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Acronyms and Abbreviations

Acronym	Meaning
AAAA	Addis Ababa Action Agenda
ACHPR	African Commission on Human and Peoples' Rights
ADRS	Alternative Dispute Resolution Secretariat
AfCFTA	The Africa Continental Free Trade Area
AfDB	Africa Development Bank
APR	Annual Progress Report
AU	African Union
BIA	Banjul International Airport
BOP	Balance of Payment
CAT	Convention against Torture
CCA	Common Country Analysis
CDA	Conflict and Development Analysis
CED	Convention for the Protection of all Persons from Enforced Disappearances
CEDAW	Convention on Elimination of all forms of Discrimination Against Women
CET	Common External Tariff
CF	Cooperation Framework
CH	Cadre Harmonise
COP	Conference of Parties
CRC	Constitutional Review Commission
CRC	Convention on the Rights of the Child
CSO	Civil Society Organisation
DAC	Development Assistance Committee
DWT	Dead Weight Tonnes

ECD	Early Childhood Development
ECOMIG	ECOWAS Mission in The Gambia
ECOWAS	Economic Community of West African States
EFSTH	Edward Francis Small Teaching Hospital
ESCAP	Economic and Social Commission for Asia and the Pacific
ETLS	ECOWAS Trade Liberation Scheme
FAO	Food and Agriculture Organisation
FDI	Foreign Direct Investment
FFCP	Fruit Fly Control Project
FGM	Female Genital Mutilation
GAMSR	Gambia Social Registry
GBA	Greater Banjul Area
GBoS	Gambia Bureau of Statistics
GBV	Gender Based Violence
GCF	Green Climate Fund
GDHS	Gambia Demographic and Health Survey
GDP	Gross Domestic Product
GER	Gross Enrolment Rate
GgCO ₂ e	Gigagrams of Carbon dioxide emission
GHG	Green House Gas
Acronym	Meaning
GID	Gambia Immigration Department
GII	Gender Inequality Index
GLFS	Gambia Labour Force Survey
GoTG	Government of The Gambia
HDI	Human Development Index
HFO	Heavy Fuel Oil
HIV	Human Immunodeficiency Virus
HMIS	Health Management Information System
ICCPR	International Covenant on Civil and Political Rights

ICJ	International Court of Justice
ICT	Information and Communications Technology
IHS	Integrated Household Survey
INDC	Intended Nationally Determined Contributions
INEE	Infinity New Energy Enterprise
IOM	International Organisation for Migration
IPCC	International Panel on Climate Change
IPP	Independent Power Production
ISRT	Inter-State Road Transit
LBS	Lower Basic School
LDA	Lunatics Detention Act
LGA	Local Government Area
LGBTI	Lesbian, Gay, Bisexual, Transgender, and Intersex
LGBTQ	Lesbian, Gay, Bisexual, Transgender, and Queer
LNOB	Leave No One Behind
MDGs	Millennium Development Goals
MICS	Multiple Indicator Cluster Survey
MoBSE	Ministry of Basic and Secondary Education
MoFEA	Ministry of Finance and Economic Affairs
MoH	Ministry of Health
MPI	Multidimensional Poverty Index
NAS	National AIDS Secretariat
NAWEC	National Water and Electricity Company
NDC	Nationally Determined Contributions
NDMA	National Disaster Management Agency
NDP	National Development Plan
NEET	Not in Employment, Education or Training
NGO	Non-Governmental Organisation
NHRC	Nation Human Rights Commission
NMCP	National Malaria Control Programme

NSDS	National Strategy for the Development of Statistics
NSPS	National Social Protection Secretariat
NSS	National Security Strategy
ODA	Official Development Assistance
OHCHR	Office of the High Commissioner for Human Rights
OIC	Organisation of Islamic Conference
Acronym	Meaning
OMVG	The Gambia River Basin Development Organization
OOF	Other Official Flows
PACD	Program for Accelerated Community Development
PAGE	Programme for Accelerated Growth
PHC	Primary Health Care
PLHIV	People living with HIV
PWD	Persons With Disability
RCO	Resident Coordinator's Office
SDGs	Sustainable Development Goals
SGBV	Sexual and Gender Based Violence
SOE	State Owned Enterprise
SPCR	Strategic Programme for Climate Resilience
SR	Social Registry
SSE	Senior Secondary Education
SSR	Security Sector Reform
SSRS	Security Sector Reform Strategy
STEM	Science Technology Engineering and Mathematics
TRRC	Truth Reconciliation and Reparations Commission
TVET	Technical and Vocational Education and Training
UBS	Upper Basic School
UHC	Universal Health Coverage
UN	United Nations
UNCCD	United Nations Convention to Combat Desertification

UNCT	The United Nations Country Team
UNDAF	United Nations Development Assistance Framework
UNDP	United Nations Development Programme
UNS	United Nations System
UNSDCF	United Nations Sustainable Development Cooperation Framework
UNSDG	United Nations Sustainable Development Group
UPR	Universal Periodic Review
VNR	Voluntary National Review
WAP	Working Age Population
WASH	Water, Sanitation and Hygiene

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Executive Summary

1. The United Nations Common Country Analysis (CCA) for The Gambia presents the status of the country's progress towards the 2030 Agenda for Sustainable Development and SDGs, examining critical gaps, challenges and opportunities in the development trajectory to 2030 and beyond.

2. The Gambia is one of the smallest countries in West Africa with a total area of 10,679 sq. km (4388 sq. miles) (of which approximately 1,300 sq.km is water bodies). Based on the 2013 Population and Housing Census, the total population of The Gambia was estimated at 1,857,181 inhabitants (females constituted 50.8 percent and male's 49.2, with an average annual growth rate of 3.1 percent). The Gambia Labour Force Survey estimate the population at 2.3 million.

3. The autocratic leader Yahya Jammeh, who had ruled the country since 1994 lost the 2016 election, and a historic change of government in The Gambia was installed in 2017. The new leadership inherited a virtually bankrupt country with a poorly functioning state apparatus and extensive corruption. The Gambia international reputation had been marred by the former regime's erratic leadership. The new government of Adama Barrow moved-in to address the dire legacy of the past era. The political transition has created an opportunity for The Gambia to escape its fragility trap and break with its history of low and volatile economic growth, high poverty and inequality, violations of human rights, and gender inequality and other forms of social exclusion. The political and legal development and plans for economic and social transformation under Barrow are arguably more promising. To meet citizens expectation, the new government developed The Gambia National Development Plan (NDP) 2018-2021/2, which emphasize a shift towards inclusive and private sector-led growth. The NDP also aligned to 2030 Agenda for Sustainable Development, Africa Agenda 2063, Addis Ababa Action Agenda (AAAA), Paris Agreement on Climate Change, Sendai Framework for Disaster Risk Reduction, Istanbul Programme of Action, and the UN Integrated Strategy for the Sahel (UNISS).

President Barrow's re-election by a landslide in a credible and peaceful 4 December 2021 election, that saw a massive 89 percent voter turnout and strong participation by women (57 percent of the electorate) and young people (58 percent of electorate), is a clear popular endorsement of the development path he started in 2017. Should President Barrow further consolidate his support by winning a majority in the National Assembly in the 9 April 2022 legislative elections, it is reasonable to expect that key reform efforts that have thus far been stymied by political considerations — including constitutional reform, electoral reform, security sector reform and anti-corruption efforts — would be prioritized by the government.

4. The Gambia's progress towards the Sustainable Development Goals is slow and average. Overall, 48.6 percent of the population lives below the poverty line with a large difference between urban (31.6 percent) and rural areas (69.5 percent). In the 2021 Global Hunger Index, The Gambia ranks 72nd out of 116 countries. With a score of 17.6, The Gambia has a level of hunger that is moderate. The country has low health, education and gender outcomes, especially among the disadvantaged and vulnerable groups and regions. Over the last two decades, the performance of The Gambian economy has been low. The average GDP growth rate was about 3.6 percent between 2007 and 2020. Unemployment in The Gambia rose from 29.8 percent in 2012 to 35.2 percent in 2018, with rural (76.6%) households registering higher unemployment than urban (23.4 percent) households. Similarly, youth unemployment has increased by more than 6 percent from 35.3 percent in 2012 to 41.5 percent in 2018. Due to the COVID-19 pandemic and other shocks on the overall economy – agriculture and tourism sectors and businesses in particular, the GDP growth dropped from 6.3 percent projected earlier to about -1.5 percent in 2020, and exports in 2020 was revised downwards to 4 percent of GDP due to a projected drop in Tourism and re-export. The Gambia has been exposed to several natural and human made hazards over the years. These include prolonged and more severe droughts, pest, diseases outbreaks and epidemics. These have impacted growth and productivity, especially in the agriculture and tourism sectors, which are the main sources of employment and livelihood.

5. Causes and risks affecting The Gambia sustainable development trajectory to 2030 and beyond are multiple, interlinked and mutually reinforcing in three dimensions of sustainable development (social, economic and environmental) – Figure 4.2. The reason for limited success in the Gambia, is inherently political.

Key development challenges and opportunities

6. The Gambia's new development plan (2023 and beyond), has to recognize the interlinkages of the country's challenges/risks and come up with viable strategies for building synergies and linkages between, for example, SDG16 (good Governance and effective institutions), SDG 13 (Climate action), SDG 8 (inclusive economic growth), SDGs 1 and 2 (poverty and hunger), SDG 3 and 4 (health & and well-being) and SDG 5 (gender equality).The Gambia's development trajectory to 2030 and beyond reflects key integrated and related challenges, which are also opportunities, including the following¹:

- Formulation of long-term vision for The Gambia (now that Vision 2020 has lapsed), targeting transformation on social, economic, and environmental dimensions of sustainable development, and building resilience.
- Developing and redefining a new national development plan that take into consideration The Gambia's current political, socio-economic, and environmental/climate change risks and fragility. NDP 2018-2022 provides useful lessons for the future, in particular the need to build resilience.
- Having credible data for development to inform policy, decision making and planning. Credible and disaggregated data and measurement (including by location, gender, age, and other socio-economic factors) for decision making, policy and planning are more vital than ever before to shape the governments and partners' immediate response and building resilience to guide future policy choices.

¹ The challenges and opportunities summarized below are not only interlinked, but are also integrated, implying that failure to address one or two have ripple effects and could lead to failures in others.

- Enhancing democracy, good governance, and human rights environment and practice by:
 - ✓ Finalizing and enacting a new constitution for The Gambia
 - ✓ Enhancing capacities of various institutions including: the Constitutional Review Commission (CRC), National Human Rights Commission (NHRC), the Security Sector Reform (SSR), judicial reform, and legislative reforms to promote, fulfill, and monitor human rights and rule of law in The Gambia.
 - ✓ Enactment of key Bills including the Anti-Corruption Bill; Access to Information Bill; Prevention and Prohibition of Torture Bill; International Crimes Bill; Criminal Offences and Criminal Procedure Bills; Public Private Partnership Bill; National Health Insurance Bill; Capital Markets 45 and Securities Bill and Election Bill.
- The Gambia needs private/sector led economic transformation, to promote diversification and resilience. Some viable include:
 - Investment in smart agriculture; fisheries and aquaculture; and food/nutrition security;
 - Investment and promotion of innovations and use of modern appropriate technology and value addition in agriculture and businesses;
 - Investment and building resilience in tourism sector;
 - Promoting of ease of doing business through improved policy and legal environment,
 - Promoting private sector investment and operation (e.g. SME industries);
 - investment in infrastructure – transport, electricity (invest in clean energy), water, sewage system (PPP);
 - Supporting and promoting the use of Public Private Partnership (PPP (as a means of leveraging public and private sector resources. Review\revise the National Public Private Partnership Policy (2015-2020), that has lapsed.
- Programs for Skills Development and Job Creation: Investment in national and regional programs to promote skills development and creation of additional decent jobs for youth, including investment in ICT, youth entrepreneurship, innovation and incubation/start-up and internship programmes (investment to reap demographic dividend).
- Investment in human capital development, social protection and social inclusion/integration, in particular: Revitalizing and promoting access to the Primary Health Care system, promoting reduction of maternal and under-five mortality; addressing governance and financial architecture in the health sector; investment in HIV and AIDS mitigation and support programmes; Building and maintaining effective and quality basic and secondary education to promote effective participation and gender equality, improving the quality of TVET; Strengthening safety-nets and social

protection programmes especially on coordination, monitoring and targeting and more so programmes targeting the weakest section of society including people living with disabilities, unemployed youth and women.

- Considering the potential increase in socioeconomic vulnerabilities in The Gambia as a result climate change, COVID-19 crises and other risks, the major challenges is building national mitigation, adaptation and resilience systems, including effective early warning systems in The Gambia. This calls for increasing effective partnerships including PPP, enhancing environment governance, adequate investment in preparedness, warning systems and research, monitoring and evaluation systems. The Gambia's participation in and accessing regional and international climate change financing instruments for mitigation and adaptation is also a critical area of concern.
- Reducing and servicing debt is critical in The Gambia. The government must effectively continue working with various plurilateral, bilateral and private creditors to effectively manage external debt service for the next five years and beyond. Measures to curtail public debt, promote effective PFM, and innovative resource mobilization need to be strengthened through the implementation of the recently formulated Aid Policy and Debt Management Strategy.

In a nutshell, Gambians are looking forward to a positive, inclusive, and sustainable development and social transformation trajectory to 2030 and beyond. This is the challenge the new government, and its partners, faces as it embarks in addressing national development goals and promoting achievement of SDGs, and other regional and international development commitments towards 2030 and beyond.

1.0 Introduction

The political transition in early 2017 created an opportunity for The Gambia to address its development challenges emerging from 22 year of dictatorship and exclusion. Two decades of poor governance and major policy slippages; structural challenges including institutional dysfunction, limited capacity and relevant skills; corruption and mismanagement of public resources; and isolation by international community impacted negatively on the country's SDG trajectory. The exogenous shocks, like climate change, risk of Ebola², the COVID-19 pandemic, and other risks exacerbated the situation.

In late 2016, Adam Barrow won the presidential election, based on a broad coalition of political parties (previously fragmented), with a support of the majority of the Gambians including women and youth, elite, civil society, and the diaspora. For the last four years, the process of transitioning away from 22 year of mis-rule and low growth has been peaceful, yet development challenges still remain. The political and legal developments under President Barrow are arguably more promising. His government has not only ended or reverted some of the more egregious practices of the Jammeh era but has overseen the adoption of a sweeping transitional justice program. President Barrow's re-election in the 4 December 2021 in a peaceful and credible election extended the opportunity and provided challenges for fast-tracking development transformation the country. In his inaugural address, the President identified 2017-2021 as The Gambia's "transition period," saying that 2022-2027 would be a period of "accelerated growth, expansion and advancement" as the country pursues "a new development model".

The United Nations Common Country Analysis (CCA) for The Gambia presents the status of the country's progress towards the 2030 Agenda for Sustainable Development and SDGs, examining critical gaps, challenges and opportunities in the development trajectory to 2030 and beyond.³ The CCA also identifies those most at risk and those who are left behind in The Gambia's development trajectory to 2030 and beyond. The

² Although the region had cases of Ebola but The Gambia remained safe

³ The CCA is guided by UNSDG: Cooperation Framework Companion Package, May 2020.

CCA is largely based on desk research and draws from and adds to existing analysis and resources across the UN system and beyond in The Gambia.⁴ The UN CCA is also based on the contributions and expertise of the United Nations Agencies, Funds and Programmes with the leadership and coordination of the Resident Coordinator's Office (RCO) in The Gambia. The analysis is also informed by The Gambia National Development Plan (2018-2022), The Gambia Voluntary National Review (VNR) 2020, and the 2020-2021 Gambia SDGs Monitoring Survey. All the United Nations Agencies for The Gambia, in consultation with their in-country partners, developed technical/sector discussion papers that formed the foundation of and repository for the UN CCA.⁵

Desk research was complemented by multi-stakeholder consultations both at national and local government levels, involving various MDAs, civil society organizations, the private sector, academia, and special interest groups (including women, youth, persons with disabilities, people living with HIV/AIDS/key population, and minority groups).⁶ The use of social media platforms, TV and radio proved useful for advocacy and consultations, especially during the lockdown due to COVID-19 pandemic. As part of the process, the CCA report was supported and reviewed by UN PCG and Thematic Groups. The report was also virtually validated; involving various stakeholders from the government, private sector, CSOs, UN and other development partners.

The UN CCA begins with the introduction and summary of the CCA methodology in **Chapter I**. This is followed by an overview of the overall national socio-economic and environmental development context and challenges of The Gambia in **Chapter II**; highlighting the national vision for sustainable development and alignment of National Development Plan to SDGs, and The Gambia's progress towards the 2030 Agenda and

⁴ The key sources of data include The Gambia Bureau of Statistics (GBoS) (national statistics office), Government Ministries, Departments and Agencies (MDAs), and commissioned and individual studies. Other sources include data from development partners like the World Bank, the International Monetary Fund (IMF), the African Development Bank (AfDB) and relevant websites (for example, Dashboard for SDGs).

⁵ Have created rich repository for future and further analysis, including CCA data repository - <https://public.tableau.com/profile/george.lwanda#!/>; CCA Economic Transformation background paper - <https://online.flipbuilder.com/zgcl/xsjz/>; CCA LNOB analysis - <https://online.flipbuilder.com/zgcl/juju/>; and CCA Regional focus technical background paper with a focus on youth

⁶ Visit <http://online.flipbuilder.com/zgcl/rrbl/> for a full Report on the CCA Consultations

achievement on SDGs, highlighting challenges towards development trajectory to 2030 and beyond. **Chapter III** contains analysis of disadvantaged and vulnerable groups that are left behind in the development trajectory. A description of The Gambia's commitment to international norms and standards is in **Chapter IV** contains description of cross-boundary, regional and sub-regional issues that affect the country's development trajectory. **Chapter V** summarizes the analysis of Gambia's financing landscape and opportunities, while **Chapter VII** contains the multidimensional risk analysis for The Gambia's sustainable development trajectory. Conclusions and key development challenges and opportunities for The Gambia's development trajectory to 2030 and beyond are presented in **Chapter VIII**.

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2.0 Development Challenges and Progress towards the 2030 Agenda

2.1 The Country Development Context

The Gambia is one of the smallest countries in West Africa with a total area of 10,679 sq. km (4388 sq. miles) (of which approximately 1,300 sq.km is water bodies). It is bordered to the north, south and east by Senegal and has an 80km coast on the Atlantic Ocean to the west.⁷ Based on the 2013 Population and Housing Census, the total population of The Gambia was estimated at 1,857,181 inhabitants (females constituted 50.8 percent and male's 49.2 percent), with an average annual growth rate of 3.1 percent. The population of the country was estimated to be 2.3 million in 2018 (Gambia Labour Force Survey, GLFS, 2018). Projected figures indicate that the population will be 3.6 million and 4.9 million respectively by mid-2035 and mid-2050 (World Population Prospects, 2020). As a result of the high rural-urban migration, over 54 percent of the population lives in the western part of the country, this constitutes the urban sprawl of Banjul, Kanifing and Brikama LGAs (GBoS, 2013 Census).^{8,9}

The country has a young population, of which 49.4 percent are children below 18 years. Young people aged 15-24 years and 15-35 years, account for 21.4 percent and 38.5 percent respectively of the total population (GBoS, 2013 Census).¹⁰ The significance and pace of youth population growth poses challenges to the budget for basic social services like health and education, and provision of social safety nets and employment opportunities. However, The Gambia could benefit from the demographic dividend if social and economic policies can ensure healthy, educated, skilled and employable human capital accumulation that would increase production and productivity in various economic and social sectors across the country.

⁷ The Gambia Voluntary National Review, 2020

⁸ World Population Prospects, 2020

⁹ AFDB. 2018. AFDB Socio-Economic Database, 1960-2019, <http://dataportal.opendataforafrica.org/bbkawjf/afdb-socio-economic-database-1960-2019>

¹⁰ World Bank Systematic Country Diagnostics 2020 report for The Gambia indicates that the youth age dependency

ratio stands at 83.3 per 100 in 2018.

The Gambia became a republic on the 24th of April 1970 with Sir Dawda Kairaba became the first president. He was overthrown in a 1994 military coup led by Yahya Jammeh, who ruled the country for 22 years, maintaining power through political patronage, dictatorship, corruption, payment of supportive elites, and highly centralized allocation of resources. Public institutions were weakened, and the fiscal space for the government delivery of good and services were eroded. Autocratic rule stifled economic growth and productivity because of poor economic governance, high mismanagement of state resources, and the country isolation by the international community.¹¹

Window of hope: “The New Gambia”

Following the historic election victory in 2nd December 2016¹², a change of government in The Gambia was ushered in. Under President Adama Barrow, the political transition in 2017 created an opportunity for the Gambia to escape from its fragility trap and break from its two decades of dictatorship/poor governance, low economic growth and high poverty (VNR for The Gambia, 2020). To meet citizens expectation, the new government developed the National Development Plan (NDP) 2018-2021, which emphasize a shift towards inclusive and private sector-led growth. The NDP aims to “deliver good governance and accountability, social cohesion, and national reconciliation and a revitalized and transformed economy for the wellbeing of all Gambians” (GoTG 2017).¹³

With the last four years, The Gambia has made significant efforts to transition to good governance and democratic consolidation, by putting in place relevant legal and policy

¹¹ The Gambia VNR 2020; The National Development Plan, 2018-2022; The World Bank Systematic Country Diagnostics of The Gambia, 2020; AfDB, 2018 African Economic Outlook: The Gambia.

¹² This was a broad coalition of seven political parties and with the support from the elite, youth, nongovernmental organizations (NGOs), community-level women’s groups, and the diaspora.

¹³ Under Jammeh, The Gambia became increasingly isolated and its relationship with Senegal was plagued by recurring tensions over cross-border traffic. The new administration reversed The Gambia’s withdrawal from the International Criminal Court and initiated the process of rejoining the Commonwealth of Nations, once again becoming a member in 2018 after a five-year absence. Moreover, it has improved diplomatic and trade relations with Senegal, which constitutes a positive opportunity for both countries. The construction of the Senegambia Bridge near Farafenni is expected to become a major corridor of trade and transport in the region. The Gambia and Senegal signed a bilateral fisheries and aquaculture agreement to strengthen both countries’ industries and allow The Gambia to exploit its resources more productively

frameworks. Political Transition, although still fragile¹⁴, has created hope among Gambians, especially the disadvantaged and the vulnerable groups, that the new democratic and governance efforts will translate into inclusive and sustainable socio-economic development, creation of quality jobs, and protection of human rights and gender equality. President Barrow's re-election by a landslide¹⁵, is a clear popular endorsement of the development path he started down in 2017. In his inaugural address, the President identified 2017-2021 as The Gambia's "transition period," saying that 2022-2027 would be a period of "accelerated growth, expansion and advancement" as the country pursues "a new development model" putting infrastructure, energy and technology at the core of efforts to achieve development results, including universal access to electricity and food security for all.

Should President Barrow further consolidate his support by winning a majority in the National Assembly in the planned 9 April 2022 legislative elections, it is reasonable to expect that key reform efforts that have thus far been stymied by political considerations — including constitutional reform, electoral reform, security sector reform and anti-corruption efforts — would be prioritized by the government. The government is expected to issue a White Paper on its approach to implementing the TRRC's recommendations by 25 May 2022. Its contents will be a litmus test of President Barrow's leadership approach during his second term in office.

COVID-19 effects:

In the Gambia, the COVID-19 pandemic has negatively impacted progress in the three dimensions of sustainable development.¹⁶ The pandemic made majority of the population, especially the disadvantaged and vulnerable, to fall further into poverty. Food insecurity

¹⁴ Pursuant to the Government's report submitted to the United Nations Human Rights Council in July 2019, the enforcement of the law remains a challenge due to several factors, including economic, social and cultural practices and poverty (A/HRC/WG.6/34/GMB/1, para. 110).

¹⁵ President Barrow won almost twice as many votes as his nearest rival, in a credible and peaceful election that saw a massive 89 percent voter turnout and strong participation by women (57 percent of the electorate) and young people (58 percent of electorate).

¹⁶ For details refer to The United Nations of The Gambia (July 2020). Socioeconomic Impact of COVID-19 in The Gambia - Rapid Assessment [https://www.mofea.gm/downloads-file/socioeconomic-impact-assessment-of-covid-19-in-the-gambia.](https://www.mofea.gm/downloads-file/socioeconomic-impact-assessment-of-covid-19-in-the-gambia))

nationally stands at 13.4 percent with rural at 23.3 percent.¹⁷ Malnutrition is also a major public health problem, with the national stunting level at 19 percent.¹⁸ The 2021 Comprehensive Food Security and Vulnerability Assessment reveals significant regional disparities, with Global Acute Malnutrition (GAM) levels over 10 percent in most of the predominantly rural LGAs.¹⁹ Furthermore, people infected with HIV are at increased risk of malnutrition due to limited targeted programmes/interventions to cushion them.

2.2 National Vision for Sustainable Development

2.2.1 The Goal and Critical Enablers

The Government of The Gambia popularly elected in 2016 formulated a National Development Plan (NDP) for the period 2018 to 2021 and extended to December 2022. The overall goal of the NDP is to “*deliver good governance and accountability, social cohesion, and national reconciliation and a revitalized and transformed economy for the wellbeing of all Gambians*”. The NDP has eight (8) strategic development priorities (see Annex 1). It is also aligned to various international development blueprints including the 2030 Agenda for Sustainable Development, the African Union (AU) Agenda 2063, the Paris Agreement on Climate Change, and the Istanbul Programme of Action, and the UN Integrated Strategy for Sahel (UNISS).²⁰

2.2.2 SDGs Alignment to NDP

The Gambia’s National Development Plan 2018-2021 provided an opportunity to align the country’s development priorities with SDG targets and indicators.^{21, 22} As shown in Figure

¹⁷ 2019/20 Gambia Demographic and Health Survey

¹⁸ 2019/20 Gambia Demographic and Health Survey

¹⁹ Comprehensive Food Security and Vulnerability Assessment (CFSVA) 2021 Preliminary Analysis

²⁰ The Gambia National Development Plan (2018-2021(2022)).

²¹ The Gambia launched the SDGs nationally in November 2015 with the support from UNDP. SDGs targets and indicators were mainstreamed in the NDP 2018/2018

²² The Local Government Authorities (LGAs) were also provided with support to formulate regional development plans. This provided an opportunity to mainstream SDGs into local development priorities.

3.1, there is a strong convergence and alignment between SDGs, UNISS/UNSP and the NDP.²³

Figure 3.1: Linkages between NDP and SDGs

NDP Priorities	SDGs
Governance, human rights and security sector reform	16
Macroeconomic stabilization and economic management	1, 8, 10
Modernized agriculture, agribusiness and fisheries	1, 2, 8, 14
Human capital development (education, health and social protection)	3, 4, 5, 10, 17
Infrastructure and energy	7, 9, 11, 13
Tourism and culture	1, 8
Private sector development and trade	1, 8, 9, 10
Youth development and empowerment	1, 3, 4, 8
Strengthening public institutions	16
Women's empowerment	1, 5, 8, 10, 17
Environment, natural resources management and climate change, and land use	13, 14, 15
Diaspora in development	17
Information and communication technology	9, 17
Civil society	16, 17
Data for development	17

Source: The Gambia Voluntary National Review (VNR), 2020

The NDP was presented at the International Conference for The Gambia in Brussels (May 22–23, 2018), where development partners announced pledges of approximately US\$1.5 billion in grants, loans, and technical assistance (World Bank, 2020).^{24,25}

²³ Recognizing the challenges of implementing all the 17 Goals and 169 targets; stakeholders provided the initial prioritization which resulted in all the Goals and around 111 targets identified as high priority (VNR, 2020).

²⁴ Although a renewed commitment from the donor community following the transition from an authoritarian to a democratic system of governance provided a window of funding opportunity, as evident in the mass commitments pledged at the International Donor conference in Brussels in 2018, this is somewhat shrinking with the country unable to take full advantage due largely to capacity and political reform challenges.

²⁵ According to the Gambia National Development Plan (2018-2021) (Mid-term evaluation Report (March 2020)), after three years of implementation of NDP, 60% of all the outcomes have been achieved or on track. The rest are constraints and are not expected to be achieved by end of plan in December 2021. Of the total indicators therefore, 54% are on track to be achieved while 46% are constrained.

Institutional Mechanism: The Government of the Gambia adopted a robust institutional framework for implementation of NDP. The same framework is used for mainstreaming and monitoring implementation of SDGs in the country. The key institutions involved in oversight and policy coordination are; Cabinet, National Assembly, and Inter-Ministerial Steering Committee. For the technical and implementation function, the following structures have been adopted; National Technical Steering Committee (NTSC), Development Cooperation Forum (DCF), National Monitoring and Evaluation (M&E) platform, Sector Working Groups (SWG), and the National SDGs Steering Committee with a communication and outreach sub-committee. The NTSC comprised all Permanent Secretaries and the committee meets quarterly to review implementation. It is chaired by the Secretary General and Head of the Civil Service and meets quarterly. NTSC is intended to align and strengthen cross-sectoral coordination in implementation and monitor and report progress. National SDGs Steering Committee comprises of MDAs local authority representatives, the UN System, national assembly representatives, women, civil society and youth representatives. The Committee intends to monitor and track progress of SDGs, enhance awareness of the SDGs.

