THE GAMBIA: NATIONAL URBAN PROFILE
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According to research published in UN-HABITAT’s flagship report, The State of the World’s Cities 2010-2011, all developing regions, including the African, Caribbean and Pacific states, will have more people living in urban than rural areas by the year 2030. With half the world’s population already living in urban areas, the challenges we face in the battle against urban poverty, our quest for cities without slums, for cities where women feel safer, for inclusive cities with power, water and sanitation, and affordable transport, for better planned cities, and for cleaner, greener cities is daunting.

But as this series shows, there are many interesting solutions and best practices to which we can turn. After all, the figures tell us that during the decade 2000 to 2010, a total of 227 million people in the developing moved out of slum conditions. In other words, governments, cities and partner institutions have collectively exceeded the slum target of the Millennium Development Goals twice over and ten years ahead of the agreed 2020 deadline.

Asia and the Pacific stood at the forefront of successful efforts to reach the slum target, with all governments in the region improving the lives of an estimated 172 million slum dwellers between 2000 and 2010.

In sub-Saharan Africa though, the total proportion of the urban population living in slums has decreased by only 5 per cent (or 17 million people). Ghana, Senegal, Uganda, and Rwanda were the most successful countries in the sub-region, reducing the proportions of slum dwellers by over one-fifth in the last decade.

Some 13 per cent of the progress made towards the global slum target occurred in Latin America and the Caribbean, where an estimated 30 million people have moved out of slum conditions since the year 2000.

Yet, UN-HABITAT estimates confirm that the progress made on the slum target has not been sufficient to counter the demographic expansion in informal settlements in the developing world. In this sense, efforts to reduce the numbers of slum dwellers are neither satisfactory nor adequate.

As part of our drive to address this crisis, UN-HABITAT is working with the European Commission and the Brussels-based Secretariat of the African, Caribbean and Pacific (ACP) Group to support sustainable urban development. Given the urgent and diverse needs, we found it necessary to develop a tool for rapid assessment and strategic planning to guide immediate, mid and long-term interventions. And here we have it in the form of this series of publications.

The Participatory Slum Upgrading Programme is based on the policy dialogue between UN-HABITAT, the ACP Secretariat and the European Commission which dates back to the year 2002. When the three parties met at UN-HABITAT headquarters in June 2009, more than 200 delegates from over 50 countries approved a resounding call on the international community to pay greater attention to these urbanization matters, and to extend the slum upgrading programme to all countries in the ACP Group.

It is worth recalling here how grateful we are that the European Commission’s 9th European Development Fund for ACP countries provided EUR 4 million (USD 5.7 million at June 2011 rates) to enable UN-HABITAT to conduct the programme which now serves 59 cities in 23 African countries, and more than 20 cities in six Pacific, and four Caribbean countries.

Indeed, since its inception in 2008, the slum upgrading programme has achieved the confidence of partners at city and country level in Africa, the Caribbean and in the Pacific. It is making a major contribution aimed at helping in urban poverty reduction efforts, as each report in this series shows.”
I wish to express my gratitude to the European Commission and the ACP Secretariat for their commitment to this slum upgrading programme. I have every confidence that the results outlined in this profile, and others, will serve to guide the development of responses for capacity building and investments in the urban sector.

Further, I would like to thank each Country Team for their continued support to this process which is essential for the successful implementation of the Participatory Slum Upgrading Programme.

Dr. Joan Clos  
Executive Director, UN-HABITAT
**BACKGROUND**

**INTRODUCTION**

The urban profiling in The Gambia consists of an accelerated, action-oriented assessment of urban conditions, focusing on priority needs, capacity gaps, and existing institutional responses at local and national levels. The purpose of the study is to develop urban poverty reduction policies at local, national and regional levels, through an assessment of needs and response mechanisms, and as a contribution to the wider-ranging implementation of the Millennium Development Goals (MDGs). The study is based on analysis of existing data and a series of interviews with all relevant urban stakeholders, including local communities and institutions, civil society, the private sector, development partners, academics, and others. The consultation typically results in a collective agreement on priorities and their development into proposed capacity-building and other projects that are all aimed at urban poverty reduction. Urban Profiling is being implemented in over 20 African and Arab countries, offering an opportunity for comparative regional analysis. Once completed, this series of studies will provide a framework for central and local authorities and urban actors, as well as donors and external support agencies.

**METHODOLOGY**

The Participatory Slum Upgrading Programme consists of three phases:

**Phase one** consists of the rapid profiling of urban conditions at national and local levels. The capital city, a medium-sized city, and a small town are selected and studied to provide a representative sample in each country. Information is collected through standard interviews and discussions with institutions and key informants, in order to assess the strengths, weaknesses, opportunities, and threats (SWOT) of the national and local urban set-ups. The findings are presented and refined during city and national consultation workshops and consensus is reached regarding priority interventions. National and city reports synthesize the information collected and outline ways forward to reduce urban poverty through holistic approaches.

**Phase two** builds on the priorities identified through pre-feasibility studies and develops detailed capacity-building and capital investment projects.

**Phase three** implements the projects developed during the two earlier phases, with an emphasis on skills development, institutional strengthening, and replication.

This report presents the outcomes of Urban Profiling Phase One at the national level in The Gambia.

**URBAN PROFILING IN THE GAMBIA**

In The Gambia, the urban profiling focuses on Banjul, the capital city, Kanifing Municipal Council (KMC) and Brikama town in the western region. Through desk reviews, Focus Group Discussions (FGD) and institutional questionnaires, the profiling exercise targets municipalities, government departments, private institutions, non-governmental organizations, and the academia within the selected cities.

A Focus Group Discussion was held in each of the 29 wards within the three municipalities/regions covered in the profiling exercise. In each ward, the session brought 20 participants discussing urban poverty issues. Discussions were guided by a team of moderators that comprised of a facilitator, secretary and observer.

The purpose of the various data collection mechanisms was to obtain information on people’s perception regarding the causes, effects and possible solutions to urban poverty. This brought together a cross section of youth, adults, men, and women for interactive discussions at each stage of the assessment. The discussions allowed interaction among all participants which encouraged them to give out detailed opinions on the gains and issues hindering urban poverty eradication.

**REPORT STRUCTURE**

This report consists of:

1. a general background of the urban sector in The Gambia, based on the findings of the national assessment report, a desk study, interviews, and a consultation held in The Gambia in 2005 (see back cover for a list of participants in the city consultation and a bibliography). The background includes data on administration, urban planning, the economy, the informal sector, the private sector, urban poverty, infrastructure, water, sanitation, public transport, street lighting, energy, health, and education;

2. a synthesis of seven main thematic areas – governance, slums, gender and HIV/AIDS, environment, local economic development, basic urban services, and urban safety and urban disaster management – in terms of the institutional set-up, regulatory framework, resource mobilisation, and performance (this second section also highlights agreed priorities and includes a list of identified projects); and

3. a SWOT analysis and an outline of priority project proposals for each theme. The proposals include beneficiaries, partners, estimated costs, objectives, activities, and outputs.
THE GAMBIA URBAN CONTEXT

The urban population in The Gambia stood at 53 percent of the total population in 2003. Increasing urbanization is causing stress on social services provided in urban areas with consequences of rising urban poverty. The Greater Banjul Area has the worst-case scenario - Banjul and its surroundings, the Kombos, constitute about 51 percent of the total population of the country. This high concentration of the population in this area has implications on poverty, particularly the growing incidence of urban poverty.

The distribution of poverty by area shows that poverty averaged 57.2 percent in urban areas and 63.3 percent in rural areas. The poverty picture becomes clearer when looked at from a regional perspective. Kuntaur Local Government Area has the highest head-count poverty rate of 92.3 percent, followed by Janjangbureh at 71.7 percent, and then Kerewan and Basse with 68.4 percent and 64.3 percent respectively. Mansakonko, Kanifing and Brikama have head-count poverty rates of 61.1 percent, 59.3 percent and 54.3 percent respectively. Banjul, the capital, has the least proportion of poor people, about 10.6 percent.

Rapid increase in urban population has been one of the major problems faced by The Gambia. In addition to loss of arable land in the Kombos, the rapid increase in urban population has brought with it several environmental and socio-economic problems including deforestation, soil erosion, pollution and waste generation, and stress on health, education, and employment services (Poverty Reduction Strategy Paper (2007-2011) The Gambia).

URBAN, RURAL AND TOTAL POPULATION

**DEMOGRAPHY**

The Gambia’s total population in 2003 stood at 1.3 million people compared to 1.03 million in 1993. This represents a growth rate of 2.8 percent between 1993 and 2003 compared to a growth rate of 4.2 percent in the previous decade. The decline in population growth rate could be on account of:

i. The outward movement of refugees from neighbouring countries that have now attained peace and stability, i.e. Sierra Leone, Liberia, Guinea Bissau, and the Casamance region of Senegal; and

ii. The unfavourable economic climate in The Gambia resulting to the outward movement of economic migrants.

Nevertheless, the population density continued to move up, from 97 persons per square kilometer in 1993 to 128 persons per square kilometer in 2003. This population density is one of the highest in Africa.

The age distribution of the population continued to skew towards the younger age bands. Those aged 0-15 years comprise about 44 percent of the total population and this has a lot of implications on the provision of social services and distribution of resources in the economy.

The distribution of The Gambia’s population has been greatly influenced by access to the city of Banjul and subsequently to education, employment and other modern living amenities. As the center for government, commerce, trade, education, and good health care services, access to Banjul was an important factor for population distribution in The Gambia. It was not until the improvement of transport services in the mid 1970s that the population started sprawling beyond the confines of Banjul. (Poverty Reduction Strategy Paper (2007-2011) The Gambia).

**HEALTH**

Available statistics indicate improvements in infant mortality rate from 137 per 1,000 live births in 1993 to 75 per 1,000 live births in 2005. Under-five mortality rate also decreased from 137 live births in 1993 to 99 per 1,000 live births in 2005. The improvement was mainly on account of significant achievements that have been registered with regard to immunization services. DPT3 (diphtheria, pertussis and tetanus) vaccine coverage was almost 90 percent in 2005. The country was declared polio-free in 2005. Malaria, diarrhoea and respiratory infections are the major causes of infant mortality. Malnutrition is reported to contribute to infant and under-five mortality.

Malaria and tuberculosis are still endemic and major killer diseases in The Gambia. Malaria is the leading cause of mortality particularly among children under the age of 5 years. Nationally, malaria causes about 4 percent of deaths in infants and 25 percent of deaths in children. Malaria is a major threat to pregnant women and children under five years old, while HIV/AIDS heightens the health challenge through opportunistic diseases.

The National Health Policy Framework, 2007-2020, “Health is Wealth”, seeks to address the common health desires of the population through a number of initiatives both in the area of preventive and curative health services. With a vision to improve the health of all Gambians with a per capita income of US$ 1,500 by 2020, the policy has a mission to promote and protect the health of the population. It seeks to promote equity in access and affordability of quality services, maintain ethics and standards, promote health system reforms, and improve staff retention and client satisfaction.
Cognizant of the multi-dimensional nature of health and the potential for health status to be influenced by a variety of factors, a number of areas have been identified in the policy that would collectively have the potential to impact on the health status. Under the current policy, areas identified for interventions relate to health care programmes and clinical care delivery, health system strengthening and capacity development, and technical support services. The policy recognizes the need for community participation and the contribution of traditional medicine to the attainment of the national health goals. (Multiple Indicator Cluster Survey (MICS) Report -2005/2006, The Gambia).

