

20. Country profile: Gambia



1. Development profile

British imperialists carved the Gambia out of French- dominated West Africa in 1816 with the singular goal of maintaining a nominal presence in the region. The tiny nation includes only the immediate area surrounding the Gambia River. The territory was administered from Sierra Leone and with very limited investments in infrastructure and human development. Gambia achieved independence in 1965 and evolved as a multiparty democracy led by President Dawda Jawara, who remained in power for three decades. In 1994, Yahya Jammeh led a successful military coup and established an authoritarian regime that rules to this day. Freedom of the press is a distant dream and there is no tolerance of political opposition.¹

The Gambia is one of the most densely populated countries in Africa. The population is very young with nearly half of the population under the age of 18, and 45 percent under the age of 15. High rates of rural to urban migration have led to a concentration of people in the western part of the country and uncontrolled urban sprawl. Food insecurity is a problem and Gambia must import over half of its basic food requirements. It is estimated that one-fifth of children aged 5 years or younger are underweight.² Malaria is widespread throughout the country.

The Gambia has made improvements in several social development areas and is expected to meet its Millennium Development Goals in universal primary education, maternal health, child mortality, reduction of malaria and other diseases, hunger, and access to basic amenities by 2015.³ At 57 years, life expectancy remains higher than the average for Sub Saharan Africa.⁴ Gross enrolment rate for primary school has grown at a rate of 15 percent a year, exceeding the goal of 12.7 percent. Despite these improvements, recent reductions in Government expenditure on health (15 percent in 2004 to 5 percent in 2009) and education (17 percent in 2004 to 14 percent in 2009) are concerning.⁵

¹*The Gambia*. (2010, March). Retrieved from United States Government, Central Intelligence Agency: <https://www.cia.gov/library/publications/the-world-factbook/geos/ga.html>

² Ibid.

³ *The Gambia: Country Brief*. (2009, September). Retrieved from World Bank: <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/GAMBIAEXTN/0,,menuPK:351648~pagePK:141132~piPK:141107~theSitePK:351626,00.html>

⁴ Ibid.

⁵ *Gambia Lacks Human Rights*. (2010, March 17). Retrieved from The Gambia Echo: <http://www.thegambiaecho.com/Homepage/tabid/36/articleType/ArticleView/articleId/1826/Default.aspx>

The Gambia has few natural resources and a small agricultural base as only one-sixth of the land is arable. Despite poor soil quality, the agricultural sector employs 68 percent of the labour force and is the second largest sector of the economy, amounting to 29 percent of GDP.⁶ 70 percent of rural households engage in peanut production and the crop accounts for 60 percent of exports.⁷ However, the performance of this sector has been declining in recent years. The Gambia's most valuable resource is its natural beauty and close proximity to Europe, which has rendered it one of West Africa's most popular tourist destinations. Tourism contributes 16 percent of GDP, supplies 10,000 jobs, earns almost all of the country's foreign exchange, uses agricultural produce and generates tax income for the Government.⁸ The country is heavily reliant on worker's remittances and multilateral aid to boost economic progress.⁹ Foreign direct investment has accounted for 12.6 percent of GDP since 2003. The Government has showed discipline in terms of fiscal policy and domestic borrowing, which coupled to reduce inflation from 17 percent in 2003 to 2.1 percent in 2006.¹⁰

Socioeconomic indicators ¹¹	
Population (millions)	1.66
GNI per capita, PPP (current USD)	1,280
GDP (current USD) (billions)	0.78
GDP composition by sector (%)	Agriculture – 29 Industry- 15 Services- 56
GDP growth rate (%)	5.9
Percent below poverty line (%)	61
Inflation (%)	6.0
GINI index	47
Adult literacy rate (%)	40.1
Life expectancy (years)	56
Child dependency ratio	76.4
Elderly dependency ratio	5.2
HIV prevalence (%)	0.9
Overseas development aid per capita (current USD)	42
Net official development assistance (USD Millions)	72
Remittances as % of GDP	6.9
2009 Human Development Index (HDI) ranking	168

⁶ PRSP II Annual Progress Report: January to December 2007. (2008). Retrieved from World Bank: <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTPOVERTY/EXTPRS/0,,contentMDK:20200608~menuPK:421515~pagepa:148956~piPK:216618~theSitePK:384201,00.html>

⁷The Gambia: Country Brief. World Bank.