2.3 Progress towards the 2030 Agenda

This chapter highlights the country's progress towards the achievement of SDGs. Detailed assessment of The Gambia progress towards the achievement of SDGs and their respective targets can be found in other reference documents including: The Gambia Voluntary National Review (VNR), June 2020, The Gambia National Development Plan 2018-2021 Mid-term Evaluation Report, March 2021, The 2020-2021 Gambia SDG Monitoring Survey (<https://gambia.un.org/sites/default/files/2020-10/VNR.pdf> <https://www.gbosdata.org/downloads-file/the-202021-gambia-sdgs-survey-report>).

2.3.1 Summary of The Gambia progress on SDGs and Factors affecting performance

According to the Sustainable Development Report 2021, The Gambia ranked 123 out of 165 countries with a score of 59.3 (out of 100) on progress made on the achievement of

SDGs. This is above SSA average score of 51.9. This suggests that the country is on average development trajectory (59 percent of the way to the best possible outcome across the 17 Goals). This is confirmed by The Gambia's score in various development indices (Annex 5). The Gambia's performance on SDGs is moderate and uneven (Also see Annex 4 for The Gambia status in various development indexes).

SDG DASHBOARDS AND TRENDS



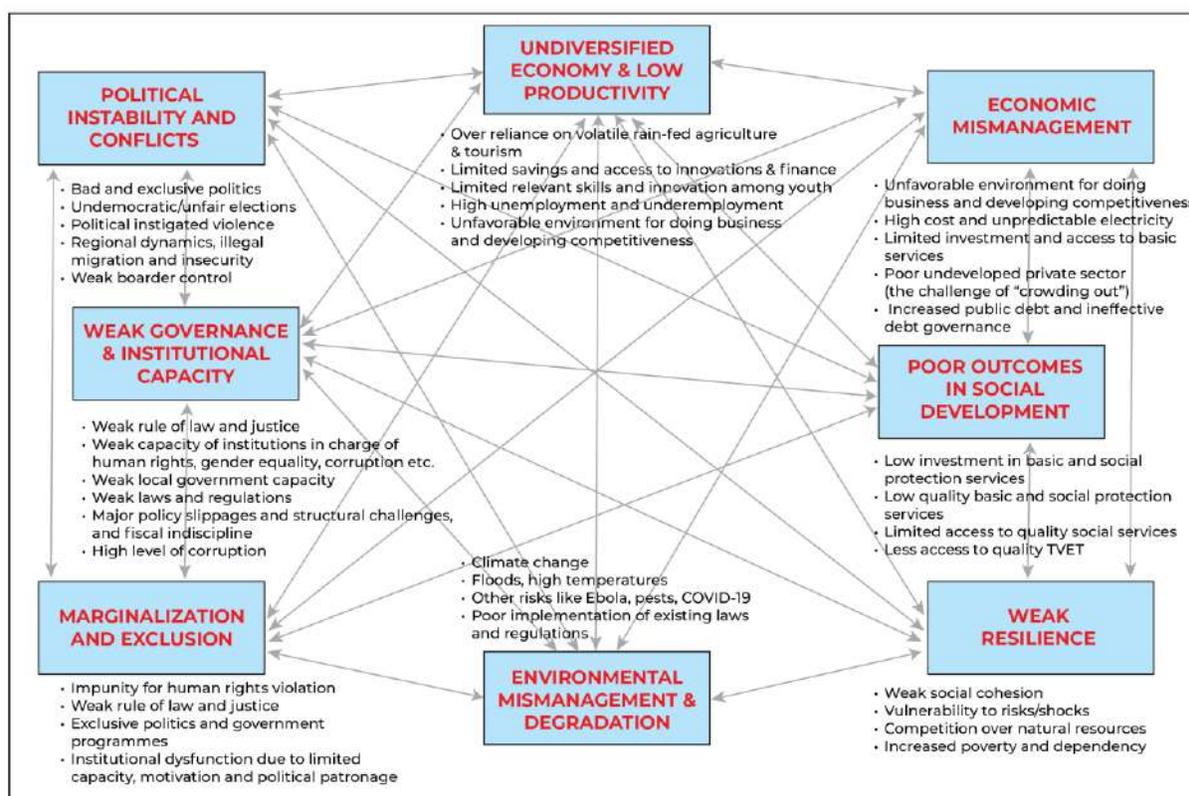
Figure 4.1: Summary of The Gambia's Progress on SDGs

Source: Gambia, the Sustainable Development Report, 2021.

As shown in Figure 4.1, The Gambia has made positive progress (on track) on SDG 13. Moderate improvement is seen on SDG 1, 4, 5, and 15. The country faces major/significant challenges in SDG 2, 3, 6, 7, 8, 9, 10, 11, 12, 14, and 17. Data gaps exist in many specific SDG indicators. As indicated in The Gambia VNR 2020, comprehensive and disaggregated data for development remains a challenge even

though the Government has developed a National Strategy for the Development of Statistics (NSDS) II (2018-2022).²⁶

Causes and risks to The Gambia sustainable development trajectory to 2030 and beyond are multiple, interlinked and mutually reinforcing (Figure 4.2 below). This means progress or regression in one area, or sector, have knock-on implications in the other area/sector.



Causality Analysis of Factors inhibiting The Gambia Sustainable Development

Figure 4.2: Causality Analysis of Factors inhibiting The Gambia achievement of SDGs

The root cause of The Gambia's average performance on SDGs, is inherently political. The threads of bad politics/dictatorship, low productivity growth, undiversified economy, poor economic management, environmental mismanagement and degradation,

²⁶ After 2020 VNR, the Gambia Bureau of Statistics, in collaboration with the Directorate of Planning, and with financial assistance from UNDP country office, conducted a Sustainable Development Goals (SDGs) survey. The report provides baseline indicators in some SDGs. The Gambia was able to report on only 52 % of the 230 SDG indicators (refer SDGs 2021/2021 Monitoring Survey: The Gambia SDG).

marginalization/exclusion and weak resilience entwine in a pernicious manner to derail the achievement of SDGs. Within these basic factors, there are other related factors as shown in Figure 4.2 that are behind the average performance on SDGs.

2.3.2 Summary of Status of Progress from the 5Ps Perspectives

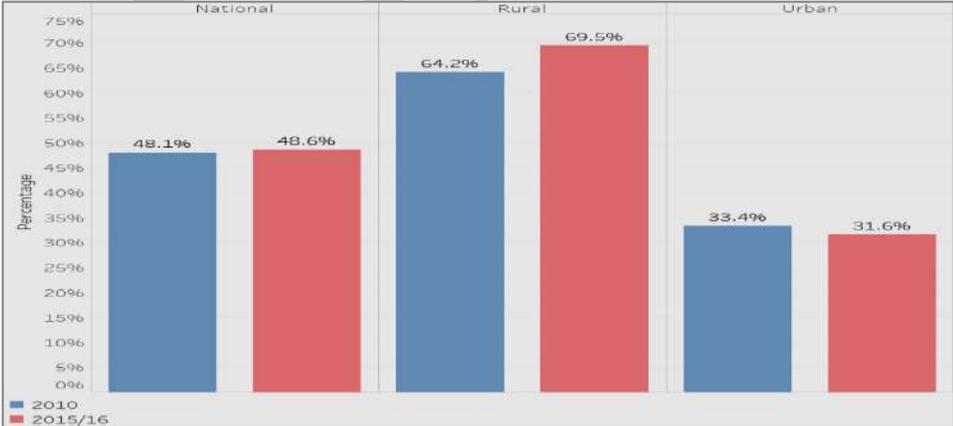
This sub-section is structured under the five elements of sustainable development (the “5 Ps”): People, Prosperity, Planet, Peace and Partnerships. As mentioned above, a comprehensive assessment of the individual SDGs targets can be found in The Gambia VNR, 2020 and The 2020-2021 Gambia SDG Monitoring Survey.

PEOPLE

Goal 1: End Poverty in All Its Forms Everywhere

Overall, 48.6 percent of the population lives below the poverty line²⁷ with a large difference between urban (31.6 percent) and rural areas (69.5 percent). The proportion of people living in absolute poverty in rural areas increased from 64.2 percent in 2010 to 69.5 percent in 2015/16 than in the urban areas where the proportions stood at 31.6 percent and 33.4 percent respectively (Figure 4.5a).²⁸

Figure 4.2a: Poverty rates by place of reside

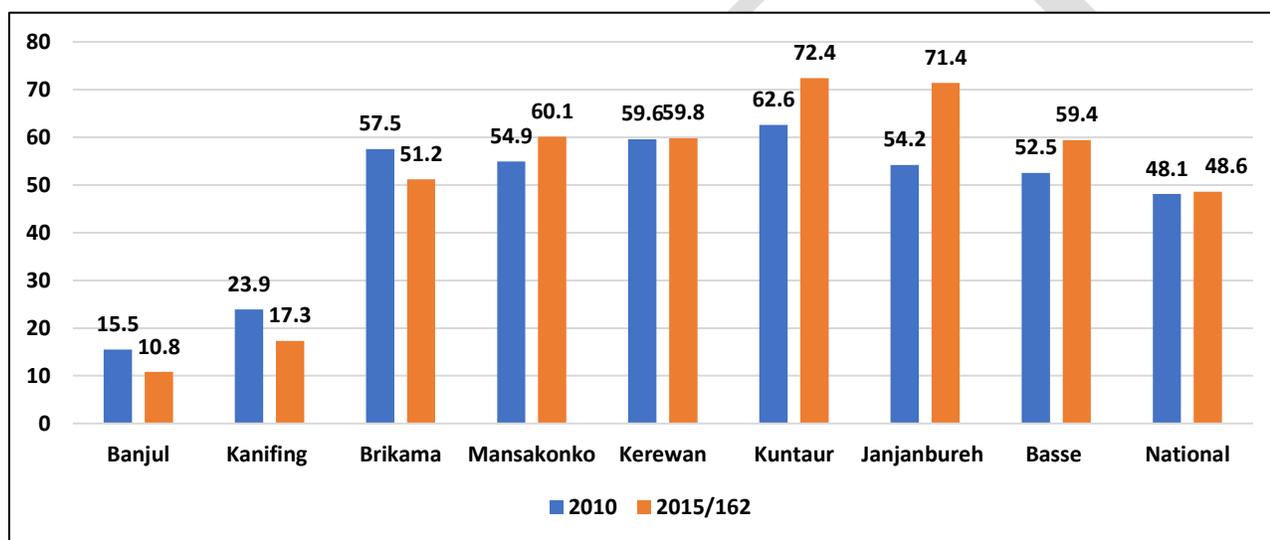


²⁷ IHS, 2015/16.

Source: Integrated Household Survey (HIS) 2015/16

The data shows that poverty has decreased in Banjul, Kanifing and Brikama between 2010 and 2015/16 but increased other regions which are predominantly rural (Figure 4.5b). With the highest increase in Kuntaur (from 62.6 percent in 2010 to 72.4 percent in 2016, Janjanbureh from 54.2 percent to 71.4 percent, Base from 52.5 percent to 59.4 percent; and Mansakonko from 54.9 to 60.1 percent in the same period).²⁹

Figure 4.5b: Poverty Rates – by LGA and National



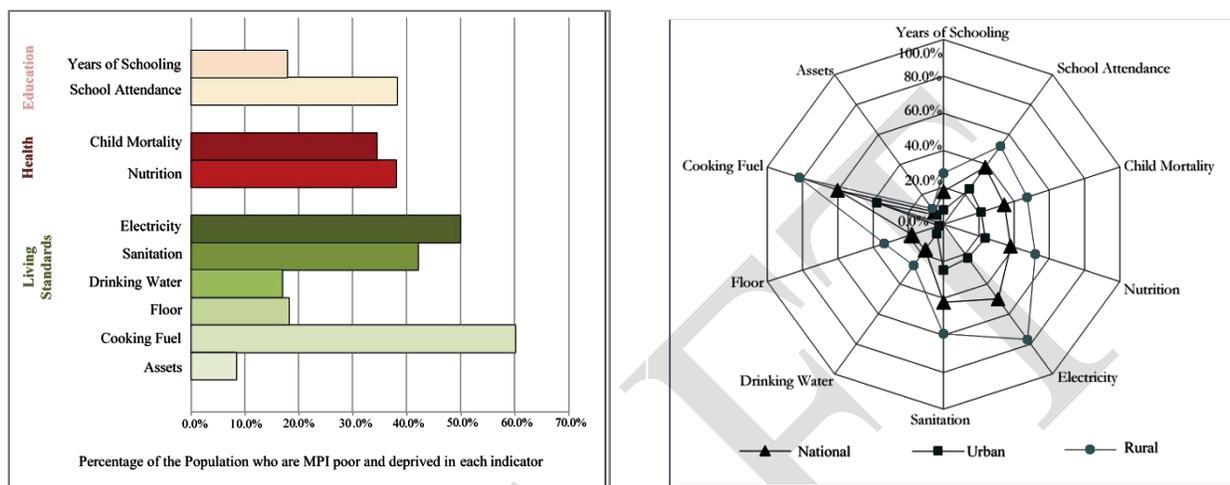
Source: HIS 2015/16

The global multidimensional Index (MPI) 2021 indicate that 41.6 percent of Gambian are multidimensional poor³⁰ and additional 23 percent are classified as vulnerable to multidimensional poverty (Figure 4.6). The same report indicates that multidimensional poverty index in rural areas, a little above 0.45, is twice that for the urban areas of 0.18, and the proportion deprived is larger for rural areas for every indicator.

²⁹ Ibid.; VNR for the Gambia, 2020.

³⁰ UNICEF. 2021. The Situation Analysis of Children and Adolescent in The Gambia

Figure 4. 3: Censored Deprivations in each Indicator **Figure 4. 4: Percentage of the Population who MPI Poor and Deprived**



Source: Oxford Poverty and Human Development Initiative (OPHI), 2017. www.ophi.org.uk

For over two decades, The Gambia has been unable to reduce poverty in part because the average annual growth in per capita income was minimal, less than 0.5 percent per annum between 2000 and 2018 - significantly below the average of countries in SSA (2%).³¹ This is because the majority of Gambians live in rural areas and depend on agriculture sector for their livelihood. However, the sector is vulnerable to climate change and the vagaries of the extreme weather events. It has been hit by at least 13 instances of prolonged dry spells/drought over the last 55 years averaging one incident in every four years.³² However, the agriculture sector, fisheries and aquaculture still have the potential of increasing the country's production and exports, promoting food and nutrition security and employment, and reducing poverty and inequality.

³¹ World Bank Systematic Diagnostic Report for The Gambia 2020

³² The Gambia VNR 2020; The World Bank Systematic Country Diagnostics of The Gambia, 2020; AfDB, 2018 African Economic Outlook: The Gambia

In the Gambia, as shown in Figure 4.2 above, poverty is mainly caused by a lack of economic diversity and heavy reliance on agriculture to bring money and food to families and households. Bad politics and poor governance are the root cause to the challenge.³³ The COVID-19 pandemic has made worse the pre-existing vulnerability and exposed disadvantaged and marginalized groups. Most Gambians are without basic food and services such as medical care, and many still lack infrastructure such as running water, electricity, and sewage (The Gambia VNR, 2020; Afro barometer, 2019).³⁴

From 2017, the government has put in place several measures to address poverty, especially in rural communities; including allocating at least 5% of the national budget to the Programme for Accelerated Community Development (PACD).³⁵ However, according to the World Bank diagnostics (2020), recent progress on poverty reduction has been minimal. This is because of limited comprehensive multi-sectoral and multi-dimensional programmes.

Goal 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture

In the 2021 Global Hunger Index, The Gambia ranks 72nd out of 116 countries. With a score of 17.6, The Gambia has a level of hunger that is moderate.³⁶ The 2021 Comprehensive Food Security and Vulnerability Analysis shows that 26.7 percent of the population are food secure; 59.9 percent are marginally food secure; 11.6 percent are moderately food insecure; and 1.8 percent are severely food insecure. The World Bank survey³⁷ shows that up to 50 percent of households reported not able to stock up on food as usual, whereas nine out of 10 households reported to experience a decrease in their incomes.³⁸ The food security situation is projected to worsen in all regions by the 2022

³³ World Bank and GBoS (2020). COVID-19 The Gambia: Impact on households well-being monitoring – From August 21 to September 9, 2020. Newsletter No. 1 – October 2020.

³⁴ UNICEF. 2021. The Situation Analysis of Children and Adolescent in The Gambia

³⁵ The Gambia VNR, 2020

³⁶ www.globalhungerindex.org

³⁷ World Bank (2020). “*The Impact of COVID19 on households’ wellbeing monitoring from August 21st to September 2020.*”

³⁸ The government measures to mitigate the effect of the pandemic including distribution of food, were found to be insufficient and reaching too few of the poorest to meet their needs.

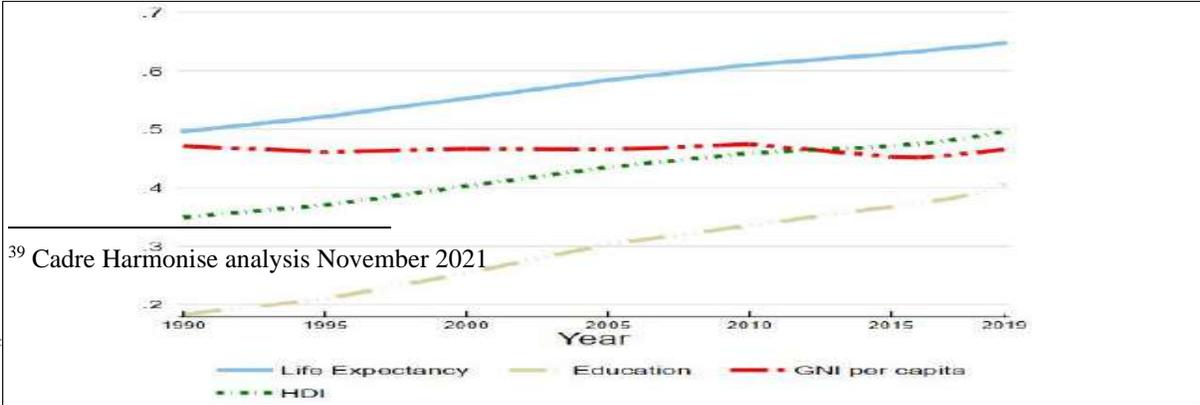
lean season³⁹ due to low purchasing power resulting from the climatic shocks and increase in imported food prices negatively influencing affordability and access to food and other essential needs. The poor performance of the agriculture and tourism sectors over the past years, due to their volatility to climate change and shocks, has resulted in deepening of rural poverty, food and nutrition insecurity and volatile GDP growth. Limited social protection programmes also contribute to the hunger and food/nutrition challenge.

The government is committed to reducing hunger. Key interventions planned, among others, include development and implementation of an agriculture Sector Policy and associated sub-sector policies to transform the agriculture and aquaculture sector and make it resilience by investing and promoting of climate smart agriculture and use of appropriate technology, and promoting value addition (The Gambia NVR, 2020).

Goal 3: Ensure health lives and promote well-being for all at all ages

The Gambia’s Human Development Index (HDI) score has been increasing slightly over the last 10 years, although at a slower rate recently. Between 1990 and 2019, Gambia’s HDI value increased from 0.349 to 0.496. Gambia life expectancy at birth increased by 9.8 years, mean years of schooling increased by 2.7 years and expected years of schooling increased by 4.8 years (Figure 4.8 below). Currently, the Gambia has a Human Index Score of 0.496, (up from 0.456, 0.459 and 0.466 in 2016, 2017 and 2018 respectively), although not an encouraging trend, which puts the country in the low human development category – positioning it at 172 out of 189 countries and territories. This is below Sub-Saharan nations’ mean score of 0.547 (UNDP, 2020).

Figure 4.5 : Trends in Gambia’s HDI component indices 1990-2019



Source: The Gambia HDI 2020

Over the years, the government has registered significant progress in increasing access to basic health care across the country. However, the Primary Health Care (PHC) has substantially deteriorated overtime and is no longer adequately serving the population (The Gambia VNR, 2020). There is considerable growth in Non-Communicable Diseases (NCDs), high Out of Pocket Expenditures for healthcare, serious challenges relating to maternal and women's health, children health and skilled health personnel are inadequate (VNR, 2020). As shown in Figure 4.9 under-five and neonatal mortality have increased between 2013 and 2018 and remain way above the SDG targets of 25 and 12 per 1000 live births. This is due to poverty, limited access to health services among others. At LGA level, under-five mortality has decreased in all the LGAs except for Kuntaur and Janjanbureh, which are also the poorest regions in the country⁴⁰.

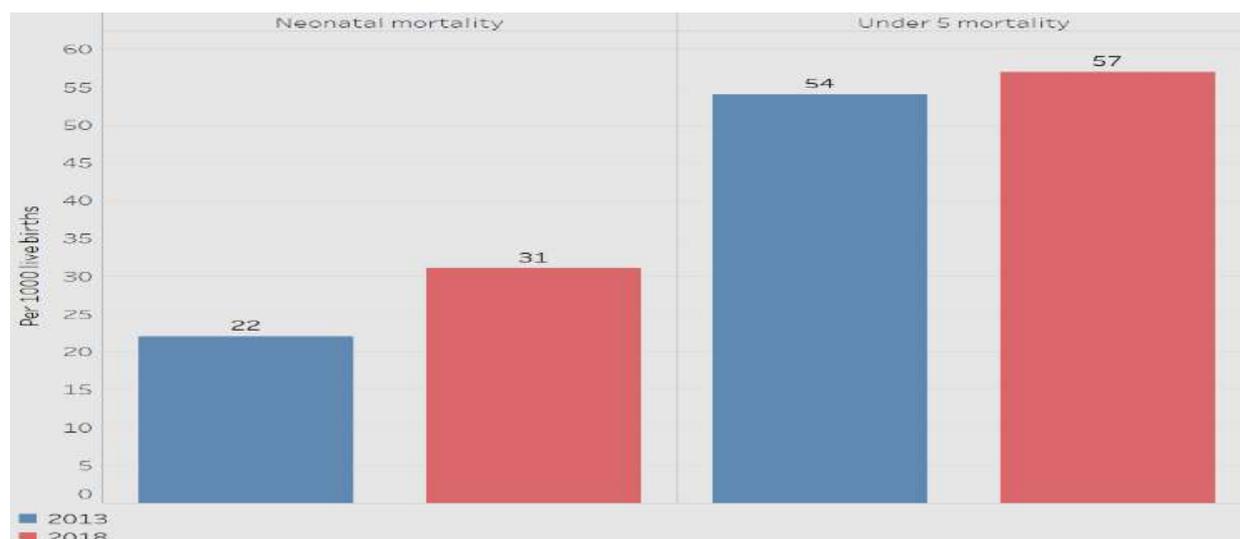
Malnutrition is also a major public health problem, with the national stunting level at 19 percent⁴¹. The 2021 CFSVA reveals significant regional disparities, with Global Acute Malnutrition (GAM) levels as high as 11.7 percent in Kuntaur, 11.3 percent in Mansakonko, 10.2 percent in Basse, 9.6 percent in Janjanbureh and 8.7 percent in Kerewan. This is significant reversal of the gains that have been made in the fight against malnutrition in the past decade. Also, only 14 percent of children aged 6–23 months were reported to be receiving a minimal acceptable diet (MAD). The Gambia Micronutrient Survey (GMNS) 2018⁴² reported Vitamin A deficiency at 18.3 percent, significantly higher in boys (22.2 percent) than in girls (14 percent). The prevalence among children residing in rural areas was almost twice as high as in children living in urban centers.

⁴⁰ GDHS (2013); MICS 6 (2018)

⁴¹ 2019/20 Gambia Demographic and Health Survey

⁴² The Gambia Micronutrient Survey (GMNS) 2018

Figure 4.6: Under 5 and Neonatal Mortality



Source: GDHS 2013 and MICS 6 2018

Over the past two decades, The Gambia has seen a 36 percent reduction in the maternal mortality ratio from 932 deaths per 100,000 live births in 2000 to 597 deaths per 100,000 live births in 2017.⁴³ However, findings from the 2019/220 GHDS estimated maternal mortality rate at 289 per 100,000 live births.⁴⁴ Causes of maternal mortality in The Gambia, including: restricted access to emergency obstetric care; substandard quality of referral care; hemorrhage and related conditions, such as hypertension and anemia; and endemic diseases, such as malaria during pregnancy.⁴⁵ In The Gambia, the most frequent barriers to giving birth in a health care facility were insufficient time to travel (75 percent) and lack of transportation (29 percent).^{46,47} Attendance of births by skilled workers has been a success story for the country's primary health care programme. The proportion of

⁴³ World Bank. Maternal mortality ratio (modelled estimate, per 100,000 live births) - Gambia, The | Data (worldbank.org)

⁴⁴ Retrieved on 28 September 2021 from: Maternal Mortality in The Gambia – Mbama Care Foundation

⁴⁵ UNICEF, Situation Analysis of Children and Adolescent, 2021, pg. 30-31.

⁴⁶ Lerberg, P.M., J. Sundby, A. Jammeh & A. Fretheim (2014). Barriers to skilled birth attendance: a survey among mothers in rural The Gambia. *African Journal of Reproductive Health*, Vol. 18, No. 1, pp. 35-43.

⁴⁷ Lowe, M., D.R. Chen & S.L. Huang (2016). Social and Cultural Factors Affecting Maternal Health in Rural Gambia: An Exploratory Qualitative Study. *Plos One*. <https://doi.org/10.1371/journal.pone.0163653>; see also, Gabrysch, S. & O.M. Campbell (2009). Still too far to walk: literature review of the determinants of delivery service use. *BMC Pregnancy Childbirth*, Vol. 9, p. 34.

births attended by skilled health personnel has been increasing since 2013; from 57.2 percent in 2013 to 82.7 percent in 2018.

In The Gambia HIV prevalence in the general population is 1.9 percent according to the 2013 DHS. However, the prevalence among ANC attendees through the National Sentinel Surveillance is between 1.4 and 1.82 percent. The most recent (2018) Integrated Biological Behavioral Surveillance Study (IBBS) among female sex workers and men who have sex with men (MSM) estimates an HIV prevalence among female sex workers of 11 percent and men who have sex with men at 35.5 percent.⁴⁸ The estimated number of people living with HIV (PLHIV) is 28,236; however, only 12,100 know their status. Of these, 8229 (68%) PLHIV are receiving antiretroviral care. Current evidence shows a higher percentage of PLHIVs being female (54%) as compared with males (46%), and around 16,500 of estimated PLHIV are between 15-49 years of age. In The Gambia, the main challenges faced in the national HIV/AIDS Response include HIV Testing.

Goal 4: Ensure inclusive and equitable quality education and promote life long learning opportunities for all

The Gambia has made good progress in providing access to basic education. The 2018 MICS data show that 78 percent of children aged 7-12 attended primary education. The Literacy rate has increased from 61.8 percent and 41.6 percent for male and female respectively in 2015/16 to 63.4 percent and 48.1 percent for male and females respectively in 2018. The UNICEF report 2021⁴⁹ indicates that although nearly all children aged 7-12 attended schools in 2020, children in urban areas (82 percent) were more likely to attend primary education, compared to children in the rural areas (71 percent). The same report indicates that children in the richest households (91 percent) were most likely

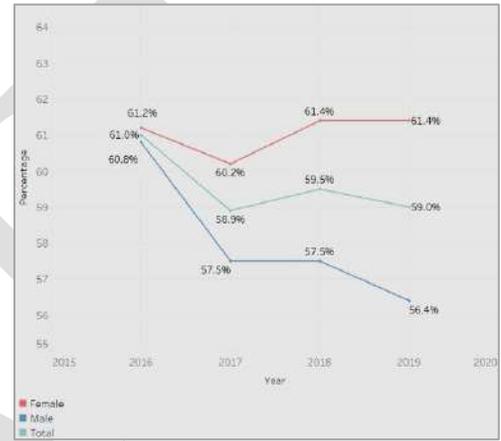
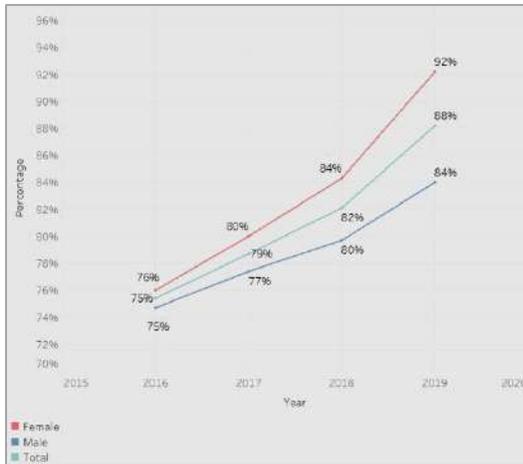
⁴⁸ The HIV prevalence among female sex workers has decreased by 4.9% between 2011 and 2018; however, it increased more than three-fold among MSM from 9.8% in 2011 to 35.5% in 2018.