**EDUCATION**

Increased public expenditure on education has led to significant progress in expanding access and enrolment at all levels of the formal system. Throughout the 1990s, significant progress was made in expanding access to primary education. Enrolment grew at an average annual growth rate of 8 percent between 1990–1991 and 1996–1997 (compared with the target of 5 percent). During the period 1996/1997 to 2000/2003 however, enrolment grew at 4 percent per annum compared to the targeted 7 percent annual growth for the period (Gambia Education Policy, 2004-2015).

Depending on the estimate chosen for population growth, enrolment ratios either increased substantially over the period, or remained roughly constant. If the revised population growth estimates from the Central Statistics Department of approximately 2.8 percent per annum were used, the gross enrolment ratio (GER) increased from 70 percent in 1996 to 91 percent in 2003 (after reaching 76 percent in 1998). Madrassa enrolment added about 10 percent of the age group to the enrolment ratios in both years.

There is an almost encouraging trend in girls’ enrolment. Over the period, it grew at an annual rate of 6 percent. However, that of boys grew by only 2 percent. This trend resulted in the growth of girls’ gross enrolment ratio from 61 percent to 71 percent in 2000, with growth continuing from 1998 to 2000 unlike the male gross enrolment ratio. The gross enrolment ratio for boys increased from 79 percent in 1996 to reach 82 percent in 1998, but then declined to 77 percent in 2000. One result of the change is that in formal lower basic schools, girls now represent just under 50 percent of enrolment. In Madrassas, boys represent 54 percent of the total. The upper basic and senior secondary levels still have fewer girls, although this is gradually changing (Gambia Education Policy, 2004-2015).

One of the biggest challenges of The Gambia’s education system is the quality and relevance of education. During the first half of the policy period (1988-2003), there were no targets set for learning outcomes and the only available measures of achievement was the success rate of individual schools and candidates at selective entrance examinations at the end of grades 6 and 9. As a result, benchmarks were set to clearly define learning outcomes at the lower basic for quality assessment while the annual National Assessment Test (NAT) was institutionalized to inform the system on pupils’ performance at the lower basic level.

**WATER**

Access to improved water supply has increased rapidly over the past two decades, and national coverage is estimated to be 84 percent of the total population. This indicates that The Gambia has already reached the MDG target ahead of schedule. There are, however, wide disparities between urban and rural areas in terms of coverage. In urban areas, the figure is 94.6 percent while in rural areas it is 77.1 percent (Gambia MDG Report 2003).

Another aspect of improved water supply which deserves attention is water quality. Although water quality is good at the source, it deteriorates at the point of consumption. The high level of contamination between the source and point of consumption is mostly due to poor handling.

**GOVERNMENT AND ADMINISTRATION**

The government has approved a multi-level, multi-disciplinary and multi-sectoral overall framework under the provisions of the constitution and existing laws for the effective conduct of good local governance in The Gambia. The prescribed coordination structures can maintain checks and balances at all levels between centralizing forces on one side and decentralizing forces on the other.

This framework also presents practical avenues for the utilization of institutional processes which are clear in terms of horizontal and vertical relationships and decision making. In principle it can be said that The Gambia has achieved an acceptable standard of local government reform framework for the proper and effective coordination of efforts in the building of local governance and local development.
The Local Government Act 2002 established a new local government system based on decentralization. This provided the legal framework for the regulation and implementation of new local government systems, the main framework for good local governance and the enabling environment for actions of economic operators. The councils are responsible for equal rights to health and sanitation, education and other basic services. In their organization and operation, councils are representatives of the people of The Gambia and they represent a concrete expression to the wholesomeness of democratic institutions.

Administratively, The Gambia is divided into two municipalities (each headed by a mayor), and five regions (each headed by a Governor as the administrative head). The regions are further sub-divided into districts that are locally administered by chiefs and each district covers a number of villages and settlements with an ‘Alkalo’ as the village head. Executive power is vested in the President who is also Commander-in-Chief of the armed forces. The President appoints the Cabinet that includes the vice-president, who is leader of government business in the House of Representatives. Legislative power is vested in the National Assembly with the Speaker as head of parliament.

Traditionally, women have a status inferior to men, with lesser possibilities for personal and professional development, as well as for participation in public life. Notwithstanding this popular belief, a marked improvement in the status of women has been witnessed in recent years. In addition to the increasing number of women in top decision-making positions, at the grass root level, more and more women are being economically empowered through livelihood skills training, involvement in other income generating activities and access to grants and micro credit.

For the youth, it is hard to successfully enter the labour market, and many tend to look for opportunities to leave the country in the search for better livelihoods. The government and non-governmental organizations (NGOs) have established skills training centres which offer employment opportunities for the youth. However considering the population of women and youth, a lot still needs to be done to improve their socio-economic status.

THE ECONOMIC SITUATION

The Government of The Gambia has implemented structural reforms that have improved transparency and accountability in the use of public resources and reduced the opportunities for corruption. The country has enjoyed steady growth and a stable macro-economic environment in recent years and in 2007, macro-economic performance was very strong. The overall real GDP growth rate improved from 6.1 percent in 2007 to 7.2 percent mainly due to the rebound of the agricultural sector. Growth has been broad based, led by the construction, telecommunication and tourism sectors, but the agriculture sector where most poor people are engaged registered only a 4 percent increase.

The fiscal policy has been largely consistent with macro-economic stability. The Gambia’s long term policy objectives are aligned with the MDGs and sketched out in the Vision 2020, which seeks to transform The Gambia into a dynamic middle income country. Poverty Reduction Strategy Paper (PRSIP) II provides a credible framework for poverty reduction.

Despite strong macro-economic performance, about 58 percent of the population lives in poverty, and are mostly dependent on agriculture for their survival.

The global economic crisis which was seen as a financial crisis has adversely impacted the Gambian economy leading to a decline in exports, remittance, manufacturing production, wholesale, and retail trade. The food and fuel crisis, coupled with the financial turmoil affected exports, remittances and Foreign Direct Investment (FDI) into the economy. Many of the service sectors were also adversely affected by the global financial crisis. The Gambian economy heavily relies on foreign resources/foreign savings to finance domestic investment, imported capital goods, external borrowing, and official development assistance (ODA). Managing the external balance of payments is therefore central to overall economic performance.

The Gambia’s reliance on imported commodities and the absence of strong export performance creates a structural trade deficit. Both the trade deficit and the current account deficit increased significantly from 2001 to 2005. However, a large portion of this increase is most likely temporary. The Gambia received unprecedented inflows of FDI which were accompanied by a large increase in imports in 2004 and 2005. In this case, the growth in the current account deficit was financed by FDI inflows rather than greater borrowing.
The Gambia has no significant mineral or natural resource deposits and has a limited agricultural base. About 75 percent of the population depends on crop and livestock farming for their livelihood. Small-scale manufacturing activities include the processing of peanuts, fish and hides. Re-export trade normally constitutes a major segment of economic activity.

**EXTERNAL ASSISTANCE AND AID COORDINATION**

Both bilateral and multilateral donors have worked closely with government efforts in support of a wide range of programmes. This commonality of effort is reflected in a number of agreements including the UN Country Cooperation Framework (UNCCF), The Gambia-European Commission Cooperation, UN Development Assistance Framework (UNDAF), World Bank Group Country Assistance Strategy, and additional support from the African Development Bank (ADB).

As part of the Enhanced Heavily Indebted Poor Countries Initiative (HIPC initiative), The Gambia received budgetary support of Dalasi 80 million in 2002, 64 percent of which went to sectors involved directly with MDGs (education, health, employment, and agriculture).

Similar support was received under STABEX, a price stabilization fund established by the European Union to compensate developing countries for losses in export earnings. In 2002, Dalasi 10 million was provided, which was allocated to increase agricultural production through the provision of improved seed varieties, fertilizer and insecticides.

To improve aid coordination, the government has developed an aid Coordination Policy. As part of this policy, the government is gradually moving towards the adoption of a Sector-Wide Approach (SWAP) with donors. Under the coordinating responsibility of the National Planning Commission, an aid coordination task force has been mandated to create and manage a national data base on aid inflows in The Gambia.
GOVERNANCE


With the constitutional provisions as mentioned above, the directives in Vision 2020, the promulgation of the Local Government Act in April 2002, local government elections which were held in the same month, and the reconstitution of democratic LGAs, The Gambia has now established a common arrangement for the viability of decentralization.

INSTITUTIONAL SET-UP

- Vision 2020 provides the national context for poverty eradication and seeks to transform The Gambia into a dynamic middle-income country.

- The Government through the National Planning Commission is currently implementing a second Poverty Reduction Strategy Paper (PRSP II) spanning 2007-2011. PRSP II is based on five pillars; promotion of economic growth and poverty reduction, enhancement of productive capacity and social protection of the poor and vulnerable, improved coverage of basic social service needs of the poor and vulnerable, building capacity of local communities and civil society organizations to play an active role in poverty reduction, and mainstreaming poverty-related issues into the PRSP.

- The Gambia has a tradition of consulting the people on important governance issues, either through forums, commissions, seminars, and consensus building workshops or in the form of task forces. It was against this background that the present National Governance Policy was developed through a broad-based consultative and consensus building process among key stakeholders and other development partners.

- The Gambia has a well-articulated decentralization programme to ensure appropriate local actions towards achieving the MDGs. The programme also aspires to localize resource allocation and monitoring, since provincial as well as district/local level data can be collected, and programme and resource allocations targeted.

- Ministry of Local Government and Lands (MLG&L) is empowered to monitor and coordinate matters pertaining to the operations of LGAs.

- In 2003, the Ministry established the Directorate of Local Governance entrusted with the coordination of those responsibilities as well as to coordinate the formulation and implementation of the decentralization process.

- For the implementation of decentralization, arrangements have been made to establish/strengthen Multi Disciplinary Facilitating Teams (MDFTs) as field extension resources to set-up Divisional Development Fund, Local Government Pension Scheme, Local Government Service Scheme, and develop Local Government Communication Strategy.

- The Government has established a senior level National Governance Advisory Taskforce headed by the Secretary General and Head of Civil Service, which is an indication of government commitment to implement a good governance strategy at all levels in The Gambia.

REGULATORY FRAMEWORK

- To promote private sector development and encourage FDI, the government has undertaken legal reforms underpinned by capacity development to ensure that a conducive legal and regulatory environment exists for the private sector.

- A new Divestiture Strategy has been developed and an Agency for Investment Promotion established as a way of increasing greater private sector participation in the economy.

- The introduction of decentralization is in line with government policy to build up the capacities of councils, regional governors, district chiefs, and village Alkalos as key actors in the government policy implementation at local government level.

- The Gambia has also embarked on structural reforms aimed at improving governance in the public sector. The National Governance Policy Framework seeks to strengthen democratic and administrative institutions and processes.

- In the economic sphere, the government has embarked on a major capacity building programme in the management of public resources. The government has also introduced budgetary reforms with the objective of adopting a medium-term framework (MTEF).
RESOURCES MOBILIZATION AND CAPACITY BUILDING

- The financial and accounting training for LGAs facilitated by Gamworks Agency in The Gambia (December 2008), is a good sign in the promotion of good governance and accountability. This was intended to improve the management of budgeting, procurement and financial accounting of the LGAs as well as to promote a participatory approach to development at the local government level in the country.

- Current local government legislation in The Gambia provides for the self-administration of local governments by elected councils.

- Through a number of issues focused on constitutional, parliamentary, judicial, administrative, decentralization, and local government reforms, there is a need to understand the constitution, gender participation and representation and the roles and responsibilities of all actors in the reform programme.

- Transfer of competencies from central to local governments has occurred in education, agriculture, health, water resources, roads, decentralized planning, fiscal decentralization, and monitoring and evaluation.

