" approach. It was all well and good to understand the Gambian constraints, but the key was to identify and then remove them, not, as many suggested, to accept them. This in turn implied radical changes in administrative procedures, internally and vis-à-vis the outside (including the Bank partnership). We all agreed that "business as

usual" would get us nowhere, and extraordinary efforts to find better ways to work were essential.

Private Sector Meeting and Town Meeting

The problems of communications -- gaps, myths, preconceptions -- perturbed the Bank team greatly. One outcome was an offer to make ourselves available, in whatever form was most appropriate, for discussion with Gambians. We were wrestling with the classic Bank staff dilemma of: who is the client? How do we respect our relationships with governments yet reach beyond to hear and understand the diverse issues for the civil society? The abundance of myths and misinformation about the Bank (conditions for loans, power structure, procurement rules, ownership, just as examples) suggested to us that a much more active communications strategy, predicated on openness of virtually all our transactions, was a key for the future.

During the Forum, two events explicitly aimed to reach beyond the core team for the meeting itself. This group comprised the government (ministers, directors, and some others) and the Bank team (about 80 people). The first "external" event was the planned meeting of the enlarged Partnership Forum, involving private sector representatives, some NGOs, and the donor community. This involved both an explanation of the process and highlights from discussion, with a focus on the Gateway concept. The discussion was striking in its similarity to the closed discussions: many of the same issues, some of the same speeches from the political leaders among the team, and a generally open and quite positive spirit after the initial demons and festering resentments were aired.

Another tentative initiative on the communications front was a "Town Meeting", that we agreed to hold during one of the meetings, as we all wondered at the difficulties and perils of poor communications about the Bank. This was very much an impromptu affair at the Kairaba hotel (a good half hour from Banjul center). Word of the event was essentially word of mouth, though it was also announced on the radio. The Minister of Finance presided, with the whole Bank team flanking him. The attendance was quite small and mixed, ranging from an outspoken leftist political leader, two reporters, stalwart donor representatives, and wives of two ministers. The questions were tough and numerous, though, and we made ourselves available for the duration, in this case some four hours. The interest in the Bank and gaping holes in understanding of basics of history, role, power structure, position vis-à-vis other organizations, were all striking. We were able to convey the depth and diversity of our experience, the complexities and positive features of our role (some of them) and above all our sincerity and commitment.

At the conclusion of the meeting, our hosts surprised the team by presenting us with momentos, for most of us magnificent Gambian robes.

The Bank and Its Role

The formal closing meetings focused on issues around the role the Bank could and should play in The Gambia. Two central and related counterpoints in the discussions were the complexity, for both the Bank, and the Gambians, of managing both the multiplicity of the Bank's roles, and the imbalance of power reflected in the inescapable need of the Gambians, and the fact that the Bank could so readily mobilize funds.

The richness and evolution of the discussion was reflected in the evolving metaphors that turned around the discussion. The Bank team had come to Banjul with an explicit image they sought to dispel: that of the policeman or sheriff, keeping the Gambia to the straight and narrow. In a similar vein, but a very different image, one minister urged that the Bank no longer be the rider on the horse, but the fuel for the engine. Throughout, the idea of the stern and prosperous banker crept in, scarcely in contact with social realities. The Pater Familias notion was also a counterpoint, with some risky connotations. People referred to the Bank as disappointed at their child or nephew who fails to meet expectations, and ascribed a paternal air and stern tone in communications. In moments of frustration, there were overtones of betrayal in the relationship, and talk of frustration at broken promises and dreams.

As the meeting progressed, some more positive and useful images emerged. The Bank's active borrowers were described as a fleet of ships, the Gambia a small frigate, and the Bank the admiral. Frequently the image of doctor and clinic, in various forms, emerged, essentially with the Gambia as the patient, the Bank the doctor. Images of teachers and students became more prevalent (a sign that we had moved beyond pure finance to the world of ideas); towards the end the notion of the academy, seekers of truth all, came out. The notion of farmers, seeds, and growing plants (projects, even policies) was also introduced. The Bank was portrayed as advocate, lawyer, and lobbyist, highlighting the knotty problems around aid coordination. And by some the Bank was seen as a consultant and pure advisor, relatively disinterested. Surprisingly, some ascribed a politician role to the Bank; more natural was the accountant and salesman. One participant described the Bank as a tow truck, rescuing a stranded driver.

The Bank and The Gambia as a family was a common theme; we perceived a shift in the nature of the family roles, from more negative, paternalistic notions and images to a much more positive sense of common purpose and teamwork, the marriage image and others reflecting better the multifaceted and complex nature of the partnership.

A surprising knowledge gap, for the Bank team, was the limited understanding, beyond the core economic team, of the real constraints under which the Bank operated (and indeed other external agencies). We came away with the clear sense that the weight of Bank policies and the reasons for their evolution, the sheer complexity of governance of an institution like the Bank with 178 (at the time) owner countries, and the changing mood among the aid community were appreciated only in a fragmentary sense, and by very few

in The Gambian Government. Indeed, one benefit of the meeting was that the Minister of Finance and his immediate colleagues felt some sense of relief that the issues they faced in managing relationships with their external partners were better appreciated by their colleagues in the Cabinet.

The meeting afforded an opportunity to explore, in a preliminary and sketchy way, the richness of all these facets of the Bank's role. It was surprising to us how little our partners appreciated of the various services the Bank could provide. We were loved (and disliked) primarily for our money, and the specter of conditionality: harsh even if not too far under the surface lurked the sense that it was needed and reasonable. The purveyor of ideas, catalyst putting people in contact with the leading ideas and actors in the development field, the advocate for the Gambia's cause, the partner working towards a common end, had plainly not been anywhere near the forefront, and the meeting served to introduce or enhance understanding of the potential power of the partnership.

The Bank Team: Doubts and Sparring, but Robust Teamwork Nonetheless

The early days of the Partnership Forum were not easy on the Bank team. First, work pressures in the preceding months had precluded the kind of thoughtful team preparation we would have wished, and for several members the first real plunge into the Partnership Forum was on the plane to Banjul. It was a strong, diverse and complementary team, quite self-conscious about our respective strengths, weaknesses, and personal foibles, and knew well that we could work together. There was never any hesitation about expressing dissent and questions "within the family". The team spirit, though, was somewhat wilted when we arrived in Banjul, essentially the product of exhaustion and the immense reserves that had been called forth to respond to the CFA challenge. The upshot was that the team was less fully united than it customarily was, and considerable attention, of the facilitators and myself, was needed to listen to the views of our own team, calm some hurt feelings and sense of exclusion, and ensure that our approach, as it evolved, did represent the best that our team had to offer.