⁴⁹ UNICEF, Situation Analysis of Children and Adolescent, 2021. There exist regional disparities in school attendance. For example, children in Banjul (93 percent), Kanifing (87 percent) and Mansakonko (86 percent) were most likely to attend primary education, while children in Kuntaur (59 percent) and Janjanbureh (63 percent) were least likely to attend primary education. In particular, children in Banjul (93 percent), Kanifing (87 percent) and Mansakonko (86 percent) were most likely to attend primary education, while children in Kuntaur (59 percent) and Janjanbureh (63 percent) were least likely to attend primary education.

to attend primary education, and children in the poorest households (68 percent) were least likely to attend primary education. Significant progress has been registered in completion rates at the primary and senior secondary levels of education (Figure 4.10 and 10.5).

Figure 4. 7: Grade 6 Completion Rate

Figure 4. 8: Grade 9 Completion Rate



Source: MoBSE Statistical Year Books

In 2018, MICS data found that 44 percent of children aged 13-15 years attended upper basic education. Only four in ten children aged 13-15 attended upper basic education. Females (50 percent) were more likely than males (38 percent) to attend upper basic education. Fewer than one in three children in rural areas attended upper basic education. Children in the richest households (64 percent) were most likely to attend upper basic education, whereas children in the poorest households (29 percent) were least likely to attend upper basic education.⁵⁰

Heavy investment in the construction and equipment of schools, complemented by school feeding programme, within geographically defined radiuses has enabled easy access by students across the country. However, a key concern is the downward trend in completion rates for boys at upper basic level and the poor senior secondary school completion rate

⁵⁰ Ibid. 2021.

(42%)⁵¹ for both sexes in 2019. This situation may partly be explained by dropouts arising from the challenge of poverty and child labour, child marriage (44 percent in poor rural communities according to MICS 2018), economic situation, and lack of options after school education for young. Other significant challenges include improving quality of education and learning outcomes at all levels; addressing inequality and inclusion in basic education, and Science, Engineering and Mathematic (STEM) courses, in particular targeting girls and children with special learning needs; investing in research and STEM; and addressing labour market skills mismatch and brain-drain.

Social Protection: The Gambia's long-term vision for Social Protection (2015-2025) seeks to establish an inclusive and comprehensive social protection system that will effectively provide preventive, protective and transformative measures to safeguard the lives of all disadvantaged and vulnerable groups (see to the Chapter on Leave No One Behind) and contribute to broader human development, shared prosperity, and inclusive growth. Existing social safety net programmes cover less than 1 percent of the population in the Gambia, placing it among the countries with the lowest social safety net coverage in SSA (World Bank, 2020). The Gambia, with the support of the UN developed a National Social Protection Policy (2015–25) and Implementation Plan (2015–20), but they are at a nascent stage of implementation.⁵²

There are structural and institutional issues that inhibit achievement of health, learning and social protection outcomes. These include limited investment and uncoordinated multi-sectoral efforts and limited financing at national and local government levels (see Annex 2) ; weak results-based planning to improve efficiency; absence of a functional real time information management system (social registry) including child focus gender disaggregated data; limited capacity and poor state of infrastructure in public sector institutions to offer quality social services. The COVID-19 pandemic has had a negative social impact such as the limitation of access to schools and health care facilities. The

⁵¹ MoBSE Statistical Year Books

⁵² The frameworks set out commitments: to safeguard the welfare of the poorest; protect vulnerable populations from transitory shocks; promote the livelihood and income of the poorest; reduce people's exposure to social risks; and strengthen leadership, governance, and social protection systems

huge resource needs to respond to the pandemic have led to the reallocation of resources from their initial programme areas (including health related issues⁵³).⁵⁴ However, the increased investment in the health sector to strengthen the response to COVID-19, may have enhanced the capacity of the sector to respond to other public health emergencies.⁵⁵ Efforts to mitigate the impact of school closures have included developing systems for remote learning and extending more traditional methods to the home environment; nevertheless, decreased academic performance and increased dropout rates are possible for some students.⁵⁶ This is because learners, especially those living in rural areas and those unable to afford the cost of internet data or mobile bundles (due to poverty), inability to access the internet or smart phones to attend online (virtual) classes or work from home. Furthermore, closure or restricted access to health facilities also limited access to sexual and reproductive health education or services especially among the younger group of women.⁵⁷ During the COVID-19, social disruption associated with the pandemic impeded access to regular healthcare, including for people living with HIV (PLHIV) resulting in interruption in availability of ART.

Goal 5 Advance Gender Equality and Empower all Women and Girls

The Gambia has a Ministry for Women, Children and Social Welfare; and recognize that gender equality is a human right and a strategy for sustainable development.⁵⁸ The Gambia developed the National Gender Policy 2010-2020 to act as a resource and direct all levels of pective.⁵⁹ Despite these efforts, the welfare of women of The Gambia continues to lag that of men (see the Chapter on Leave No One Behind). In the Global Gender Gap Index report 2021, The Gambia ranks 127 out of 157 countries/territories

⁵³ Gambia Voluntary National Review (VNR) 2020

⁵⁴ The decline in tax revenue to government is estimated at GMD2.7 billion (2.8% of GDP), VNR 2020.

⁵⁵ Socioeconomic Impact Assessment of COVID-19 in the Gambia, 2021

⁵⁶ UNICEF, Situation Analysis of Children and Adolescent, 2021

⁵⁷ Inequality of opportunities Gambia, relevance in the context of COVID19

⁵⁸ The Gambia is a signatory to the Beijing Declaration and Platform for Action, the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), among other global and regional commitments related to advancing gender equality and women's empowerment (GEWE).

⁵⁹ The Gambia National Gender Policy 2010-2020.

with a score of 0.644.⁶⁰ This implies that the distance completed in the Gambia to parity is at 64 percent.

Women representation in the National Assembly remained the same between 2016 and 2019, from 10.0 percent in 2016 (45 male 5 female) to 10.3 percent in 2019 (52 male 6 female)⁶¹. Only 4 out of 19 Cabinet Ministers are female, representing 21.0 percent of Cabinet. Entrenched cultural beliefs, attitudes and practices across The Gambia's societies, which are mainly patriarchal, together with limited legal/policy frameworks, strategies and programs continue to inhibit promotion of gender equality and women's empowerment in the country. As a result of the above factors, women and girls continue to be marginalized in The Gambia's socio-economic development trajectory to 2030. Data indicates 62 percent of women have no schooling compared to 49 percent of men ⁶² and adult female literacy is 34%.^{63,64} Results of the 2018 Gambia Labour Force Survey (GLFS), shows the gender disparity in employment and leadership in the private businesses/companies as only 17.9 percent of women were reported to be in managerial positions. Under customary law, wives are not entitled to the property of their husband unless – and until – they agree to let themselves be inherited by the husband's family. The DHS 2019-20 indicates that overall, only 27 percent of currently married women age 15-49 make decisions regarding their own health care, major household purchases, and visits to their family and relatives either alone or jointly with their partner.

⁶⁰ The Global Gender Gap Index benchmarks the evolution of gender-based gaps among four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment) and tracks progress towards closing these gaps over time. The Global Gender Gap Index measures scores on a 0 to 100 scale and scores can be interpreted as the distance to parity (i.e. the percentage of the gender gap that has been closed).

⁶¹ The Gambia Voluntary National Review, 2020. The Bill which has been gazetted for 120 days but yet to be passed would ensure the reservation of at least 16 seats which is 30% representation of women and people living with disabilities at level of the national assembly.

⁶² World Bank, Gender Data portal (2017)

⁶³ The adult male literacy rate is 51% (World Bank data, 2013)

⁶⁴ According to IHS (2015/16) and MICS 6, (2018), literacy rate in The Gambia has increased between 2015/16 and 2018 with rates higher among men than women. While overall literacy rate was estimated at 61.8 percent for males and 41.6 percent for females for the population 15 years and above in 2015/16, the rate stood at 63.4 percent for males and 48.1 per cent for females for the population 15-49 years in 2018. This gap in literacy may be attributed to traditional beliefs that do priorities education for men over women.

The DHS 2019-20 also indicates that only 19 percent of married women use at least one method of contraception; the total demand for family planning among currently married women increased from 34 percent in 2013 to 43 percent in 2019-20; 40 percent of the total demand is satisfied by modern methods. Only 24 percent of currently married women and 45 percent of sexually active unmarried women have an unmet need for family planning, while only 3 in 10 (31%) currently married women who are not using contraception intend to use family planning in the future.⁶⁵

Sexual and Gender Based Violence, and violation of children's rights, domestic violence, forced and early marriages, and trafficking as well as harmful traditional practices such as FGM– exacerbated by the COVID-19 pandemic and other risks – remains major concerns in the Gambia.⁶⁶ In the Gambia, girls aged 15-19 years are mostly at risk of practices such as early marriage (23.8 percent), while the practice of FGM is still prevalent at the rate 76 percent among females aged 15 year.⁶⁷ CCA Stakeholder consultations indicate that gender norms and stereotypes, cultural beliefs/myths and attitudes are some of the underlying factors behind discrimination, violence, abuse and sexual offences against women and girls. There are also reports that the lockdown caused by the COVID-19 pandemic has exposed women and girls to the risk of as intimate partner violence, sexual harassment and sexual exploitation and abuse.^{68,69}

Goal 6. Ensure availability and sustainability of water and sanitation for all

The Gambia faces severe water stress and scarcity due to high population growth rate and urbanization. Poor maintenance culture of water systems further complicates this. Other factors include inadequate investment and funding; weak institutional capacities and poor coordination and low hygiene and sanitation practices (VNR, 2020). The proportion of households that have access to improved water source was 85.8 percent in

⁶⁵ Maternal mortality ratio: The maternal mortality ratio for the 7-year period before the 2019-20 GDHS is estimated at 289 maternal deaths per 100,000 live births (DHS 2019-20)

⁶⁶ MICs 2018; GDHS, 2013; 2019-2020

⁶⁷ The practice was outlawed in the country about three years ago but the cultural belief in support of the practice persists.

⁶⁸ OHCHR, IASC, and WHO in COVID-19: UNICEF, Situation Analysis of Children and Adolescent, 2021

⁶⁹ Ministry of Women, Children and Social Welfare (MoWCSW)

2010 (MICS4, 2010), 89.8 percent in 2013 (GDHS, 2013) and increased slightly to 90.4 percent in 2018 (MICS6, 2018). Despite this, the data shows that only 4.1 percent and 13.8 percent of households in the poorest and second poorest quintiles have their main source of drinking water on their premises.

As indicated in the VNR 2020, The Gambia has a long way to go in achieving access to improved sanitary facility because of how the indicator is measured. The proportion was 76.3 percent in 2010 (MICS4 2010), dropped to 39.8 percent in 2013 (GDHS, 2013) and increased to 47.1 percent in 2018 (MICS 6 2018).⁷⁰ In the next national development plan, the Government focuses on improving access to safe drinking water and affordable sanitation and good hygiene practices at all levels; and strengthening the use of Integrated Water Resource Management (IWRM) at community structures.

PROSPERITY

Goal 7. Ensure access to affordable, reliable, sustainable and modern energy for all

Modern, reliable, and efficient energy and infrastructure services spur growth, catalyze economic transformation, and contribute to a high standard of living as well as contribute to poverty reduction. However, currently the country faces major challenges with respect to energy and infrastructure, which is hampering growth prospects. In the Gambia, access to electricity is still relatively low particularly in the rural areas. Access to electricity increased slightly from 59.0 percent in 2017 (MIS 2017) to 60.3 percent in 2018 with huge urban (76.4%) rural (26.8%) differentials. Of this clean energy; mainly solar accounts for just over 2 percent in 2019. However, The Gambia has enormous potential of electricity serving as an engine of economic growth. The NDP goal for energy and infrastructure is

⁷⁰ Currently, the indicator is measured differently and stood at 30.9 percent (MICS 6 2018) which is use of basic sanitation services and the presence of handwashing facility with soap and water. This could also be a challenge as toilet facilities are shared in most communities and most of the time there is no handwashing facility and where it is present, both soap and water might not be available at the facility.

therefore to ensure sustainable and improved energy, petroleum, and transport sectors for a revitalized economy and well-being.⁷¹

Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

Economic Growth: Over the last two decades the performance of The Gambian economy has been mixed. The average GDP growth rate was about 3.6 percent between 2007 and 2020.⁷² Following a series of exogenous shocks and a tumultuous political transition, GDP growth fell from 4.3 percent in 2011 to 2.2 percent in 2016.⁷³ In 2017 and 2018, the economy was estimated to have grown by 4.8 and 7.0 percent, following a better agricultural season and a strong rebound in tourism and trade. In 2019, the economy grew at a rate of 6.2 percent, mainly driven by tourism, rain-dependent agriculture, and remittances whilst vulnerable to external shocks.⁷⁴ In the last 50 years, the economy was hit by 11 instances of drought (4 since 2000), each resulting in a significant economic downturn.⁷⁵

⁷¹ The NDP 2018-2022 indicates that the government focuses on improving the policy and regulatory environment to attract investments, improve access to electricity and enhance household energy security and ensure secured petroleum resources to support national development.

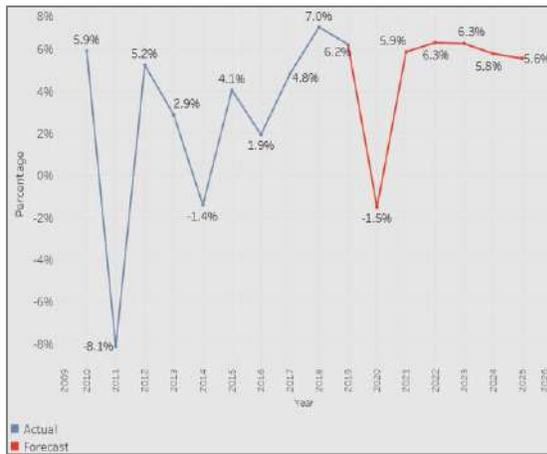
⁷² World Bank, 2020. The Gambia: Overcoming a Non-Growth Legacy. Systematic Country Diagnostics

⁷³ Ibid. 2020.

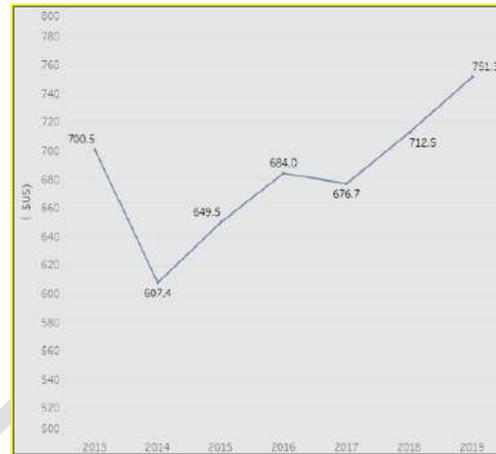
⁷⁴ GBoS, 2020

⁷⁵ Although export concentration has increased, export sophistication has declined steadily over the last decade compared to peers in the region that have all seen an increase in this area during the same period (World Bank, 2020; The Gambia VNR, 2020).

Figure 4.9: GDP Growth rate of the Gambia (2010-2025) **Figure 4.10: GDP Per Capita**



Source: GBoS (2019)



Source: World Bank⁷⁶

Figure 4.3b below illustrates the sectoral contribution to GDP in the Gambia. Agriculture is the second largest sector in The Gambia’s economy, contributing 20 percent of the nation’s GDP and employing most of the country’s poor. In The Gambia, the majority of the population (particularly those in rural areas) depend on crops and livestock for their livelihood. The agriculture and natural resources sector contribute 20 – 25 percent of GDP, generates 40 percent of total export earnings, and an estimated 66 percent of total household income⁷⁷. However, the sectors are subject to frequent droughts and movement of fishing grounds triggered by climate change. Due to an overreliance on erratic rainfall, lack of investment in irrigation infrastructure, and deteriorating soil quality, productivity in the these sectors remains low.

⁷⁶ <https://data.worldbank.org/indicator/NY.GDP.PCAP.CD?locations=GM>

⁷⁷ GBOs, 2017

Figure 4.3b: Sectoral contributions to GDP



Source: Macro Indicators, Ministry of Finance and Economic Affairs, 2021

The Services sector accounted for 55.0 percent of the GDP between 2015 and 2020, with trade and transport, and communications being its largest components (Figure 2.1 below).⁷⁸ However, the Service sector remains largely unsophisticated and delinked from global value chains. This could be attributed to the fact that the largest industry in the economy consists of wholesale and retail trade; and the repair of motors and motorcycles (See Figure 2.2 below)⁷⁹. Small-scale manufacturing activity is limited to the processing of agricultural products, including peanuts, fish, and hides.

Tourism is the largest foreign exchange earner for The Gambia, and it contributes on average 12-16 percent to GDP.⁸⁰ However, the sector is sensitive to domestic and regional political instability and the external economic and health environment. In addition, the coastal erosion caused by climate change poses a serious threat to the viability of the sector, as beaches are The Gambia's main tourist attraction.

⁷⁸ Macro indicators – Ministry of Finance and Economic Affairs

⁷⁹ The policy implications of this are briefly discussed in the chapter on economic transformation.

⁸⁰ NDP (2018-2021)

The industrial sector contributes on average about 17.0 percent of GDP between 2015 and 2020. The Construction and services are driven by private consumption, which heavily depends on remittances and economic fluctuations (World Bank, 2020).

Productivity growth: The World Bank diagnostics 2020, AfDB report 2020 and The Gambia VNR 2020 indicate that undiversified economy and low productivity, driven by insufficient public and private investment, particularly in physical infrastructure and human capital, are key underlying factors driving low growth, low productivity and unemployment.

⁸¹ Between 2000 and 2016, GDP growth was predominantly driven by private consumption, and investment accounted for only 0.6 percentage points of growth. Private consumption contributed 2.3 percentage points to growth and was stimulated mostly by remittances, which increased from US\$54 million in 2003 to US\$228 million in 2017. The share of total investment in GDP declined from 28.6 percent in 2005–10 to a little more than 21 percent of GDP in 2011–16, of which the share of private sector investment in GDP stands at about 13 percent. Besides, unproductive spending has led to a rapid debt buildup while at the same time reducing productive public investment and crowding out the private sector.

In the Gambia, productivity growth was low or negative for many years due to a combination of structural and policy/institutional weaknesses (See Figure 4.2). On the structural side, key constraints limiting productivity include limited access to finance, low to no improvement in inputs and technologies, weak market-supporting infrastructure (roads and market facilities), and current land rights system. This is exacerbated by limited skills and capacity for technology absorption. Meanwhile, weak public sector capacity and institutional governance led to poor policy design and implementation, severely hampering public services delivery. These weaknesses were further exacerbated by past mismanagement of public funds and mis-alignment between government actions and Gambians' needs. Although export concentration has increased, export sophistication has declined steadily over the last decade compared to peers that

⁸¹ The Gambia VNR 2020; The World Bank Systematic Country Diagnostics of The Gambia, 2020; AfDB, 2018 African Economic Outlook: The Gambia

have all seen an increase in this area during the same period (World Bank, 2020). The Gambia has a mixed record in the Doing Business Index of the World Bank. For instance, the country was ranked 151 out of 198 countries in the 2016 Doing Business Index and ranked 155 out of 190 in the 2020 Ease of Doing Business Index (World Bank, 2020). The ranking reflects slippages in institutional quality and low capacity to establish an enabling environment for investment and doing business.⁸²

Unemployment in The Gambia rose from 29.8 percent in 2012⁸³ to 35.2 percent in 2018⁸⁴, with rural (76.6%) households registering higher unemployment than urban (23.4 percent) households. Similarly, youth unemployment has increased by more than 6 percent from 35.3 percent in 2012 to 41.5 percent in 2018.⁸⁵ This partly explains the mass number of young Gambians travelling through irregular means to Europe in search of better economic opportunities. High unemployment in The Gambia is due to combination of factors that include undiversified economy, limited economic growth, limited savings, and opportunities/incentives for investment in the private sector and creation of more jobs to cater for the fast-growing youth population, limited and mis-match skills, and corruption among others.⁸⁶ Fifty-seven (57) percent of the young population (15 – 24 years old) are not in employment, education, or training (NEET) (MICS 2018).

As mentioned earlier, in The Gambia, economic growth and productivity, is highly vulnerable to bad weather and climate change as well as volatility in external factors such as tourism and remittances. Agriculture and aquaculture contribute to a large share of economic output and employment but are subject to frequent droughts and movement of fishing grounds triggered by climate change. Due to an overreliance on erratic rainfall, lack of investment in irrigation infrastructure, and deteriorating soil quality, productivity in these sectors remains low. The economy remains dependent on a dominant tourism sector that is sensitive to domestic and regional political instability and the external

⁸² Ibid.

⁸³ Gambia Labour Force Survey (GLFS) 2012

⁸⁴ GLFS 2018

⁸⁵ GLFS, 2018

⁸⁶ The World Bank Systematic Country Diagnostics of The Gambia, 2020; AfDB, 2018 African Economic Outlook:

economic environment. In addition, coastal erosion caused by climate change poses a serious threat to the viability of the sector, as beaches are The Gambia's main tourist attraction.

World Bank Review in 2020 indicated that due to the COVID-19 pandemic and other shocks on the overall economy – agriculture and tourism sectors and businesses in particular^{87, 88}, the GDP growth dropped from 6.3 percent projected earlier to about -1.2 percent, and exports in 2020 revised downwards to 4 percent of GDP due to a projected drop in Tourism and re-export. The estimated impact from the decline in import duties and other tax revenues is GMD2.7 billion (2.8% of GDP (MoFEA, 2021). For 2021, economic growth was expected to rebound to 4.9%, supported by global and domestic vaccine roll out as well as the continued resilience of some of the economic sectors.

The Gambia needs transformation in its economy, in particular promoting private-sector led growth and building resilience by investment in smart agriculture, agri-processing (value addition) and agri-business, ICT and innovations and trade.

Goal 9. Build Resilient Infrastructure, Promote Sustainable Industrialization and Foster Innovation

Insufficient public and private investment, particularly in physical infrastructure, and human capital, are key underlying factors driving low productivity growth and limited economic diversification. The share of total investment in GDP declined from 28.6 percent in 2005–10 to a little more than 21 percent of GDP in 2011–16, of which the share of private sector investment in GDP stands at about 13 percent (Bank, 2020).

⁸⁷ The fall in GDP is primarily due to the poor performance and the uncertainty surrounding the tourism sector, which has affected hotels, restaurants and other ventures in the hospitality industry. This calls for the diversification of the economy.

⁸⁸ National MSME Mapping Study in The Gambia (2018), indicates that the majority in MSM enterprises are women and youth. Over 80% of businesses in the Gambia have no access to loan from formal and informal sources; and more than 90% do not receive Business Development Services (BDS), thus not resilient and open to huge impact of COVID-19 and other risks like floods, political related violence etc.

The VNR 2020 indicates the government strategy for increased investment and improving infrastructure (transport, electricity, water and waste management) to drive a vibrant private sector with significant growth in manufacturing, industry and trade contributions to economic growth and employment (The Gambia VNR, 20220). The key interventions will create enabling environment for private sector investment and promote business/trade and innovations in various sectors. Government is also striving to harness the benefits of ICT in all sectors of the economy for equitable development.⁸⁹

Goal 10. Reduce Inequality Within and Among Countries

The GINI Index of The Gambia fell gradually from 48.5 percent in 1998 to 35.9 percent in 2015 (World Bank, 2020). In the Gambia, there exist inequalities based on socio-economic status, age, sex/gender, residence, disability, and other factors. This issue is discussed in detail in the section on Leave No One Behind in the report. Inequality in The Gambia is caused by a combination of factors including low and inclusive productivity growth, increased poverty and vulnerability, policy slippages and structural challenges, and bad politics/poor governance.

PLANET

Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable

The Gambia is one of the most urbanized countries in SSA with a 40 percent of its population living in urban areas, and 26 percent living in the Greater Banjul Area (GBA). This is due to rural urban migration caused by high rate of poverty, unemployment, limited infrastructure (including electricity, water, transport) and limited basic social and protection service. The GBA population is growing at a rate of over 8 percent per annum. Such rapid urbanization has created problems and challenges such as urban slums, degraded environment, inadequate health services, unemployment, poverty and insecurity.

⁸⁹ Some articulated measures include: improving regulatory services and polices; establishing a National ICT Agency; establishing a National Data Centre to strengthen e-government; upgrading the Telecoms Access Network (Last Mile Connectivity); establishing a National Technology Park to spur research and development; and increasing roll out of regional ICT centers to enhance connectivity to schools and communities.

The 2020-2021 The Gambia SDG Survey report indicates that most of the households in the urban areas (86%) are 'slum dwellers' and only 14 percent do not live in slum households. Analyzing the data by LGA, Kuntaur has the lowest proportion of urban households living in non-slums with 2 percent followed by Banjul and Janjanbureh each with 4 percent whilst for the other LGAs, the proportion of urban households living in non-slums range from 12 percent in Basse to 26 percent in Kerewan. And most of the urban households live in inadequate housing (98%) and only 2% of the urban dwellers live in adequate housing.

The country's housing and sanitation infrastructure especially in the rapidly growing urban areas remains a huge challenge that require the attention of the government, the private sector and other partners.

Goal 12. Ensure sustainable consumption and production patterns

According to The Gambia VNR, "this goal does not directly relate to any of the country's development priorities. However, aspects of it that are relevant such as environment and waste have been treated in the respective areas in the relevant aspects in other goals and indicators".⁹⁰

Goal 13: Take urgent action to combat climate change

The Gambia has shown political will and commitment to ensure that the country's environment and natural resources are sustainably managed and conserved to increase resilience for the benefit of all. There is strong emphasis on strengthening environment and Climate Change-friendly policies, programmes and awareness at all levels for enhanced resilience building through the use of Early Warning; sustainable management of natural resources, and appropriate land use (The Gambia VNR, 2020).

The Gambia's principal environmental sustainability challenges relate to environment governance, managing and preserving its natural capital and managing the risks arising

⁹⁰ The Gambia Voluntary National Review, 2020, p. 50

from extreme weather events and climate change. Natural capital contributes significantly to livelihoods in The Gambia and lays the foundations for economic growth, and its share is growing (Lange, Wodon, and Carey 2018). Agriculture, fishing, and tourism largely depend on the ecosystem's well-being, but recently they have been challenged by more frequent extreme weather events and climate change. In urban areas, overcrowding and a steadily increasing population density—combined with poor land management—put further pressure on the country's natural capital. Another concern is related to groundwater, the country's only source of drinking water (the Gambia River being too saline to exploit). While the Department of Water Resources is responsible for groundwater monitoring and management, it has limited capacity to manage effective and sustainable of this natural resource. Some specific issues are highlighted below:

(a) Vulnerability

Despite Gambia's little contribution to the causes and drivers of the climate change compared to its global counterparts, the country faces massive threats from its impacts. The country's official reports, that include "The Gambia 2050 Climate Vision"⁹¹ and Second Nationally Determined Contributions (NDC)⁹² submitted to the UNFCCC in September 2021, show dire vulnerability situations. Its people, landscapes, and the economy are at a higher risk of climate change impacts that include sea-level rise and shifting rainfall and temperature regimes. These limit people's choices in the country, thus lowering their adaptive capacity. At the same time, the Gambia's low altitude, heightens its susceptibility to projected scenarios of sea-level rise of between 0.19 meters and 0.43 meters by 2050. Its highest point, in the southeast, is 53 meters above sea level, while many areas that include Banjul, the Capital City and major economic hub located at coastal parts of the country, have an elevation that put them at a higher risk of inundation in the projected sea-level rise.

⁹¹ The Gambia 2050 Climate Vision- MECCNAR (March 2021), <https://ndpp.gm/wp-content/uploads/2021/08/The-Gambia-2050-Climate-Vision-MECCNAR.pdf>

⁹² Second Nationally Determined Contribution of The Gambia (September 2021), <https://www4.unfccc.int/sites/ndcstaging/PublishedDocuments/Gambia%20Second/Second%20NDC%20of%20The%20Republic%20of%20The%20Gambia.pdf>

Climatic data dating to 1960s indicates that the minimum temperatures have risen, and rainfall has decreased across the Gambia, with significant inter-annual and regional variability. This threatens the country's food security and livelihoods of farming communities largely dependent on rain-fed practices.⁹³ The country's tourism sector that is tied to its nature-based enterprises, including the coastal areas, is also at stake due to diminishing coastal beaches, recreational facilities, and other nature-based attractions.