- The human and institutional capacity of LGAs needs to be strengthened to enable them to effectively carry out their routine functions and service delivery.
SLUMS, SHELTER AND LAND

The Ministry of Local Government and Lands (MLG&L) is the government institution designated the responsibility of coordinating the issues of slums, shelter and land in the country. The Government of The Gambia promulgated the State lands Act 1991, which designated all land in the Greater Banjul Area and Kombo Central, North and South (where demand is highest), as state land. The Act should, in principle, facilitate better physical planning and improved access to land, particularly for low income groups and the poor.

With regard to secure tenure of accommodation, the percentage is highest in rural areas where it ranges between 70-89 percent. In Banjul and Kanifing Municipal Area, secure tenure is 27 percent and 42 percent respectively. Most of the people in urban areas live in rented premises. High rental rates reflect the fact that the procedure for accessing and owning land is relatively easier in the rural areas as compared to urban settlements.

The formal land tenure system apparently does not pose any major problem, as existing laws seem to be addressing the main issues. However, with the declaration of State Lands, customary allocations need to be formalized by converting them into leaseholds to conform to the State lands Act. Currently the institutional capacity to carry out this huge task is lacking. Capacity in land management institutions should therefore be enhanced and the process of leasing simplified and made cheaper.

Furthermore, in the past the customary tenure system ensured that the poor were not excluded from access to land. However, due to population pressures, land in the Kanifing and Brikama Municipalities has appreciated in value thus excluding the poor from easy access to land.

THE INSTITUTIONAL SET-UP

- The Physical Planning and Development Control Act 1991 provides a unified legal basis for preparation and approval of physical development plans, control of developments (including buildings) and for creating a better environment and proper use of land in The Gambia.
- The Survey Act 1991 provides a legal basis for the establishment of standards and specifications for survey work, to ensure protection of survey marks, to enable private surveyors to undertake official survey, and for cadastral surveys for registration of title to land.
- These Acts empower the minister of local government and lands to establish, for physical planning and housing, a National Planning Board and Divisional Planning Authorities.

REGULATORY FRAMEWORK

- The Physical Planning and Development Control Act stated that all plots within the state land i.e. Kanifing Municipal, Kombo North, Kombo South, and Kombo Central are deemed leases. This means that they must be leased, and there was a time frame of ten years between 1994 and 2004 to lease out the land. This however did not materialize as most people were not informed.
- The slogan “no development without development permit” has fallen on deaf ears. Many buildings are coming up without having been issued with development permits.
- The regulations are not properly enforced due to procedural problems, that is, the certificates which are to be issued at different stages of development are not usually issued.
- Municipal Authorities pay little attention to slum dwellers thus hardly providing them with assistance.
- The Social Security and Housing Finance Cooperation (SSHFC) is responsible for providing housing for the urban population.
- The Department of Physical Planning and Housing under MLG&L is responsible for the physical planning of settlements and land use control.
- The Physical Planning and Lands Act of the 1980s/1990s provides a regulatory framework for the use of land resources in the country especially in the urban areas.
SECURITY OF TENURE

- The land records are efficient but it takes an average of three years to secure a title deed. The cost involved is too high particularly at the transfer stake, where one is required to pay Dalasis 4,000 to the Municipal Authorities per transfer and Dalasis 40,000 to income tax as capital gain tax.

- The difficulties of the current land administration are numerous, for example, the master plans are outdated and people are not well sensitized with regard to land registration and land acquisition. Land encroachment has become uncontrollable, even though there is a State Lands Act.

- When there is eviction, slum owners are not protected, thus no compensation is usually paid to them and they have no security of tenure.

- Very little assistance if any is given to squatters on housing and transportation. The only assistance comes in the form of providing food and clothing when disasters occur. No housing survey has been carried out in slum areas, thus little information is obtained on the activities of slum dwellers. Municipal Authorities pay little attention to slum dwellers thus hardly providing substantial assistance to them.

The municipalities do not own land and are not in any way involved in the management of land in their areas apart from the maintenance of a property register for rating purposes. Consequently, they are unable to embark on poverty alleviation projects such as low-cost housing schemes without being allocated such land by the State.

- Financial and technical assistance is needed to support the development and use of local construction materials in order to reduce costs and make improved housing more affordable for the poor.

RESOURCES MOBILIZATION AND CAPACITY BUILDING

- A major constraint in the access to adequate shelter by the urban poor is the lack of Housing Finance Institutions. The SSHFC and the Home Finance Company are the only mortgage lending institutions but their interventions are beyond the reach of the poor.

- One of the major tasks which remains unaccomplished due to lack of skills and knowledge is the upgrading of the master plans and standards. These tasks could not be done because the office responsible for this task is the Physical Planning and Housing Department which is currently seriously under staffed and has limited resources.

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In The Gambia there has been a progressive shift in paradigm from a Women-in-Development perspective to a more all inclusive Gender-and-Development conceptual and political stance. This has led to the creation of the Ministry of Women’s Affairs overseeing the affairs of the National Women’s Council and Women’s Bureau responsible for the implementation of the Women’s Empowerment Strategy and Action Plan for the country.

According to data generated by the National Women’s Bureau (2006), although women constitute 51 percent of the population (2003 census) and 55 percent of the voters (2001 elections), they do not compete equitably with their male counterparts in the selection process for the National Assembly. Although the number of women in the National Assembly has increased from 0.2 percent in the 1990s to 13 percent in 2001, this is still short of the 30 percent representation advocated by the African Union or 50 percent parity that is advocated by the United Nations. Furthermore, women’s participation in decision-making at the managerial as well as the household level is still limited, owing to patriarchal or cultural practices and beliefs.

Gender is also a significant differentiating factor in determining types of employment and occupations in The Gambia. Male workers are employed in a wider range of occupations, partially as a result of the education and training available to male workers and the customary gender roles in the Gambian labour market. Whereas employed men work in sectors such as transport, construction, fishing, protection services, and technical jobs, female workers are predominantly employed in petty trading, domestic services and clerical jobs.

While the HIV/AIDS prevalence in The Gambia is categorized as low (2.1 percent for HIV1 and 0.8 percent for HIV2 among women aged 15-49 attending prenatal and antenatal clinics) all signs are that the epidemic is on the increase. Results from sentinel studies have firmly established that HIV1 is now the main virus driving the epidemic in The Gambia, while HIV2 seems to be on the decline. Like in most of sub-Saharan Africa, heterosexual intercourse is the main mode of HIV transmission.

The 2004 sentinel surveillance data indicates that HIV1 prevalence among women aged 15-49 has increased at most sites. There is limited data on prevalence among high-risk groups, including sex workers who had a prevalence of 14 percent for HIV1 in 1993 and 28 percent in 1999. Furthermore, there is lack of data on the prevalence of HIV in other key groups such as the employed, long distance truck drivers, and fishermen. As a result, the true extent of HIV infection rates in the country is not known.

**THE INSTITUTIONAL SET-UP**

- The Ministry of Women’s Affairs has been set up to formulate policy and other issues related to the advancement of women in the country.

- A women’s bureau was also established as an implementation arm of the Ministry of Women’s Affairs.

- In response to recommendations adopted at the International Women’s Conference held in Mexico in 1975, the National Women’s Council and Bureau was established by an Act of Parliament in 1980.

- The first National Policy for the Advancement of Gambian Women (1999 – 2009) was adopted by the government of The Gambia in 1999. The goal of the policy is to improve the quality of life for all Gambians, particularly women, through the elimination of all forms of gender inequality by concrete gender and development measures.

- The 1997 Constitution of The Gambia supports the rights and freedom of individuals. Article 17 of the Constitution states that “Every person in The Gambia, whatever his or her race, colour, gender, or status, shall be entitled to fundamental human rights and freedoms.” This is a clear indication that the constitution is against all forms of discrimination based on gender, irrespective of its recognition of personal and customary laws.

**REGULATORY FRAMEWORK**

- The Gambia is a signatory to the African Charter on Human and Peoples Rights which recommends the equal participation of women and men in all areas of development.

- A national strategic framework 2003 – 2008, was developed in June 2003 and it articulated the strategic plan of the country to respond to the HIV and AIDS epidemic. The framework governed and coordinated all HIV related activities and programmes in the public, private and NGO sectors and in civil society at large.
RESOURCE MOBILIZATION AND CAPACITY BUILDING

- The National AIDS Control Programme and the National AIDS Secretariat are responsible for sensitization, training and advocacy in a bid to control the spread of HIV/AIDS. With the collaboration of other stakeholders and development partners, massive sensitization campaigns and trainings on HIV/AIDS prevention and control were conducted.

- In 2000, the Gambian government signed a credit agreement for over USD 15 million with the World Bank to implement a HIV/AIDS Rapid Response Project (HARRP). In November of the same year, the Gambian Development Forum on HIV/AIDS was held.

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ENVIRO NMENT

The government of The Gambia attaches great importance to the environment as manifested by the development and implementation of various Acts such as the National Environment Management Act (1994), the Food Act (2005) and the initiative to review the Public Health Act (1990). In addition to the above, the declaration made by the President on environmental sanitation regarding ‘Operation Clean The Nation’ in 2004 expresses urgent need to address environmental issues.

The Government has shown a strong commitment to environmental issues, which is reflected in Vision 2020 through the re-affirmation of the Government’s commitment to the rational use of natural resources and the environment on a sustainable basis. The development of the Gambia Environment Action Plan (GEAP) in 1992 provided a policy and operational framework to address issues relating to the environment and led to the establishment of the National Environment Management Council.

The ratification of international environmental conventions and formulation of national action plans for their implementation provides a basis of action at the national level. At the international level, the Global Environment Facility (GEF) provides an opportunity to mobilize resources for the implementation of these national plans. The strong global commitment to environmental issues provides a supportive environment for action.

The urban settlers are facing increasing environmental problems. These problems, among others are the result of increased level of human activity. They include flooding, poor disposal and management of waste, inadequate public transportation and air pollution, poor service delivery in unplanned settlements, lack of access to water, housing shortage, and increase in crime.

INSTITUTIONAL SET-UP

- On 27th May 1994, the Gambian Parliament enacted The National Environmental Act for the control and management of the environment to ensure the integration of environmental considerations in development strategies and related activities and to promote rational use of natural resources.

- Establishment of the National Environment Management Council with administrative cadres and functions.

- Establishment of the NEA as Secretariat of the National Environment Management Council and principal body responsible for coordinating all activities of the Government related to the environment.

- Establishment of Local Environment Committees in the municipalities to integrate all plans, projects and strategies of the municipalities and City Councils, and to coordinate environmental activities relating to management of environment and natural resources within their jurisdiction.

- The Local Environmental Committees are also established to be responsible for integrating the views of the public through wide consultation on environmental policies and decisions.

REGULATORY FRAMEWORK

- The National Environment Management Act (NEMA), NEA and the Ministry of Health Services (Public Health Services) are the three most important institutions in respect to the enactment of environment legislation, the formulation and implementation of the policy, the setting of national standards, and monitoring of compliance with environmental regulation in general and solid waste management in particular. These are reflected in the National Environment Act of 1994.

- The Environment Impact Assessment (EIA) regulations and guidelines aim to integrate environmental concerns into all development planning including roads, agriculture and construction.

- Monitoring and enforcement is NEA’s responsibility and involves monitoring environmental quality at the national level. The Public Health Act (1990) grants wider powers to public health inspectors to inspect and close down premises deemed to be health hazards.

- The water division of the Department of Water Resources and the National Water and Electricity Company (NAWEC) is responsible for monitoring water quality for the urban sector.
RESOURCE MOBILISATION AND CAPACITY BUILDING

• NEA proposes to the government activities to be included in the annual budget proposals. These budgetary provisions are sufficient for administrative purposes but inadequate for implementation of activities.