An important event in shaping the meeting's tone and outcome was thus a dinner among the Bank team, discreetly facilitated by Terry Barnett. Once again, the main objective was to hear concerns and issues, then to identify options and implications. The dinner proved a watershed in uniting the Bank team and also served to inject important ideas on process, notably linking the prior country portfolio reviews to the event, enriching our understanding of some of the interpersonal undercurrents within the Gambian team, and above all ensuring that all members maintained a constant balance between hope and tough experience.

Some morals that I drew here are that good preparation of the team, with strong efforts at inclusion, pays, as short-cuts in this area have a high cost. Attention to the specific team dynamic is an essential ingredient to successful outcomes. Finally, the human dimension of our multi-national and multi-disciplinary team (15 members, four continents, 11 nationalities), with a strong culture of honest discussion and combat,

enriched the contributions immeasurably, even though they caused some bumps along the way. The tensions were apparent in such a setting to The Gambians, and may even have served as an interesting lesson in the implications and benefits of open discussion. It also helped to dispel the "we and they" dynamic which might have emerged. Our team's unity at the conclusion of the meeting was also a strong plus for the event, as it was palpable and conveyed a clarion commitment and dedication to the essential purposes of the development challenge for The Gambia's people.

Corruption, Governance, and Capacity for Action

Capacity was a central and thorny issue in the whole event: what were The Gambia, and Gambians capable of doing, in its crudest sense? At the "highest" level, this capacity issue was about institutional development, understanding the unique features of The Gambian system, and finding better ways to get things done within that system. We had a long background of rich discussions on capacity issues for The Gambia, including a civil service reform plank in the economic reform program launched in 1986 (decidedly mixed results, cited now as a case where downsizing pure and simple became the central focus) and numerous initiatives at project and institutional level. Most significant, we had over an 18 month period, in collaboration with our Technical Department's Public Sector Management Group, embarked on a complex and highly participatory process of institutional analysis and diagnosis. This had entailed a workshop with broad participation by Gambian civil servants, at which the frankness of the tone struck all observers. One conclusion: while the diagnosis of problems was clear, vivid, plausible and actionable, a sentiment prevailed in The Gambia that the leadership would in the final analysis do little.

Our central plan, "going in" to the Partnership Forum, was to proceed with an Institutional Adjustment lending operation that would tackle a broad-based, incentive-driven, action-oriented reform process. Ministries were also targeted, and the objective was to focus on issues of resource mobilization and management that had so plagued The Gambia's programs over a lengthy period. Preparatory work had been launched: we were determined that the effort HAD to be Gambian driven, and so were sitting on our hands to some extent, but the germ of the idea was well rooted and the appreciation of the institutional character of issues and problems was strong on both Bank and Gambian sides.

Issues around corruption formed another important and related current. This issue was the subject of long-standing, uncomfortable discussion with The Gambian Government at a high level (it was, I believe, rarely discussed overtly at the working level). The discomfort was palpable, visible in averted gazes, a stiffening when the subject came up. We, however, were convinced first, that patterns of corruption were deeply established and constituted a serious impediment to achieving better development results, and second, that The Gambia would lose much credibility and eventually much money if it did not take initiatives to address the issue effectively.

The corruption issue had a specific focal point at the time of the meeting: Bob Klitgaard had visited the Gambia in February 1994 as a consultant to the Bank to review

and discuss approached to institutional development, with a specific corruption slant (Klitgaard advocates a specific approach entailing workshops to identify action areas and faulty procedures). The visit went well, and his report, after some internal massaging and soul-searching in the Bank, had been sent to the Government shortly before the Forum. Its initial reception was not good, particularly by the Secretary to the Cabinet, who saw it as too negative. This put us at something of an impasse on where to proceed.

The corruption counterpoint emerged early as a sub-theme in the Partnership Forum, and it was clear that there was a mixed reaction: resentment at the Bank for raising the issue, and an appreciation that indeed there might be a problem. A personal dimension emerged also: the perception was that THE BANK thought THE GAMBIANS were corrupt: a personalized appreciation. A sense of unfairness also prevailed: why pick on us, when corruption is a worldwide phenomenon?

The Partnership Forum reached clear and quite robust conclusions on capacity issues:

- capacity was a vital prerequisite for achieving goals in each sector and for each issue and thus needed action;
- The Bank needed to work with a richer appreciation of Gambian institutional arrangements, including a nuts and bolts understanding of organization, basic legal framework, and processes;
- Beyond that, Bank staff working on the Gambia needed a better appreciation of cultural issues and politics: why people react as they do and when;
- The Institutional Adjustment operation emerged as a flagship operation, with a team designated to work collaboratively on its final preparation;
- Perhaps most heartening for the World Bank team, the Gambian leadership embraced the idea that “business as usual”, accepting constraints, would lead nowhere, and the operating principle was to remove obstacles—a “find and destroy” approach to problems and constraints;

No specific consensus or action plan was agreed upon where corruption was concerned. However, in private discussions with the Finance Minister I was convinced that he appreciated the merits of our arguments: that corruption was perceived as a widespread problem impeding development programs; that the issues turned around weak procedures, not weak people; that a systemic approach was urgent for the development effort; and that a proactive stance would achieve good results in The Gambia and place The Gambia in a strong position vis-à-vis its international partners. We left it that we would follow up...

The Gateway Vision: Final Notes

The Gateway vision statement emerged as the Kairaba Forum's final product. The core team presented it to the President on the final day, and the Finance Minister outlined its essential features vividly. The beauty of the idea and vision was that each member of the team, Gambian and Bank, was able to translate the idea into meaningful objectives and to appreciate the powerful linkages. The infrastructure team could identify specific works at the port and airport, and also talked training. The private sector team were heartened by the robust confidence conveyed about the private sector, and at least an emerging sense of the potential of the informal sector, including women entrepreneurs. They knew of interested investors and also had constraints in mind that needed some blasting to remove. The human resources teams were frankly delighted by the central appreciation of the vital role of health and education for the long term plans that emerged from so many discussions. We repeated again and again the axiom that universal literacy and girls in school were prerequisites for success, and these became slogans, voiced by all. The institutional development practitioners and gurus alike felt a renewed impetus to move to the next necessary steps. We talked logos, enhanced materials for investors, competitions of schoolchildren to imagine and portray the vision. Working groups began to talk action: Port Project appraisal mission working groups; training action plan, primary education project supervision to inject greater urgency into ongoing programs; private sector assessment work programs; institutional adjustment operation timetable.

That was the finale of the Kairaba Forum: a large meeting room with some ten tables, each with groups at work, sleeves rolled up, a visible and action-driven partnership at work.