(b) Water Resources

The Gambia's water resources constitute a key component of the country's economy and progress towards the 2030 Agenda for Sustainable Development. These resources are however faced with multiple pressures that include expanding human populations, urbanization, human settlements, and agricultural activities. These situations have continued to collectively increase the flow of pollutants that compromise on the quality and sustainability of freshwater resources in the country. Climate change and increasing salination in Gambia River lower reaches coupled with rising levels of pollution from municipal solid waste and soil erosion from farmlands threaten the long-term sustainability of its benefits.⁹⁴ This is in addition to proliferating adverse impacts on the health and wellbeing of the Gambians and the sustainability of linked biodiversity and ecosystems.

Key among the existing priorities of the Gambian government include operationalization of the National Water Policy which incorporates integrated water resources management approaches. However, many of the existing sectoral policies are yet to be fully in sync with the water policy and institutions thus limiting coherence and whole of government approach.

c) Coastal and Marine Ecosystems

⁹³ Gambia (The): Country strategic opportunities programme (2019-2024), <https://webapps.ifad.org/members/eb/126/docs/EB-2019-126-R-19.pdf>

⁹⁴ Gambia (The): Country strategic opportunities programme (2019-2024), <https://webapps.ifad.org/members/eb/126/docs/EB-2019-126-R-19.pdf>

The Gambia's mangrove and coastal ecosystems are grappling multiple human-induced and ecological pressures.⁹⁵ Key among the drivers of degradation of these vital ecosystems include over-exploitation of the mangroves, oysters and other species, and coastal minerals (sand mining) among others, and pollution from land-based activities.⁹⁶ Various data sources show the Gambia has lost between 20 percent and 30 percent of its mangrove forests between 1995 and 2020. This situation imperils at least 80 percent of the Gambia's commercial fishery resources whose sustenance are directly linked to mangroves.

Pollution

Environmental pollution continues to endanger the ecological stability and wellbeing of most of the Gambia's populations. Municipal solid waste management is a key challenge in the country's fast-growing urban areas, owing to limited infrastructural facilities and weak institutional capacity. The Gambia yet to tap into circular economy opportunities that could address both the waste management issues while also responding to the shrinking opportunity space of employment in the urban areas. As result, plastic pollution remains a common threat to the Gambia's water resources as well as the marine and coastal ecosystems. Additionally, air pollution in the Gambia is considerable problem with huge health implications, especially for women and children. This is mainly driven by heavy reliance on wood fuel for their daily energy needs at majority of the households in the Gambia's rural areas and informal urban settlements.⁹⁷

The Gambia has been exposed to several natural and human made hazards over the years. These include prolonged and more severe droughts, pest, diseases outbreaks and epidemics, storms and wildfires, ferry disasters, coastal spills, ferry, extensive bush fires, industrial explosives, road tanker accidents, and major refugee influx, among others, that affect people and their assets almost every year. Due to the effects of climate change,

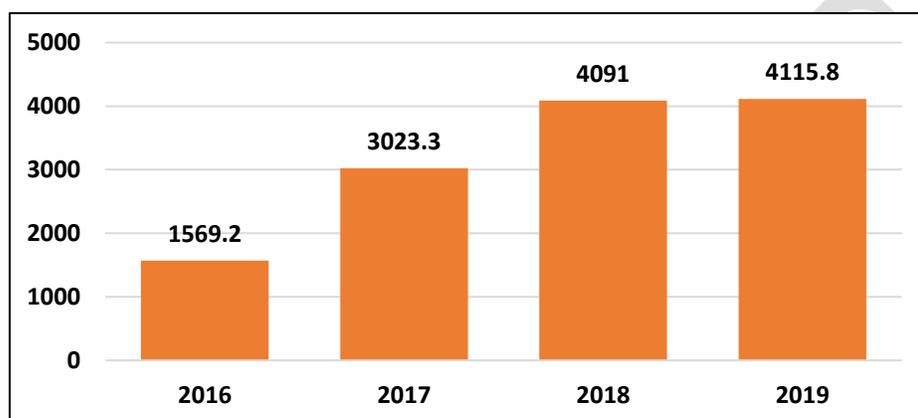
⁹⁵ IFAD 2019. Restoring mangroves is saving rural communities in Gambia <https://www.ifad.org/en/web/latest/-/story/restoring-mangroves-is-saving-rural-communities-in-gambia>

⁹⁶ Enhancing Resilience of Vulnerable Coastal Areas and Communities: Mangrove Rehabilitation/Restoration Works in the Gambia

⁹⁷ UNEP 2019. Review of Woodfuel Biomass Production and Utilization in Africa: A Desk Study <https://wedocs.unep.org/handle/20.500.11822/28515>

the incidence and severity of disasters; continue to be on the rise during the past few years and between 2016 and 2019, the number of people affected by disasters almost tripled (See figure 4.18).

Figure 4.18: Persons Affected by Disasters per 100,000 Populations



Source: National Disaster Management Agency (NDMA)

The country is, for instance, prone to climate-related windstorms and flash floods that continue to affect its infrastructure, agriculture, and settlements.⁹⁸ Urban areas are particularly exposed to flooding mainly attributed to physical planning coupled with shifting climatic situations. In 2021, 163,000 people were affected by windstorm and flash floods causing 14 deaths (National Disaster Management Agency (2021)). In the immediate term, drought is the most serious climate-related hazard affecting vulnerable households in The Gambia. While not occurring as frequently as floods, they affect far more people than any other hazard. The National Disaster Management Agency (NDMA), reported that a quarter of the population (approx. 520,000 people) was food insecure due to the 2011 drought, with crop failure affecting 25 of the 39 districts. Droughts have become increasingly frequent over the past 20 years, with severe droughts in 2002, 2005, 2011

⁹⁸ IFAD (2020) Gambia (The): resilience of organizations for transformative smallholder agriculture programme. Project design report. <https://www.ifad.org/en/web/operations/-/project/2000001065>

and 2014. According to the November 2021 Harmonized Framework⁹⁹ analysis, 111,976 people equivalent to 4.6 percent of analyzed population are in food and nutrition crisis which requires an emergency assistance). In the context of inaction, this number would potentially and exponentially increase to 206,712 people or 8.4 percent of analyzed population during June to August 2022 (lean season).^{100,101}

Disaster Reduction Response (DRR): The Gambia has put in place the National Disaster Management Policy that provides guidelines on addressing the risks across the country. The policy is a strategic guidance for the implementation of DRR programmes, and is integrated under the DRM Act 2008.¹⁰² The Government also developed the National Early Warning Strategy for The Gambia (2021-2026), with a goal to “*accelerate and sustain the development of early warning system in The Gambia, in order to achieve food security, reduce poverty, generate wealth through disaster prevention and thereby contribute to socio-economic development and transformation of the country.*”

In terms of funding, The Strategic Programme for Climate Resilience (SPCR), developed by Government estimates that the country will need \$315,850,000 over the next 25 years to finance the four pillars detailed in their programme¹⁰³. The Green Climate Fund (GCF) has earmarked \$20.5 million in funding towards a \$25.5 million project which started in 2015, dubbed *Large-scale Ecosystem-based Adaptation in The Gambia: developing a climate-resilient, natural resource-based economy* or FP011.¹⁰⁴ The Gambia is also benefiting from the UN Secretary General Peace Building Fund, with a project launched in July 2020.¹⁰⁵

⁹⁹ The Harmonized framework is a unifying tool that helps to produce relevant, consensual, rigorous, and transparent analyses of current and projected food and nutrition situations in The Gambia

¹⁰⁰ 2019 United Nations Framework Convention on Climate Change; UNCDF, 2019. Power Assessment of Women’s Economic Empowerment in The Gambia.

¹⁰¹ Conflict and Development Analysis (CDA), The Gambia (2019).

¹⁰² Laws of The Gambia, VOL 12, CAP 72:03 Act No. 3 of 2008.

¹⁰³ The Gambia Strategic Programme on Climate Resilience Phase 1 (SPCR),

https://www.climateinvestmentfunds.org/sites/cif_enc/files/ppcr_strategic_program_for_climate_resilience_for_gambia.pdf

¹⁰⁴ <https://www.greenclimate.fund/project/fp011#overview>

¹⁰⁵ UN Secretary General Peace Building Fund The Gambia Project 2020. Climate Conflict: Strengthening community coping mechanism against risks of climate induced conflicts and to minimize gender related vulnerability and tension

Goal 14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development

The Gambia has an 80km coast on the Atlantic Ocean to the west and the country's borders roughly correspond with the path of the River Gambia. The country has a total area: 11,300 km² (4388 sq. miles) and out of this approximately 1,300 km² is of water bodies with an 80-km coastline and an exclusive fishing zone of 200 nautical miles with continental shelf. Fishing is a source of livelihood for many Gambians. However, climate change, overfishing and use of illegal fishing gear, together with pollution of water bodies, affect the sustainable use of these resources. As reported in The Gambia VNR 200, the Government has renewed its efforts to promote a vibrant fisheries and aquaculture sector through research, sustainable management and utilization of the fisheries resources that would enhance employment and livelihood opportunities, income and foreign exchange earnings, food and nutrition security. The Fisheries Policy, Act, and regulations will be revised which will hopefully increase the contribution of fisheries to GDP as well as production of fish resources.

Goal 15. Protect, restore and promote the use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

The Gambia is susceptible to the vagaries of the environment and climate change, including droughts and flooding, which cause much damage to coastal ecosystems, farmlands, settlements, and livestock. The major issues affecting the environment sector are land degradation, coastal erosion, loss of forest cover, biodiversity loss, ineffective waste, and pesticides management. Deforestation through illegal logging and bushfires, sand mining, illegal settlements and other uncontrolled activities are the main contributing factors in a situation already made precarious by climate change. In the mid 1940's, The Gambia's total forest cover was estimated at around 81.2 percent; today the forest cover is about 46 percent.¹⁰⁶ Increase in population over time and poor environmental

in the Gambia. The conflicts are triggered by rising of sea levels caused by the encroachment the coastlines/river boundaries, significantly reducing the size of arable land and salination of the river and arable land, which progressively reduces the soil fertility and consequently agricultural production.

¹⁰⁶ Sillah, Jato S., Status of The Gambian Forests, Forest Resources and Plantations of The Gambia (1999). The Gambia, EC-FAO Partnership Programme (1998-2002). <http://www.fao.org/3/X6808E00.htm#TOC>

governance led to overgrazing and a huge rise in deforestation through humans felling trees for commercial and personal activities like carpentry and firewood; or causing fires to clear land for agricultural use.

In 2019, the Gambia — the smallest country on the African continent — was the third largest source of the highly prized rosewood species used in China to make antique-style furniture and art.¹⁰⁷ Between 2014 and 2017, The Gambia exported nearly USD 163 million worth of rosewood to China.¹⁰⁸ Yet the endangered rosewood species *Pterocarpus erinaceus*, native to West and Central Africa, has been nearly extinct in the Gambia since 2011. This suggests that most of this rosewood timber, known locally as *Keno*, is illegally harvested in and smuggled from the neighboring Casamance region of Senegal. Recent research by the *Environmental Investigation Agency* (EIA) found that The Gambia exported about 1.6 million rosewood trees between June 2012 and April 2020 and that most of these exports were in violation of the *Convention on International Trade in Endangered Species* (CITES), under which *Pterocarpus erinaceus* has been listed since 2017 and to which both The Gambia and Senegal are party.¹⁰⁹

Although the current governments of The Gambia and Senegal have shown considerable political will to reduce trafficking in illicit timber, cross-border illegal logging and smuggling of timber continue. The Gambian President, Adama Barrow, imposed a re-export ban on rosewood in February 2017 and, in 2018, agreed to a joint enforcement initiative to combat its trafficking with the President of Senegal, Macky Sall. Despite this, an EIA investigation has shown that re-exports of rosewood from The Gambia to Asian markets have increased since then.^{110, 111}

¹⁰⁷ Rosewood Trafficking Worsens in The Gambia. China Dialogue, 2020 – <https://chinadialogue.net/en/nature/rosewood-trafficking-worsens-in-the-gambia/>

¹⁰⁸ Westwood: Dealing in conflict timber across The Gambia and Senegal. Op. cit.

¹⁰⁹ Cashing in on Chaos: How traffickers, corrupt officials, and shipping lines in The Gambia have profited from Senegal's conflict timber. Environmental Investigation Agency (EIA), 2020 - <https://content.eia-global.org/assets/2020/06/EIA-Cashing-In-On-Chaos-HiRes.pdf>

¹¹¹ Rosewood Trafficking Worsens in The Gambia. Op. cit.

PEACE

Goal 16. Promote Peaceful and Inclusive Societies for Sustainable Development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

Politics and Governance

Governance and the Rule of Law: As indicated in section 1 and 2 of this report, twenty-two years of authoritarian rule, bad governance, climate change and other policy and institutional related factors led to limited achievement of all SDGs.¹¹² Even with a democratic government in place since 2017, The Gambia is still in development transition, facing political fragility, weak institutional capacity and political pluralism, economic stagnation, low investment in basic social and protection sectors, and limited programmes for climate change adaptation and building resilience, and promotion of gender equality (The Gambia VNR, 2020; World Bank, 2020).

According to the World Justice Project (WJP) Rule of Law Index 2021¹¹³, The Gambia ranked 89 out of 139 countries (10th out of 33 in SSA region) on the rule of law, dropping eight positions since 2020. The report raises a red flag to The Gambia on peace and security, and rule of law towards 2030 and beyond if there are no comprehensive reforms in legal and policy frameworks and institutions. Within the last four years, however, The Gambia has made significant efforts to transition to good governance and democratic consolidation. The Gambia established the Truth Reconciliation and Repatriation Commission (TRRC), the National Human Rights Commission (NHRC), the Constitutional Review Commission (CRC) and commenced processes on Security Sector Reform (SSR), judicial reform, and legislative reform. Furthermore, the rule of law and justice sector has also witnessed significant improvements consistent with the spirit of

¹¹² The Gambia is one of the countries in SSA that exemplify the interconnected nature of the three dimensions of sustainable development (social, economic and environmental), where poor performance in social dimension – politics and governance in particular, negatively affected economic growth, reduction of poverty and other social inequalities, and slowed down building effective strategies for adaptation to climate change and building resilience.

¹¹³ WJP Rule of Law Index measures rule of law across eight primary factors: Constraints on Government Powers, Absence of Corruptions, Open Government, Fundamental Rights, Order and Security, Regulatory Enforcement, Civil Justice, and Criminal Justice ([www.http://worldjusticeproject.org](http://worldjusticeproject.org))

transitioning to democratization.^{114,115} However, the key challenge is that these institutions have limited capacity (human and financial resources constraints) to deliver quality services to the people.¹¹⁶ Besides, they still carry the legacy of autocratic governance, limited resources, and corruption of pre-2017 era.

A constitutional review to build and expand democratic space, the rule of law, and good governance was a national priority when President Adama Barrow came to power in 2017. The process began in June 2018 when the National Assembly established the Constitutional Review Commission (CRC). In March 2020, the CRC submitted its final draft constitution. However, on 22nd September 2020, a landmark bill to replace the Gambia's constitution was defeated in the National Assembly primarily over disagreements as to whether the presidential term limits introduced by the new constitution should apply retroactively.¹¹⁷

President Barrow's re-election in December 2021 by a landslide vote has created new hope of building a strong and resilient political and democratic culture that promotes unity, inclusivity, tolerance, and good governance in The Gambia in the short, medium and long term.

Peace and Security: While The Gambia's armed forces have become more widely trusted by the population under the new democratic dispensation, especially given their performance during the 2017 impasse, deep-seated security sector reform (SSR) is needed to depoliticize and diversify the armed forces and make them more responsive to the needs of the Gambian people.

¹¹⁴ The formulation of the 5-year Rule of Law Roadmap for the justice sector provides shared goals with clear targets and mechanisms for coordination across the justice institutions. Moreover, the sector is gradually being indigenized including the appointment of a Gambian Chief Justice and the elevation of women to more senior roles on the bench. The criminal code of 1933 and the criminal procedure code have been reviewed and the revised drafts incorporating all previous amendments as well as human rights standards have been tabled before the National Assembly in December 2019. These changes have begun to restore public trust and confidence in the justice institutions.

¹¹⁵ Conflict Analysis Report, 2019; CCA Stakeholder consultations.

¹¹⁶ The Gambia NDP 2018-2021; The Gambia VNR, 2020

¹¹⁷ 23 members of the Gambia's 56-member National Assembly rejected the bill in its totality. For it to pass, it would have needed the approval of 75% of members. The 2020 Constitution Promulgation Bill was expected to introduce significant changes such as term limits, quotas for female participation and curtailments of executive powers. It would mark a clear break with the two-decade dictatorship of the former president. If all had gone as planned, the new constitution would have gone to a referendum in 2021. The new draft constitution enjoyed overwhelming popular support (2018 Afrobarometer survey; International Republic Institute survey).

Increasing their capacity to maintain peace and security is another challenge, putting in mind the resurgence of military coups in West Africa region. While good progress has been made in preparing a policy framework for such reform — e.g., the adoption of a National Security Policy, a National Security Strategy, and a Security Sector Reform Strategy, with a civilian-led National Defense Policy and National Defense Strategy in the pipeline. The environment for implementing such politically sensitive reforms should, however, be made conducive, supported by relevant policy and legal frameworks.

The 2019 Conflict and Development Analysis (CDA) report points to deepening divisions and tensions along ethno-linguistic and ethno-political lines, which have been exacerbated, inter alia, by politicized institutional and leadership practices over decades.¹¹⁸ The current peace and security in the Sahel is another challenge for development environment in The Gambia. As member of ECOWAS and AU, The Gambia has to be active in implementing the UN Integrated Strategy for Sahel (UNISS).

Human Rights and Social Inclusion: Two decades of dictatorship and poor governance in The Gambia, hindered the realization of human rights.¹¹⁹ Although the human rights situation has improved since the regime change of 2017, many human rights and gender equality challenges remain. Former President Jammeh’s authoritarian reign systematically targeted political opponents, subjecting them to torture, extrajudicial execution, and arbitrary detention. Abductions, sexual and gender-based violence (SGBV), including rape were entrenched strategies of dictatorship. The TRRC has investigated such violations and gave appropriate recommendations to the government on what should be done. The nature of social exclusion in The Gambia is based on diversity according to regional economic viability and access to basic social services such as water and sanitation, health care services (including provision of essential supplies at service point), social protection, and quality education.¹²⁰

¹¹⁸ As part of transition, the UN has been supporting the government to develop a strong national Infrastructure for Peace (I4P).

¹¹⁹ The National Human Rights Policy for The Gambia, 2020.

¹²⁰ NDP, 2018; The Gambia VNR, 2020

The former government also failed to develop frameworks and institutions such as National Human Rights Commission (NHRC) and the Constitutional Review Commission (CRC) that could effectively address the issues of protection of human rights, social and gender inclusion, equality, and empowerment, especially that of women and girls, and other vulnerable/disadvantaged groups. Development efforts were lopsided and exclusive, thus failed to facilitate the claims of right-holders (the people) and the corresponding obligations of duty bearers (especially government officials).

Tribalism, ethno-politics, and identity-related tensions are issues that do not only shape The Gambia's socio-political landscape, but also poses a challenge to national integration. Both the findings of the 2018 and 2019 Conflict and Development Analysis (CDA) for The Gambia highlights the degree to which ethno-linguistic politics are present in the Gambia, as leaders take advantage of regional, tribal, and ethnic affiliations for rallying support by using divisive rhetoric, even though it is detrimental to national integration, cohesion, and promotion of national unity. Few, if any, concerted efforts have been taken to address issues of national cohesion. Ethnicity and tribe are factors that are more commonly used as a means by which individuals in positions of leadership and power can discriminate in public appointments, hiring or firing processes (CDA 2019).

Despite good progress being made in promoting human rights, many oppressive laws still exist , including the 1997 Constitution, which provides excessive powers to the Executive, the Criminal Code on spreading false information and the Information and Communication Act, aimed at curbing media freedoms, and the Public Order Act which curbs assembly and protest.¹²¹ The Government of the Gambia with the support from the PBF-funded joint OHCHR-UNDP Transitional Justice and Human Rights Project developed the National Policy and Action Plan on Human Rights for 2021-2025, in recognition of the government's primary responsibility to observe, respect, promote, and fulfill rights and fundamental freedom. Effectively implementing this policy and plan is a critical challenge going forward.

¹²¹ With the support of UNODC in 2017, there were efforts in the Gambia to enact a "Freedom of Information Act. The relevant bill is still pending in Parliament. There is need to revisit this issue.

Corruption: Before 2017, corruption was one of the vices that negatively impacted growth and social transformation in The Gambia, as it was rampant in the public service in general and MDAs in particular (SDG 16, 17). In the 2020 Corruption Perception Index (CPI), The Gambia has a score of 37 out of 100 and ranks 93 out of 180 countries (Transparency International 2020).¹²² This score is substantially better than 2016, when the Gambia scored 26 out of 100 in the CPI of that year.

The causes of corruption can be traced, at least in part, to politics and poor governance. Ineffective law enforcement further promotes the vice.¹²³ While the country has signed and ratified the African Union *Convention on Prevention and Combating Corruption and Related Offences* as well as the United Nations *Anticorruption Convention*, its anti-corruption laws are regarded as a work in progress (UN Office on Drugs and Crime).

Reports from international organizations like the World Bank, IMF, and Transparency International indicate that corruption removes incentives for investment, development, and private enterprise (BTI, 2020).¹²⁴ State of the Nation address in September 2018, President Barrow told Gambians that his government is committed to fight corruption and would soon submit a bill creating an Anti-Corruption Commission and providing for measures to stamp out graft across the country, especially in the public service. Even though the Anti-Corruption Bill was tabled before the National Assembly on 2nd December

¹²² CPI Score relates to perceptions of the degree of corruption as seen by business people and country analysts, and ranges between 100 (highly clean) and 0 (highly corrupt).

¹²³ In The Gambia, the high-profile corruption convictions in the past have included those of a former permanent secretary of the Ministry of Agriculture, inspector general of police, justice minister, and president of the Gambia Court of Appeal (U.S. Department of State, 2014).

¹²⁴ During the last government, grand corruption has been systemic in the Gambia. For example, the former President Jammeh's patronage networks allegedly governed Gambia 'like an organised crime syndicate', reportedly looting or misappropriating approximately US\$1 billion from the country (Sharife and Anderson 2019). According to the first white paper published by the Jammeh Commission, the former government embezzled, misappropriated, and wasted around US\$305 million public funds (Jammeh Commission 2019a: 17-18). The Organised Crime and Corruption Reporting Project (OCCRP) has published evidence that Jammeh and his network embezzled at least US\$1 billion from state institutions (Sharife and Anderson 2019). An estimated US\$369 million was looted from the state-owned telecom firm and another US \$356 million from illicit timber felling.

2019, the Bill is still at the consideration stage in the National Assembly and is due to be debated during the first parliamentary session of 2022.¹²⁵

PARTNERSHIP

Goal 17. Strengthen the means of Implementation and Revitalizing the Global Partnership for Sustainable Development

The Gambia requires effective and new partnerships between government, the private sector, civil society, development partners and donors to effectively address sustainable development towards 2030 and beyond. As mentioned earlier, the 22 years of dictatorship and mismanagement of public resources isolated The Gambia from the international community. However, after 2016 democratic elections and transition to “New Gambia”, the country has been steadily re-building its regional and international partnerships. The Gambia, as a member of ECOWAS and AU is pursuing policies to promote peace, security, trade and sustainable development in the Sahel. The Gambia also rejoined the Commonwealth, which it left in 2013, and the International Criminal Court (ICC), which it left in 2016.

In 2017, The Gambia received significant financial support, including from the International Monetary Fund (IMF) (a US\$16.1 million Rapid Credit Facility disbursement), and budget support from the World Bank (US\$56 million) and the European Union (€25 million) to support economic and structural reforms to tackle political, governance, and corruption-related vulnerabilities. The IMF supported the authorities to restore fiscal and debt sustainability. Moreover, the new government remains committed to reducing debt through effective and efficient PFM (World Bank, 2020; AfDB, 2020).

¹²⁵ The Bill is expected to create a new national Anti-Corruption Commission and update the 2012 Act. The fact that lawmakers have not yet passed this critical piece of legislation even though it was included in the schedule of the 3rd ordinary session of the 2021 legislative year remains a concern, and an indication of lack of political will and commitment to fight corruption in the country.

3.0 Leave No One Behind in the Gambia

The disadvantaged and vulnerable groups in The Gambia were identified through discussions and feedback from stakeholders during the community and sector-based consultations, as well as literature reviews. Furthermore, with the analysis situated in the context of COVID-19, the UN Framework for the Immediate Socio-Economic Response to COVID identifies common at-risk populations in the country (Annex 6).

In The Gambia, people that are most at-risk include women, children, youth, PWD, people living with HIV/AIDS and key population, the elderly, migrants and minority groups among others who are often marginalized and excluded from public policy making and implementation.¹²⁶ Reasons for their exclusion are common, interlinked and mutually reinforcing (see Figure 4.2), including poor governance, marginalization and exclusion, low productivity growth, poor and non-inclusive economy growth, poor economic management, poor implementation of existing policy and legal frameworks¹²⁷, corruption, climate change and other risks. Climate change and COVID-19 have even pushed these groups further-off sustainable development trajectory.

Below we highlight exclusion of these groups.

Women and Girls

According to the 2013 Population and Housing Census, females constituted 50.8 percent and males 49.2 percent of the population, indicating a sex ratio of 97 males to every 100 females. The Gambia is a patriarchal society, which is characterized by gender inequality in favor of men and boys. Despite the Gender and Women's Empowerment Policy 2010-2020 and the Women's Act 2010, women's participation and representation in national governance and the labour market is still limited due to the socio-cultural context of the

¹²⁶ Provisions in the Criminal Code that criminalize same sex relations between consenting adults are yet to be repealed. In October 2014, a law was approved that foresees sentences up to life imprisonment for "aggravated homosexuality" offences. (Gambia Criminal Code (Amendment) Act, 25 August 2014).

¹²⁷ While the current Constitution has provisions that ensure gender equality and social inclusion, there are still discriminatory provisions in the law pertaining to the Personal Status of Women.

Gambia which is deeply rooted in patriarchy.¹²⁸ About 57 percent of women are economically inactive and women on average earn US \$700 less than men¹²⁹. Women continue to be economically marginalized as they are over-represented in the informal sector. They are also more prone to human trafficking, and labour and sexual exploitation. There is Gender disparity in employment as only 17.9 percent of women were reported to be in managerial positions (2018 Gambia Labour Force Survey). While there are more unemployed males (32.8 percent) than females (28.8 percent) in the urban area, the proportion of unemployed females is higher (71.2 percent) than males (67.2 percent) in the rural areas. Despite the establishment of a Women's Enterprise Fund in 2019, women are mostly involved in unpaid care work and under-represented in economic decision-making positions. In addition, they have limited or no access to productive resources such as land, credit, technology, and information.

The discriminatory provisions in customary law, traditional gender norms and negative attitudes perpetuate sexual and gender-based violence and harmful traditional practices such as FGM and child marriage. The DHS 2019-20 indicate that 7.5 percent of girls aged 15 years and below, and 25.7 percent of adolescents below 18 years are at risk of being subjected to early marriage, which is associated with poor school completion rates and poorer health conditions. Even if, the prevalence of FGM¹³⁰ marginally declined from 76.3 percent to 75.7 percent respectively between 2010 and 2018, this practice is still widespread in The Gambia, and is generating an adverse effects.¹³¹

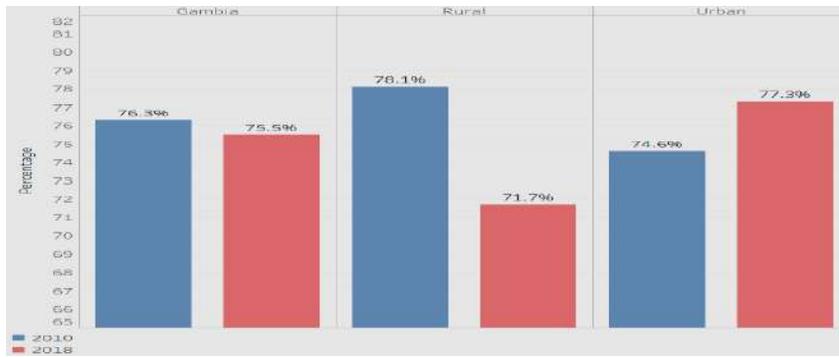
Figure 5.1 Prevalence of FGM by area of residence.

¹²⁸ While the Women's Act provides for equal rights for men and women and gender balance in the public sector, and the National Gender Policy 2010-20 aims to promote equality of opportunity for women in employment and occupation, in 2011, less than 32 per cent of women were represented in formal private employment and about 25 per cent were represented in public service. Direct Request (CEACR) - adopted 2018, published 108th ILC session (2019)

¹²⁹ Gross national income per capita for women is estimated at PPP\$ 1,168 versus 1,870 for men. (UNDP Database, 2018)

¹³⁰ MICS 6, 2018

¹³¹ MICS 4, 2010 and MICS 6, 2018.