• Donor support is received through sector intervention on environmental issues through the PRSP implementation (2007 – 2011).

• Quite a significant number of NGOs are involved in the environment sector providing not only resources but also implementing relevant activities.

• Limited technical and human resources capacities is a major challenge facing environmental agencies responsible for coordinating, monitoring and enforcing environmental regulations.

• Lack of comprehensive waste management, treatment and disposal systems for urban settlement.

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The Gambia has developed a Micro and Small Enterprise Policy aimed at promoting local economic development. In addition to these policies, various institutions are established to provide technical and vocational training and other support services. This has provided an enabling environment for technical education, skills development and the training of the country’s human resources for national development. However, the low productivity growth rates of large sectors of the economy and lack of or mismatch of skills relative to those required in the labour market continues to under utilize The Gambia’s human resources.

To address this situation, The Gambia needs higher rates of growth and high productivity to ensure that there is higher demand for labour. It will also be necessary to expand access to finance, strengthen skills development and training and other support services for self-employment, and create micro, small and medium-sized enterprises as a means of wealth creation and employment opportunities.

Despite being the main engine of growth, the Gambian private sector is generally not competitive internationally and is largely risk averse domestically. Access to external markets is often cited as a key constraint, combined with other internal and external conditions, which make local businesses hesitant to invest for the long-term, especially in the productive sectors.

INSTITUTIONAL SET-UP

- Within the framework of the PRSP, The Government, with the technical assistance of the International Labour Organization (ILO), has formulated The Gambia Priority Employment Programme (Gamjobs) with a view to “placing employment at the centre of all development frameworks including the formulation and implementation of the national PRSP”. Gamjobs seeks to operationalize the National Employment Action Plan (NEAP), and to support the creation of employment opportunities for young Gambians.

- The Entrepreneurship Promotion and Micro-finance Development Project (EPMDP) is a five year project (January 2007 - December 2011) funded by the African Development Fund (ADF) and is in line with the National Micro and Small Enterprise Development Policy, the National Strategic Framework Paper for Micro-finance, the National Youth Policy, and the National Women’s Development Policy, which all emphasize the need to address poverty and livelihood security issues by empowering communities to diversify economic activities and generate income in the most sustainable manner.

- The Rural Finance Project (2008-2014) funded by the International Fund for Agriculture Development (IFAD) offers a range of financial services to the poor, who would have otherwise not been able to access credit facilities. This helps to reduce the rate of rural-urban migration in search of employment.

REGULATORY FRAMEWORK

- Flexible macro-economic policy regime to facilitate access to credit for productive investments, particularly those targeting labour-intensive productivity that provides a chance for the poor to benefit from such activities for income generation, wealth creation and sustainable livelihoods.

- The Government has a key role in creating a more enabling environment for the private sector. This begins with the adoption policies, along with programmes and projects that encourage the development of new markets, accelerate the use of new technologies, and improve the managerial skills for businessmen and women at all levels and particularly in small and medium sized enterprises.

RESOURCE MOBILIZATION AND CAPACITY BUILDING

- Capacity building in Policy Analysis and Advocacy, to ensure the effective implementation of the policy areas.

- The Gambia’s formal employment sector is very small, employing just over 10 percent of the labour force.

- Unemployment among the youths is estimated at over 40 percent and 70 percent of women are engaged in low productivity subsistence agriculture.

- Acute unemployment and poverty among the youth results in them resorting to desperate measures to earn a livelihood, such as dangerous sea-borne attempts to emigrate to Europe and rampant social tensions.

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BASIC URBAN SERVICES

One of the major public investments in The Gambia has been in roads and infrastructure which is one of the most important vehicles for growth and development. Rapid urbanization in The Gambia has led to increasing demand for urban infrastructure and municipal services. However, the government lacks the financial resources to improve and expand the existing urban infrastructure.

Technical and financial assistance has been secured through European Union support in the development of road infrastructure. Major investments registered include the Western Region Feeder Roads Project under construction and the Westfield Sukuta road. The government of The Gambia has been engaged with development partners for financing of the rehabilitation and upgrading of other main roads in the Greater Banjul Area. However, the government needs more financial resources in order to meet the demands of urban development. Both the public and the private sectors are equally constrained in their investments to the sectors by virtue of the elastic demand for services.

Therefore, the need for more planned urban development has become paramount and a more integrated planning in these urban sectors has become urgent more than ever before. Additionally, the sine qua non for any urban planning, especially for that of the Participatory Slum Upgrading Programme (PSUP) would require a review of the policies, previous plans, studies, participatory appraisals, ongoing activities, and current policies and strategies, all of which must be situated within the context of the overall national goals and policy objectives.

REGULATORY FRAMEWORK

- The Gambia Public Utilities Regulatory Authority (PUR) Act of 2001, provides for the establishment of the PURA to regulate the activities of providers of certain public utilities in the various economic sectors. Among them energy services (electricity, petroleum and gas), communications services (telecommunications, broadcasting and postal services), water and sewerage services, and transport services (on land, water and in the air).

- Lack of comprehensive waste management, treatment and disposal systems for urban centres.

RESOURCE MOBILIZATION AND CAPACITY DEVELOPMENT

- There is inadequate provision and maintenance of municipal infrastructure and shortfalls in public service delivery. This is largely due to the increasing urban population and lack of adequate physical planning.

- There are inadequate financial resources and management by LGAs resulting in their failure to adequately cover their range of statutory functions and responsibilities.

- Revenue raising improvement schemes for each of the Municipal Councils need to be augmented. This will not preclude the updating of real estate tax rolls and the revaluation of real estate properties.

- An updated aerial mapping of all real estate (towns) to facilitate street identification, property numbering and efficient tax collection needs to be made available.

- There are limited technical and human resources capacities needed for coordinating, monitoring and enforcing environmental regulations as well as the absence of monitoring and reporting systems and lack of guidelines and benchmarks for certain areas.

INSTITUTIONAL SET-UP

- NAWEC, established in June 1996 under the Companies Act, is engaged in the generation and provision of electricity, water and sewerage services for domestic, public and industrial purposes.

- The Gambia Telecommunications Company Limited (Gamtel) is currently the only licensed fixed line operator in the country and commenced business on April 1, 1984. The firm took over the operations of The Gambia Telecommunications Department and Cable and Wireless Plc.
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URBAN SAFETY AND URBAN DISASTER MANAGEMENT

The security of the citizenry is a top priority of the government of The Gambia. The Gambian Armed Forces reports to the Secretary of State (Minister) for Defense, a position held by the President. The police report to the Secretary of State for the Interior. The National Intelligence Agency (NIA), responsible for protecting state security, collecting intelligence, and conducting covert investigations, reports directly to the President. While civilian authorities generally maintained effective control of the security forces, there were a few instances in which elements of the security forces acted independently of government authority. Some members of the security forces committed human rights abuses.

The Government of The Gambia has strict legislation against drug production, drug trafficking and money laundering, whether associated with the drug trade, terrorism or other illicit activity. Incidences of drug related offenses are still relatively low in the country. Gambian courts impose stiff mandatory sentences and fines on those found to be in possession of drugs.

The Gambian government adopted a National Disaster Management Policy and enacted a National Disaster Management Programme in 2008. These two landmark instruments promote a multifaceted long term mechanism for successful disaster risk reduction. The capacity to anticipate and assess possible disaster threats is a prerequisite for prudent decision-making and effective action. However, even practical early warning will not ensure successful preventive action unless there is a fundamental change of attitude towards disaster perceptions. An integrated approach that brings together the effort of the government, UN agencies, NGOs, civil society, local authorities, and local communities is the most viable, effective and sustainable management strategy.

In 2003, about half of the Gambian population lived in towns and cities. Six out of ten of people lived in the unplanned peri-urban areas. Uncontrolled urban sprawl and speculative land markets have pushed many marginal settlements into high-risk areas that are flood-prone. The country also has volatile environmental and climatic conditions, which can lead to disaster, such as floods, desertification, and negative effects as a result of climate change. The poor slum dwellers are the most vulnerable to such incidences.

INSTITUTIONAL SET-UP

- A National Disaster Management Agency has been established under the Office of the Vice-President of The Gambia.
- The development of the National Disaster Management Policy’s legal and institutional framework in 2008 provides a basis for the prevention and control of disaster especially in the urban areas.
- The Gambian Armed Forces is responsible for the defense of the country.
- The police force under the Ministry of Interior is responsible for internal security.
- The National Intelligence Agency is responsible for protecting state security, collecting intelligence, and conducting covert investigations. The agency reports directly to the President.

REGULATORY FRAMEWORK

- Create broad and effective partnership among government, humanitarian organizations and other partners to engage in disaster risk reduction activities and address the underlying factors in urban safety and disaster management.
- Develop an efficient response mechanism to disaster management and make available the necessary resources.
- Develop institutional frameworks and structures capable of preventing, preparing for and responding to disasters at the national, regional and local levels.
- Create a body of knowledge that is useful in supporting government, humanitarian organizations and other partners to anticipate, plan for and manage disasters effectively.
- Integration of disaster risk reduction into sustainable policies and plans.
RESOURCES MOBILIZATION AND CAPACITY BUILDING

- The Disaster Secretariat will organize mini round table discussions with development partners and other stakeholders with a view of informing them about the programmes of the strategic plan and identifying possibilities for partnership and financing.

- There is a lack of adequate capacity to implement the strategic plan owing to the weak agency staffing in quality and quantity.

- There is a lack of enough funding which makes it impossible for the agency to translate the strategy into concrete actions.

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## GOVERNANCE

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GOVERNANCE N°1

Project proposal

Promoting community involvement in municipal development activities

LOCATION: Banjul, KMC, Brikama, and local communities.

DURATION: 24 months.

BENEFICIARIES: Communities in Banjul, KMC, and Brikama.

IMPLEMENTING PARTNERS: Three Municipal Councils (Banjul, KMC and Brikama), MLG&L, Local Communities, Ward Councillors, Local Consultants, and Donor Agencies.

ESTIMATED COST: USD 200,000.

BACKGROUND: The Ward Development Committees have not been effective as they had no operational base in the form of ward offices/meeting rooms to enable them to address their needs. The provision of the above structures will facilitate the local government structures and Community Based Organizations to participate and get involved in municipal development activities. This will also accelerate the implementation of the decentralization process and address the urgent need for capacity building within the communities to improve their roles and responsibilities.

OBJECTIVES: Improve governance structures and institutions to be more democratic, participatory, representative, accountable, and inclusive by; (1) Following up on the implementation of all the components in the national framework for good urban governance, (2) Improving the capacity of representative bodies at all levels, (3) Strengthening local level governance institutions, (4) Harmonizing and enforcing land and natural resource policies, (5) Developing a strategy to build the capacity of the President’s Office for Regional Administration and Local Government and other local authorities in the implementation of governance programmes, and (6) Equitably allocating public resources through regular strengthening and monitoring of resource allocation through good financial and accounting management.

ACTIVITIES: For the attainment of the above set of objectives, the following activities are planned; (1) Strengthen the capacity of municipal structures. (2) Provide the requisite structures for operational base for the Ward Development Committees and Councils. (3) Facilitate routine monitoring of development activities. (4) Capacity building activities for the MDFTs who will in turn train and support communities to carry out community empowerment activities.

OUTPUTS: (1) Structures available for offices and meetings at ward level. (2) Ward Development Committees and local communities trained on their roles and responsibilities with emphasis on community based planning, implementation, monitoring, and evaluation of Community Action Plans. (3) Support to councils and communities to track development programmes and budgets.