Follow-up and Aftermath: Some Conclusions

Events in The Gambia after the forum, as the new military regime took over amid talk of a slow move back to democracy, proved heartbreaking for the Kairaba participants. Even so, the experience offers many insights and ideas for action, in the World Bank's work on Africa, and even, eventually, in The Gambia. These are a few:

About The Gambia:

- The drive, commitment, and competence of the Gambian participants impressed us all. The capacity to achieve results, essential commitment to development, pride in their work, culture, and their country, were all there. In retrospect, the pride in the Gambia's openness, stability and democratic tradition are particularly poignant.
- The electricity of group discussions was dramatic and showed keen interest in, indeed a hunger for opportunities to discuss, debate and dream in an open forum.

- The Forum contributed to a much enriched appreciation of outside constraints and the linkages among issues, like education/prosperity, education/family planning, civil service capacity/investor climate, port investment/vocational training/technology.

About Process:

- The success of the exercise owed much to meticulous attention to issues of process: both how the Forum would run, and how the processes of development were and were not working.
- Enthusiasm for focusing on process was about equally low among Gambians and the Bank team, but a genuine respect for the importance of process was built through the remarkable role model of the facilitators, always listening, respecting all views, able to engage and disengage as appropriate, always concerned both about ends (where were we heading?) and means (how?).
- The size and level of the meeting presented problems, most important the sheer number of issues and people involved. The risk of general, unfocused discussions at high levels of abstraction was present. The Gambian team also included many self-avowed politicians (most ministers were elected officials), and all around the ego factor was far from negligible. However, the benefits of having the full teams, Gambian and Bank, far outweighed the disadvantages. A central merit of the event was that it brought together so many people, working in different domains of activity (high policy, macro-economic management, agricultural sector policy, environmental management, civil service reform, textbook policy, family planning, AIDS program). What the Forum brought out again and again, vividly, was the linkages among these issues and the need for the development vision and program to forge still stronger links over time.

About World Bank Partnerships:

- The potential power and strength of the Bank partnership with a country like The Gambia was a vital and central conclusion, for the Gambians, but also for the Bank team. The Bank's many roles need special modesty and care, and always in concert with the many other partners working in and with The Gambia.
- Negative images of the Bank are rooted in many specific experiences of day to day interactions (as well as in the fundamental imbalance of power and the discomfort of an uneasy dependency relationship) and comportment and stance need particular care, training, reminders.
- The importance of the Bank's role in bringing experience and ideas from outside emerged as the strongest plank in the partnership. Financing clearly was vital, but more because it represented the possibility to do (beyond talk), rather than as a necessary bailout.

- The dangers of the Bank's great weight and the real power of the purse in a situation like The Gambia's calls for special care and sensitivity in managing the relationship. We can so easily be seen as arrogant and insensitive in such settings that special efforts to build partnership, care to perceptions, and "non-negotiating" events like the Kairaba Forum are needed to keep the partnership centered on the mutual respect and confidence that is so vital for its success.

About Bank Communications (the Misunderstood Bank!):

- The overall strategy and the full scope of World Bank programs are rarely appreciated by distant partners like The Gambia, but that need not and should not be the case. Special Bank efforts are needed to portray and discuss the program as a whole. The aim is that all partners see it as coherent and addressing the priority issues.
- We found less misunderstanding of the need for sound macroeconomic management than we expected, but outside the small circle of the economic team, appreciation of the cold realities of budget facts of life and the degree of aid dependence was limited.
- A common phrase throughout was "grandmother economics" -- meaning that concepts of policy and the realities of The Gambia's situation needed to be explained in terms that one's grandmother could appreciate.
- The World Bank needs to tune communications strategies to both the informed and involved, and the uninformed and uninvolved. Both vision and nuts and bolts (consultant lists) are needed. The impact of miscommunications on matters involving personnel (recruitment) is magnified and long-lasting and suggests special care (misunderstandings around the Part II nationals recruitment efforts had left deep scars, and people who had high expectations for a job resented the silence from Washington deeply).

Confidence and the Can do Spirit

A major success of the Kairaba Forum was to change the tone of discussions on Gambian issues from what could not and had not been done and why, to what could be done. The Bank team learned that they were commonly seen as negative and constantly demanding, with little confidence that The Gambia could achieve results. The Gambians themselves seemed caught in a trap of low expectations. The Forum raised the expectations, and thus reinforced the sense of real potential that we felt, and tapped reserves of energy and founded optimism on both sides.

Annexes:

1. Notes from the "Mirrors" Discussion of World Bank/Gambian relationships

2. Press Release
3. The Gambia: Gateway to Africa 2010
4. Government of Gambia notes about perceptions of issues, pre-Forum