Source: MICS 4, 2010 and MICS 6, 2018

Domestic violence is thought to be a widespread problem that goes underreported due to a culture of silence that considers it to be a private family matter outside of the jurisdiction of law enforcement. The abuse remains largely unreported due to impunity, silence, stigma, and fear.¹³²

HIV prevalence among young women aged 15-24, according to the National Sentinel Surveillance 0.9 percent in 2016 but increased to 1.28 percent. There are several factors which predispose women and girls to HIV: women and girls have a greater physiological vulnerability to HIV and experience gender-based violence, and gender inequalities such as unequal access to education and economic opportunities. Adolescent girls and young women may face vulnerabilities arising from age-disparate relationships and transactional sex.

The government has taken significant steps for the empowerment of women through several legislative acts, as well as vigorous efforts to ensure gender parity in primary education (NDP 2018- 2022). However, more need to be done.

Children

In The Gambia, 49.4 percent of the population is under 18 years old. Child poverty is a problem which threatens not only the future of children, but also national economic and social development objectives in The Gambia. In 2018, MICS data revealed that an estimated 23 percent of children under-five and 22 percent of children aged 5-17 were

¹³² UNICEF, Situation Analysis of Children and Adolescent, 2021; The Gambia DHS 2019-20; MICS 6, 2018

living in the poorest households (have limited opportunity right to health, education, food and nutrition, and social protection).¹³³ Such children have higher vulnerability to be exposed to abuse, violence and exploitation, child marriage, child trafficking, FGM, child labour, and being in conflict with the law.¹³⁴

The World Bank Human Capital Index¹³⁵ (HCI) 2020 for the Gambia is 0.44 (compared to Singapore 0.88, South Korea 0.8 Mauritius 0.64, Tunisia 0.52, and SSA average 0.40), which means that a child born in the country today can expect to be only 40 percent as productive as a future worker as they would be if they enjoy complete education and full health (which is a major challenge as we have seen above). However, this expectation implicitly assumes that, when today's children become future workers, they will be able to find a decent job (which many not be the case in The Gambia's economy with low employment rates). For The Gambia, the total losses associated with children undernutrition in 2018 (base year for analysis) are estimated at GMD 3.96 billion or USD 83.4 million which equivalent to 5.1 % of GDP¹³⁶.

In The Gambia, there is limited data on VAC as there has yet to be a VAC prevalence study conducted in the country; thus, data that exists on VAC comes mainly from MICS data.¹³⁷ The 2018 MICS found that 89 percent of children aged 1-14 experienced violent discipline in The Gambia. In 2019, the , the Special Rapporteur on the sale and sexual exploitation of children, including child prostitution, child pornography and other child sexual abuse visited The Gambia and provided recognized that in The Gambia, the

¹³³ UNICEF, Situation Analysis of Children and Adolescent, 2021; The Gambia DHS 2019-20; MICS 6, 2018

¹³⁴ The ILO Committee of Experts on the Application of Conventions and Recommendation (CEACR) noted, for example, insufficient information on cases of child labour, and requested statistics on the activities of several agencies (such as the labour inspection services, the Community Child Protection Committees (CCPC), the Department of Social Welfare (DOSW), the National Agency Against Trafficking in Persons (NAATIP), the Child Welfare Units at the police stations), and information on investigations carried out on the trafficking of children, commercial sexual exploitation, prosecutions, convictions and penalties imposed.

¹³⁵ The Human Capital Index (HCI) measures the human capital that a child born today can expect to attain by her\his 18th birthday, given the risks of poor health and poor education prevailing in his\her country. The index incorporates measures of different dimensions of human capital: health (child survival, stunting, and adult survival rates) and the quantity and quality schooling (expected years of school and international test scores). World Bank. The Human Capital Index 2020 Update: Human Capital in the Time of COVID-19

¹³⁶ Cost of Hunger in Africa Gambia Report, 2018, WFP

¹³⁷ UNICEF, Situation Analysis of Children and Adolescent, 2021, MICS 6, 2018

extent and prevalence of child SEA in the context of travel and tourism and within the community is unknown due to the lack of comprehensive, systematically collected, reliable and disaggregated data on the number of cases report, and on investigations and prosecution undertaken.¹³⁸

Whilst mechanisms exist to address the provision of care for children in contact with the law, children on the move and children whose rights have been violated, the provision of interrogation facilities at Police Stations to protect the privacy of children is still lacking.¹³⁹ The Gambia needs a child-sensitive justice system.^{140, 141} A number of amendments are also required to the Children's Act to provide for in conformity with ratified Conventions and met international standards. The establishment of the Children's National Assembly also presents an opportunity to scale up the participation of children in dialogue with policy makers on issues affecting their development.

Youth

The youth, which includes population between 15-35 years, accounts for 38.5 percent of the total population (GBoS, 2013). The pace of the youth population's growth poses challenges to the government. However, The Gambia could benefit from demographic dividend if social and economic policies can ensure human capital accumulation for the young population and for maternal and child health to decrease fertility. Youth require friendly SRH, quality health-care, education and training services. Besides, they need to participate in relevant programmes that promote innovations, entrepreneurship and saving. These will increase their skills, employability and productivity in various sectors across the country. However, many young people leave school with limited learning

¹³⁸ UN General Assembly (2021). Report of the Special Rapporteur on the sale and sexual exploitation of children, including child prostitution, child pornography and other child sexual abuse material, Maud de Boer Buquicchio. Human Rights Council Forty-sixth session

¹³⁹ The Bakoteh shelter, while it has been renovated by IOM in 2018-2019, still requires a lot of work; there is also work remaining to make it child-friendly.

¹⁴⁰ See comments made by the by the ILO Committee on the Application of Conventions and Recommendations in 2019 under the Minimum Age Convention, 1973 (No.138) and the Worst Forms of Child Labour Convention, 1999 (No.182).

¹⁴¹ A/HRC/WG.6/34/GMB/1, para. 110

outcomes and skills.¹⁴² According to MICS 2018, 57 percent of youth (15-24 years old) is not in employment, education, or training (NEET). Unemployment among the youth stands at 41.5 percent in 2018 (GLFS, 2018).

Migrants in vulnerable situations.¹⁴³

Over the past decades, limited access to opportunities combined with rapid population growth has become a major push factor for skilled and unskilled persons leaving the country; and more Gambians are likely to live unless circumstances change at home. Nearly half of Gambian (47 percent of the population) reported to have left country due to limited opportunities and problems or violence with their families.^{144, 145}

The Gambia has the largest migration per population amounting to almost 0.5 percent of the total population a year arriving in Europe.¹⁴⁶ As such, the government and relevant institutions have a vital role in ensuring that migrants in vulnerable situations are identified and assisted, including with access to services and information, and in ensuring authorities have relevant information on the impact of the measures on the communities¹⁴⁷, particularly on the rights of migrants.

Returnees¹⁴⁸ have become an increasingly important topic of discussion in The Gambia. Due to the lack of regular migratory pathways to Europe, Gambians are often forced to irregularly migrate. Returnees who mostly already have poverty constraints further

¹⁴² The Gambia Bureau of Statistics (2019). *The Gambia – Multiple Indicator Cluster Survey 2018, Survey Findings Report*. The Gambia Bureau of Statistics: Banjul, The Gambia, p. 304.

¹⁴³ *IOM IML Glossary 2019* indicate that migrants in vulnerable situations are migrants who are unable to effectively enjoy their human rights, are at increased risk of violations and abuse and who, accordingly, are entitled to call on a duty bearer's heightened duty of care

¹⁴⁴ REACH and UNICEF Factsheet on Unaccompanied and Separated Children from The Gambia in Italy, Sicily, May 2017. http://www.reachresourcecentre.info/system/files/resource-documents/reach_ita_factsheet_unaccompanied_and_seperated_children_from_gambia_in_italy_may_2017_final_v2.pdf

¹⁴⁵ file:///C:/Users/Admin/Downloads/COVID-19_Guidance.pdf

¹⁴⁶ <http://www.consilium.europa.eu/en/policies/migratory-pressures/>.

This is a conservative estimate based on data only for Italy in 2016.

¹⁴⁷ file:///C:/Users/Admin/Downloads/COVID-19_Guidance.pdf

¹⁴⁸ In the absence of a universal definition of return, OHCHR has chosen to define return broadly as applying various ways that non-nationals, whether voluntarily, under coercion, or by force- return to their country of origin or another country to which they have previous ties

experience hardship and exclusion from society because of their returnee status. The vulnerabilities and human rights considerations of returned migrants are magnified when returns are conducted in an involuntary manner. Also associated with returning is depression and other psychological effects on the affected youth. IOM data (2018) indicated that 71 per cent of returnees feel stressed upon return and therefore psychosocial and mental health issues are more prevalent among migrant returnees.

Persons Living with HIV

In the fight against HIV and AIDS, government and partners are taking steps to prevent new HIV infections, ensuring that everyone living with the virus accesses treatment, are protected, and face no stigma and discrimination. However, certain groups are left behind in this process including women and girls, young people, migrants, sex workers, adolescent; men who have sex with men, people who inject drugs, transgender people, Uniformed men, truck drivers and fisherfolks, and prisoners due to stigmatization, and in some cases direct bias. Access to HIV/AIDS services is significantly lower for these groups than for the rest of the population. These groups face frequent human rights violations, systematic disenfranchisement, social and economic marginalization and/or criminalization, increasing vulnerability and risk.

With increased poverty and food insecurity in The Gambia, people living with HIV are vulnerable and face the risk of being left behind in development trajectory. The agriculture sector has not registered much progress to promote food security and nutrition for PLHIV.

Persons with Disabilities

Due to social cultural factors and belief, PWDs, especially girls and adolescent, are generally stigmatized and abused, denying them their human rights. They are also not adequately involved in planning and policy making in various sectors including agriculture which increases their vulnerability to issues such as food insecurity and poverty.

The Gambia has not conducted any recent national disability survey. The last survey was done in 1998 and revealed that the overall disability prevalence rate was 1.6 per cent, with the child disability rate at 9.9 per 1000 and the prevalence rate for boys and girls was

11.2 and 8.5 per cent respectively.¹⁴⁹ The extent of PWD disadvantages and socio-economic, political and environmental challenges is not comprehensively known in the Gambia, especially in rural areas because of lack of recent data on their numbers, poverty rate, unemployment, access to basic social and protection services, and SGBV etc. GLFS 2018 indicates that among the 18,566 persons with disabilities, 58.7 percent are outside the labour force, while 41.3 percent are part of the labour force.

The National Disability Study in 2013 by UNICEF Gambia in collaboration with Ministry of Basic and Secondary Education indicates children with disability have limited access to basic social services including education and health, and child protection services are still evolving and uncoordinated. There continues to be limited legal or policy framework protecting persons with disabilities from discrimination. However, the Disabilities Bill was enacted and assented to by the President on 6th August 2021.

LGBTQI Community

In The Gambia, there is little data available on the LGBTQI community, but they continue to face criminalization and discrimination, which has affected their ability to access health and legal services. Consensual same-sex sexual activity for both men and women are illegal in The Gambia and carries a sentence of between 5 and 14 years in prison. The draft review of the Criminal Code does not foresee decriminalization of same sex relations but only reduced punishments for those convicted. The continued criminalization of same-sex relations means further arrest, detention, and prosecution of LGBTQI+ persons.

MSMs are considered amongst high-risk groups due to HIV risk factors associated with HIV included concurrent partnerships, low condom use, and higher rates of transactional and commercial sex. The recent IBBS conducted show that the prevalence rate of MSM has increased from 9.8 in 2014 to in 35.5 in 2018. MSMs face barriers to HIV prevention, testing and services due to sexual orientation, criminalization, marginalization and stigma.

¹⁴⁹ National Disability Survey (1998) 10 [http://www.gbos.gov.gm/uploads/survey/National Disability Survey](http://www.gbos.gov.gm/uploads/survey/National%20Disability%20Survey).

However, government and some partners are beginning to recognize the rights of the LGBTQI community following the release of the National Human Rights Communication 2019 annual report and the publication of the draft constitution in November 2019. This led to many political parties taking a stand against decriminalizing same sex relations.

The Elderly

Older persons, by virtue of their age and low participation in economic activities, tend to be forgotten and marginalized in development discourse, planning and implementation in The Gambia. These groups also often suffer poor health status making them less active and highly dependent on other people. Similarly, they have limited social network and commands little or no influence to improve their conditions.

In The Gambia, there is barely any government institution, legislation or intervention in The Gambia that is dedicated to the welfare of older persons as obtained in most advanced countries. Although, a Department for Social Welfare exists under the Ministry of Gender, Children and Social Welfare, this department focuses more on other younger vulnerable groups than older persons. Concerns over older persons losing their livelihood as they age which in turn perpetuates poverty among older persons were raised during the regional consultations. Older persons in the rural areas are most disadvantaged as income insecurity plays a big part in determining the situation of older persons.

4.0 Commitment under International Norms and Standards

The Gambia became a member of the United Nations on 21st September 1965. The Gambia is also a member of the African Union. The Gambia is also covered by the United Nations Integrated Strategy for the Sahel (UNISS) following the Security Council Resolution 2391. The country first served on the UN Security Council as a non-permanent member between 1998 and 1999. Section 79 (3) of the 1997 Constitution of The Gambia requires that the National Assembly, by resolution, establish procedures for the ratification of treaties and international agreements. The Government of The Gambia (GoTG) has signed and ratified several international conventions that cut across three dimensions of 2030 Agenda for Sustainable Development, (see Annex 11 for details).

Since 2017, the Government has renewed relations with the international community, signed several human rights treaties including the second optional Protocol to the International Covenant on Civil and Political rights (ICCPR) on the abolition of the Death Penalty and the Convention for the Protection of All Persons from Enforced Disappearances and joined the Rome Statute. In November 2019 the country participated in the 3rd cycle of the UPR and submitted its first report to the ACHPR since 1994.

Despite ratifying most human rights treaties, not all treaties including the Convention for the Protection of all Persons from Enforced Disappearances (CED) and Convention against Torture (CAT) have been domesticated in national law. In relation to the Regional Human Rights Framework, The Gambia has also ratified many of the human rights instruments with the exception of the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Older Persons in Africa.¹⁵⁰ However, the low level of reporting to these treaties has been observed over the period, which affects monitoring of government compliance with these treaties thereby impacting on the enjoyment of the rights guaranteed under the treaty. This is aptly articulated in the NHRC 2019 Annual Report which indicated that the country has several outstanding reports to international treaty bodies¹⁵¹. At the regional level, the government is has not yet reported on the implementation of the African Charter on the Rights and Welfare of the Child that was ratified in 2000. It is however worthy to note that the formation of an Inter-Ministerial Taskforce on Treaty Reporting with the support of the Office of the High Commissioner for Human Rights (OHCHR) has supported the country fulfil some of its reporting obligations to International and Regional mechanisms as illustrated in November 2019, when the country participated in the third cycle of the UPR accepting many of the recommendations issued.

¹⁵⁰ <https://au.int/sites/default/files/treaties/36438-sl-PROTOCOL%20TO%20THE%20AFRICAN%20CHARTER%20ON%20HUMAN%20AND%20PEOPLES%E2%80%99%20RIGHTS%20ON%20THE%20RIGHTS%20OF%20OLDER%20PERSONS.pdf>

¹⁵¹ Including the Convention on the Rights of Persons with Disabilities, the Optional Protocol to the CRC on the Sale of Children, Child Prostitution and Child Pornography, Convention against Torture, International Convention on the Protection of the Rights of All Migrant Workers and Members of their Family

In addition to international and regional human rights instruments, there are other significant international laws, such as international labour, refugee, criminal, humanitarian, and law of the sea,¹⁵² that contribute collectively towards the protection of the rights of migrants. Nonetheless, states have also taken additional steps to further safeguard the rights of migrants and this is evidenced with the development of the New York Declaration for Refugees and Migrants, adopted to address large movements of refugees and migrants,¹⁵³ and the Global Compact for Safe, Orderly and Regular Migration,¹⁵⁴ which embodies a human rights-based approach to addressing migration and “upholds the principles of non-retrogression and non-discrimination”.¹⁵⁵ Under the Global Compact for Migration (GCM), The Gambia has pledged to draft a National Voluntary Report to assess the implementation of GCM in the country.

The Gambia’s most recent Universal Periodic Review in 2019 indicates that recommendations made to The Gambia increased to 23 percent (see Annex 6). From 171 during its second cycle in 2014 to 222 in 2019. The positive effect of the country’s transition to democratic governance can be seen in the facts that while the government only accepted slightly over half (54%) of the recommendations it received in 2014, the government accepted nearly all (93%) of the recommendations received in 2019. Overall, of the recommendations (37%) were related to SDG 16 (peace, justice, and strong institutions), reiterating the presence of peace and peacebuilding in the country. A quarter of the recommendations were related to SDG 5 (gender equality and women’s empowerment), which as noted earlier amplifies the urgency of gender equality and women’s empowerment.

Continental commitments: At regional level, The Gambia has ratified the African Charter on Human and Peoples’ Rights (African Charter) and is therefore subject to monitoring by the African Commission on Human and Peoples’ Rights (ACHPR), which reviews State

¹⁵²file:///C:/Users/Admin/Desktop/CCA/Migration/Important/MigrationHR_and_Governance_HR_PUB_15_3_EN.pdf

¹⁵³ General Assembly Resolution file:///C:/Users/Admin/Desktop/CCA/Migration/Important/A_RES_72_179_E.pdf

¹⁵⁴ https://refugeesmigrants.un.org/sites/default/files/180711_final_draft_0.pdf

¹⁵⁵ <file:///C:/Users/Admin/Desktop/CCA/Migration/Important/N1845199%20Global%20Compact%20for%20safe,%20orderly%20and%20Regular%20Migration.pdf>

reports concerning its implementation of the Charter and decides complaints of alleged violations.¹⁵⁶

Continental human rights treaties The Gambia has ratified:

- African Charter on Human and Peoples' Rights
- African Charter on the Rights and Welfare of the Child
- AU Convention Governing Specific Aspects of Refugee Problems in Africa
- Protocol to the African Charter on Human and Peoples' Rights on the Establishment of the African Court on Human and Peoples' Rights
- Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa
- AU Convention for the Protection and Assistance of Internally Displaced Persons in Africa

Sub - Regional Commitments: At sub-regional level¹⁵⁷, The Gambia is also party to several ECOWAS treaties including:

- Revised Treaty of the Economic Community of West African States
- Protocol A/P. 1/7/91 on the Community Court of Justice
- Supplementary Protocol amending the Preamble and Articles 1,2,9 and 30 of Protocol A/P.1/7/91 Relating to the Community Court of Justice and Article 4 Paragraph 4 1 of the English Version of the said Protocol.
- A Treaty of Association was signed between The Gambia and Senegal which outlined the areas of cooperation between the two countries and created a Permanent Secretariat responsible for the implementation of the Agreement.

The ECOWAS Court of Justice on several occasions has decided cases of alleged human rights violations against The Gambia with the country yet to fulfil most of the decision of the Court. However, since the change of dispensation, the Government has taken steps

¹⁵⁶ For example, At the end of the 33rd Ordinary session of the African Union Commission held in Niamey Mali, the African Commission issued a statement in which it found The Gambia in violation of Articles 2, 3, 5, 7(1)(a) and 7(1)(c), 13(1), 16 and 18(4) of the African Charter. The statement strongly urged the government to, amongst others, repeal the Lunatics Detention Act (LDA) (an Act providing for the detention and custody of lunatics) and replace it with a new legislative regime for mental health in The Gambia compatible with the African Charter and international standards and norms for the protection of mentally ill or PWD as soon as possible;

¹⁵⁷ <http://prod.courtecowas.org/basic-texts/>

to pay compensations issued to complainants by the Court.¹⁵⁸ The government was further required to report back to the African Commission when it submits its next periodic report in terms of Article 62 of the African Charter on measures taken to comply with the recommendations and directions of the African Commission in this decision. Following a twenty-two year delay, the government in 2018, submitted its combined second report covering 1994 – 2018 to the African Charter on Human and Peoples’ Rights and its initial report under the Protocol to the African Charter on the Rights of Women in Africa to the African Commission on Human and Peoples’ Rights.¹⁵⁹ However, most of the recommendations earlier issued by the Commission are yet to be implemented and the Lunatics Detention Act of The Gambia (LDA) is still in effect.

The Gambia is covered by the United Nations Integrated Strategy for the Sahel (UNISS) as part of its membership to the Sahel region. The UNISS has three overarching strategic objectives: (i) Promote sustainable Governance, (ii) support to Resilience, (iii) Peace and Security. The UN has developed United Nations Support (UNSP) in accordance with Security Council resolution 2391 (2017) to support the implementation and scale up of the UNISS. UNSP is built around the following six priority areas: (i) cross-border cooperation, (ii) prevention and sustaining peace, (iii) inclusive growth, (iv) climate action, (v) renewable energy and (vi) women and youth empowerment. Paris Agreement on Climate Change was signed and acceded in 2016 by the Gambia but has not been ratified to strengthen The Gambia’s climate action.

5.0 Cross-Boundary, Regional and Sub-Regional Perspectives

The 748km-long border between The Gambia and Senegal remains “one of the starkest examples of colonial geographical bartering”¹⁶⁰ and acts as both a bridge and a barrier in the social, political, and economic relations between the two countries. The porous border separates people who nevertheless share longstanding social, cultural, and religious ties that act as a political glue in relations between the two countries. Moreover,

¹⁵⁸ <http://prod.courtecowas.org/decisions-3/>

¹⁵⁹ <https://www.achpr.org/states/statereport?id=121>

¹⁶⁰ Khan, Mariama. *The Gambia-Senegal Border: Issues in regional integration*. Routledge, 2019.

indigenous ideas of relatedness are reflected in the cross-border transport, trade and religious networks that straddle the two countries.

While recurring conflicts over their shared border (especially between 2000 and 2016) strained interpersonal relations between the leaders of The Gambia and Senegal, they never degenerated into violent conflict, thanks (at least in part) to strong social, cultural, and religious cross-border ties. However, even though communities that live on The Gambia-Senegal border share such ties, research has shown that when economic interests are threatened, cultural principles of cooperation and kinship tend to be abandoned in favor of transactional behavior and competitive attitudes, which can cause the border to become “a significant conflict generator in Gambia-Senegal relations and in relations among Gambian and Senegalese politicians.”¹⁶¹.

In 2018 the Gambia Immigration Department (GID) commissioned a Comprehensive Border Assessment,¹⁶² on the basis of which the Department developed its Strategic Plan 2019-2024, which details an overarching set of border management priorities in The Gambia.¹⁶³ Gaps in migration data, to inform migration policy, discussions and regulations on migration. In 2019, the government began deploying MIDAS to address The Gambia’s vulnerability to transnational organized crime within the ECOWAS region;¹⁶⁴ at its key strategic border crossings of Giboro, Farafenni, Sabi and Amdallai with a data centre in Banjul. In these border locations there also exist inter-agency and cross-border cooperation structures.

The vast and sparsely monitored air, land, and maritime borders, coupled with lack of operational capacity of its security operatives to effectively curb mounting crime is a

¹⁶¹ Ibid.

¹⁶² Comprehensive Border Assessment Report 2018

¹⁶³ Articulated priorities include: (1) review the 1965 Immigration Act and align it to national, economic development objectives and global immigration trends, (2) ensure secured identification and documentation for Gambians, (3) strengthen inter-agency and cross-border cooperation, and (4) enhance border control management, amongst other priorities.

¹⁶⁴ MIDAS is IOM’s Border Management Information System (BMIS) that allows States to process and record traveler information upon entering and exiting border crossing points for the purpose of identifying travelers, verifying biometrics, inspecting and authenticating travel documents, and collecting and analyzing data

recipe for enabling transnational organized crime.¹⁶⁵ The Gambia is a source, transit and destination country for irregular migration and transnational organized crime, such as trafficking in persons, drugs, and arms, and smuggling of migrants. Although the country is a signatory to the United Nations Convention against Transnational Organized Crime, it has only domesticated the Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children (TIP ACT 2007), while the rest of the protocols especially the protocol to suppress smuggling of migrants have not been domesticated¹⁶⁶.

The Gambia, as a member of ECOWAS, regularly participates in regional Heads of Immigration meetings, which bring together representatives of national immigration services of the Member States to facilitate cooperation and coordination among and between themselves on border and migration management in the region¹⁶⁷. On the political front, The ECOWAS Commission, over the years, actively contributed to the conduct of successful, credible, and transparent elections within the sub-region. A good example is the unprecedented role played by ECOWAS in The Gambia's 2016 presidential elections by ensuring, through a military intervention, a peaceful transition to democratic rule. The 4 December 2021 presidential elections, won by the Adama Barrow drew interest from regional and international observers who declared the election peaceful, fair, and transparent. Several international organizations, including the AU, Commonwealth, ECOWAS, EU and EISA, and domestic civil society organizations, observed the election.¹⁶⁸

¹⁶⁵ National Security Policy 2019

¹⁶⁶ The protocols that have not yet been domesticated are: The Protocol against the Smuggling of Migrants by Land, Sea and Air and Protocol against the Illicit Manufacturing and Trafficking in Firearms.

¹⁶⁷ <https://fmmwestafrica.org/news/ecowas-heads-immigration-meeting>.

¹⁶⁸ A large number of notable dignitaries were present in the country during the electoral period, including the Special Representative of the Secretary-General (SRSG/UNOWAS) Annadif Khatir Mahamat Saleh, Assistant Secretary-General for Africa in the Departments of Political and Peacebuilding Affairs and Peace Operations (ASG/DPPA-DPO-Africa) Ms Martha Ama Akyaa Pobee, H.E. Ernest Bai Koroma (former president of Sierra Leone -ECOWAS), H.E. Ngalema Morlanthe (former president of the Republic of South Africa – A.U.), H.E. John D. Mahama (former president of the Republic of Ghana – EISA), H.E. Olusegun Obasanjo (former president of the Federal Republic of Nigeria), H.E. Norbert Neuse (Member of the European Parliament (Germany) – E.U.) and representatives of West African Elders Forum, H.E. Goodluck E. Jonathan (former president of the Federal Republic of Nigeria) and H.E. Kadre Desire Ouedraogo (former president of ECOWAS Commission). The former heads of state all concurred on the orderly disposition of the period before, during, and so far after the vote.

The Gambia has already implemented the ECOWAS Passport and Biometric Identity Card, which are in conformity with the ECOWAS biometric card specifications. The Gambia is also implementing essential ECOWAS priority integration programs such as the ECOWAS Trade Liberation Scheme (ETLS), Inter-State Road Transit (ISRT), and ECOWAS Common External Tariff (CET), as well as the Fruit Fly Control Project (FFCP) that aims to strengthen the private sector investments in the mango industry. This has helped in boosting trade, agricultural and industrial production in The Gambia and the sub-region. The Recently launched ECOWAS Cross border development programme with US\$80 million financing (2021-2026) puts the Gambia in two zones: First with Senegal, Mali and Guinea Conakry, and second within the Senegambia basin including Guinea Bissau.¹⁶⁹ Furthermore, on trade agreements, The Gambia is a signatory to the Africa Continental Free Trade Area (AfCFTA) which is Africa's master plan towards accelerating intra-African trade and boost Africa's trading position globally while accelerating and re-enforcing sustainable development.¹⁷⁰ As a companion to the CCA¹⁷¹, the UN-RCO in The Gambia developed a paper that used the survey data from 34 African countries to analyze factors that have the potential to facilitate and enhance how youth on the continent can fully benefit from the AfCFTA. The paper identified five policy considerations including the following: (a) paying attention to country contexts; investing in (b) quality education, (c) gender equality, (d) spatial equality and (e) bulk infrastructure services^{172, 173}.

¹⁶⁹ The Gambia Standard Bureau is updating the National Quality Policy of the Gambia to be in line with the ECOWAS Quality Policy. Also, the National Standardization Strategy (2018 – 2020) is being updated to include the already approved ECOWAS Regional Harmonized Standards within the ECOSHAM framework model. On energy, The Gambia is part of the sub-regional initiatives such as The Gambia River Basin Organization for Development (OMVG) energy project, which is expected to boost the supply of renewable and clean energy in the country and region. The project is expected to supply a combined electricity supply of 64MW from its Keleta (14MW) and Sambangalou (50MW) plants.

¹⁷⁰ The AfCFTA was launched in 2019, and covers 54 countries, encapsulating 1.2 billion people with a combined economic output of US\$2.5 trillion.

¹⁷¹ Refer to CCA Regional Focus for more details

¹⁷² Defined as public infrastructure services of which water, sewage and electricity are generated, collected, stored, purified, conveyed and disposed of, as is relevant, and which is connected to a reticulation system which in turn distributes services to and from end users.