PROJECT IMPLEMENTATION: The three municipalities (Banjul, KMC and Brikama) will take the lead role in the implementation of the project. The MLG&L as well as MEPID and other bilateral and multi-lateral donor agencies will be required to provide the needed resources for the successful implementation of the project.

EQUIPMENT TO BE PROCURED: (1) Office equipment. (2) Building materials. (3) Land. (4) Stationery.
GOVERNANCE
N°2
Project proposal
Construction of resource centres for
skills and income generation

LOCATION: Banjul, KMC and Brikama.

DURATION: 12 months.

BENEFICIARIES: Banjul, KMC, Brikama, and local communities.

IMPLEMENTING PARTNERS: Three Municipal Councils (Banjul, KMC and Brikama), MLG&L, Local Communities, Ward Councillors, Local Consultants, and Donor Agencies.

ESTIMATED COST: USD 3,000,000.

BACKGROUND: The three regions (Banjul, KMC and Brikama) have multipurpose resource centres but there are inadequate resources to build and equip these resource centres despite the interventions of donors such as Community Skill Improvement Project (CSIP), Social Development Fund - both funded by African Development Bank - and the Public Works Capacity Building Project funded by Organization of Petroleum Exporting Countries (OPEC). Some groups of women and youth were trained and committees were set-up to run the affairs of these centres but they lack the financial and managerial capacity to run the centres.

OBJECTIVES: To provide multipurpose resource centres for skills and income generation activities in Banjul, KMC and Brikama.

ACTIVITIES: (1) Mobilization of resources for the construction of resource centres. (2) Provision of training equipment and materials.

OUTPUTS: To put in place well structured resource centres and equipped, trained personnel who could help in further training of women and youth. (2) To establish proper monitoring and evaluation mechanisms.

PROJECT IMPLEMENTATION: The project will be implemented in three phases: (1) Mobilization, (2) Construction of multipurpose centres for skills and income generation, (3) Setting of structures, training, monitoring, and evaluation.

EQUIPMENT TO BE PROCURED: (1) Building materials. (2) Skill training equipment/learning tools. (3) Monitoring and evaluation tools.

GOVERNANCE
N°3
Project proposal
Awareness creation on environmental matters

LOCATION: Banjul, KMC and Brikama.

DURATION: 12 months.

BENEFICIARIES: Local Communities.

IMPLEMENTING PARTNERS: Media Companies and Regional Committees.

ESTIMATED COST: USD 200,000.

BACKGROUND: Sustainable environmental development and management is an important factor in improving the livelihood of the people. Awareness creation in this sector is meant to facilitate the protection of long term environmental sustainability for now and future generations. All the three regions face many environmental challenges such as poor drainage, congestion, lack of suitable dumping sites, and flooding.

OBJECTIVES: (1) To sensitize the wider community on the need to preserve and maintain the environment for future generations. (2) To harness the potentials of the environment for public consumption and ownership.

ACTIVITIES: (1) Seminars. (2) Radio programmes (panel discussions). (3) Ward meetings. (4) Use of traditional communicators. (5) Trainings.

OUTPUTS: (1) Increased awareness of the society on environmental matters. (2) Reduction of environmental hazards.

PROJECT IMPLEMENTATION: The project shall be implemented in two phases and coordinated by the above mentioned institutions through the process of sensitization and management trainings.

EQUIPMENT TO BE PROCURED: (1) Stationery. (2) Loud-speakers. (3) Public Announcement System.
### Slums, Shelter and Land

#### Strengths, Weaknesses, Opportunities, Threats, Priorities

<table>
<thead>
<tr>
<th>Institutional Set-up and Regulatory Framework</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strengths</strong></td>
</tr>
<tr>
<td>Ministry of Local Government and Lands.</td>
</tr>
<tr>
<td>Department of Lands and Survey.</td>
</tr>
<tr>
<td>Area Councils and LGAs.</td>
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<tr>
<td>Government policies and Acts are in place.</td>
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</table>

#### Security of Tenure

| **Existence of legal instruments both at the central and regional levels.** | Inadequate sensitizations. | There is a law reform commission. | Inconsistency in the Law and Acts. | Laws and policies in place. |
| Laws and policies in place. | Laws and Acts are not regularly updated to reflect realities. | Legal reforms are currently underway. | Government intervention on land acquisition. | |
| | Conflicting laws. | | | |
| | Low awareness of the people on the existing laws. | | | |
| | Inadequate long term infrastructure development. | | | |

#### Resource Mobilization and Capacity Building

| **Availability of a master plan.** | The master plan is outdated and not regularly updated; the last one was updated in 1989. | Provision for updating the master plan. | Growth of unplanned settlements leading to emergence slums. | |
| **Finance and Audit Act.** | The finance and Audit Acts are not implemented. | Government support. | Lots of “red tape”. | |
| **Financial manual.** | Inadequate financing for slum upgrading. | Availability of land for housing. | Environmental damage. | |
| **Housing schemes.** | | | | |
LOCATION: Greater Banjul area and KMC.

DURATION: 36 months.

BENEFICIARIES: Low income earners and needy members of the communities in Banjul, KMC, Brikama, and entire communities.


ESTIMATED COST: USD 5,000,000.

BACKGROUND: The most challenging problem facing the municipalities is provision of adequate housing for the ever increasing population. Most of the houses in the three cities are built with non-permanent materials. About 52 percent of houses are built with semi-permanent materials and only 40 percent of houses are built with permanent materials. Between 1976 and 1995, the Gambia Bureau of Statistics figures indicate that there was a housing gap of over 29,000 housing units in Banjul and KMC with KMC being the most affected.

OBJECTIVES: (1) To meet the housing demand of both the low and middle income earners in the three cities. (2) To reduce overcrowding of houses so as to control the spread of infectious and airborne diseases in the municipality. (3) To provide modern and affordable housing to low and middle income earners.

ACTIVITIES: (1) Secure suitable land for the low cost housing scheme. (2) Conduct an environment impact assessment for the housing scheme. (3) Conduct drilling and soil sampling tests in the proposed site. (4) Conduct preliminary sub-surface investigations. (5) Design the electrical infrastructure. (6) Design portable water supply and piping schemes. (7) Design the road and drainage network. (8) Finalize the detailed project design and costing. (9) Contract the construction of housing units. (11) Install water and electricity facilities for the housing units. (12) Allocate housing units to beneficiaries. (13) Collect monthly mortgage charges for the project.


PROJECT IMPLEMENTATION: The Planning and Development Department of the three cities, SSHFC, and local councils will take the lead role in the implementation of the housing project.
LOCATION: Banjul, KMC and Brikama.

DURATION: 36 months.

BENEFICIARIES: Communities/Councils.

IMPLEMENTING PARTNERS: Ministry of Local Government, Banjul City Council, Gambia Association of Local Government Authorities (GALGA), Ministry of Works, Construction and Infrastructure, Local Consultants, Ministry of Finance, Department of Physical Planning and Housing, and Gamworks Agency.

ESTIMATED COST: USD 3,000,000.

BACKGROUND: In early 2001 and 2002, a study was conducted by a consulting firm (Planning and Development Collaborative International Inc.) under the Poverty Alleviation and Capacity Building Project (PACAB) to look into the municipal data base of all councils in The Gambia. This report revealed that almost 75 percent of roads in Banjul and KMC are unpaved, especially those at the inner city. Most of these roads were excavated during the laying of sewage pipes. Telecommunication cables and water mains connections for urban water supply also cause damage to roads. Since then, very little rehabilitation work on roads was done. The heavy down pour of rain and the continuous overflow of sewage water that settles along the roads, coupled with heavy traffic causes the formation of potholes on the roads. The situation is a cause of alarm and concern. Therefore, the most pressing needs for the three cities are infrastructure and environment development in areas of environmental sanitation, good roads, proper drainage system, a more functional sewage system, and proper shelter to replace old buildings.

OBJECTIVES: To improve the road network, sanitation, infrastructure, drainage system, and sewage system in the three cities.

ACTIVITIES: (1) To rehabilitate and reconstruct all roads in the three cities of Banjul City Council, KMC and Brikama which are not in good condition. (2) To provide proper dumping sites and collection points for waste and to provide recycling facilities for the three cities. (3) To provide good drainage and sewage system for the three cities. (4) Replace old buildings and demolish damaged buildings.

OUTPUTS: The project is expected to improve the living conditions of all inhabitants within the three cities.

PROJECT IMPLEMENTATION: The lead institutions are the city councils, Gamworks Agency, SSHFC, Physical Planning and Lands, and MLG&L.

EQUIPMENT TO BE PROCURED: (1) Sand. (2) Cement. (3) Basalt. (4) Steel. (5) Inter-locking blocks. (5) Heavy machinery for demolishing houses.

LOCATION: Brikama and Kanifing.

DURATION: 24 months.

BENEFICIARIES: The communities of Brikama and Kanifing.

ESTIMATED COST: USD 2,500,000.

BACKGROUND: Lack of proper planning and maintenance has led to the rise of an inefficient and dilapidated drainage system. This causes constant flooding during the rainy season destroying houses and leading to displacement of people. Most parts of the city experience flooding during the rainy season which also affect the roads leading to the development of potholes. Therefore, constructing a new drainage system will help in improving the living condition of the community.

OBJECTIVES: (1) Improve accessibility. (2) Minimize destruction of houses and other settlements during flooding. (3) Reduce water logging.

ACTIVITIES: (1) Consultation and identification of sites to address drainage problems. (2) Awarding of Contracts. (3) Construction of drainage system (road sites and canals) within the three cities. (4) Handing over ceremony.

OUTPUTS: (1) Better drainage system in place. (2) Reduced water logging. (3) Reduction of housing and road destruction.

PROJECT IMPLEMENTATION: This project shall be implemented by local contractors in collaboration with the City Councils, Ward Development Committees and MLG&L.
# Gender and HIV/AIDS

## Institutional Set-up

<table>
<thead>
<tr>
<th>Strengths</th>
<th>Weaknesses</th>
<th>Opportunities</th>
<th>Threats</th>
<th>Priorities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existence of an assembly select committee for women and children.</td>
<td></td>
<td>Increase in gender sensitization and awareness by the media.</td>
<td>Cultural and religious barriers.</td>
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</table>

## Regulatory Framework

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<tbody>
<tr>
<td>Gender sensitive national strategic framework on HIV/AIDS.</td>
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## Resource Mobilization and Capacity Building

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<tbody>
<tr>
<td></td>
<td>Inadequate reflection of gender issues in the sectoral budgets.</td>
<td>Advocacy for gender equality.</td>
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<td></td>
<td>Inadequate capacity on gender budgeting.</td>
<td>Donor support to Gender interventions for effective mainstreaming and empowerment.</td>
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<td></td>
<td></td>
<td>Support for advocacy on gender equality.</td>
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</tbody>
</table>
LOCATION: Greater Banjul Area and Brikama.

DURATION: Three and a half years.

BENEFICIARIES: Women, local communities and the Ministry of Agriculture.

IMPLEMENTING PARTNERS: Ministry of Agriculture, Department of Community Development, City Councils, and Local Communities.

ESTIMATED COST: USD 1,500,000.

BACKGROUND: KMC and Brikama do not have adequate land for farming. Further, many women have difficulty accessing land for farming. Many women are involved in farming but lack the basic skills, tools and equipment needed to improve productivity. Since unemployment for women and out of school youth is very high, farming provides an alternative way of acquiring an income. Many of the women involved in farming educate their children using the income generated from selling farm produce. About 60 percent of the women in the municipality depend on the agricultural sector to earn a livelihood. This industry is therefore very crucial to the survival of many families.