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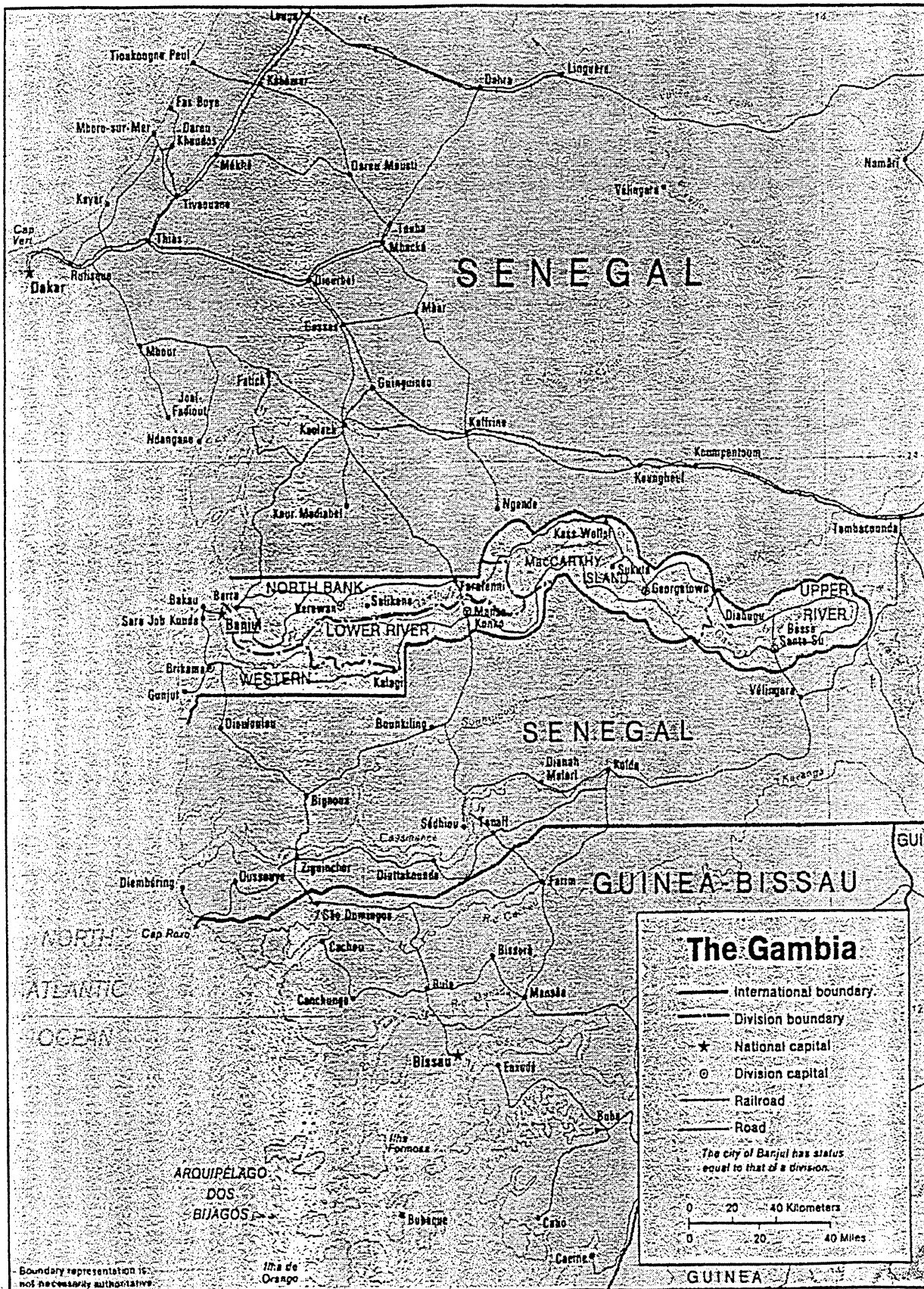
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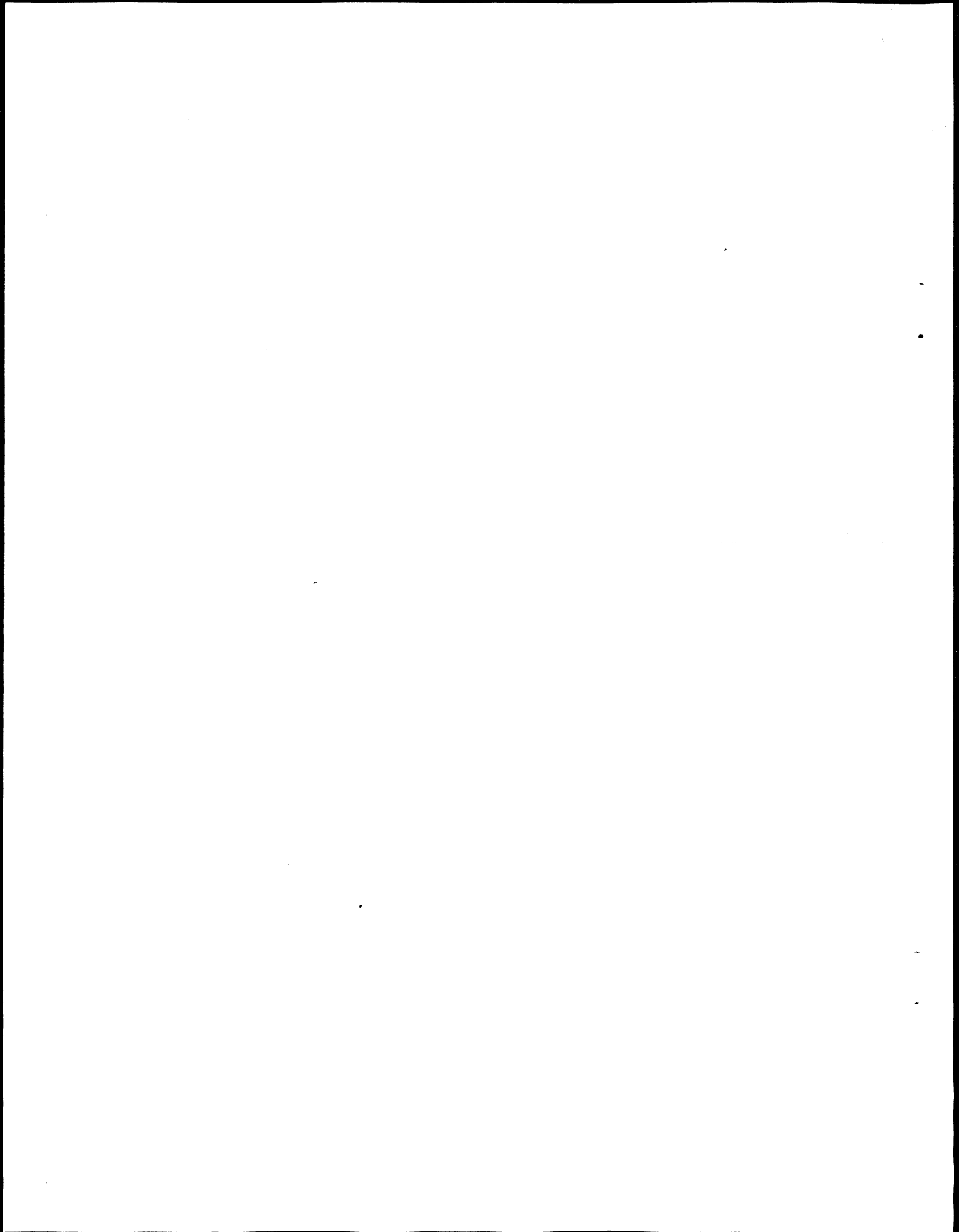
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August 31, 1997.





ANNEX 1

PRESS RELEASE

The Gambia Government and World Bank held a Cooperation Forum at the Kairaba Beach Hotel from 17 to 19 May, 1994. The objective of this Forum was to examine the nature of the cooperation between the Gambia and the World Bank and to explore the medium term prospects for the Gambian economy. Discussions at the Forum were carried out in a frank and cordial manner. The two sides discussed ways and means of improving the already cordial working relationship between the Gambia and the World Bank, and began to chart a medium-term growth and diversification programme for the Gambian economy.