¹⁷³ CCA Regional Focus Paper: Gambia and The Africa Agenda 2063, November 2020.

Regional Peace and Security: The role of ECOWAS in conflict prevention has also been critical in securing the peace in The Gambia since 2017. For, example, on December 17 ECOWAS authorized the ECOWAS Standby Force (ESF) with a mandate to uphold the results of the presidential elections. On January 19, after the failure of repeated mediation efforts, ECOWAS deplored an estimated 7,000-strong force led by Senegal into The Gambia . It is significant to note that although ECOWAS has a history of military interventions in its member countries – (Liberia (1990), Sierra Leone (1997), Guinea-Bissau (1999), Ivory Coast (2002) and Mali (2013)), it was the first time the organization was intervening militarily in a non-violent situation.

The border with The Gambia prevents Senegal from having easy access to its southernmost region of Casamance, which is one of the factors that has contributed to the persistence of the separatist armed group that has been operating there since 1982 — the *Movement of Democratic Forces of Casamance* (MFDC) — which finances its operations through organized criminal activities, most notably the illicit trade in rosewood. The Casamance forest area covers about 30,000 hectares and is known for its rich vegetation, biodiversity and expansive forests, including rare tree species such as rosewood, which is particularly sought after by China’s rapidly developing wood industry.¹⁷⁴ The region was once Senegal’s breadbasket, but illegal logging is rapidly depleting its forests and exacerbating the ravages of climate change on a fragile ecosystem.¹⁷⁵ The NGO *Trial International* has estimated that, to date, the Casamance region may have lost up to a third of its forests (over 10,000 hectares) to illegal logging,¹⁷⁶ which is facilitated by corruption among both Senegalese and Gambian authorities, who allow various actors to operate with impunity.¹⁷⁷ The problem is exacerbated by youth unemployment and by protracted conflict that has been unfolding in the Casamance region for over three decades.

¹⁷⁴ Westwood: Dealing in conflict timber across The Gambia and Senegal. Trial International, 2020 – https://trialinternational.org/wp-content/uploads/2020/03/press-kit-Westwood_EN.pdf

¹⁷⁵ The Silent Destruction of Senegal’s Last Forests. Institute for Security Studies, 2019 – <https://issafrica.org/iss-today/the-silent-destruction-of-senegals-last-forests>

¹⁷⁶ Westwood: Dealing in conflict timber across The Gambia and Senegal. Op. cit.

¹⁷⁷ The Gambia ranks 102nd out of 180 countries in Transparency International’s 2020 Corruption Perceptions Index with a score of 37/100, having gained 7 points since the ouster of former President Yahya Jammeh in 2017. Senegal ranks 67th with a score of 45/100.

International: Generally, the government has made concrete gains in its efforts at rehabilitating the image of The Gambia after years of isolation under former President Jammeh. These include rejoining the Commonwealth, which The Gambia left in 2013, and rejoining the International Criminal Court (ICC), which it left in 2016. A recent fruit of these efforts was The Gambia's election, for the first time in its history, to serve a 3-year term on the UN Human Rights Council (2022-2024).

There has also been a rise in the inflows of foreign aid to the country because of The Gambia's ongoing democratic transition (see Annex 12). Trade with China and India and other Asian economies, and the Middle Eastern countries has increased over the years, and bilateral agreements have been signed with Russia for measures including visa-free travel for government and business officials.

The United Nations Integrated Strategy for the Sahel (UNISS) and its Support Plan focus on cross-border and regional cooperation to promote complementarity and convergence among the 10 countries covered by the strategy (Burkina Faso, Cameroon, Chad, The Gambia, Guinea, Mali, Mauritania, Niger, Nigeria, and Senegal), and among the UN entities in scaling up efforts to accelerate shared prosperity and lasting peace in the region, as well as synergies of activities, partnerships and innovations, and to mobilize expertise and financial resources.

6.0 Financing Landscape and Opportunities

In line with the Addis Ababa Action Agenda (AAAA) and to strengthen Financing for Development (FfD), The Gambia conducted two Development Finance Assessments (DFAs) in 2017 and 2018. This was for the country to have a comprehensive picture of the sources of financing for development and to provide recommendations for the development of an Integrated National Financing Framework (INFF). The Gambia has taken positive steps towards improving the level of development finance, and its governance. These include the Medium-Term Economic Fiscal Framework (2019),

Medium-Term Debt Management Strategy (2020-2024), and Public Finance Management (PFM) Strategy (2012-2025).

As indicated in NDP 2018-2021 and VNR 2020, The Gambia generates development financing from a variety of sources broadly classified as domestic and external sources. Domestic development finance can come from public and private sources. Domestic public development finance includes tax and non-tax revenues, public domestic borrowing, and public private partnerships (PPPs). The main private development sources are private borrowing and other sources from private sources like DFI, PPPs and remittances. Similarly, external development finance is derived from both public and private sources. Under external public development finance are the following: ODA, domestic borrowing, FDIs, PPPs and remittances. The contribution of the Gambian diaspora through remittances form part of external private development finance flows, in addition to foreign direct investment. The Gambia also has emerging sources development finance from climate change funds to mitigate the impact of climate change on the population. Another source that has a substantial potential and is likely to play a major role in the post-COVID 19 is the amount of credit from the banking sector to private sector, SMMEs (Development Finance Assessment – The Gambia, 2018).

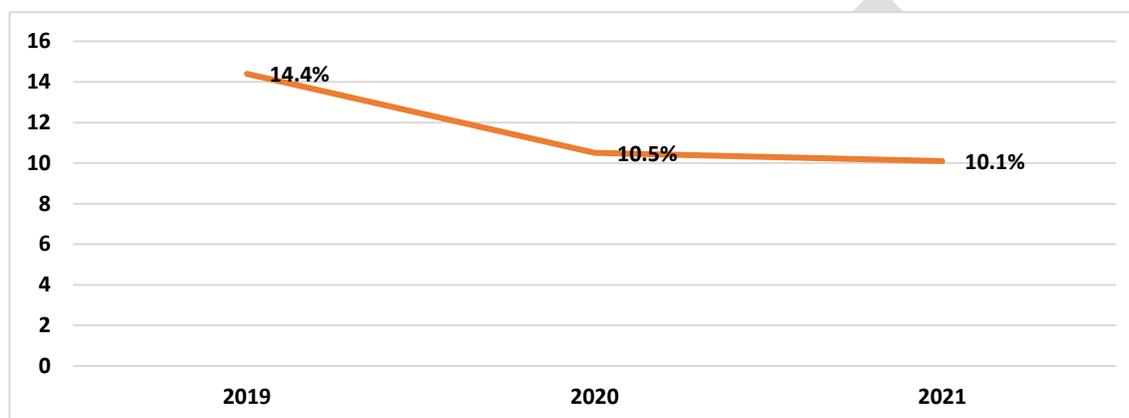
Domestic Sources: Tax and Non-Tax Revenues

From 2006 to date The Gambia has made several reforms in public finance management (PMF), with notable reforms in tax reforms and non-tax collections due to improved efficiency in the way government revenue are collected, although more could be done.¹⁷⁸ The establishment of the Gambia Revenue Authority (GRA) in 2006 and modernization of the income and sales tax and the income and the customs and excise tax, value added tax (VAT), and the many changes in tax administration and simplification of the rates coupled with intensive taxpayer education has caused revenue to increase as a percentage of GDP. The tax as a percentage of GDP is at 10.1 percent because of poor performance

¹⁷⁸ Tax reforms included, among others, reducing corporate tax, increasing taxes on tobacco products, the introduction of a fuel levy, enhancement of the digital tax systems and other tax reforms outlined in the annual budget speeches.

in the agriculture, tourism and service sectors due to the shock from climate change and the COVID-19 among other risks (Figure 8.2).¹⁷⁹ The non-tax revenue has increased marginally from 2016 to 2019 from 1.5 percent in 2016 to 1.7 percent, 0.8 and 2.1 percent in 2018 and 2019 respectively.

Figure 8.2: Tax as a percentage of GDP 2019-2021



Source: Ministry of Finance and Economic Affairs, 2021.

The Gambia revenue base from the private sector is small because of the small size of the private sector, which dominated by micro- and small-scale enterprises. The Gambia could not meet its domestic revenue targets in 2021 due to the impact of the COVID-19 pandemic on the Gambia including a significant slowdown in GDP, poor performance in productive sectors including agriculture, tourism and service sectors.¹⁸⁰ The low domestic revenue collection is the result of both weak administration capacity and policy gaps, including limited capacity to effectively enforce tax collection and flawed tax policy design, including too many exemptions narrowing the tax base of the most important instruments.¹⁸¹ Strengthening revenue mobilization requires tax administration and tax policy reforms to supplement grants that have been a major source of expenditure financing and could be subjected to volatility. With prediction of improved overall economic performance and sustained reforms in

¹⁷⁹ World Bank, 2020. The Gambia: Overcoming a No-Growth legacy - Systematic Country Diagnostics

¹⁸⁰ The Gambia 2021 Budget Speech by MoFEA

¹⁸¹ Ibid., 2020

public finance management (PMF), The Gambia domestic sources of development finance could be improved.

External Sources

Official Development Assistance (ODA)

ODA has been a major component of development finance for the Gambia. Grants comprise a major portion of ODA, accounting for 70 percent of the past 5 years up to 2018. Loan make-up to the remaining 30 percent (World Bank, 2020). The two main sources of development finance currently available for the country are through Official Development Assistance (ODA) and personal remittances which accounted for 96 percent of financing sources in 2017.¹⁸²

After 2017 democratic elections, The Gambia forged partnerships with various development partners and donors. Annex 8 indicates the contribution of various external development financing sources in grants and loans. According the Ministry of Finance data, the country received grants of 9,983, 064 in 2019; 8,136,033,885 in 2020, and 8,804,767,617 in 2021. The main external partners include: Africa Development Bank, World Bank, European Union, China, Saudi Fund for Development (SFD), Global Partnership to Education, Gavi, Green Climate Fund and UN entities including UNDP, UNICEF. In terms of loans, The Gambia received a total of 4,561,717,485 in 2019; 4,048,298,924 and 4,222,498,085 in 2020 and 2021 respectively. The leading lenders are Saudi Fund For Development (SFD), Islamic Development Bank (IDB), Kuwaiti Fund for Economic Development (KFAED), Organization of Petroleum Exporting Countries (OPEC), Kuwaiti Fund for Economic Development (KFAED), Abu Dhabi, Arab Bank for Economic Development. in Africa (BADEA), and Africa Development Bank *Ministry of Finance and Economic Development, 2022).

Remittances

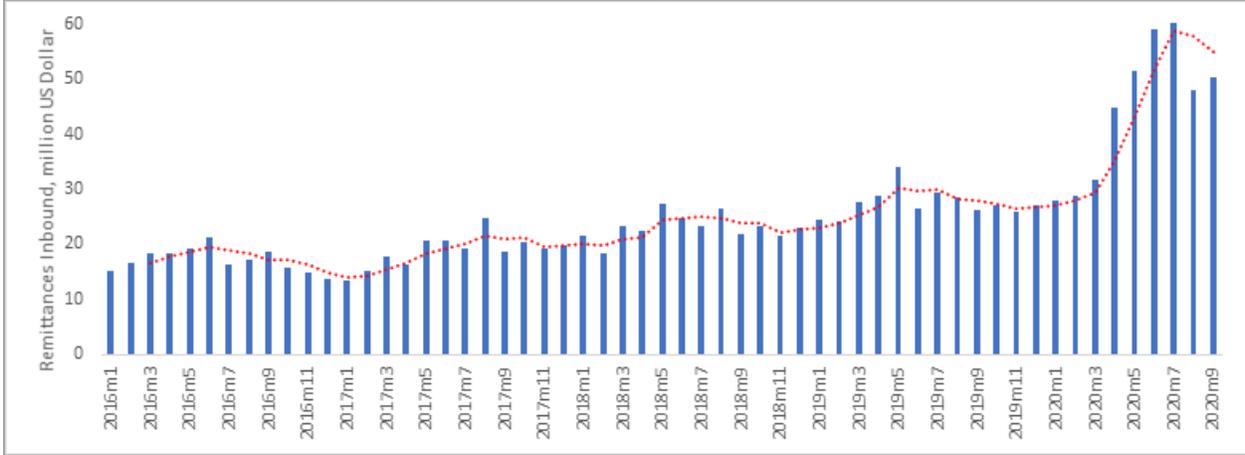
Remittances from the Gambians in diaspora are key sources of capital income for the country and important contributor to the economy and social protection. The remittance

¹⁸² Due to data gap, CCA was unable to provide infographics showing flow of ODA to 2021.

volume to the Gambia has steadily increased in the past years from US\$205.6 million to US\$226.7 million to US\$277.9 million in 2016, 2017 and 2018 respectively, and increased to US\$ 318.50 million in 2019.¹⁸³ The contribution of remittances is equivalent to over 20 percent of the GDP. The Gambia according to the World Bank is one of the top ten countries in the world that is dependent on remittances and the third highest dependent country in SSA after Liberia and Comoros. Foreign direct investment (FDI) in the Gambia in 2019 was US\$44.05 million while remittances amounted to US\$318.50 million in the same period.¹⁸⁴ Foreign remittances from the Gambians in diaspora play an important role in national development – reducing hunger and poverty, improving health and education outcomes, and helping attain other key SDG goals and targets.¹⁸⁵

In March 2020, the World Bank predicted a sharp decline of international remittances for countries in SSA by 23.1 percent in 2020. Nevertheless, Balance of Payment (BoP) data show a rapid increase of formal remittances from March 2020 (Figure 8.5).

Figure 8.1: Time Series of Formal Remittances (inbound, in million USD), including a trend line using a moving average



Source: Central Bank of The Gambia, 2020.

¹⁸³ Cetnral Bank of The Gambia, 2020

¹⁸⁴ Ibid. 2020

¹⁸⁵ The private remittances sent to relatives and friends are mostly used for social investment and consumption, paying recurrent costs of feeding, health, education, and social amenities of families.

During the second and third quarters of 2020, remittances grew by 89.3 percent, compared to 18.5 percent for the same period in 2019. In contrast, household survey data indicates that between March and August 2022, 84.6 percent of households reported a decline of international remittances, and only 1.3 percent witnessed an increase.¹⁸⁶ One explanation for this difference might be a switch from informal to formal channels. This explanation is supported by The Gambia's elevated level of informal remittances pre-COVID 19. Data collected in another survey in August 2019 suggest that 32.3 percent of The Gambia's total remittances were transferred through informal channels compared to 6.9 percent in Senegal. Further available data also suggest remittance flows have shifted from informal to formal channels in The Gambia.

Opportunities in the Private Sector

The 2020 World Bank report indicates that the private sector in The Gambia provides both challenges and opportunities for growth, creation of employment and reduction of poverty.¹⁸⁷ The same report also indicates that The Gambia has struggled to establish a vibrant private sector and a diverse economy. According to the 2014 census of establishments (the latest available), The Gambia had about 37,000 businesses, amounting to 54 people per business. Micro firms (with no paid employees) and small firms (with 1 to 4 paid employees) make up 95.6 percent of firms in The Gambia. Only 4.4 percent of firms have five or more employees. The sectors in which these firms operate are also highly concentrated, as 65 percent of businesses operate in trade and 20 percent are in manufacturing, with the remaining 15 percent spread across 12 different sectors. Gambian firms are highly informal and only 16 percent of firms were registered with the GRA, which suggests scope for higher formalization. Moreover, only 20 percent of firms kept some form of accounting.

The Gambia National Development Plan 2018-2022 identifies the high cost and intermittent access to electricity, low access to credit, and the tax code as the three main

¹⁸⁶ <https://blogs.worldbank.org/african/how-covid19-changed-path-remittances-gambia>

¹⁸⁷ World Bank, 2020. The Gambia: Overcoming a No-Growth legacy - Systematic Country Diagnostics

challenges to confront if the Gambia is to harness its citizen's potential to grow businesses and create jobs.¹⁸⁸ The 2018 Enterprise Survey finds that access to finance and electricity are the main obstacles for business operations. The World Bank 2019 study on policies for private sector-led growth in The Gambia identifies the following macro level factors as key constraints to growth: (i) limited private investment, (ii) inadequate and inefficient public investment, (iii) low productivity, and (iv) limited economic diversification (World Bank 2019). In addition, the study highlights the following as binding constraints to private sector growth: (i) limited competitiveness in the key growth sectors (agriculture and tourism), (ii) a weak enabling environment for SME development and growth, and (iii) poor access to finance. Reducing the crowding out of private sector lending is a necessary condition to improve access to finance, as is improving the diversity of financial services. Fostering increased financial inclusion will require developing and improving financial infrastructure.¹⁸⁹

The Gambia Public Debt

According to the Joint World Bank-IMF Debt Sustainability Analysis March 2020, relative to the previous Debt Sustainability Analysis (DSA) conducted in April 2019, the Gambia's overall and external debt distress risk rating has improved from "In debt distress" to "High", given the elevated probability of external arrears' re-emerging due to the weak financial position of some state-owned enterprises (SOEs), at present, External PPG debt stood at about US\$796 million at the end of 2019 (46 percent of GDP). Nearly two-thirds of the Gambia's medium- and long-term (MLT) external debt is owed, in equal proportions, to multilateral and so called 'plurilateral' creditors, with the Islamic Development Bank (IsDB) accounting for half of the debt owed to the later. Non-Paris Club creditors hold the bulk of the debt own to bilateral official creditors (about a quarter of total external debt), while the Paris Club debt represent only 0.1 percent of the Gambia's external debt. The remainder of the MLT debt (5 percent) is mostly owed to external private creditor. Refer to Annex for The Gambia: Structure of PPG External Public Debt at the end-2019.

¹⁸⁸ The 2018 Enterprise Survey finds that access to finance and electricity are the main obstacles for business operations.

¹⁸⁹ World Bank, 2020. Systematic Country Diagnostic.

In the last two decades, years of erratic policy implementation and high government spending on unproductive assets led to a rapid accumulation of public debt, which increased from 38 percent in 2008 to 87 percent of GDP in 2018 (IMF, 2020). Following the debt relief under the Heavily Indebted Poor Countries (HIPC) initiative in 2007, The Gambia fell back into debt distress in 2019 (World Bank, Systematic Country Diagnostics – The Gambia, May 2020). However, the Government has taken positive steps, such as avoiding contracting new non-concessional external debt, curbing net domestic borrowing, and extending maturities. The Government and the external creditors have also agreed on modalities for external debt servicing for the next five years. The debt restructuring is expected to ease the debt distress profile for the country.

While implementing the above measures, the government has also negotiated a medium-term debt restructuring program with its external creditors. The objective of the debt restructuring is to obtain debt deferral for at-least five years to restore back debt sustainability in an effort to secure an Extended Credit Facility (ECF) with the International Monetary Fund (IMF). The debt deferral is expected to yield a savings estimated at USD93.3 million (GMD4.8 billion)¹⁹⁰ on principal repayments and interest payment between 2020 and 2024. However, when not effectively and productively utilized, the debt restructuring may pose serious risks to the country’s fiscal position in the medium-term.

7.0 Analysis of Country’s Development Risks

The CCA has produced a risk analysis, including mitigation strategies for The Gambia (see Annex 5, 6 & 7), indicating the multi-dimensional nature of risks, and likely impact, that cuts across three dimensions of 2030 Agenda for sustainable development. Risks to sustainable development in The Gambia are multiple, interlinked and mutually reinforcing (see Figure 4.2). The weak and uncertain political and economic governance, weak public institutions, low growth and unshared prosperity, climate change and other risks, are dangers to The Gambia’s development trajectory to 2030 and b.¹⁹¹ The World Risk

¹⁹⁰ Medium-Term Debt Strategy (2020-2024)

¹⁹¹ The 2019 recommendations of the UPR request a number of changes regarding legislation providing for freedom of expression and speech, and the ILO CEACR requests for information on the existence of laws governing the press

Analysis 2020 ranks The Gambia as the 28th most climate-vulnerable country.¹⁹² Agriculture and aquaculture which are key sources of food, employment and livelihood are subject to frequent droughts and high temperatures.

Given the risk and uncertainties in the agriculture and tourism sectors, and limited safety nets and instruments to caution smallholder farmers, the development trajectory in The Gambia faces critical challenges. With almost 70 percent of the rural population living below the poverty line,¹⁹³ smallholder farmers have neither the absorptive capacity to cope when their crops are impacted by climate change nor access to insurance mechanism without support. The increasing instability including recent COVID 19 crisis, financial crisis, insecurity in the Gambia and the Sahel, and problems caused by changing climate conditions and other risks, has brought growing insecurity at personal, community and state level.

As indicated in Annex 7, the CCA have identified various risks and risk mitigation measures¹⁹⁴, that include building and sustaining political democracy and good governance; promoting diversified and resilient economic growth and shared prosperity; enhancing investment in basic and social protection; investment in private-led growth and creation of decent job; strengthening capacities of public service institutions and local government structures; investment in DRR; investment in infrastructure including electricity, water and transport; investment in research and early warning systems; and building effective partnerships, including promoting PPP, among other areas.

and other media, laws governing political parties and associations, laws governing assemblies, meetings and demonstrations

¹⁹² Bündnis Entwicklung Hilft and Ruhr University Bochum – Institute for International Law of Peace and Armed Conflict (IFHV) (2020) World Risk Report 2020.

<https://reliefweb.int/sites/reliefweb.int/files/resources/WorldRiskReport-2020.pdf> /

¹⁹³ Gambia Bureau of Statistics (2017) Integrated Household Survey 2015/16.

www.gbosdata.org/downloads/integrated-householdsurvey-ihs-24

¹⁹⁴ During CCA stakeholder consultations, risk analysis was also done by sectors. This was done using the methodology prescribed by Annex 6 of the UNDSGDG Cooperation Framework Companion Package consolidated annexes (pages 17 and 18). The list of risks are Annexed

8.0 Conclusions and The Gambia's Key Development Challenges and Opportunities

The 2017 democratic transition raised expectations that The Gambia could escape from its fragility trap and ultimately break with its history of bad governance, low economic growth, high poverty, and gender and other social inequalities. The risk of The Gambia sustainable development trajectory to 2030 and beyond are multiple, interlinked and mutually reinforcing. The root cause of The Gambia's average performance on SDGs, is inherently political. Bad politics/dictatorship, low productivity growth, undiversified economy, poor economic management, environmental mismanagement and degradation, marginalization and exclusion and weak resilience entwine in a pernicious manner to derail the achievement of SDGs. The situation is made worse by climate change, COVID-19 and other risks. Other bottlenecks include poor investment and development of the private sector led growth; ineffective public finance management and debt management; limited investment in quality outcomes in health, education/training, and gender equality; and building social, economic and environmental resilience.

Four years into political transition, The Gambia still struggles to find a common ground in promoting democracy, unity, good governance, gender equality and sustainable development. Together with political transformation, The Gambia needs to fast-track inclusive and resilient economic transformation and increase growth to create decent jobs and give citizens, especially youth and women, a stake in stability. This is critical, given the high population growth rate in the country. The nexus between peace-good governance-development-humanitarian is undisputed.

In The Gambia, the majority of the population is still benefiting directly and indirectly from the agriculture sector. **The sector, therefore, remains a key vehicle for economic transformation, food security/nutrition security, means of livelihood, and employment, especially for the disadvantaged and vulnerable, in The Gambia.** Thus, transforming and investing in this sector is necessary and critical in The Gambia to sustain the country's development trajectory to 2030 and beyond.

Key development challenges and opportunities

The Gambia's challenges, which are also opportunities, to fast-tracking development trajectory to 2030 and beyond include the following¹⁹⁵:

- Formulation of long-term vision for The Gambia (now that Vision 2020 has lapsed), targeting transformation on social, economic, and environmental dimensions of sustainable development, and building resilience.
- Developing and redefining a new national development plan that take into consideration The Gambia's current political, socio-economic, and environmental/climate change risks and fragility. NDP 2018-2022 provides useful lessons for the future.
- Having credible data for development to inform policy, decision making and planning. Credible and disaggregated data and measurement (including by location, gender, age, and other socio-economic factors) for decision making, policy and planning are more vital than ever before to shape the governments and partners' immediate response and building resilience to guide future policy choices.
- Enhancing democracy, good governance, and human rights environment and practice by:
 - ✓ Finalizing and enacting a new constitution for The Gambia
 - ✓ Enhancing capacities of of accountability, human rights, security, judicial and legislative institutions; including the Constitutional Review Commission (CRC), National Human Rights Commission (NHRC), the Security Sector Reform (SSR), judicial reform, and legislative reforms to promote, fulfill, and monitor human rights and rule of law in The Gambia.
 - ✓ Enactment of key Bills including the Anti-Corruption Bill; Access to Information Bill; Prevention and Prohibition of Torture Bill; International Crimes Bill; Criminal Offences and Criminal Procedure Bills; Public Private Partnership Bill; National Health Insurance Bill; Capital Markets 45 and Securities Bill and Election Bill.
- The Gambia needs private/sector led economic transformation, to promote diversification and resilience. Some viable sectors include:
 - Investment in smart agriculture;
 - Investment and promotion of innovations and use of modern appropriate technology and value addition in agriculture and businesses;
 - Investment in and diversifying tourism sector services
 - Promoting of ease of doing business through improved policy and legal environment,

¹⁹⁵ The challenges and opportunities summarized below are not only interlinked, but are also integrated, implying that failure to address one or two have ripple effects and could lead to failures in others.

- Promoting private sector investment and operation (e.g. SME industries);
 - investment in infrastructure – transport, electricity (invest in clean energy), water, sewage system (PPP),
 - Supporting and promoting the use of Public Private Partnership (PPP (as a means of leveraging public and private sector resources and. Review\revise the National Public Private Partnership Policy (2015-2020), that has lapsed.
- Programs for Skills Development and Job Creation: Investment in national and regional programs to promote skills development and creation of additional decent jobs for youth, including investment in ICT, youth entrepreneurship, innovation and incubation/start-up and internship programmes (investment to reap demographic dividend).
 - Investment in human capital development, social protection and social inclusion/integration, in particular: Revitalizing and promoting access to the Primary Health Care system, promoting reduction of maternal and under-five mortality; addressing governance and financial architecture in the health sector; Building and maintaining effective and quality basic and secondary education, and TVET to promote effective participation and gender equality, improving the quality of basic education and TVET; Strengthening safety-nets and social protection programmes especially on coordination, monitoring and targeting and more so programmes targeting the weakest section of society including people living with disabilities, unemployed youth and women.
 - Considering the potential increase in socioeconomic vulnerabilities in The Gambia as a result climate change, COVID-19 crises and other risks, the major challenges is building national mitigation, adaptation and resilience systems, including effective early warning systems in The Gambia. This calls for increasing effective partnerships including PPP, enhancing environment governance, adequate investment in preparedness, warning systems and research, monitoring and evaluation systems. The Gambia’s participation in and accessing regional and international climate change financing instruments for mitigation and adaptation is also a critical area of concern.
 - Reducing and servicing debt is critical in The Gambia. The government must effectively continue working with various plurilateral, bilateral and private creditors to effectively manage external debt service for the next five years and beyond. Measures to curtail public debt, promote effective PFM, and innovative resource mobilization need to be strengthened through the implementation of the recently formulated Aid Policy and Debt Management Strategy.

In a nutshell, Gambians are looking forward to a positive, inclusive, and sustainable development and social transformation trajectory to 2030 and beyond. However, without fresh and inclusive political and economic direction, the potential for increased poverty and inequalities, gender inequality, food and nutrition insecurity, tension, insecurity,

increased migration flows is high, winding the development trajectory 'clock' back to pre-2017. This is the challenge the new government, and its partners, faces as it embarks in promoting inclusive development and social transformation in The Gambia.

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9.0 ANNEXES

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Annex 1: The Gambia National Development Plan 2018-2021

Focus areas under each Strategic Plan

Strategic Priority 1: Restoring good governance, respect for human rights, the rule of law, and empowering citizens through decentralization and local governance

Restoring good governance, rebuilding, and restoring public confidence in key institutions, upholding human rights and strengthening access to justice, in the context of transitional justice are urgent priorities in the National Development Plan¹⁹⁶. The desired outcomes under this strategic priority are enhanced good governance and freedom of expression; improved access to quality Justice Service; without undue delay by an independent and efficient Judiciary, Ombudsman and ADRS; human rights and democratic institutions and mechanisms established and strengthened; a reformed security sector and establishment of civilian and democratic oversight mechanism guaranteed for non-recurrence of human rights violations by the security forces; effective and harmonized policies and regulatory frameworks for enhanced coordination of the decentralization programme; strengthened human and institutional capacities at all levels for decentralization; expanded revenue base of councils supported by standardized financial management and accounting systems.