⁸PRSP II Annual Progress Report. World Bank.

⁹ The Gambia. US Government, Central Intelligence Agency.

¹⁰The Gambia: Country Brief. World Bank.

¹¹Country Data. (2010) Retrieved from World Bank: <http://www.worldbank.org/data/countrydata/countrydata.html>

2. Vulnerability analysis

2.1 External shocks

The Country's heavy reliance on peanut exports leaves it extremely vulnerable to fluctuations in global markets. Real GDP growth was expected to decline from 5.9 percent in 2008 to 4 percent in 2009 due to the global economic crisis, "The declines are largely due to fewer tourist arrivals, lower remittances and continued decline in the re-export trade. Telecommunications, tourism and construction have been the main drivers of economic growth in recent years and have been significantly affected by the crisis."¹²

2.2 Foreign aid and remittances

Because of its heavy dependence on peanut exports and a lack of other exports, Gambia often has to rely on foreign aid to fill gaps in its balance of payments.¹³ In December 2007, the Gambia qualified for debt relief under the Highly Indebted Poor Countries Initiative.

The country is heavily reliant on worker's remittances, which declined about 20 percent in 2007 due to foreign economic conditions.¹⁴ The currency has recently appreciated due to increased inflows of remittances.

3. Monitoring and evaluation

The monitoring of poverty reduction is "based on development outcomes as outlined in the Millennium Development Goals (MDGs) and the targets set at sector level in the PRSP results. [A results matrix was] developed alongside the PRSP to guide monitoring of achievements." The results matrix identifies policy objectives, strategies and targets for a specific time period. The limited availability of data hinders M&E efforts. GamInfo, a national development database was established to aid in data collection and will be updated bi-annually.¹⁵

4. Social assistance programmes overview

*All currency conversions are based on 17th February 2010 Rates:

- 1 GMD = 0.03661 USD
- 1 EUR = 1.369 USD
- 1 GBP = 1.57161 USD.¹⁶

¹² *The Gambia: Country Brief*. World Bank.

¹³ *The Gambia Country Profile*. (2010, February 3). Retrieved from BBC: http://news.bbc.co.uk/2/hi/africa/country_profiles/1032156.stm

¹⁴ *The Gambia: Country Brief*. World Bank.

¹⁵ *PRSP II Annual Progress Report*. World Bank.

¹⁶ *Currency Converter*. (n.d.). Retrieved from OANDA: <http://www.oanda.com/currency/converter/>

Programme# 1: in-kind transfer	Programme name	Community Driven Development Project¹⁷
	Programme objective	<ul style="list-style-type: none"> Rural communities, in partnership with Local Government Authorities, plan, implement and maintain their priority social and economic investments
	Programme components	<ul style="list-style-type: none"> Component 1: The Community Development Fund (CDF) will finance community-driven activities identified on the basis of a participatory strategic planning process. Component 2: Capacity-building activities will address the technical and fiduciary skills needed at the different decentralized levels to implement local development activities. Component 3: Will support a Project Coordination Team responsible for technical and fiduciary oversight of the project. It will be mainstreamed within the Department of State for Local Government and Lands (DOSLGL) and its size will be limited to core functions critical to the project's success and for which severe capacity constraints exist in the Gambian civil service (overall coordination, monitoring and evaluation, and fiduciary matters).
	Programme duration	<ul style="list-style-type: none"> 31 August 2006 to 30 April 2012.
	Programme coverage	<ul style="list-style-type: none"> 88 wards, 600 villages, 435,000 people.
	Finance	<ul style="list-style-type: none"> Total cost is USD 19 million, financed by the World Bank.