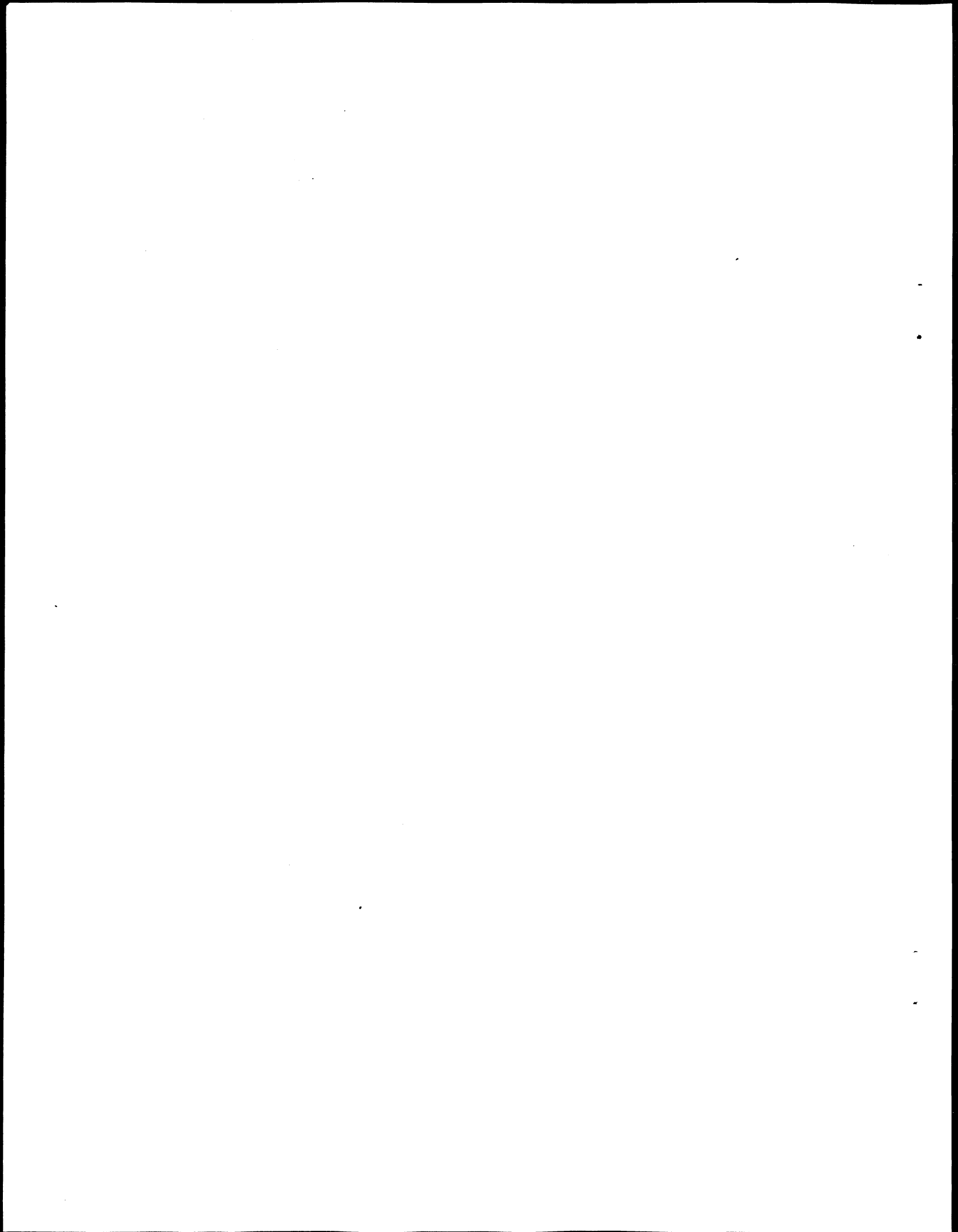
The Gambian delegation, which was led by the Minister of Finance and Economic Affairs, Hon. Bakary Bunja Dabo, included other Cabinet Ministers, Permanent Secretaries and other senior officials of Government. The Bank team was led by the Director of the Sahelian Department, Mrs. Katherine Marshall, accompanied by division chiefs, senior advisers and task managers for projects and programmes financed by the Bank in the Gambia.

Prior to the Forum, the Gambian side held preparatory meetings from 14 to 16 May, 1994. On Sunday 14 and Thursday 17, members of the civil society, including representatives from each of the opposition parties, NGOs, Chamber of commerce, entrepreneurs, the local donor community and the African Development Bank, among others, were invited to make their views known, especially on the future course of the Gambian economy.

The primary objective of the forum was to engender a joint perspective of how to move forward. The Forum was generally considered very successful and useful exchange of views which has ushered in a joint vision of the Gambia as a future "Gateway to Africa" by 2010. This will entail an economic diversification strategy that promotes an export-led growth, that aims also to urgently address social services issues affecting the quality of life of the average Gambian.

From the vision "Gateway to Africa by 2010", the Gambian authorities will make concrete proposals to Bank as to the latter's future areas of intervention in the Country's development agenda. Both sides are looking forward to a close and fruitful cooperation in the future

Done in Banjul/13.5.94/Ministry of Finance & Economic Affairs



ANNEX 2

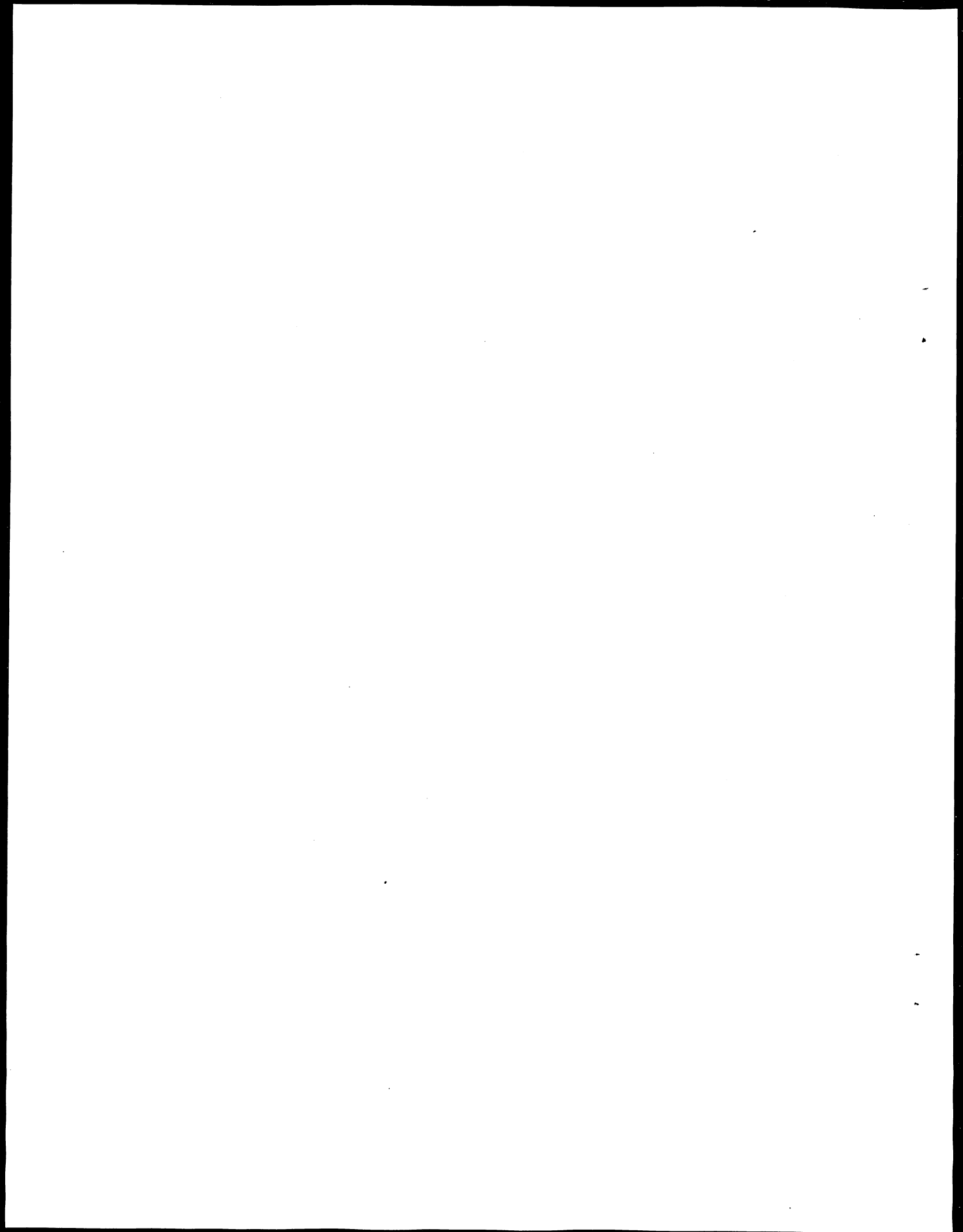
PERCEPTIONS	
How the World Bank Feels the Gambians Perceive the World Bank Staff	How the Gambians Feel the World Bank Perceives the Gambians
-Impatient	-Not committed
-Not consistent	-Not competent
-Micro manages	-Not results oriented
-Lack of appreciation of our situation	-Don't trust us
-Don't trust us	-Corrupt/greedy
-Enforcer	-Complacent
	-Gullible
IN FUTURE WE SHOULD BE	
-GENUINE PARTNERS	
-TECHNICALLY COMPETENT AND RESULTS ORIENTED	
-USE RESOURCES EFFECTIVELY	
-COMMITTED AND TRANSPARENT	
-HAVE RESPECT AND DIGNITY FOR EACH OTHER	
-BE SENSITIVE TO EACH OTHERS' CONSTRAINTS	