Strategic Priority 2: Stabilizing our economy, stimulating growth, and transforming the economy

Following decades of poor economic governance and high mismanagement of state resources, the new Government has outlined in the NDP major reforms geared towards improving macroeconomic management for inclusive sustainable development and poverty reduction. Government seeks to achieve this through prudent fiscal management for debt sustainability and enhanced resource alignment; transparent and accountable public financial management; sound monetary policies for price and exchange rate stability formulation; well-governed and financially viable State -owned Enterprises for enhanced macro-economic stability and service delivery; enhanced, independent and autonomous economic governance institutions for effective macro-economic management and stability

Strategic Priority 3: Modernizing our agriculture and fisheries for sustained economic growth, food and nutritional security and poverty reduction

Agriculture constitutes the second largest sector in The Gambia's economy with a contribution of 20 per cent to GDP. The sectors poor performance in recent years has resulted in deepening rural poverty and volatile GDP growth. During the NDP period, government seeks to achieve a number of outcomes including a consolidated agriculture sector policy with appropriate sub-sector policies to create an enabling

¹⁹⁶ NDP Abridged Version (2018-2020)

environment for modern, market-led agriculture; value chains enhanced for agriculture and livestock transformation; increased production of basic agricultural commodities (crops and livestock) for enhanced food and nutrition security; enhanced institutional efficiency and effectiveness for the fisheries sector value chains improved for fisheries and aquaculture transformation.

Strategic Priority 4: Investing in our people through improved education and health services, and building a caring society

Under the National Development Plan, government prioritizes further investments in health and education to develop the country's human capital. It seeks to do so by ensuring quality health and education, making basic social services accessible and affordable to all, and improving social and child protection systems for the most vulnerable. The expected outcomes at the end of the plan period include improved quality learning, with special emphasis on science, technology, engineering and mathematics (STEM), health, agriculture and special needs at the basic, post-secondary/tertiary and higher education level; improved access to non-formal education and literacy programmes for out-of-school children, youth, and non-lettered adults; strengthened quality health service delivery for reduction of maternal, new-born, Infant, child and adolescent morbidity and mortality and improvement of adolescent and youth Health; improved, equitable access to safe and affordable water and sanitation, good hygiene practices, and environmental protection promoted for all; improved nutritional well-being of all Gambians, particularly mothers and children; the poor and most vulnerable benefit from social safety nets and social security as an integral part of a sustainable, affordable, and effective social and child protection systems; and an enhanced inclusiveness and participation of persons with disabilities in the National Development Agenda.

Strategic Priority 5: Building our infrastructure and restoring energy services to power our economy

Under this strategic priority, Government aims to improve the policy and regulatory environment to attract investment into the energy sector and improve electricity generation capacity. This includes the use of renewables. Furthermore, the plan seeks to improve access to electricity, enhance household energy security and ensure secured petroleum resources to support national development. Other outcomes expected include enhanced land, river, sea and air transport for affordability, accessibility, and competitiveness; improved management and provision of public works infrastructure for enhanced socio-economic development.

Strategic Priority 6: Promoting an inclusive and culture-centred tourism for sustainable growth

Tourism is one of the major contributors to economic growth in The Gambia. The government's goal is to make tourism a highly competitive and sustainable industry that is people - and culture - centred. The specific expected outcomes under this priority include an enhanced contribution of tourism for increased

economic growth and employment opportunities and a tourism industry that integrates and promotes cultural assets. Government's focus is on policy reforms to promote competitiveness; marketing for destination recognition and attractiveness; quality service delivery; enhanced security; product diversity; enhanced community participation and greater linkages with other sectors especially agriculture and natural resources, as well as promotion of the Gambia's biodiversity and rich culture through opening up the sector to rural and non-urban based locations.

Strategic Priority 7: Reaping the demographic dividend through an empowered youth

This priority stresses the importance government attaches to the role of youth in overall national development and its commitment to "leave no youth behind". Major expected outcomes linked to this strategic priority include the creation of gainful employment opportunities; development of entrepreneurial skills for Gambian youth; improved physical, mental, social wellbeing, sexual and reproductive health and rights for young people, including persons with disability;; harmonized rights-based policies and improved coordination of programmes and interventions related to youth and sports; sports promoted and competencies developed for effective participation in national and international competitions for sporting excellence and glory; and an upgraded policies, laws, and regulations, for efficient functioning of the labour market.

Strategic Priority 8: Making the private sector the engine of growth, transformation, and job creation

The private sector is a key player especially when it comes to job creation. Government therefore seeks to create the enabling environment that will promote private sector participation especially in manufacturing, trade and industry to stimulate growth and development. In line with this priority, the main desired outcome for government is upgraded policies, laws, and regulations, for efficient functioning of the labour market.

Critical Enablers

To create the right environment for the realization of the priorities above, seven (7) critical enablers have been identified namely; a public sector that is efficient and responsive to the citizenry; empowered Gambian woman to realize her full potential; enhanced role of the Gambian diaspora in national development; promoted environmental sustainability, climate and disaster resilient communities and appropriate land use; risk-informed development planning and risk-sensitive decision making process for sustainability, making The Gambia a digital nation and creating a modern information society; a civil society that is engaged and is a valued partner in national development; and strengthening evidence-based policy, planning and decision-making.

Annex 2: The Gambia Public Expenditure Allocated to Basic and Social Protection Sectors

Tables below indicates The Gambia allocation to health, education and social remains low to regional and global standards. protection sectors in 2019 to 2021.¹⁹⁷

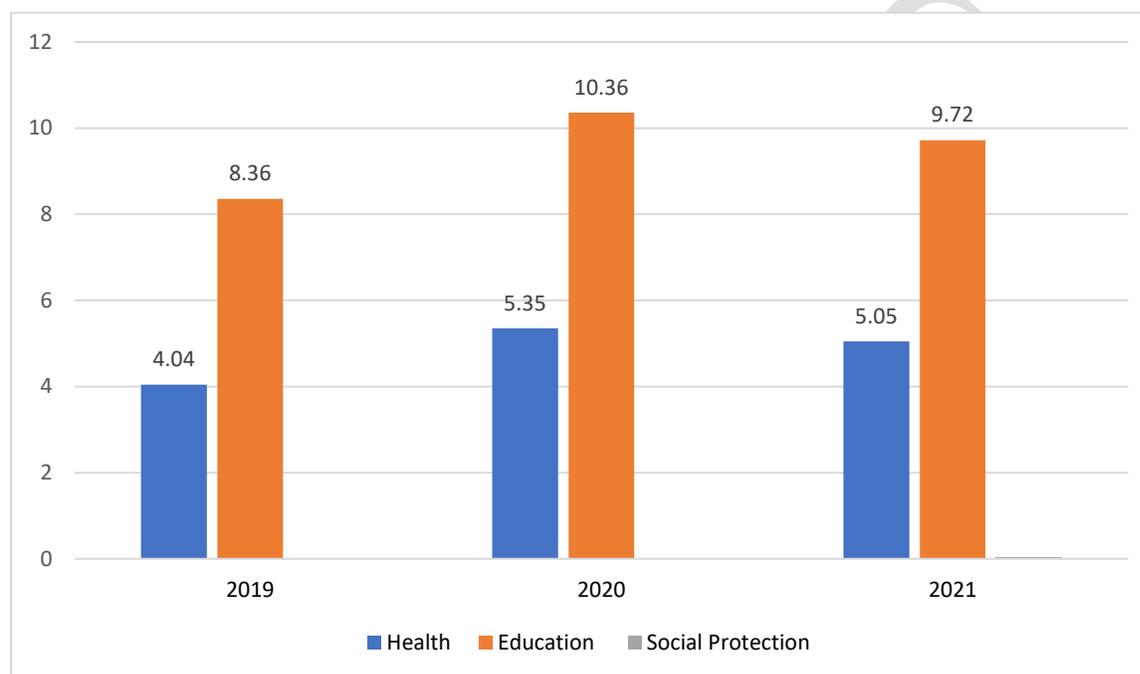


Figure : Government Expenditure in Health, Education and Social Protection as a percentage of National Expenditure (Percentage of Total Expenditure)

Table : Government Expenditure in Health, Education and Social Protection as a percentage of National Expenditure and as a percentage of GDP by year

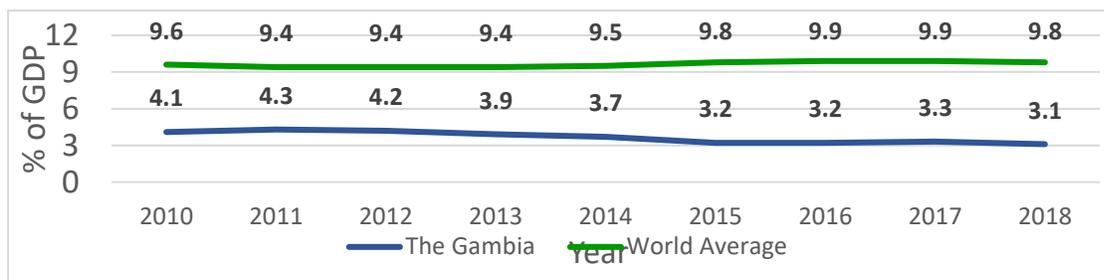
GMD '000	2019	2020	2021
	% Of GDP		
Health	1.33	1.54	1.50
Education (Basic + Secondary + Higher)	2.75	2.98	2.89
Social Protection	-	-	0.01

Source: Ministry of Finance/GBoS, 2021

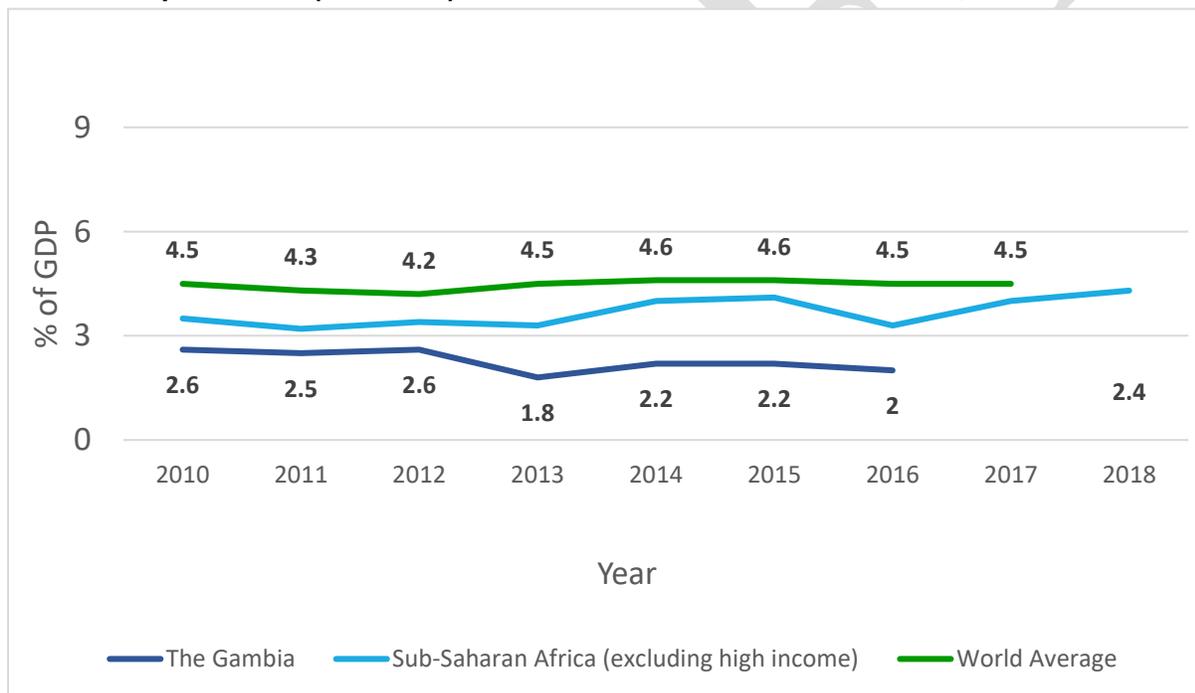
¹⁹⁷ Government expenditure on education, total (% of GDP) - Gambia, The | Data (worldbank.org) and Source: Current health expenditure (% of GDP) - Gambia, The | Data (worldbank.org)

However, as shown in the Figure below, The Gambia investment in health and education (as a percentage of GDP) has consistently been below global and regional average.

Figure : **Public expenditures (% of GDP) allocated to health care in The Gambia, 2010-2018**

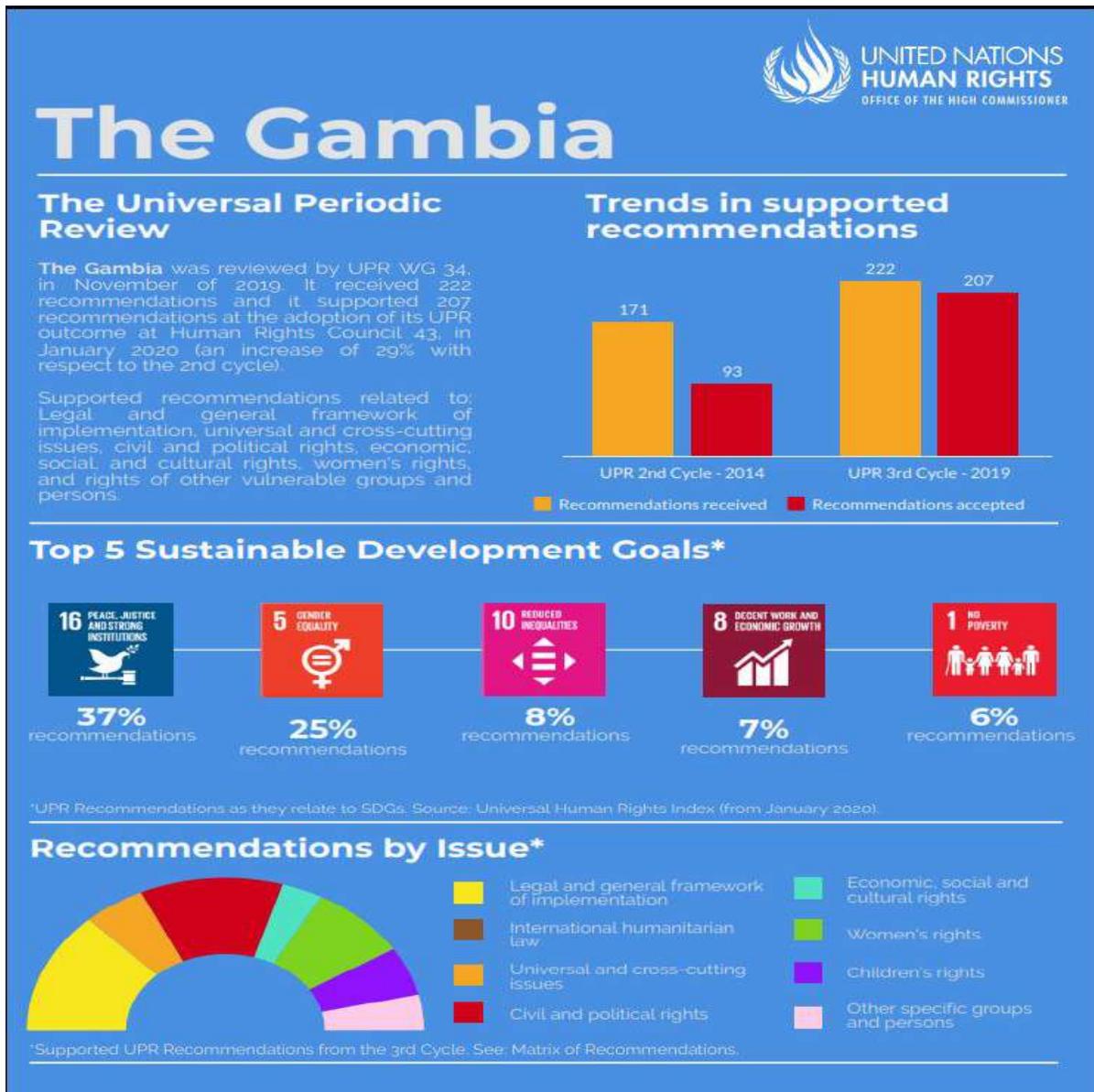


Public expenditures (% of GDP) allocated to education in The Gambia, 2010-2018



Source: World Bank. [Current health expenditure \(% of GDP\) - Gambia, The | Data \(worldbank.org\)](https://data.worldbank.org)

Annex 3: An infographic on The Gambia's most recent Universal Periodic Review of 2019



Annex 4: The Gambia status in Global Development Indices

As summarized in Table below, the 2021 indicators for The Gambia social, economic, business and political environment are just moderate, thus not competitive and conducive enough for accelerated sustainable development to 2030 trajectory and beyond. Many people, especially the disadvantaged and vulnerable, are left out of the country's development trajectory to 2030 and beyond (and are likely to be marginalized further if the challenges are not comprehensively addressed). As said above, this is due to limited people oriented and favorable policies\strategies and effective institutions during the 22 years of autocratic rule.

Index	Score	Measuring
<u>Human development index</u>	0.5 score	In 2019, human development index for Gambia was 0.5 score. Human development index of Gambia increased from 0.4 score in 2000 to 0.5 score in 2019 growing at an average annual rate of 1.10%. A composite index measuring average achievement in three basic dimensions of human development—a long and healthy life, knowledge and a decent standard of living. 1=the most developed.
<u>Ease of doing business index</u>	50.29 score	Ease of doing business index of Gambia increased from 46.23 score in 2016 to 50.29 score in 2020 growing at an average annual rate of 2.15%. This is a results of the progressive reforms and measures undertaken by the government to promote investment and easy of doing business. But, challenges still exist.
<u>Global competitiveness index</u>	45.92 score	In 2019, global competitiveness index for Gambia was 45.92 score. Global competitiveness index of Gambia increased from 44.63 score in 2017 to 45.92 score in 2019 growing at an average annual rate of 1.44%.
<u>Corruption perceptions index</u>	37 score	Gambia corruption perceptions index was at level of 37 score in 2020, unchanged from the previous year. CPI Score relates to perceptions of the degree of corruption as seen by business people and country

		analysts, and ranges between 100 (highly clean) and 0 (highly corrupt).
<u>Index of economic freedom</u>	56.3 score	In economically free societies, governments allow labor, capital, and goods to move freely, and refrain from coercion or constraint of liberty beyond the extent necessary to protect and maintain liberty itself. 100 represents the maximum freedom.
<u>Press freedom index</u>	30.62 score	In 2020, press freedom index for Gambia was 30.62 score. Though Gambia press freedom index fluctuated substantially in recent years, it tended to decrease through 2005 - 2020 period ending at 30.62 score in 2020.
<u>Political rights index</u>	20 score	Gambia political rights index was at level of 20 score in 2020, unchanged from the previous year.
<u>Civil liberties index</u>	26 score	Gambia civil liberties index was at level of 26 score in 2020, up from 25 score previous year, this is a change of 4.00%.
<u>Prosperity index</u>	49.66 score	In 2020, prosperity index for Gambia was 49.66 score. Prosperity index of Gambia increased from 46.96 score in 2011 to 49.66 score in 2020 growing at an average annual rate of 0.63%.
<u>Happiness</u>	5.05 score	In 2020, happiness for Gambia was 5.05 score. Over the last 3 years, happiness of Gambia grew substantially from 4.52 to 5.05 score rising at an increasing annual rate that reached a maximum of 6.32% in 2020.

Source: Knoema World Data Atlas. (<https://knoema.com> › ... › World Rankings).

Annex 5: List of Groups at Risk Identified during CCA Stakeholder Consultations.

AT-RISK POPULATIONS EXPERIENCING THE HIGHEST DEGREE OF SOCIO-ECONOMIC MARGINALIZATION AND REQUIRING SPECIFIC ATTENTION IN THE UNDS IMMEDIATE DEVELOPMENT RESPONSE

- Women, especially those in rural areas, the elderly, and those with disabilities
- Persons in detention
- Persons in institutionalized settings (e.g. persons in psychiatric care, drug rehabilitation centres, old age homes)
- Elderly persons
- Slum dwellers, people in Informal settlements, homeless persons
- Adolescents, children and youth, especially girls and young women
- People living with HIV/AIDS and other people with pre-existing medical conditions
- Persons with disabilities
- Small farmers, fishers, pastoralists, rural workers in informal and formal markets, and other people living in remote rural areas as well as urban informal sector and self-employed who depend on market for food
- Indigenous peoples
- The food insecure, particularly in countries affected by prolonged conflict and crisis
- Migrants, refugees, stateless and internally displaced persons, conflict-affected populations
- People in extreme poverty or facing insecure and informal work and incomes
- Minorities
- Groups that are particularly vulnerable and marginalized because laws, policies and practices do not protect them from discrimination and exclusion (e.g. LGBTI people)

Annex 6: The Gambia Risk Analysis and Mitigation Measures

Risk Area	Drivers	Likelihood	Impact	Mitigation Measures
Political instability	<ul style="list-style-type: none"> • Lack of political will to strengthen accountability within Government • Slow progress in adoption of the new constitution, and other progressive policy and legal frameworks • Non or low implementation of the TRRC recommendations 	High	High	<ul style="list-style-type: none"> a) With a peaceful Presidential election in Dec 2021, and President Barrow getting a second term, institutionalizing democracy and rule of law is key and strategic. b) Enhancing the capacity of Electoral Commission for peaceful parliamentary elections in April 2022. c) Finalizing the new Constitution for the Gambia. d) Strengthening capacity of local governments. e) Government's White Paper on its approach to implementing the TRRC's recommendations; and effective implementation of the recommendations.
Limited Democratic Space	<ul style="list-style-type: none"> • Slow progress in adoption of the new constitution • Unequal availability of social services • Slow pace of legislative reform • Slow pace of restorative justice process • Vulnerability of children • Inter-party tension • Inter religious and ethnic tensions • Gender inequality • Lack of accountability for past human rights violations • Slow implementation of Human Rights Special Procedures recommendations : Special Rapporteurs, UPR, Working Group 	Moderate	High	<ul style="list-style-type: none"> a) Institutionalization of democracy and rule of law and access to justice. b) Strengthening to capacity of governance and human rights and gender equality institutions c) Enacting pending bills and policies that would promote good governance, equality and adherence to human rights, women and children rights. d) Enacting relevant pending bills that could address restriction on civil and

	<ul style="list-style-type: none"> • Restriction on civil and political rights: freedom of expression and peaceful assembly 			political rights; freedom of expression and peaceful assembly.
Limited Social Cohesion, Gender equality and Non Discrimination	<ul style="list-style-type: none"> • Slow progress in adoption of the new constitution • Slow implementation of TRRC recommendations • Exclusive and ethnic based politics • Lack of political will and commitment to mainstreaming gender equality and women's empowerment • Limited effective implementation (and monitoring) of existing international, regional and national human right instruments and frameworks 	Moderate	Moderate	<p>a) Finalizing the new Constitution for the Gambia.</p> <p>b) Government's White Paper on its approach to implementing the TRRC's recommendations; and effective implementation of the recommendations.</p> <p>c) Effective implementation of existing relevant policies and legal frameworks and plans on GEWE and other social inclusion.</p>
Internal Insecurity	<ul style="list-style-type: none"> • Slow progress in adoption of the new constitution, and other policy and legal instruments • Limited capacity of security institutions and organs to effectively promote peace and security • Increased poverty, inequality, and vulnerability, especially in rural areas and urban poor. 	High	High	<p>a) Strengthening of the capacity of security organs</p> <p>b) Effective implementation of regional peace and security framework, including the UN Integrated Strategy for Sahel (UNISS)</p>
In Justice & non-adherence to rule of Law and human rights obligations	<ul style="list-style-type: none"> • Limited effective implementation (and monitoring) of existing international, regional, and national human right instruments and frameworks • Limited effective implementation of Human Rights Special Procedures: UPR, Special Rapporteurs, Working Group • Limited capacity of security institutions and organs to effectively promote peace and security. • Growing level of corruption in the public service institutions, including the judiciary 	High	High	<p>a) Finalizing the new Constitution for the Gambia.</p> <p>b) Strengthening of the capacity of security organs and judicial system and institutions</p> <p>c) Strengthening the capacity of institutions in charge of anticorruption and ethic.</p>
Economic Instability	<ul style="list-style-type: none"> • High debt service • Effect of climate change and other risks like COVID-19, and limited resilience system. • Overall GDP growth that has been outpaced by inflation and population growth 	High	High	a) Economic diversification, increased investment in productive sectors; investment and diversification of tourism sector and climate smart agriculture.

	<ul style="list-style-type: none"> • Poor state of public infrastructure • Nascent private sector development • An economy transforming away from crop agriculture • Poor economic governance • Agriculture sector deeply in need of modernization and diversification • Poor adoption of sustainable and productive agriculture practices • Poverty and unequal distribution of benefits of economic growth (limited shared prosperity) 			<ul style="list-style-type: none"> b) Promotion of private-sector led inclusive and resilient growth c) Making doing business environment efficient and effective (enabling to promote domestic investment and FDI). d) Promotion and support of MSMEs, promotion of trade by removing trade barriers within and across boarder; taking advantage of Africa Continental Free Trade Area (ACFTA) framework. e) Investment in infrastructure (including electricity, water, and transport); reduce the cost of electricity and power unreliability. f) Promote investment in quality education and TVET; promote innovations and use of technology, targeting youth. g) Promote pro-poor economic and social protection investment.
<p>Limited Infrastructure and access to social services</p>	<ul style="list-style-type: none"> • Limited investment in basic social and protection services • Limited access to basic infrastructure/services including water. • Limited capacity of local government to deliver quality and inclusive social and protection services to all, especially the disadvantaged and vulnerable • Government unable to effectively/efficiently respond to its challenges of coordination • Limited political will to strengthen accountability with the public service and local administration • Corruption in the public service and local government • Limited professionalization of public servants (addressing quality and rationalization of staff). • Slow progressive realization of socio-economic rights 	<p>Medium</p>	<p>Medium</p>	<ul style="list-style-type: none"> a) Investment in infrastructure (including electricity, water, and transport); reduce the cost of electricity and power unreliability. b) Strengthen capacity of local government to collect domestic revenues and delivery quality services. c) Increase investment in basic and social protection sectors; promote PPP. d) Strengthen effective management of public resources and accountability. e) Develop strategic plan to promote gender and other social inclusion in politics, governance and shared prosperity.