Programme# 2: in-kind transfer	Programme name	Support to Basic Education in Rural Vulnerable Regions¹⁸
	Programme overview	<ul style="list-style-type: none"> Micronutrient deficiencies are a severe problem, especially among children. The national rate for goitre of 16.3 percent indicates high levels of iodine deficiency; 10 iodine-deficient individuals can have an intelligence quotient up to 13.5 points lower than the average, which is a major determinant of lower educational outcomes.
	Programme objective	<ul style="list-style-type: none"> Increase gross enrolment to 98 percent; maintain attendance at 95 percent; and increase the completion rate to 85 percent in WFP-assisted schools by the end of the project. Increase enrolment in ECD to 20 percent in selected WFP-assisted ECDCs. Maintain attendance at 85 percent in WFP-assisted ECDCs. Improve the learning environment in selected madrassas. Enhance government capacity to phase-in sustainable FFE activities.
	Programme components	<ul style="list-style-type: none"> Provision of one meal a day for 199 days per year for an average 118,000 pupils at selected primary schools and madrassas recognized by the Department of State for Education and ECDCs attached to lower basic/basic cycle schools. Provision of capacity-building to enhance management of food for education (FFE), including enhanced M&E through government cluster monitors. The use of FFE activities in madrassas will be monitored to ensure that they

¹⁷Gambia: *Community-Driven Development Project*. (2007, September 12). Retrieved from NL EVD International: <http://www.evd.nl/zoeken/showbouwsteen.asp?bstnum=138456&location=&highlight=Gambia>

¹⁸*Development Project- The Gambia 10548.0*. (2007, February). Retrieved from World Food Programme: <http://www.wfp.org/content/support-basic-education-rural-vulnerable-regions>

		<p>meet these requirements. The project will plan to include up to 50 madrassas.</p> <ul style="list-style-type: none"> ▪ Total food requirements for the project for the four-year period are 14,878 metric tonnes (mt): rice, 10,839 mt; pulses, 2,818 mt; oil, 939 mt; and salt, 282 mt. ▪ WFP will work with decentralized bodies of the Department of State for Education and cooperating partners to enhance government commitment and community participation in de-worming, with UNICEF, the National Nutrition Agency (NaNA) and if possible the World Health Organization (WHO). ▪ WFP will also work towards construction of improved stoves, kitchens and latrines, with Future in Our Hands (FIOH); school gardens, with the School Agriculture Food Management Unit (SAFMU), Catholic Relief Services (CRS) and other partners; the activity will rely on existing community groups and establish a link between FFE and other development activities.
	Programme duration	<ul style="list-style-type: none"> ▪ The programme will run from August 2007 to July 2011.
	Programme coverage	<ul style="list-style-type: none"> ▪ There will be 118,790 planned beneficiaries each year of the project: 110,000 primary schoolchildren, 8,000 pre-school children and 790 cooks.
	Beneficiary determination process	<ul style="list-style-type: none"> ▪ The project will be nationwide except for Greater Banjul and peri-urban areas of Western Division. Schools in major towns will be gradually phased out of the project and the number of madrassas will increase in line with the recommendations of the April 2006 evaluation mission. ▪ Beneficiary schools will be selected on the basis of the following criteria: <ul style="list-style-type: none"> -adequate classrooms and qualified teachers; -adequate kitchens with cooking and serving utensils; -adequate food storage facilities in or near the school; -adequate sanitary facilities, including separate toilets for girls; -availability of water in or near the school; -readiness of schools, parents and communities to form food-management committees (FMCs); and -willingness of parents and communities to support the feeding project. ▪ In addition, madrassas will be considered for inclusion in the school feeding project only if the curriculum is harmonized with conventional schools and if there is high enrolment of girls from grade 4 onwards.
	Finance	<ul style="list-style-type: none"> ▪ Food cost USD 4,199,089. ▪ Total cost to WFP USD 8,544,499.
	Legal framework	<ul style="list-style-type: none"> ▪ The project will be in line with the 2007–2011 United Nations Development Assistance Framework (UNDAF). ▪ UNDAF priorities have been established on the basis of the Poverty Reduction Strategy Paper II (PRSP II) and the national development plan, Vision 2020, focusing on areas in which the United Nations system has a comparative advantage.
	Administrative framework	<ul style="list-style-type: none"> ▪ FMCs of teachers, students and community representatives will be established in assisted schools; simple terms of reference defining roles and responsibilities will be developed and circulated. ▪ FMCs will be responsible for managing the feeding programme and reporting. ▪ The School Agriculture and Food Management Unit (SAFMU) will be responsible for coordination and project management.