<u>NOW</u>	<u>FUTURE</u>
Want Government development but do not understand development processes	Very hard working an sincere
Not technically competent	Technically competent with right motivation
Narrow resource base of natural resources	Using effectively the resources we have
Unimaginative and shallow	May not have analysis boxes but we understand
Not knowing our priorities	Very effective in executing all Bank projects
Mediocre, inefficient, elusive	committed but needing help
Lacking in vision	Clear in vision; firmly in driver's seat
Very poor with no bargaining power	Equal partners treated with respect representatives of Government cty.
Not quite committed	Fully committed
Not totally dedicated to structural adjustment program	Totally committed and dedicated
Lazy, complacent, not proactive, gullible corrupt	Respect, understanding with sense of hope
People whose arms are to be twisted	Have the right to determine identify and implement
Inequipped re data, information means to promote int. capitalism incompetent	Competent; equipped re information; not tolerate int. capitalism
Beggars	Dignity, respect, moving on with life, concerned with issues
Our problems are similar to all other countries	Specific problems unique to Gambia
Boldly implement policies	Continue
<u>CURRENT</u>	<u>FUTURE</u>
	Capable because I have achieved the targets
	Transparent
Not committed	Committed to improving the livelihood of the Gambian people

<u>NOW</u>	<u>FUTURE</u>
Indecisive, not putting money where it really matters	Action oriented
Inconsistent	Consistent
Cannot be trusted, so must be micro-managed	Genuine partners
Not survive without them	Allow us to judge for ourselves
Greedy and dishonest in getting, benefits from Bank funds	Even more interested in Government's development than you, and just as professional
Failures, not worth second chance	Successful in managing our own affairs
Not result oriented	Very result oriented
Too dependent on their ideas	Completely independent; sit as equal partners
Hopeless case like the rest of black Africa; bleak future; not worthy of effort	Do have a future
Testing ground as dumping and testing ground for foreign and unrealistic ideas	?
Simplistic, arrogant, insensitive to political concerns, too powerful, sometimes helpful	Trusted an equal partner
Blackmailers and bullies	Trusted advisors or partners
Too powerful but sincere partner	Equal partners. We appreciate their efforts and are trusted
Too impatient	Helpful
Inflexible but a necessary source of financing	Working together towards a common goal
Clever, distant, lacking in understanding	Partner, knowledgeable interested
Sometimes helpful, often naive, suckers	Trusted partners
Unreasonable, arrogant, enforcer, policeman, flavour of month.....	Reliable partner, catalyst, effective responsive, helpful, responsible
Untrusting, blind to Gambia culture, erratic, unreliable	

<u>PAST</u>	<u>FUTURE</u>
I am not sensitive or inquiring about the constraints or expectations on their side; or the effect on them	I need to dialogue, understand their constraints and expectations
<u>NOW</u>	<u>FUTURE</u>
We treat Bank as insensitive, inflexible	Understand them and their constraints, culture, resources materials, finances
I am resigned to them getting their way; I don't try hard to prepare, organize	I should be more organized resolved, willing to say no, prepare boss
I moved forward on a project with another donor; Highway Maintenance	Communicate more, developed understanding, appreciate their interests
I was unwilling to defend our position strongly	I must explain our decisions without sacrificing principles; switch jobs for 2 months
I don't meet their deadlines because of constraints that are inherent in being where we are	<ol style="list-style-type: none"> 1. Recognize my tendency 2. Give them more information about my constraints
Quick in-out lacked knowledge of Bank workings	Stay longer Gambia needs to understand
I allow them to make decisions for me	Take over? More internalization of decision-making role; make decision
I have been insufficiently prepared; invested too little time	I must manage expectations and prepare
	Bank; get more experts from Sahel into Sahelian Department
	Integrate implementation units into ministries
<u>PAST</u>	<u>FUTURE</u>
I have been overly demanding on data production without asking about their constraints; push by Bank internal dates	Stop inputting motivation until inquiring

NOW	FUTURE
I am too theoretical and impractical	I need to be patient
I make a pronouncement and then disappear	I might make more regular telephone calls, letters; and give more explanation and backgrounds
I did not appreciate constraints on them in preparation	Put more local consultant resources into preparation
I did not appreciate Government policies and interests re-education policies and so used Bank power to change their policy	Understand first, upfront recognizes that the disparity in money makes partnership behavior very difficult
	Switch jobs for 2 months; become catalyst for changing perceptions within our sides
I insist on Bank deadlines without explaining or understanding their deadline	Understand on-ground constraints
I use Bank power to steer project in way Bank wanted	Be catalyst, provide Government with data I have; then let them decide:
I talk about lots of other countries which causes them to think I don't know their country	Get out of capital city and learn about their problems
I take over the development of a document instead of advising and working with them.	