OBJECTIVES: (1) Promote effective horticultural production by providing seeds, fertilizer, insecticide, and farming tools at a subsidized cost. (2) Provide reliable cold storage facilities for products to prevent them from going bad during storage. (3) Provide proper management of garden products. (4) Establish standard water facilities for women gardeners. (5) Train women on improved vegetable production and food processing techniques.

ACTIVITIES: (1) Train women on horticulture production. (2) Construct proper cold storage facilities. (3) Provide fencing and rehabilitation of gardens. (4) Extend water services to horticulture farmers. (5) Conduct training on food processing for the beneficiaries. (6) Train Garden Management Committees.

OUTPUTS: (1) Women trained on improved vegetable production and food processing techniques. (2) Cold storage facilities constructed. (3) Improved farming equipment purchased. (4) Improved horticulture production. (5) Increased income for farmers. (6) Garden Management Committees trained.

PROJECT IMPLEMENTATION: The project will be managed and implemented by KMC in collaboration with Brikama Area Council, the funding agency, the Ministry of Agriculture, NAWEC, and target communities.
LOCATION: Greater Banjul Area.

DURATION: 24 months.

BENEFICIARIES: People living with HIV/AIDS, National AIDS Secretariat (NAS), Ministry of Health, and Local Communities.


ESTIMATED COST: USD 200,000.

BACKGROUND: The ultimate aim of this initiative is to accelerate economic growth and promote sustainable development through a multi-sectoral approach to meet the objectives of the Country Framework Action Plan, PRSP, MDGs, and Vision 2020. Poverty reduction and growth strategies are becoming the major instruments for national planning and they provide mechanisms for placing HIV/AIDS at the centre of national development, planning and budgetary allocation process. This is due to the huge negative impact that HIV/AIDS has on development.

OBJECTIVES: (1) Developing a comprehensive strategy based on long-term holistic approaches addressing social and structural constraints affecting the livelihoods of the poor, particularly the women and youth. (2) Mainstreaming HIV/AIDS into development programmes in an effort towards addressing challenges faced by women and youth in overcoming the HIV/AIDS epidemic.

ACTIVITIES: (1) Mainstreaming HIV/AIDS into development programmes in order to attract funds required to implement programmes. (2) Development strategies to control and stop the spread of the epidemic. (3) Several consultations and workshops to be conducted by NAS within the framework of the Country Framework Action Plan. (4) Development of resource mobilization strategies for the effective implementation of interventions to fight the spread of HIV/AIDS.

OUTPUTS: (1) Adequate resources made available for the implementation of HIV/AIDS response programmes and mitigation of the prevalence of the epidemic. (2) Reduced HIV/AIDS prevalence rate. (3) Mainstreaming programmes and projects in development.

PROJECT IMPLEMENTATION: The NAS will be the lead institution in the implementation process of a national HIV/AIDS response plan.
**DURATION:** 24 months.

**BENEFICIARIES:** Women and the local community.

**IMPLEMENTATION PARTNERS:** This project shall be implemented by the Women’s Bureau and the city councils.

**ESTIMATED COST:** USD 130,000.

**BACKGROUND:** Gender mainstreaming aims at promoting gender equality in all levels of government and other sectors in the country. Women in the community are unappreciated, prevented from owning land and face numerous obstacles in obtaining positions of authority at the workplace. They are usually left out of the planning and decision-making processes and face threats of violence because they are women.

**OBJECTIVES:**
1. To create awareness on the need, importance and benefits of gender equality in society.
2. To build the capacity of women and to make them more empowered.
3. To create more room for women to participate in the planning and decision-making stages of development.
4. To advocate for women empowerment in all levels of development.

**ACTIVITIES:**
1. Shall be centered mainly on sensitization and capacity building programmes for different target groups, sectors and policy-makers.
2. Radio and TV talk shows promoting gender equality.

**OUTPUTS:**
1. An informed community on gender issues.
2. A more informed society that promotes gender equality.

**PROJECT IMPLEMENTATION:** This project shall be implemented by the Women’s Bureau, city councils, Women Groups, and CBOs in collaboration with the Ward Development Committees.
### ENVIRONMENT

<table>
<thead>
<tr>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
<th>OPPORTUNITIES</th>
<th>THREATS</th>
<th>PRIORITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INSTITUTIONAL SET-UP</strong></td>
<td></td>
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</tr>
<tr>
<td>Established forest management committees.</td>
<td>Limited staff.</td>
<td>Existence of political will.</td>
<td>Unsecured overhead electric cables.</td>
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<td></td>
<td>Shortage of equipment for waste collection and disposal.</td>
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<tr>
<td><strong>REGULATORY FRAMEWORK</strong></td>
<td></td>
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</tr>
<tr>
<td>Several institutions are already established.</td>
<td>Weak enforcement of Policies/Acts.</td>
<td>Environment/Forest Act and policies established.</td>
<td>Poor attitude towards environment conservation and waste management.</td>
<td>Enforcement of forestry and anti-littering laws.</td>
</tr>
<tr>
<td>Monthly clean up.</td>
<td>Lack of mobility for implementation/ enforcement of urban environmental policies.</td>
<td>Strong political will.</td>
<td>Non compliance to environmental laws by members of the public.</td>
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<tr>
<td>Environment/ Forest Act and policies established.</td>
<td>Lack of enforcement of the anti-littering bill.</td>
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<tr>
<td><strong>RESOURCE MOBILIZATION AND CAPACITY BUILDING</strong></td>
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<tr>
<td>Donor funding.</td>
<td>Inefficient management of resources.</td>
<td>There is a pool of donor funds for environmental activities and disaster management.</td>
<td>Poor resource management.</td>
<td>Training on financial and accounting manuals.</td>
</tr>
<tr>
<td>City council’s support for environmental activities.</td>
<td></td>
<td>Availability of skilled trainers on environmental management.</td>
<td>Desertification.</td>
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<td></td>
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<td></td>
<td>Lack of transparency and accountability.</td>
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</table>
ENVIRONMENT N°1

Project proposal

Improved waste management system for councils

LOCATION: Greater Banjul Area.

BENEFICIARIES: The communities and Municipalities.

IMPLEMENTING PARTNERS: Ministry of Health, Ministry of Forestry and Environment, NEA, Department of Community Development (DCD), Government and Non-Governmental Agencies operating in the municipalities, and the Local Communities.

ESTIMATED COST: USD 5,000,000.

BACKGROUND: A huge amount of waste is generated in the municipalities daily. Local councils do not have the resources neither the capacity to effectively handle the waste generated which is on the rise daily. There is need for refuse to be properly stored temporarily and promptly collected for disposal in order to prevent the waste from becoming a health hazard. The institutionalization of modern waste management systems such as recycling of waste is required.

OBJECTIVES: (1) To improve the managerial capacity of the municipalities and regions by providing heavy machinery and equipment to properly manage solid waste. (2) To institute proper land filling at the various dumping sites. (3) To provide recycling of waste collected.

ACTIVITIES: (1) Improve managerial capacity of the municipalities by providing heavy machinery, equipment and training to properly manage solid waste. (2) Institute proper land filling at the dump sites. (3) Provide modern waste management techniques. (4) Strengthen the municipalities’ capacity to provide waste collection tools and materials for the communities.

OUTPUTS: (1) Waste management capacity of the municipalities improved. (2) Heavy machinery and equipment for proper waste management procured. (3) Provision of dumping sites. (4) Reduction in the number of unauthorized dump sites in municipality. (5) Increase in the number of Sub-Ward Development Committees equipped with tools and skills to participate in waste management.

PROJECT IMPLEMENTATION: All stakeholders involved in environmental protection and management, Environment and Sanitation Committees, NEA, and the Environmental and Sanitation Units in the councils should take the lead role in the implementation of the project.

EQUIPMENT TO BE PROCURED: (1) Cleaning tools. (2) Machinery. (3) Protection gear.
LOCATION: Banjul and KMC.

DURATION: Five years.

BENEFICIARIES: The communities in Banjul City Council (BCC), KMC and Brikama.

IMPLEMENTING PARTNERS: MEpid, MLG&L, SSHFC, City Councils, NAWEC, and the community.

ESTIMATED COST: USD 10,000,000.

BACKGROUND: The municipalities are faced with the daunting task of providing good roads and effective drainage to ease the transportation of goods and services to major commercial points and within the municipalities. The transportation of sick and pregnant women and mothers during labour is a big problem due to flooded and inaccessible roads in certain areas. Movement from homes to schools by school children especially during the rainy season is difficult as most roads get flooded and become impassable.

OBJECTIVES: (1) To improve the road network within the municipalities and Brikama town thus facilitating the movement of people, goods and services. (2) To rehabilitate old drains within the municipalities and provide new drainage facilities in Brikama and areas without drainage. (3) To protect roads from damage caused by flooding.

ACTIVITIES: (1) Hiring of a consultant. (2) Construction of an improved road network within the municipalities and Brikama to allow construction of drains for easy flow of water. (3) Rehabilitation of roads within the municipalities and provision of drains to avoid flooding. (4) Construction of a good network of drains within the three cities. (5) Rehabilitation of old drains within the municipalities of BCC and KMC.

OUTPUTS: (1) Several roads constructed in the municipalities and Brikama town with proper drainage facilities. (2) Several roads rehabilitated within the municipalities. (3) Old drains within the municipalities rehabilitated and new drains constructed in areas without proper drainage. (4) Reduction of floods and damaging of road infrastructure. (5) Reduction of health hazards and improved livelihoods.

PROJECT IMPLEMENTATION: The Planning and Development Department of the city councils, with technical guidance from the Ministry of Works Construction and Infrastructure, the National Road Authority, the MLG&L, MEpid, the Ministry of Finance, and Gamworks Agency.
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<tr>
<th>ENVIRONMENT</th>
<th>Project proposal</th>
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<tbody>
<tr>
<td>Nº3</td>
<td>Establishment and construction of waste dumping sites and treatment facilities</td>
</tr>
</tbody>
</table>

**DURATION:** Five years.

**BENEFICIARIES:** The communities of BCC, KMC and Brikama.

**IMPLEMENTATION PARTNERS:** Councils/Ward Development Committees and Ballast Needam.

**ESTIMATED COST:** USD 200,000.

**BACKGROUND:** Due to overcrowding and the high amount of waste produced in the municipalities, strict anti-littering laws are needed. Anti-littering laws were formulated to help control the disposal of waste randomly in the streets and public places. The establishment of dumping sites for the three cities is very significant in meeting the town's objectives on urbanization development. The current available site for dumping waste within KMC is a health hazard and is inaccessible. The situation is the same for Banjul and Brikama. Therefore, there is need to provide strategic and well located dumping sites for the three cities to accommodate their waste disposal needs.

**OBJECTIVES:** (1) To improve hygiene in the community. (2) To avoid littering in public places. (3) To enable waste collectors to dispose the collected refuse appropriately at the available site. (4) To establish waste collection sites within the wards.

**ACTIVITIES:** (1) Identification of dumping sites. (2) Community awareness, creation and sensitization on change of attitudes. (3) Training and identification of local collectors of waste at ward level. (4) Construction of dumping sites. (5) Anti-littering campaign on national and community radio.

**OUTPUTS:** (1) A clean and hygienic environment. (2) Availability of dumping sites for disposal of waste and treatment facilities. (3) Accessible collection points at the community level.

**PROJECT IMPLEMENTATION:** The project shall be implemented alongside the cleaning service units of the three cities (BCC, KMC and Brikama) and the communities at ward level through their Ward Development Committee.