	Monitoring and evaluation	<ul style="list-style-type: none"> ▪ To promote a holistic approach to M&E in the education system, the Department of State for Education established a cluster monitoring system in 2005 through its FTI, covering teaching methods, availability of learning materials, school feeding, data collection on attendance and enrolment. ▪ FTI will improve information gathering and archiving at all levels of the education system. Aspects of FFE in ECDCs, madrassas and primary schools will also be covered ▪ Annual project review meetings will be organized for cluster monitors to follow up implementation, take corrective measures and review management capacity and performance.
	Programme barriers	<ul style="list-style-type: none"> ▪ Inadequate local government and community support at the school level or lack of monitoring reports from cluster monitors will result in the exclusion of schools or regions from the project.
	Socioeconomic impacts	<ul style="list-style-type: none"> ▪ The rations provided by the programme will provide 28 percent of daily energy requirements and 34 percent of daily protein requirements for primary-school aged children. These numbers are 30 percent and 38 percent respectively for pre-school aged children in the programme.

Programme#3: in-kind transfer	Programme name	Gambia Emergency Agriculture Production Project¹⁹
	Programme objective	<ul style="list-style-type: none"> ▪ To improve access to agricultural inputs, equipment and post-harvest storage capacity by targeted farmers in nine vulnerable districts.
	Programme components	<ul style="list-style-type: none"> ▪ The programme will provide such important supplies such as fertilizer and seed to 20,000 farmers in order to expand domestic food production. ▪ In addition it will support the procurement of 667 pieces of machinery for distribution to 667 women's farmer groups to enhance labour productivity in bas-fonds rice cultivation. ▪ Rehabilitate seed multiplication as well as storage infrastructure to increase both the amount of food produced as well as the capacity to store said food.
	Programme coverage	<ul style="list-style-type: none"> ▪ The estimated total population of all these districts amounts to 230,000. ▪ About 20,000 farmers will benefit from the assistance of the project.
	Beneficiary determination process	<ul style="list-style-type: none"> ▪ Project activities will focus on the nine Districts identified as most vulnerable rural districts in the Local Government Areas (LGAs) of Brikama (Foni Bintang, Foni Kansala, Foni Bondali), Mansakonko (Jarra West), Kerewan (Lower Nuimi, Upper Nuimi), Janjanbureh (Niamina East), Basse (Wulli, Sandu).

¹⁹ *Gambia: Emergency Agriculture Production Project- Integrated Safeguards datasheet, appraisal stage.* (2010, January 21). Retrieved from ReliefWeb:
<http://www.reliefweb.int/rw/rwb.nsf/db900SID/EGUA-7ZXMYC?OpenDocument&rc=1&cc=gmb>

Programme#4: public works	Programme name	Third Public Works Project ²⁰
	Programme objective	<ul style="list-style-type: none"> To improve living conditions of the urban poor through the provision of adequate social infrastructure and creation of employment opportunities.
	Programme components	<ul style="list-style-type: none"> Labour-intensive projects which will work to upgrade and expand infrastructure in the economy while also providing employment opportunities to the population.
	Programme duration	<ul style="list-style-type: none"> The programme will operate for approximately 3.5 years and was approved in September 2007.
	Finance	<ul style="list-style-type: none"> USD 3 million provided by the Organisation of Petroleum Exporting Countries (OPEC). The total cost of the programme is USD 5.10 million.
	Administrative framework	<ul style="list-style-type: none"> Gamworks Agency will administer the programme in the country.

Programme#5: in-kind transfer	Programme name	Community Skills Improvement Project ²¹
	Programme objective	<ul style="list-style-type: none"> Increase training for women and out-of-school youth in order to facilitate the socio-economic development of themselves and their families. Provide access to micro-credit to these groups.
	Programme components	<ul style="list-style-type: none"> The training of staff and supervisors of various programmes in rural development, gender issues and literacy and skills class supervision. The establishment of 10 micro-finance institutions. The training of 40 divisional level staff in M&E. The opening and equipment of 21 multi-purpose centres. The identification and training of 40,000 women and out-of-school youths.
	Programme duration	<ul style="list-style-type: none"> The programme was initiated in February 2001.
	Finance	<ul style="list-style-type: none"> Major contributions provided by the UNDP and EDF as well as various other institutions.