THE GAMBIA: GATEWAY TO AFRICA 2010

Since the Economic Recovery Programme which started in 1985 and the Programme for Sustained Development which covers the 1990's, the Gambian economy up to 1994 is characterized by high performance on macroeconomic management including market oriented pricing, exchange and payment mechanisms, but sluggish growth, and low social indicators including low life expectancy and high maternity and infant mortality. In terms of macro economic management, the Gambia ranks with highest achievers, but also in terms of social indices the country ranks with the lowest achievers in Sub-Saharan Africa.

Income per capita since 1985 to 1994 has marginally declined bringing home the message that in spite of our achievements and success at adjustment, the quality of life of the average Gambian has hardly improved, against a daunting population growth rate of 4.1 percent per annum.

This already precarious situation was exacerbated in the latter part of 1993 and early 1994 when re-exports, which has been an important source of growth during the past few years and contributed the bulk of exports, was adversely affected by adjustment measures taken in countries where re-exports were destined. As a result income per capita growth in 1993/94 is estimated to be negative. Sluggish growth compounded by vulnerability to an adverse external environment has made it necessary for The Gambia to chart a course of socio-economic development geared towards a significant increase in per capita income and urgently address the quality of life of the average Gambian.

Towards this end, the country aims to unite a national consensus and mobilize national and coordinated external resources behind its desire to make The Gambia "THE GATEWAY TO AFRICA BY 2010." The Gambia will maintain its market-oriented policies, prices, exchange and payments mechanisms, maintain prudent fiscal and monetary policies, and embark on an aggressive export market promotion and development that is spearheaded by the private sector. It will maintain an open and competitive economy by making use of its location between Europe, America and Africa, its access to European Union markets, and abundance of cheap labor.

Domestic production is to be diversified and geared towards exports including an expansion of the agriculture sector, fisheries, horticulture, livestock and agro-based industries; and light manufacturing. Tourism and financial services are to be expanded and deepened. Private domestic and foreign investment and foreign entrepreneurial and managerial skills will be targeted to boost investment and output in these areas. Government will ensure a solid infrastructure network, including both necessary and selected new investments, in areas such as seaport and airport which are both key to our Gateway Vision. The pivotal in the area of transshipment to cater to an ever present need to provide these services to the land locked countries of the sub-region and other coastal countries with lesser port facilities.

Airport upgrading and expansion will be considered with a view toward encouraging increasing tourism arrivals and eventually providing an efficient and convenient stopover into the rest of Africa from Europe and the United States.

Around these two key facilities will be developed a series of complementary infrastructures aimed at concretizing the Gateway concept. A port-related export processing zone will encourage the entrepot, re-exporting, and export processing functions related to port traffic. An airport-related EPZ will focus on higher-value added exports, (such as flowers and exotic fruits and vegetables) as well as on high value added export processing activities such as garment production. A teleport will be set up to promote the processing of data and related facilities - high technology, service sector information processing aimed at the burgeoning market for the contracting out of banking and insurance type services.

Government will seek out partners from the Domestic and Foreign private sector to participate in the development of the sea and airports.

The savings and investment ratios must be increased to significant levels in order to generate the necessary growth in the economy, recognizing that growth and investment reinforce one another.

Domestic resource mobilization will be encouraged by fiscal, monetary and financial sector policies that engender real returns to savers and a competitive and diversified financial sector that provides access to equity capital, loanable funds and leasing arrangements. To encourage the return of capital flight, and encourage financial savings from other countries in the sub-region, foreign currency denominated accounts in commercial banks and offshore facilities will be introduced. This country's relative peace and tranquillity augur well in the drive to promote it as a safe haven for savers. The enabling environment is expected to attract these funds into sound investments.

The underdeveloped human resources constitute a formidable constraint to our efforts to develop. In the short to medium-term foreign technical assistance and foreign expertise will be encouraged and immigration policies will favor those that have skills to offer. In the medium to longer-term, a national human resource plan will be articulated, job related training skills development will be accelerated supported by accelerated schooling programme and universal literacy campaign that will focus on the active population, and women in particular.

Addressing the plight of women is central to Government's growth strategy as they constitute the bulk of the labor force in agriculture and are dominant in the informal sector, which have high potentials in the fight against unemployment. In this regard, the land tenure system and women's access to credit among others have been identified as constraints that Government intends to address.

In forging a development partnership, private enterprise is the avenue for growth through innovative investment and diversified productive activity, while the role of Government will be to provide the enabling environment, socio-economic infrastructure, regulate markets, and provide social services.

Government will endeavor to create an environment within which the private sector will prosper by maintaining the commitment to the rule of law, an open government with multi-party democracy. The judicial system will maintain an appropriate legal and regulatory framework that ensures that contracts are enforceable and justice is administered expeditiously.

The relationship between Government and the civil society will be on grounds of accountability and transparency, and the mobilization and allocation of public funds will be done effectively and efficiently, and Government will in particular take appropriate measures to streamline functions and procedures to combat the misuse of funds. With a view to uniting the population behind Gateway to Africa by 2010, efficient and modern mediums of mass communication will be developed, and to provide ample access to members of the civil society to engender a national debate and consensus on this vision

Improvements in infrastructure will be indispensable to our diversification process. In this regard, the seaport, airport and public utilities, electricity and water supply in particular, are to be significantly upgraded.

Upgraded road network will seek to ensure that by 2010 every produce will be brought to market on at least gravel surfaced road. In addition, the implications of an expanding tourism sector on the road network will be addressed. The health and education infrastructure will be mainly driven by the objectives set for these sectors.

The delivery of efficient social services in the area of health, education, and an enhanced family planning programme to directly address the quality of life of our citizenry is a major plank of Government's line of actions to address immediate concerns.

Further progress in addressing these social services have been complicated by a high population growth rate, unhelpful cultural attitudes, environment degradation, weak institutional capacity including schools and training facilities, and underdeveloped human resources including low literacy.

The Government will increase investment, improve quality and relevance of health and education services. It will improve information and education on negative cultural practices, and create critical capacities in the area of human resource development. The aim is to significantly increase access to child and maternal care, and have 100 percent primary enrollment in the shortest possible time, with special emphasis on getting girls into school.

The institutional driving force behind Gateway to Africa by 2010 will be the High Level Economic Committee under the guidance of His Excellency, the President of the Republic, and central to Government's capacity to see through this vision will be an efficient and effective Civil Service.

The Administrative Reform Programme started under the ERP will be deepened, and the conditions of service and institutional capacity of civil servants will be addressed to provide efficient and effective public services.

Particular attention will be paid to mobilizing domestic resources and its effective and efficient utilization. In this regard, the use of the public expenditure programming system that streamlines and rationalizes the financial links between spending Ministries with the Ministry of Finance and Economic Affairs with an updated budgetary system will be made fully operational. Government will continue to maintain efficient criteria for including projects into Public Investment Programme. Project implementation which is the vehicle by which Government will operationalize its development programmes and policies must be brought to a standard that is efficient and worthy of higher ratings from our development partners.