**EQUIPMENT TO BE PROCURED:** (1) Dust bins. (2) Brooms. (3) Wheel barrows. (4) Rakes. (5) Shovels.
## LOCAL ECONOMIC DEVELOPMENT

<table>
<thead>
<tr>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
<th>OPPORTUNITIES</th>
<th>THREATS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro and small enterprise policy framework.</td>
<td>Slow decentralization process.</td>
<td>High number of micro-finance institutions.</td>
<td>High interest rates.</td>
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<td></td>
<td>Lack of capital.</td>
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<td>Rapid population growth in urban areas.</td>
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</table>

### INSTITUTIONAL SET-UP

### REGULATORY FRAMEWORK

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<th>EXISTING REGULATIONS IN ECONOMIC POLICY AND FINANCIAL MANAGEMENT</th>
<th>LOW LEVEL OF AWARENESS ON THE ECONOMIC POLICIES IN PLACE</th>
<th>FOREIGN BUSINESS OPPORTUNITIES (ECOWAS/AGOA)</th>
<th>HIGH TAX RATE/LOW MARKET PENETRATION</th>
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<tbody>
<tr>
<td>Low level of awareness on the economic policies in place.</td>
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<tr>
<td>Foreign business opportunities (ECOWAS/AGOA).</td>
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<tr>
<td>High tax rate/low market penetration.</td>
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### RESOURCE MOBILIZATION AND CAPACITY BUILDING

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<th>MICRO-FINANCE INSTITUTIONS.</th>
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<th>TAX ON RIVER TRANSPORT.</th>
<th>HEAVY CUSTOM DUTIES.</th>
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<tbody>
<tr>
<td></td>
<td>Inadequate business management skills.</td>
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<td>Tax on river transport.</td>
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LOCATION: Greater Banjul Area.

DURATION: 36 months.

BENEFICIARIES: Women, youth, MEPID, Banjul, KMC, Brikama, DCD, and Gamworks Agency.

ESTIMATED COST: USD 500,000.

BACKGROUND: Urban-rural migration is on the increase. This calls for more skills development and job creation for the increasing population. As a result, a multipurpose skills and entrepreneurship training centre was identified as a priority to create jobs and provide skills training within the three cities (BCC, KMC and Brikama) respectively. This will provide a variety of training opportunities for women and youth in different income-generating activities such as tie and dye, carpentry, masonry, pottery, sports, information technology, sewing, and plumbing. The acquisition of skills will create employment, increase income and contribute in reducing urban poverty.

OBJECTIVES: Construction of a well equipped multipurpose centre for skills development and putting in place the requisite capacities in order to reduce the incidence of poverty and dependence.


OUTPUTS: (1) Well equipped multi-purpose centres constructed. (2) More youth with access to sporting facilities. (3) Skills training for youth.

PROJECT IMPLEMENTATION: The project will be implemented through a participatory approach which shall include all the stakeholders in the project. Some of these stakeholders are UN-HABITAT, the three city councils (Banjul, KMC and Brikama Area Council), DCD, and the local communities.
LOCATION: Greater Banjul Area.

DURATION: 24 months.

BENEFICIARIES: Women and youth.

IMPLEMENTATION PARTNERS: Association of Farmers, Educators and Traders (AFET); The National Coordinating Organization of Farmers’ Association (NACOFAG); Social Development Fund Councils; and Local Communities.

ESTIMATED COST: USD 200,000.

BACKGROUND: In an effort towards the realization of food security and reduction of the effects of the global food crisis, The Gambian government is training people on food processing and marketing of commodities (foodstuff) so as to overcome the problem of malnutrition and food scarcity. The main storage/marketing outlet for fish products is within the three cities, that of Banjul, the Albert Market, and the newly constructed fish storage facilities in Brikama. There are other private fish marketing outlets/storage facilities such as National Partnership Enterprise (NPE) and Pelican Sea Food in Banjul. These are not enough to meet the demand for food storage across the three cities.

OBJECTIVES: (1) To train many young men and women on food processing methods and labour saving devices. (2) To train youth and women on food security and safety. (3) To train women and youth on proper food storage techniques. (4) To create more marketing outlets and storage facilities for operators in the fishing industry.

ACTIVITIES: (1) To conduct training on food production especially for women and youth. (2) To train on processing of different varieties of food stuff. (3) To conduct study tours on best practice on food preservation and marketing. (4) To create an enabling environment for processing of food including beverages. (5) To build additional public storage/market facilities for fish products. (6) To strengthen capacities of the public/private firms involved in the fishing industry.

OUTPUTS: (1) Some 3,500 young men and women trained on food processing preservation and marketing. (2) Markets supplied with locally processed food. (3) Locally made food exported abroad. (4) Self employment for more than 3,500 youth. (5) Well organized and highly skilled fishing structures put in place.

PROJECT IMPLEMENTATION: The project shall be implemented by NACOFAG and Community Skills Initiative Project in collaboration with the Ward Development Committees.
Creating affordable micro-finance schemes

DURATION: 6 months.

BENEFICIARIES: BCC, KMC and Brikama communities.


ESTIMATED COST: USD 500,000.

BACKGROUND: Women form the majority of illiterate people in The Gambia due to their limited advancement in education. The government of The Gambia and development partners have intensified their efforts to increase access to education for women by introducing free education for the girl child. The PageP Project is a clear manifestation of this commitment. According to the national annual budget, the government has allocated some money to sectors with regard to income generation schemes to fight poverty especially among women and youth. The city council also plays a great role in helping the girl child by assisting mothers set up businesses to enable them to pay for their children’s education. Women in the three cities are mainly engaged in informal business activities. Access to micro-credit with low interest rates and lack of entrepreneurial skills are the main obstacles for these women.

OBJECTIVES: To increase the earning capacity of women and youth especially those that are engaged in the informal sector within BCC, KMC and Brikama.

ACTIVITIES: (1) To train all women and youth in business management and provide them with adequate financial support with low interest rates. (2) Initiations of additional micro-credit schemes for more competition.

OUTPUT: To put in place sustainable and affordable micro-credit finance which will continue to give support to the business fraternity, women and youth.

PROJECT IMPLEMENTATION: The project will be implemented in three phases: Phase 1 - establishment of micro credit headquarters within the three cities, Phase 2 - Training of business women, Phase 3 - provision of credit and monitoring implementation.

EQUIPMENT TO BE PROCURED: Building materials and other logistics.
### BASIC URBAN SERVICES

<table>
<thead>
<tr>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
<th>OPPORTUNITIES</th>
<th>THREATS</th>
<th>PRIORITIES</th>
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<tbody>
<tr>
<td><strong>INSTITUTIONAL SET-UP</strong></td>
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<tr>
<td>Ministry of Local Government and Lands.</td>
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<tr>
<td>Department of Physical Planning and Housing.</td>
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<td>Department of Lands and Surveys.</td>
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<tr>
<td>Area councils and LGAs.</td>
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<tr>
<td>Government Policies and Acts are in place.</td>
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<tr>
<td>The presence of NAWEC.</td>
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<tr>
<td>Existence of cleaning services.</td>
<td>Inadequate manpower.</td>
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<tr>
<td>Inadequate provision and maintenance of municipal infrastructure and shortfalls in public service delivery.</td>
<td>Some of the legal instruments are in place.</td>
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<tr>
<td>Inadequate physical planning.</td>
<td>Room for employment.</td>
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<tr>
<td>Poor remuneration.</td>
<td>More housing cooperation within the Greater Banjul Area.</td>
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<tr>
<td>No standard definition of housing.</td>
<td>Adequate generators and bore holes to supply the electricity and water needs of the Greater Banjul Area.</td>
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<tr>
<td>Shortage of resources due to non-payment from clients.</td>
<td>Existence of institutional set up.</td>
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<tr>
<td>Inadequate water pipes for connection points for effective water supply to all residences in the Greater Banjul Area.</td>
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<tr>
<td>Inadequate equipment / transport.</td>
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<tr>
<td>Inadequate public sensitization, waste management and disposal.</td>
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</tbody>
</table>

### REGULATORY FRAMEWORK

Existence of legal instruments both at the central and regional level. |
Laws and policies in place. |
Inadequate public sensitization on waste management and disposal. |
Low awareness of the people on the existing laws. |
Inadequate long term infrastructure development and planning. |
There is a law reform commission. |
Legal reforms are currently being undertaken. |
Inconsistency in the Law and Acts. |
Government intervention in land acquisition. |
Carrying out sensitization of basic urban services laws and regulations. |

### RESOURCE MOBILIZATION AND CAPACITY BUILDING

Availability of a master plan. |
Finance and Audit Act. |
Financial manual. |
Housing schemes. |
The master plan is outdated and not regularly updated; the last one was updated in 1989. |
The finance and Audit Act has not been implemented. |
Inadequate financial resources available to improve the provision of basic urban services. |
Provision for updating the master plan. |
Government support. |
Availability of land for housing. |
Encouragement of unplanned settlements leading to emergence of slums. |
Lots of "red tape". |
Environmental degradation. |
Provision of good access roads. |
Capacity building on waste management. |
LOCATION: Greater Banjul Area, KMC and Brikama.

DURATION: 36 months.

BENEFICIARIES: Local communities and the local authorities.

IMPLEMENTING PARTNERS: The National Roads Authority (NRA), MLG&L, Ministry of Finance, MEPID, and Gamworks Agency.

ESTIMATED COST: USD 250,000.

BACKGROUND: The Greater Banjul Area is densely populated and there are many densely concentrated and highly congested settlements as a result of poor planning. Most areas do not have paved roads and are inaccessible, especially during the rainy season. The people travelling to and from Brikama have difficulty accessing their places of work and transporting goods to be sold in Kanifing and Banjul. The inhabitants of KMC and Brikama also find it difficult to access health services especially during emergencies. Access to markets and other social services is also difficult.

OBJECTIVES: (1) To provide good access roads for the vast majority of the Greater Banjul Area in remote parts of the municipalities. (2) To create easy access to health and vital basic services for the vast majority of the people who are mainly poor. (3) To increase access to schools, this will enable all children to acquire education which is a basic right. (4) To promote easy access to major commercial points for entrepreneurs thus promoting development and reducing poverty.

ACTIVITIES: (1) Sensitize communities on the need for well planned settlements. (2) Set up and train community based project management teams in prevention of illegal settlements. (3) Update the master plan and provide resources for re-location of people within the three cities. (4) Identify strategic access roads to be rehabilitated. (5) Hand over projects to council authorities. (6) Institute regular maintenance of roads. (7) Provision of resources for embarking on street naming exercise.

OUTPUTS: (1) Communities sensitized on the need for easily accessible roads. (2) Community based project implementation and monitoring committees set up and oriented on their roles and responsibilities so as to mobilize popular participation for planned and organized settlements. (3) Many access roads rehabilitated in the three cities. (4) Improved access to health facilities and educational institutions. (5) Improved access to commercial services and improvement in the economic status of the poor.

PROJECT IMPLEMENTATION: The Department of Planning and Development with support from the NRA, MLG&L, MEPID, and local communities.


MONITORING AND EVALUATION: The project will be monitored at two levels, national level and municipal level. At the national level, a National Project Steering Committee comprising of a representative from MEPID, MLG&L, GALGA, and The Pro-Poor Advocacy Group (Pro PAG), will conduct quarterly monitoring of activities and review and vet quarterly plans submitted by the council. At council level, the Chief Executive Officer will constitute a monitoring team headed by a representative from the MEPID and NRA. The communities who are the direct beneficiaries will monitor the project.
LOCATION: Banjul and KMC.

DURATION: 24 months.

BENEFICIARIES: Local Communities and Local Authorities.


ESTIMATED COST: USD 75,000.