²⁰ *Country Profiles: Gambia*. (2010). Retrieved from Organisation of Petroleum Exporting Countries: http://www.ofid.org/projects_operations/africa/gambia.html

²¹ *Community Skills Improvement Project*. (1999, November). Retrieved from African Development Bank: <http://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/GM-1999-163-EN-ADF-BD-WP-THE-GAMBIA-AR-COMMUNITY-SKILLS-IMPROVEMENT-PROJECT1.PDF>

Programme#7: social insurance	Programme name	Old Age, Disability and Survivors ²²
	Programme components	<ul style="list-style-type: none"> ▪ Old-age pension (pension scheme): An annuity is purchased with 75% of the total employer contributions; the remaining 25% is paid as a lump sum. ▪ Early pension (pension scheme): The early pension is calculated in the same way as the old-age pension but with a reduction based on age at retirement. ▪ Old-age settlement (pension scheme): A lump sum is paid. <ul style="list-style-type: none"> ○ Deferred old-age settlement (pension fund): The lump sum is calculated in the same way as the old-age settlement ▪ Old-age benefit (provident fund): A lump sum is paid equal to total employer and employee contributions plus accrued interest. <ul style="list-style-type: none"> ○ The full benefit is paid if the insured is voluntarily retired at age 45 with at least 5 years of contributions and after 2 years of unemployment; 70% of the benefit is paid if aged 46 to 54 and after 6 months of unemployment; 85% of the benefit is paid if aged 55 or older and after 3 months of unemployment. ▪ Disability pension (pension scheme): An annuity is purchased with 75% of the total employer contributions; the remaining 25% is paid as a lump sum. The total amount may be paid as a lump sum if the insured is seriously ill. ▪ Disability settlement (pension scheme): A lump sum is paid. ▪ Disability benefit (provident fund): A lump sum is paid equal to total employer and employee contributions plus accrued interest. ▪ Partial disability (provident fund): A lump sum is paid up to 50% of the full disability benefit, according to the assessed degree of disability. Further payments are based on an assessment of the disability by the medical board ▪ Survivor benefit (pension scheme): A lump sum equal to twice the deceased's annual salary is paid if the deceased was a contributing member, irrespective of the number of contributions; a lump sum is paid based on the value of the accrued pension if the deceased opted to take an early pension; the remaining balance of the pension is paid if the deceased was a pensioner. ▪ Survivor benefit (provident fund): A lump sum is paid equal to total employer and employee contributions plus accrued interest.
	Programme coverage	<ul style="list-style-type: none"> ▪ Pension scheme: Employed persons aged 18 to 60 in quasi-government institutions and participating private companies. <ul style="list-style-type: none"> ○ Exclusions: Self-employed persons. ▪ Provident fund: Employed persons aged 18 to 60 in the private sector. <ul style="list-style-type: none"> ○ Exclusions: Casual workers and self-employed persons. ▪ Special system for civil servants covered by the 1950 Pensions Act and armed forces personnel
	Beneficiary determination process	<ul style="list-style-type: none"> ▪ Old-age pension: Age 60 with at least 10 years of contributions. ▪ Early pension (pension scheme): Paid from age 45 with at least 10 years of

²² Table drawn from *Social Security Programs Throughout the World: Africa 2009-Gambia*.(2009). Retrieved from United States Government, Social Security Administration: <http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2008-2009/africa/index.html>