Considering the current resource endowments, the savings and investment gap, access to foreign savings in the form of donor assistance and foreign direct investment are critical elements to the success of Africa Gateway to Africa by 2010. For the next five years, donor assistance will be essential in meeting the objectives outlined above. Thereafter, the reliance on such assistance should decline in line with increased private sector expansion and generation of income and jobs, which should enable greater reliance on the mobilization of domestic resources.

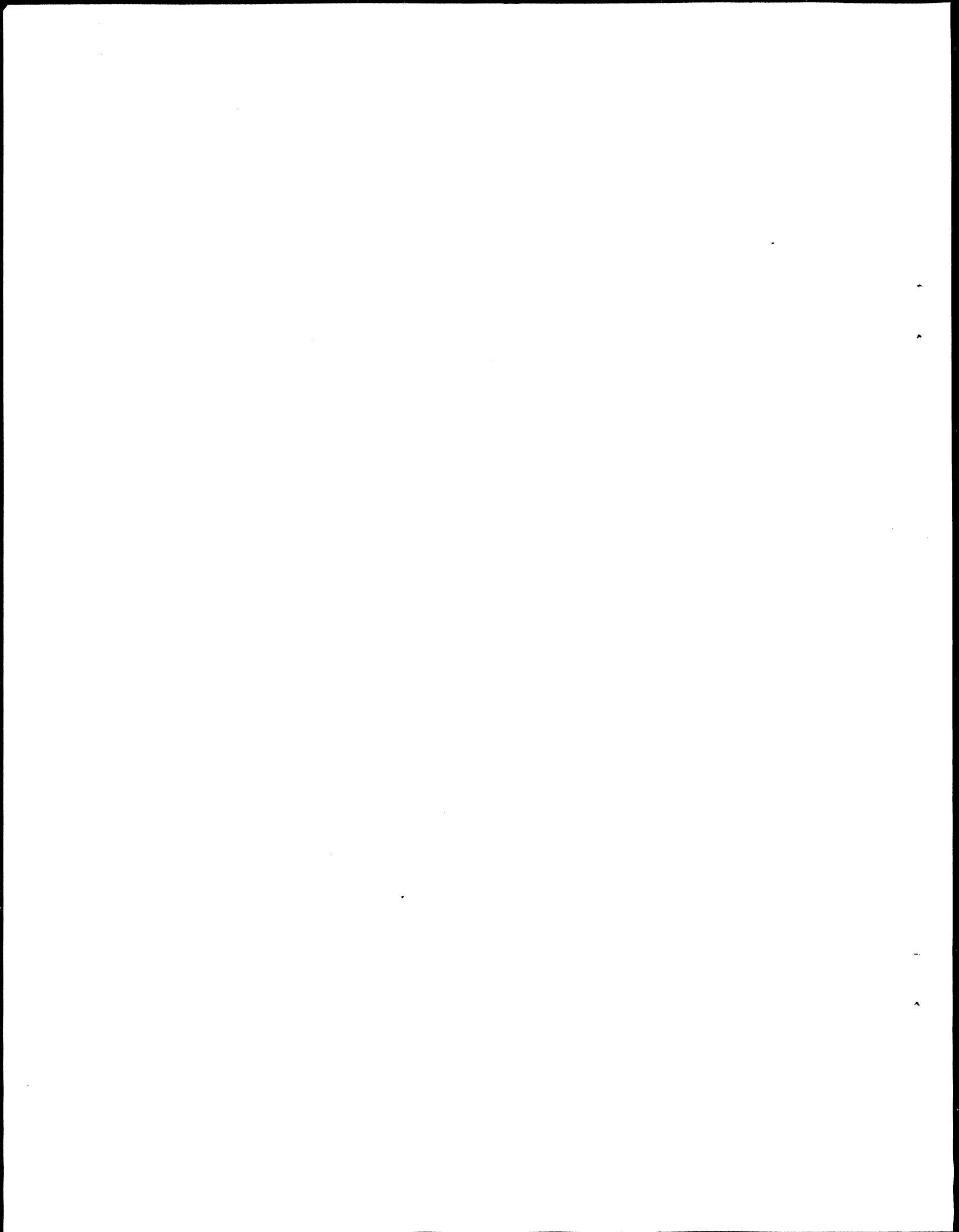
The Gambia Government is convinced, and the Gambian population is resolved, to improve the quality of life of its people through embarking on the path of accelerated and sustainable growth: Gateway to Africa by 2010 will make the difference.

SOME POSSIBLE ISSUES TO DISCUSS WITH THE WORLD BANK

1. How to get a real Partnership
2. What are the real constraints to growth?
3. How to maintain growth in future?
4. How to avoid excessive Bank bureaucratic procedures.
5. How do we fulfill people's expectations
6. We want to be a Singapore. How much money can I get from you without interference
7. Social effects of their prescriptions.
8. Relation and value of technical assistance mandated by Bank
9. Reaching a real definition of private sector development.
10. How do we bring development down to people?
11. How can the Bank help us create climate of security which is needed for investment?
12. How can we service our national debt?
13. What preferential treatment can Bank give to Gambia?
14. How can we make better use of local expertise
15. What reward can The Gambia get for its good macroeconomic performance
16. Is Bank competent to discuss development?
17. What have we done wrong from Bank's view?
18. Is the Bank fair with us?
19. How do we create more jobs?
20. Whose program is it anyway?

21. Define what you mean by "Good Governance"?
22. Conditionalities
23. Have our Government priorities been right?
24. In what specific ways can Bank create conditions for good Government?
25. How do we get agriculture moving?
26. What does Bank think of our political leadership?
27. Investment and management
28. Development is more than money; It is also improving, using minds of the people?
29. How about writing off the debts?
30. High level training
31. How do we define appropriate Government interference, intervention
32. What would it take to have Bank trust us or let us do it ourselves.
33. How does Bank reconcile its interest with country's interest?
34. Developing local capacity
35. Why do so many Bank projects fail?
36. Quickest way of eliminating poverty
37. Double standards among countries; why so much money to Europe?
38. Does Bank have hidden agendas?
39. Is it true that Bank facilitates making countries dependent on western aid?
40. Local community aid
41. Where has Bank gone wrong with the Gambia?
42. Local cartels
43. Would Bank residence in Gambia be helpful?
44. Appreciate local customs and laws.
45. How can we get Bank to stop using The Gambia as a Guinea Pig? (and pay for it?)
46. How do we get Bank to support Regional Economy groupings?
47. Can we operate outside Bank/Washington policy control?
48. Patronizing

49. Why is Bank not supporting higher education development?
50. How frame, define "appropriate Government Intervention"?
51. Dependency syndrome?



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