BACKGROUND: Waste management is a major challenge in the country. Banjul and KMC have the highest number of inhabitants (2003 census). They also serve as the centre for business. As a result, the amount of waste that is generated in the City of Banjul and KMC is very high. The councils are tasked with the collection and disposal of all the waste that is generated in the cities. The councils therefore have a waste management unit that deals with the waste management in the city. During the data collection exercises, a lot of people commended the councils on their efforts in dealing with the waste in the three cities. On the other hand, they mentioned the big challenges that the councils encounter, among them being the lack of adequate equipment, lack of a proper landfill site, inadequate capacity, and lack of proper planning / programmes.

OBJECTIVES: To improve on waste collection and management in the municipalities.

ACTIVITIES: (1) Conduct staff training on good waste management strategies. (2) Sensitize the communities on best practices for waste management. (3) Provide materials for waste collection. (4) Train MDFTs on control of waste in the communities. (5) Increase public access to proper disposal facilities for solid waste by providing dust bins at strategic locations. (6) Increase public awareness on the essence of properly managing their waste. (7) Train workers on sound waste management. (8) Equip Ward Development Committees and Sub-Ward Development Committees with knowledge, skills and equipment to enhance their effective participation in sound waste management.

OUTPUTS: (1) To put in place highly trained and qualified staff to deal with waste management. (2) Build capacities for effective waste management among the community. (3) Increase the level of public participation in clean up exercises. (4) Increase in the number of Ward Development Committees and Sub-Ward Development Committees with knowledge, skills and equipment to enhance their effective participation in waste management.

PROJECT IMPLEMENTATION: The project could be implemented in three phases; Phase 1 - Training of managers and support staff in the waste management units, Phase 2 - Sensitization and training of communities on waste management practices, and Phase 3 - Provision of materials for effective waste collection.

EQUIPMENT TO BE PROCURED: Waste management equipment.
Project proposal

Provision of heavy equipment and machinery for waste management in Banjul and Brikama

ESTIMATED COST: USD 75,000.

BENEFICIARIES: The communities of Banjul and Brikama.

BACKGROUND: Due to constraints faced by the councils coupled with rapid expansion and development of businesses within the three cities, the councils cannot adequately meet the demand for waste collection in some areas. Therefore the need to meet the demand for waste collection and disposal is a major priority for the local authorities.

OBJECTIVES: (1) To increase the number of vehicle fleets used for refuse collection. (2) To improve sanitation in the cities.

ACTIVITIES: (1) Purchasing of vehicles. (2) Identification of strategic locations for community waste collection points. (3) Development of waste collection plans with the communities. (4) Monitoring and supervision (collective responsibility) of the waste collection and disposal process.

OUTPUTS: (1) A cleaner environment. (2) Adequate vehicles for refuse collection in place. (3) Community participation in local governance increased. (4) Effective waste management system in place.

IMPLEMENTATION: This project will be implemented by the councils in collaboration with the Ward Development Committees.

EQUIPMENT TO BE PURCHASED: Garbage collection trucks.
# URBAN SAFETY AND URBAN DISASTER MANAGEMENT

## INSTITUTIONAL SET-UP

<table>
<thead>
<tr>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
<th>OPPORTUNITIES</th>
<th>THREATS</th>
<th>PRIORITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disaster Management Committees in place.</td>
<td>Inadequate funds for implementing urban safety and urban disaster management initiatives.</td>
<td>Donor intervention and community participation.</td>
<td>Poor resource management.</td>
<td>Awareness creation on disaster prevention and safety measures.</td>
</tr>
<tr>
<td>Existence of National Disaster Management Agency (NDMA).</td>
<td>Inadequate capacity and equipment to handle disasters when they occur.</td>
<td>Government support and partnership.</td>
<td>False information regarding fire out breaks.</td>
<td></td>
</tr>
<tr>
<td>Police station and community policing in place.</td>
<td>Inadequate resources for disaster relief.</td>
<td>Community support.</td>
<td>Climate change leading to an increase in the occurrence of droughts and floods.</td>
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<tr>
<td>Drug Enforcement Agency set up.</td>
<td>Shortage of urban safety related equipment.</td>
<td>Strong judiciary and law enforcement agency.</td>
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## REGULATORY FRAMEWORK

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<tr>
<th>STRENGTHS</th>
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<th>THREATS</th>
<th>PRIORITIES</th>
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<tbody>
<tr>
<td>NDMA (Act and Policy) established.</td>
<td>Inadequate technical and financial support.</td>
<td>Existence of NDMA coordinating units.</td>
<td>Shortage of equipment to handle disasters when they occur.</td>
<td>Provision of advisory services.</td>
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<tr>
<td></td>
<td>Inadequate capacities for disaster management and prevention.</td>
<td>Placement of National Disaster Management Agency coordinating offices/units.</td>
<td></td>
<td>Skill training and income generation schemes for the youth.</td>
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<tr>
<td></td>
<td>Inadequate technical and financial resources to improve safety and handle disasters.</td>
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## RESOURCE MOBILIZATION AND CAPACITY BUILDING

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<thead>
<tr>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
<th>OPPORTUNITIES</th>
<th>THREATS</th>
<th>PRIORITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government contribution to disaster relief and prevention.</td>
<td>Inefficient management of limited resources.</td>
<td>Government and donor support.</td>
<td>Poor resource management.</td>
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</tr>
<tr>
<td>Donor funds and community contribution to disaster relief and prevention.</td>
<td>Limited capacity.</td>
<td>Community involvement in addressing disaster management and prevention.</td>
<td>Diversion of funds.</td>
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<td></td>
<td>Low involvement of the community.</td>
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<td>Lack of transparency and accountability.</td>
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</table>
**LOCATION:** Greater Banjul Area (BCC and KMC).

**DURATION:** 24 months.

**BENEFICIARIES:** Communities and Councils.

**IMPLEMENTING PARTNERS:** Ministry of Local Government, city councils, NDMA, NAWEC, Fire Service, The Gambia Red Cross, and Local Communities.

**ESTIMATED COST:** USD150,000.

**BACKGROUND:** Incidences of disaster within the Greater Banjul Area and the communities in general led to the enactment of the National Disaster Management Bill. With the present UNDP funded two year National Disaster Management Project which seeks to establish a comprehensive national disaster management programme with local level structures and the subsequent integration of disaster management and risk reduction into the Government development programmes and the PRSP, this project will complement the implementation of some of the interventions beyond the accrued funds already approved by UNDP.

This project will also strengthen the intervention areas focusing on prevention, preparedness, response, mitigation, recovery from disasters or emergency situations, and the management of their effects. This will also widen the coverage area and establish new NDMA structures within regional/municipal/city, district and village levels with Disaster Management Committees for easy coordination of programmes.

**OBJECTIVES:** Strengthen and enhance the interventions towards prevention, preparedness, response, mitigation, and recovery from disasters or emergency situations to protect and improve the standards of living of communities that are vulnerable to disaster.

**ACTIVITIES:**
1. Dissemination of the National Disaster Management Policy to different stakeholders and communities for disaster risk reduction.
2. Mainstreaming disaster risk reduction into national policies and programme.
3. Provision of advisory services, support and prevention measures to communities.
4. Relocation of disaster victims to safer locations.

**OUTPUTS:**
1. To put in place comprehensive and sustainable disaster prevention, preparedness and support measures.
2. Create awareness on causes of disaster and how to preventive them.
3. Mitigation of the effects of disaster when they occur.

**PROJECT IMPLEMENTATION:** The project will be implemented by MLG&L, NDMA, city councils, and local communities.

**EQUIPMENT TO BE PROCURED:** Heavy machinery for evacuation, building materials and other logistics.
**PROJECT PROPOSAL - URBAN SAFETY AND URBAN DISASTER MANAGEMENT N°2**

**Project Proposal**

Rehabilitation of the electricity system

**LOCATION:** Banjul and KMC.

**DURATION:** 24 months.

**BENEFICIARIES:** Communities and City Councils.

**IMPLEMENTING PARTNERS:** Ministry of Local Government, City Councils, NAWEC, PURA, and Local Consultants.

**ESTIMATED COST:** USD 150,000.

**BACKGROUND:** Within BCC, KMC and Brikama town, the electricity connection is an old system of wiring comprising of running over-head cables. The cables are made of copper and other types of metals which do not have any plastic cover. The electricity connections from the main power source to the compounds are also major health hazards because most of them are not covered and are run through corrugated roofing sheets. The lighting systems that are currently in place are old and not functional. The system is also not secure due to a lot of illegal connections in some areas. All these problems need to be looked into and solutions identified.

**OBJECTIVES:** To improve the electricity network infrastructure within BCC, KMC and Brikama.

**ACTIVITIES:**
1. To replace all worn out fluorescent fittings with new energy saving lighting systems.
2. Rehabilitation of existing electricity networks.
3. Installation of safety protection for over-head electricity cables.

**OUTPUTS:** To put in place a safe lighting system.

**PROJECT IMPLEMENTATION:** The project will be implemented in three phases: Phase 1 - Replacement of all worn out overhead cables, Phase 2 - Replacement of the current lighting with modern energy saving bulbs, and Phase 3 - Rehabilitation of all electricity substations. The project is to be implemented by NAWEC, MLG&L, and City Councils.

**EQUIPMENT TO BE PROCURED:**
1. Heavy duty cables (covered).
2. Energy saving lights.
<table>
<thead>
<tr>
<th>Project proposal</th>
<th>Provision of street lights and electricity supply</th>
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</thead>
</table>

**LOCATION:** Communities in Banjul and nationally.

**DURATION:** 36 months.

**BENEFICIARIES:** The local communities and councils.

**IMPLEMENTING PARTNERS:** NAWEC, City Councils, MLG&L, and Electrical Company Limited.

**ESTIMATED COST:** USD 150,000.

**BACKGROUND:** The availability of constant supply of electricity is very crucial in the development of businesses and industries. Adequate street lighting in the towns and residential areas is necessary for improving security and reducing crime.

The provision of street lights and constant electricity supply will help to reduce insecurity in the community. Water supply will also improve for the people in Greater Banjul Area because the boreholes are operated by electricity.

**OBJECTIVES:**
1. To increase security in the Greater Banjul Area.
2. To provide constant electricity and water for domestic and industrial use.
3. To provide safe electrical connections.
4. To promote the development of industries/factories by providing reliable and continuous electricity supply.
5. To ensure continuous provision of water by ensuring continuous supply of electricity to the boreholes.

**ACTIVITIES:**
1. Metal poles will be replaced with concrete poles.
2. Construction of poles.
3. Fixing of high quality wires and overhead cables.
4. Construction of more boreholes in order to increase water supply to communities.

**OUTPUTS:**
1. More street lights in place.
2. Increased outputs in factories and industries.
3. Safety and security of households and communities through provision of street lights.
4. Constant water supply.

**PROJECT IMPLEMENTATION:** The project will be implemented by NAWEC and the Ward Development Committees in collaboration with the city councils.

**EQUIPMENT TO BE PROCURED:** This will depend on the contract agreement with the implementing partners.
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U.S Census Bureau, International Data Base.
ACRONYMS:

BCC    Banjul City Council
DCD    Department of Community Development
FDI    Foreign Direct Investment
GALGA  Gambia Association of Local Government Authorities
GER    Gross Enrollment Ratio
KMC    Kanifing Municipal Council
LGA    Local Government Area
MDFT   Multi Disciplinary Facilitating Teams
MEPID  Ministry of Economic Planning and Industrial Development
MLG&L  Ministry of Local Government and Lands
MMR    Maternal Mortality Rate
NAS    National AIDS Secretariat
NGO    Non-governmental Organization
NAWEC  National Water and Electricity Company
PRSP   Poverty Reduction Strategy Paper
 PURA  Public Utilities Regulatory Authority
SSHFC  Social Security and Housing Finance Cooperation
TFR    Total Fertility Rate
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