		<p>contributions; if the insured retires before age 45 with at least 5 years of contributions, the pension is withheld until age 45 (except when the insured is laid-off).</p> <ul style="list-style-type: none"> ▪ Old-age settlement (pension scheme): Paid if the insured does not satisfy the qualifying conditions for an old-age pension at the pensionable age and has between 5 and 10 years of contributions. <ul style="list-style-type: none"> ○ Deferred old-age settlement (pension fund): The old-age settlement may be deferred. ▪ Old-age benefit (provident fund): Age 60; voluntarily retired with at least 5 years of contributions and unemployed for at least 2 years (age 45), 6 months (age 46 to 54), or 3 months (age 55 to 59). ▪ Disability pension: <ul style="list-style-type: none"> ○ Disability pension (pension scheme): The insured must be assessed with an incapacity for work as the result of a disability and have at least 10 years of contributions. ○ Disability settlement (pension scheme): The insured must be assessed with an incapacity for work as the result of a disability and have at least 5 years but less than 10 years of contributions. ▪ Disability benefit (provident fund): The insured must be assessed with an incapacity for work as the result of a disability. ▪ Survivor pension: <ul style="list-style-type: none"> ○ Survivor benefit (pension scheme): Paid to named survivors and eligible orphans. ○ Survivor benefit (provident fund): Paid to named survivors and eligible orphans for the death of the fund member before retirement
	Finance	<ul style="list-style-type: none"> ▪ Insured person: <ul style="list-style-type: none"> ○ Pension scheme: None. ○ Provident fund: 5% of basic salary. ▪ Self-employed person: <ul style="list-style-type: none"> ○ Pension scheme: Not applicable. ○ Provident fund: Not applicable. ▪ Employer: <ul style="list-style-type: none"> ○ Pension scheme: 15% of payroll. ○ Provident fund: 10% of basic salary. ▪ Government: <ul style="list-style-type: none"> ○ Pension scheme: None. ○ Provident fund: None.
	Legal framework	<ul style="list-style-type: none"> ▪ 1987 (pension scheme).
	Administrative framework	<ul style="list-style-type: none"> ▪ Social Security and Housing Finance Corporation administers the pension scheme and provident fund.

Programme#8: social insurance	Programme name	Work Injury ²³
	Programme components	<ul style="list-style-type: none"> ▪ Permanent disability pension: If the insured has a total disability, a monthly pension is paid equal to 60% of the insured's earnings. <ul style="list-style-type: none"> ○ The minimum monthly benefit is 100 dalasi (\$3.66 USD). ○ The maximum monthly earnings for benefit calculation purposes are 1,500 dalasi (\$54.91USD). ○ Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability pension is paid. ▪ Partial disability: For an assessed degree of disability of 20% or more, a reduced pension is paid according to the assessed degree of disability; for an assessed disability of less than 20%, a lump sum is paid. ▪ Survivor benefit: A lump sum equal to 120 months of the deceased's earnings is paid to survivors who were fully dependent on the insured; a reduced benefit is paid to survivors who were only partially dependent. <ul style="list-style-type: none"> ○ The minimum survivor benefit is 100,000 dalasi (\$3,660.99 USD). ○ The maximum survivor benefit is 180,000 dalasi (\$6,589.79 USD). ○ The maximum monthly earnings for benefit calculation purposes are 1,500 dalasi (\$54.91 USD). ▪ Funeral grant: In the absence of surviving dependents, burial expenses are paid up to 1,000 dalasi (\$36.61 USD).
	Programme coverage	<ul style="list-style-type: none"> ▪ Employed persons in central government and public enterprises, local government authorities, and the private sector. ▪ Exclusions: Self-employed persons, armed forces personnel, casual and household workers, and family members living in the employer's home.
	Beneficiary determination process	<ul style="list-style-type: none"> ▪ Work injury benefits: There is no minimum qualifying period, but the incapacity must last for at least 5 consecutive days
	Finance	<ul style="list-style-type: none"> ▪ Insured person: None. ▪ Self-employed person: Not applicable. ▪ Employer: 1% of covered payroll. <ul style="list-style-type: none"> ○ The maximum monthly earnings for contribution calculation purposes are 1,500 dalasi (\$54.91 USD). ▪ Government: None; contributes as an employer for civil servants.
	Legal framework	<ul style="list-style-type: none"> ▪ 1990 (injuries compensation), implemented in 1996.
	Administrative framework	<ul style="list-style-type: none"> ▪ Social Security and Housing Finance Corporation and the Department of Labor enforce the law. ▪ Injuries Compensation Fund administers the program.

²³ Table drawn from *Social Security Programs Throughout the World: Africa 2009-Gambia*. US Government, Social Security Administration.