Displacement and migration	<ul style="list-style-type: none"> • Increase poverty and lack of job opportunities, especially for the youth. • Vulnerability of children, especially girls and those from poor households • Limited education and skills development, especially among the disadvantaged and vulnerable children and youth • Limited effective migration governance 	High	High	<p>a) Improve migration governance, including monitoring and reporting.</p> <p>b) Work with Senegal and use the regional framework to strengthen monitoring of illegal migrants and trafficking of children, especially girls, and to stop the vice</p>
Public health	<ul style="list-style-type: none"> • Limited investment in basic social and protection services • Limited capacity of local government to deliver quality and inclusive social and protection services to all, especially the disadvantaged and vulnerable • Government unable to effectively/efficiently respond to its challenges of coordination • Limited political will to strengthen accountability with the public service and local administration • Corruption in the public service and local government • Limited professionalization of public servants (addressing quality and rationalization of staff). 	Medium	Medium	<p>a) Increase investment in health sector</p> <p>b) Increase investment in health infrastructure, human resource and HMIS</p> <p>c) Develop comprehensive plan (national and local government) to promote primary health care, access to health (UHC).</p> <p>d) Build resilience in health sector to be ready to respond to epidemics and pandemics like Ebola and COVID-19 and other risks.</p>
Food security , Agriculture and Land	<ul style="list-style-type: none"> • Effect of climate change and other risks like COVID-19, and limited resilience system • Increased poverty and inequality • Limited diversification and use of appropriate seeds, technology and irrigation in the agriculture sector. • Limited strategies to promote smart agriculture and build resilience 	High	High	<p>a) Invest in climate smart agriculture, promoting growing of food crops</p> <p>b) Invest and promote use of appropriate seeds, technology and irrigation in the agriculture sector. And make these affordable and accessible.</p> <p>c) Invest, promote and support strategies for managing post-harvest losses.</p> <p>d) Effectively manage business, the cost and access to imported food; controlling unhealthy and cheap food</p>

				product getting into the country
Environment and Climate	<ul style="list-style-type: none"> Limited implementation of Sendai framework for Disaster Risk Reduction 2015-2030 (due to limited financial and human resources and relevant institutions) Limited access to climate finance mechanisms Limited promotion of technology and innovation to support low carbon, climate resilient development countrywide, especially in rural communities Limited research and warning systems to inform policy, programmes and resilient practices. 	High	High	<p>a) Implementation of Sendai framework for Disaster Risk Reduction 2015-2030 (due to limited financial and human resources and relevant institutions).</p> <p>b) Investment and improvement of effective environmental governance</p> <p>c) Promotion of advocacy and community engagements on environmental conservation, afforestation and waste management.</p> <p>d) Investment in research and warning systems, resilient programmes and practices.</p>

Annex 7: Multidimensional risks to development and NDP priorities

NDP priority	Main policy risk area associated with	Symptoms	Main Related SDGs
Governance and human rights	Democratic space, political stability; social cohesion, equity and non-discrimination; justice and rule of law; internal security	<ul style="list-style-type: none"> Slow progress in adoption of the new constitution Unequal availability of social services Slow pace of legislative reform Slow pace of restorative justice process Vulnerability of children Inter-party tension Inter religious and ethnic tensions Gender inequality Lack of accountability for past human rights violations Restriction on the rights to freedom of expression and peaceful assembly 	10, 11, 16 and 17

NDP priority	Main policy risk area associated with	Symptoms	Main Related SDGs
Macroeconomic Management	Economic stability and Social cohesion, equity and non-discrimination	<ul style="list-style-type: none"> • High debt service • Overall GDP growth that has been outpaced by inflation and population growth • Poor state of public infrastructure • Nascent private sector development • An economy transforming away from crop agriculture • Poor economic governance • Agriculture sector deeply in need of modernization • Poor adoption of sustainable and productive agriculture practices • Poverty and unequal distribution of benefits of economic growth 	8 and 9
ANR sector	Environment and climate; social cohesion, equity and non-discrimination, food security, agriculture and land; infrastructure and access to social services; and economic stability	<ul style="list-style-type: none"> • Surface temperature increase rates higher than the African average • Decreasing contribution of crop agriculture to GDP • Unpredictable performance of agriculture sector • Reliance on rained agriculture • Unproductive and unsustainable agriculture practices • Increasing food prices 	2, 8, 9, 10, 14 and 15
Human Capital	Social cohesion, regional and global influences; infrastructure and access to social services; and public health	<ul style="list-style-type: none"> • Pupil-teacher ratio • State of children • Mortality rates • Low access to electricity • Proportion of people with access to improved sanitation • Skills development (TVET etc.) • Access to public health services • State of early childhood development 	3, 4, 5, 6, 10
Energy and infrastructure	Infrastructure and access to services; environment and climate	<ul style="list-style-type: none"> • Poor state of infrastructure • Inadequate and unreliable electricity supply 	4, 7, 9, 11, 13, 14
Tourism and culture	Environment and climate; infrastructure and access to social services; and economic stability	<ul style="list-style-type: none"> • Deforestation rates • Floods and droughts • Poor agriculture productivity • Increasing hunger rates 	8, 11, 13, 14 and 15
Youth empowerment	Social cohesion, equity and non-discrimination	Proportion of NEET youth; youth unemployment; access to SRH services; irregular migration rates; vulnerability of children; education and skills development	3, 5, 8, 9, 10 and 16

NDP priority	Main policy risk area associated with	Symptoms	Main Related SDGs
Private sector	Social cohesion, regional and global influences; political stability; justice and rule of law; internal security; displacement and migration; democratic space; equity and non-discrimination, infrastructure and access to social services; and economic stability	<ul style="list-style-type: none"> • Poor state of infrastructure • Inadequate and unreliable electricity supply • Poor state of economic infrastructure (ports, railways, water supply etc.) • Lack of access to credit • Slow progress in implementation of policies aimed at promoting ease of doing business 	8, 9, 10 and 16

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Annex 8: The Gambia External Development Financing Sources

Table: Percentage Contribution of various external development financing sources (GRANT)

Source	2019		2020		2021	
	Contribution		Contribution		Contribution	
	Amount	%	Amount	%	Amount	%
	9,983,597,064		8,136,033,885		8,804,767,617	
Africa Development Bank (ADB)	4,013,202,346	40.20	817,385,867	10.05	532,049,220	6.04
Africa Development Fund (ADF)	92,958,038	0.93	75,695,225	0.93	57,208,512	0.65
Arab Bank for Economic Development. in Africa (BADEA)	25,450,600	0.25				
European Union (EU)	628,780,511	6.30	1,948,758,732	23.95	1,584,886,758	18.00
International Devel Association (IDA)-World Bank	705,479,108	7.07	1,126,905,102	13.85	1,800,034,380	20.44
International Fund for Agric & Development (IFAD)	315,262,424	3.16	276,870,000	3.40	109,000,000	1.24
Saudi Fund For Development (SFD)	296,580,000	2.97	487,500,000	5.99	533,800,000	6.06
United Nation. International Children's Edu. Fund	128,064,600	1.28	505,314,600	6.21	139,937,000	1.59
United Nations Development Programme (UNDP)	82,984,363	0.83	140,017,676	1.72	176,950,500	2.01
United Nations Family & Population Agency (UNFPA)	59,646,600	0.60	59,646,600	0.73	65,000,000	0.74
Global Fund	372,480,488	3.73	372,480,488	4.58	750,224,945	8.52
Global Environment Facility (GEF)	4,393,381	0.04	100,847,744	1.24	235,214,345	2.67
Green Climate Fund	261,652,780	2.62	201,360,000	2.47	204,000,000	2.32
OPEC Fund For International Development OFID	1,200,500	0.01	17,619,000	0.22	5,720,000	0.06
Global Agriculture and Food Security Programme	145,322,449	1.46				
China (PR)	2,037,060,691	20.40	1,366,666,666	16.80	915,000,000	10.39
Enhanced Integrated Framework (EIF)			15,102,000	0.19	6,820,000	0.08
France	571,300,000	5.72	225,960,000	2.78	96,712,000	1.10
Kuwait	24,010,000	0.24			846,000,000	9.61
World Health Organization (WHO)	90,000,000	0.90			100,000,000	1.14
GAVI	127,768,185	1.28	127,768,185	1.57	128,913,537	1.46
Global Partnership To Education					350,196,420	3.98
International Trade Center (ITC)			20,136,000	0.25	9,100,000	0.10
Japanese Gvt Corporation on Tech Assistance(JGCTA)					106,000,000	1.20
Conservation International					51,000,000	0.58
ECOWAS National Office					1,000,000	0.01

Enhanced Integrated Framework (EIF)						
ECOWAS			110,000,000	1.35		
Islamic Development Bank (IDB)			140,000,000	1.72		
TOTAL	9,983,597,064	100	8,136,033,885	100	8,804,767,617	100

Table: Percentage Contribution of various external development financing sources (LOAN)

	2019		2020		2021	
	Contribution		Contribution		Contribution	
	Amount	%	Amount	%	Amount	%
	4,561,717,485		4,048,298,924		4,222,498,085	
Africa Development Bank (ADB)	110,607,745	2.42	249,956,977	6.17	76,500,000	1.81
Africa Development Fund (ADF)	159,723,500	3.50				
Arab Bank for Economic Development. in Africa (BADEA)	512,307,214	11.23	81,569,654	2.01	397,697,013	9.42
International Development Association (IDA)- World Bank	136,547,008	2.99	11,538,908	0.29	11,538,908	0.27
International Fund for Agriculture & Development (IFAD)	136,340,760	2.99	12,480,500	0.31		
Islamic Development Bank (IDB)	1,819,866,434	39.89	901,225,087	22.26	739,000,000	17.50
Organization. of Petroleum Exporting Countries (OPEC)	82,502,000	1.81				
Kuwaiti Fund for Economic Development (KFAED)	411,941,761	9.03	1,086,322,031	26.83	439,690,659	10.41
Saudi Fund For Development (SFD)	632,773,615	13.87	1,150,815,640	28.43	1,219,800,000	28.89
OPEC Fund For International Development (OFID)	172,442,181	3.78	112,544,031	2.78	444,247,950	10.52
Abu Dhabi	106,665,267	2.34	18,581,799	0.46	468,000,000	11.08
Kuwait	280,000,000	6.14				
EXIM Bank of India			423,264,297	10.46	240,000,000	5.68
European Investment Bank					186,023,555	4.41
TOTAL	4,561,717,485	100	4,048,298,924	100	4,222,498,085	100

Annex 9: International Agreements and Treaties Signed/Ratified by the Gambia

Table 1: Broad categories of the international treaties ratified by The Gambia

Themes
International Bill of Human Rights
Prevention of Discrimination on the Basis of Race, Religion, or Belief; Protection of Minorities; and Rights of Persons with Disabilities
Women's Human Rights
Rights of the Child
Freedom of Association
Employment and Forced Labour
Refugees, Asylum seekers and Migrants
War Crimes and Crimes Against Humanity, Genocide, and Terrorism
Law of Armed Conflict
Prevention of Torture
Protection of Enforced Disappearances
Climate Change

Treaty	Date Ratified
Convention against Torture and other Crucial Inhuman or Degrading Treatment or Punishment was signed in 23 Oct 1985	28/09/2018
Convention on the Rights of Persons with Disabilities	06/07/2015
Optional Protocol to the Convention on the Rights of Person with Disabilities	17/07/2015
Convention for the Protection of All Persons from Enforced Disappearance	28/09/2018
International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, signed in 20 Sep 2017	28/09/2018
Second Optional Protocol to the International Covenant on Civil and Political Rights aiming to the abolition of the death penalty ratified	28/09/2018
Optional Protocol to the Convention on the Rights of the Child on the involvement of children in armed conflict ratified	27/09/2019
Optional Protocol to the Convention on the Rights of the Child on the sale of children child prostitution and child pornography ratified	08/04/2010
Paris Agreement on Climate Change signed and acceded in 2016	
The Global Compact for Safe, Orderly and Regular Migration	

Most likely a validation of the primacy of peace for the country, of the 10 categories, the highest number of treaties the country has ratified are on the law of armed conflict as indicated below.

Law of Armed conflict -related treaties The Gambia has ratified¹⁹⁸

Treaty	Date
Geneva Convention for the Amelioration of the Condition of the Wounded and Sick in Armed Forces in the Field	20/10/1966
Geneva Convention for the Amelioration of the Condition of Wounded, Sick and Shipwrecked Members of Armed Forces at Sea	20/10/1966
Geneva Convention relative to the Protection of Civilian Persons in Time of War	20/10/1966
Geneva Convention relative to the Treatment of Prisoners of War	20/10/1966
Protocol Additional to the Geneva Conventions of 12 August 1949 and Relating to the Protection of Victims of International Armed Conflicts (Protocol I)	12/01/1989
Protocol Additional to the Geneva Conventions of 12 August 1949 and Relating to the Protection of Victims of Non-International Armed Conflicts (Protocol II)	12/01/1989
UN treaty on the Prohibition of nuclear weapons	26/09/2018

The second greatest number of treaties ratified by The Gambia are treaties related to (a) employment and forced labour and (b) women's rights, ratifying 4 international treaties in each category as reflected by Tables 3 and 4 below.

Women's rights-related treaties The Gambia has ratified

Convention On The Elimination Of All Forms Of Discrimination Against Women	16/4/1993
Protocol Against The Smuggling Of Migrants By Land, Sea And Air, Supplementing The United Nations Convention Against Transnational Organised Crime	05/05/2003
Protocol To Prevent, Suppress And Punish Trafficking In Persons, Especially Women And Children, Supplementing The United Nations Convention Against Transnational Organised...	05/05/2003
United Nations Convention Against Transnational Organised Crime	05/05/2003

Table 5: Employment and forced labor-related treaties The Gambia has ratified

Treaty	Date
Abolition Of Forced Labour Convention	04/09/2000

Convention Concerning Forced Or Compulsory Labour	04/09/2000
Discrimination (Employment And Occupation) Convention	04/09/2000
Equal Remuneration Convention	04/09/2000

Tables below indicates that The Gambia has ratified 4 treaties to the International Bill of Human Rights and 3 treaties to the war crimes and crimes against humanity, genocide and terrorism.

International Bill of Human Rights-related treaties The Gambia has ratified

Treaty	Date
International Covenant On Civil And Political Rights	22/03/1979
International Covenant On Economic, Social And Cultural Rights	29/12/1978
Optional Protocol To The International Covenant On Civil And Political Rights	09/06/1988
Second Optional Protocol To The International Covenant On Civil And Political Rights, Aiming At The Abolition Of The Death Penalty Signed In 20 Sep 2017	28/09/2018

War crimes and crimes against humanity, genocide and terrorism-related treaties The Gambia has ratified

Treaty	Date
Convention On The Non-Applicability Of Statutory Limitations To War Crimes And Crimes Against Humanity	29/12/1978
Convention On The Prevention And Punishment Of The Crime Of Genocide	29/12/1978
Rome Statute Of The International Criminal Court	28/06/2002

Tables below show that the country has signed 2 treaties in (a) freedom of association, 4 treaties in (b) rights of the child, and 4 treaties in (c) refugees, asylum seekers, and migrants; and also signed 4 treaties related to the prevention of discrimination on the basis of race and religious beliefs; Protection of Minorities; and Rights of Persons with Disabilities.

Freedom of association-related treaties The Gambia has ratified

Treaty	Date
Freedom Of Association And Protection Of The Rights To Organise Convention	04/09/2000
Right To Organise An Collective Bargaining Convention	04/09/2000

Rights of the child-related treaties The Gambia has ratified

Treaty	Date

Convention Concerning The Prohibitionist And Immediate Action For The Elimination Of The Worst Forms Of Child Labour	03/07/2001
Convention On The Rights Of The Child	08/08/1990
The Optional Protocol To The Convention On The Rights Of The Child On The Involvement Of Children In Armed Conflict Was Signed In 21 Dec 2000	27 Sep 2019
The Optional Protocol To The Convention On The Rights Of The Child On The Sale Of Children Child Prostitution And Child Pornography Was Signed In 21 Dec 2000	08 April 2010

Refugees, asylum seekers and migrants related treaties The Gambia has ratified

Treaty	Date
Convention Relating To The Status Of Refugees	07/09/1966
Protocol Relating To The Status Of Refugees	29/09/1967
International Convention On The Protection Of The Rights Of All Migrant Workers And Members Of Their Families, Signed 20th September 2017	28/09/2018
The Global Compact For Safe, Orderly And Regular Migration	

Prevention of discrimination on the basis of race and religious beliefs¹⁹⁹; Protection of Minorities; and Rights of Persons with Disabilities

Treaty	Date
International Convention On The Elimination Of All Forms Of Racial Discrimination	29/12/1979
Convention On The Rights Of Persons With Disabilities	06/07/2015
Optional Protocol To The Convention On The Rights Of Persons With Disabilities	17/07/2015

Prevention of Torture

Treaty	Date
Convention against Torture and other Crucial Inhuman or Degrading Treatment or Punishment was signed in 23 Oct 1985	28/09/2018

Protection of Enforced Disappearances

Treaty	Date
Convention for the Protection of All Persons from Enforced Disappearance	28/09/2018

Freedom of religion or belief is also guaranteed by article 18 of the Universal Declaration of Human Rights, article 18 of the International Covenant on Civil and Political Rights and the Declaration on the Elimination of All Forms of Intolerance and of Discrimination Based on Religion or Belief.

Table 13: Climate Change

Treaty	Date
Paris Agreement on Climate Change	

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Annex 10: Additional Indicators of The Gambia Progress on selected SDGs

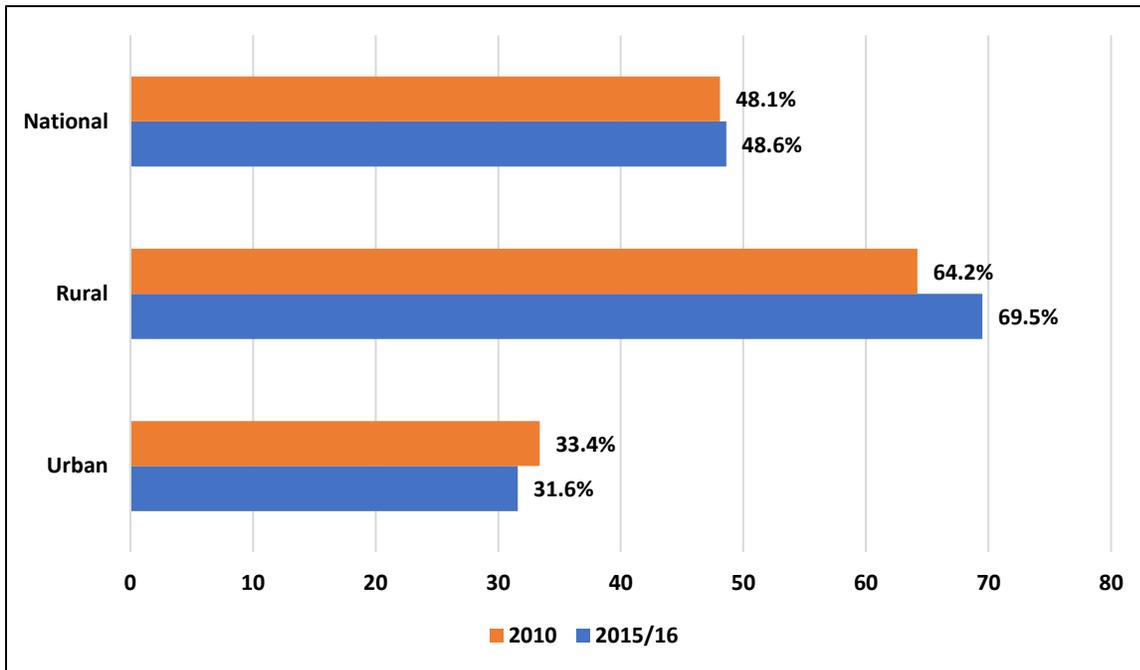


Figure 4.4: Poverty Rates - National and Place of Residence

Source: HIS 2015/16

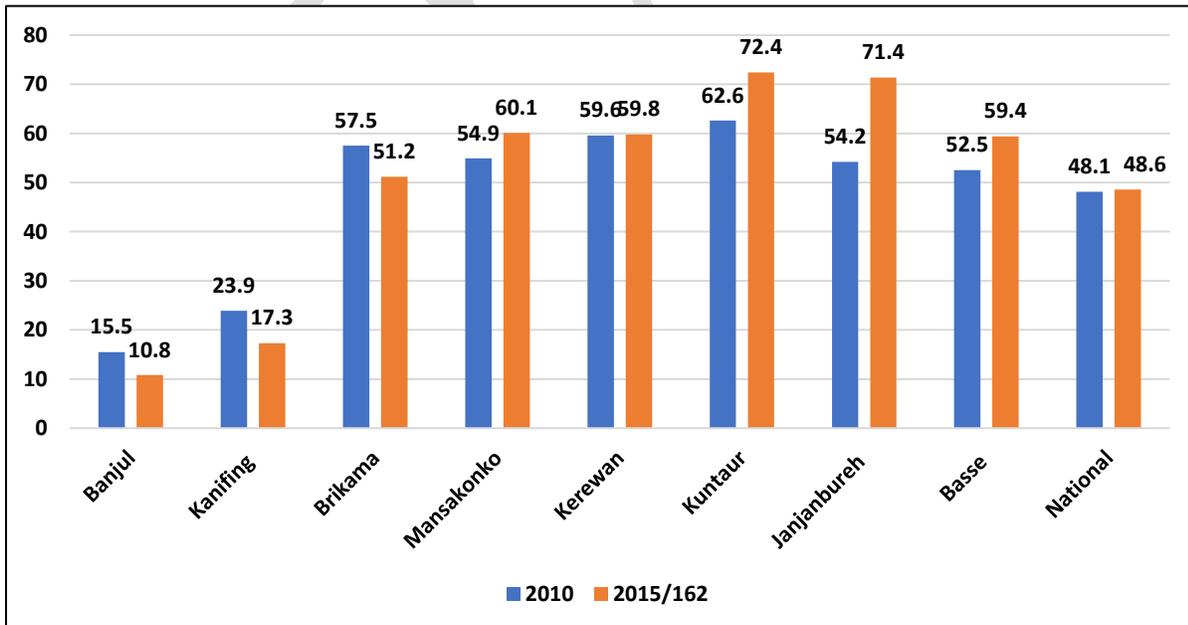


Figure 4.5: Poverty Rates – by LGA and National

Source: HIS 2015/16

Table: Multidimensional Poverty across Sub- National Regions

Region	MPI (H x A)	H (Incidence) K= 33.3%	A (Intensity)	Percentage of Population			Inequality among the MPI Poor	Population Share (%)
				Vulnerable to Poverty 20% - 33.3%	In-service Poverty K= 50 %	Destitute (%)		
Gambia	0.323	60.4	53.4	19.0	36.9	24.5	0.190	100
Urban	0.183	38.3	47.8	27.6	17.5	-	-	49.4
Rural	0.459	82.0	56.0	10.6	55.8	-	-	50.6
Banjul	0.095	21.1	45.0	37.2	5.0	3.6	0.078	1.8
Kanifing	0.157	32.7	48.2	26.5	14.9	6.1	0.092	18.8
Brikama	0.242	50.6	47.7	23.9	23.6	13.7	0.131	34.0
Mansakonk	0.352	72.8	48.3	17.3	35.0	19.3	0.145	5.3
Kerewan	0.397	71.1	55.9	15.5	50.2	36.7	0.190	12.6
Janjanbur	0.460	78.9	58.2	12.5	60.2	42.1	0.190	8.0
Basse	0.524	89.2	58.7	8.0	63.6	44.8	0.204	13.3
Kuntuar	0.555	91.1	60.4	4.4	73.5	59.9	0.216	6.2

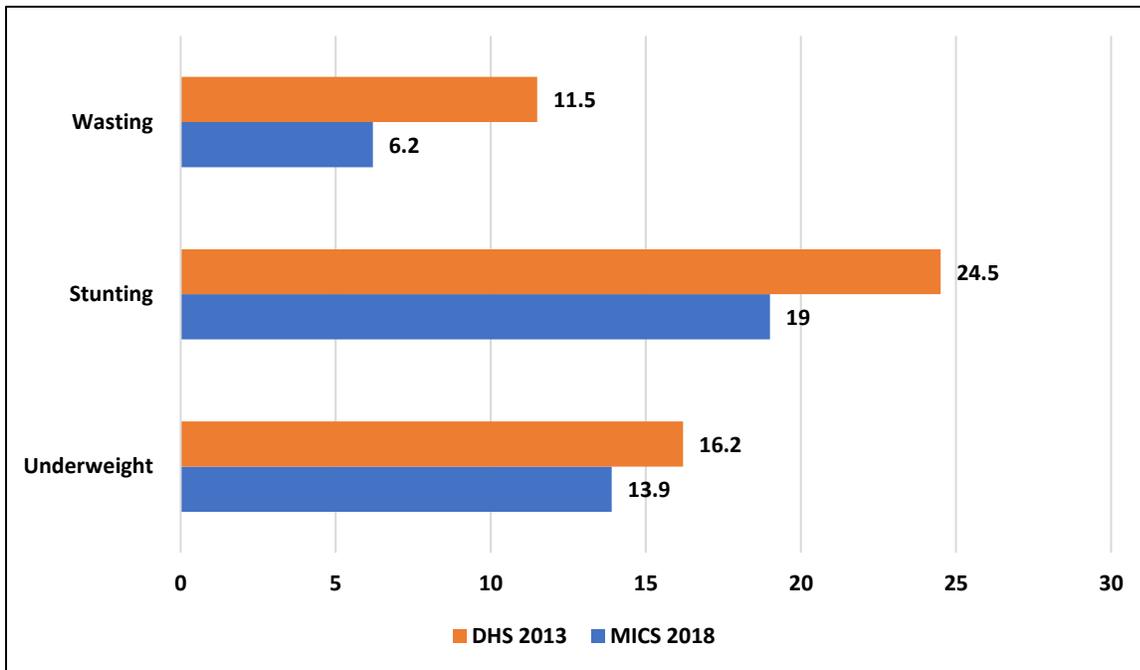


Figure 4.7: Prevalence of Undernourishment

Source: GDHS 2013 and MICS 62018

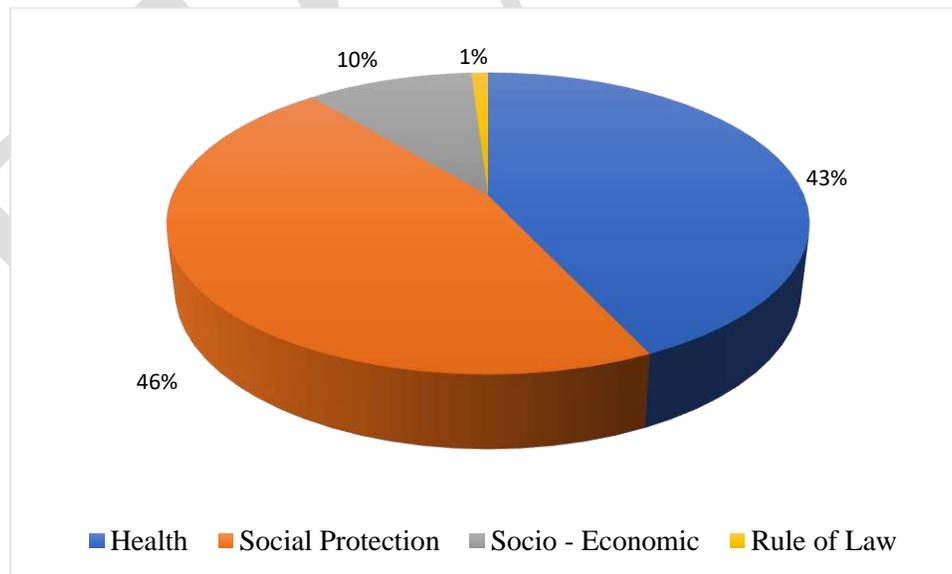


Figure 3.6 NGOs/CSOs and CBOs Areas of COVID-19 Response

Table: Estimated population in food and nutrition crisis per Region

Key Figures	THE GAMBIA CH ANALYSIS RESULTS		June - Aug 2022	
	October - December 2021			
Populations in difficult situation (phase 3 to 5)	About 111,976 4.6% of analyzed population		About 206,712 8.4% of analyzed population	
Populations in the most affected areas requiring immediate action to save their lives and protect their Livelihoods.	URR	16,731	URR	48,101
	WCR	34,300	WCR	57,167
	CRRS	7,779	CRRS	10,891
	KMC	9,359	KMC	18,718
	NBR	6,298	NBR	10,496
	CRRN	13,826	CRRN	33,181
	LRR	23,156	LRR	27,366
	Banjul	528	BANJUL	792

Source: Cadre Harmonise analysis, November 2021

Table: Proportion of the urban households living in informal settlements

		Formal settlement (%)	Informal settlement (%)
Area	Urban	24.5	75.5
LGA	Banjul	4.9	95.1
	Kanifing	29.3	70.7
	Brikama	22.3	77.7
	Mansakonko	21.9	78.1
	Kerewan	41.3	58.7
	Kuntaur	1.7	98.3
	Janjanbureh	13.3	86.7
	Basse	26.3	73.7

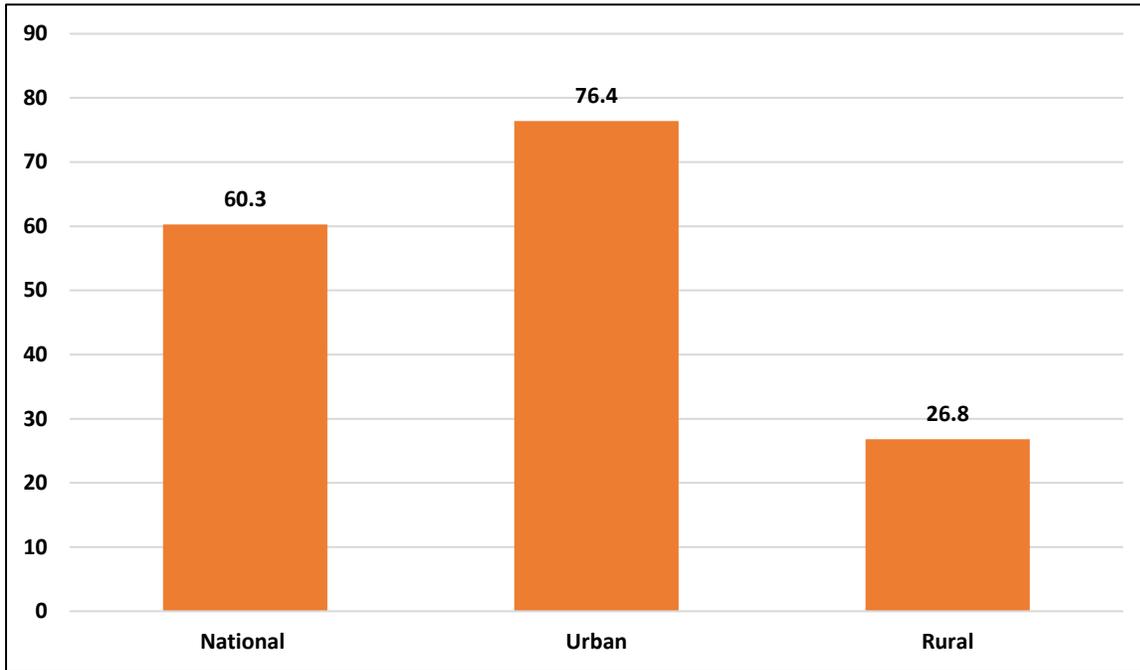


Figure 4.15: Access to Electricity, National and Place of Residence

Source: MICS6 2018

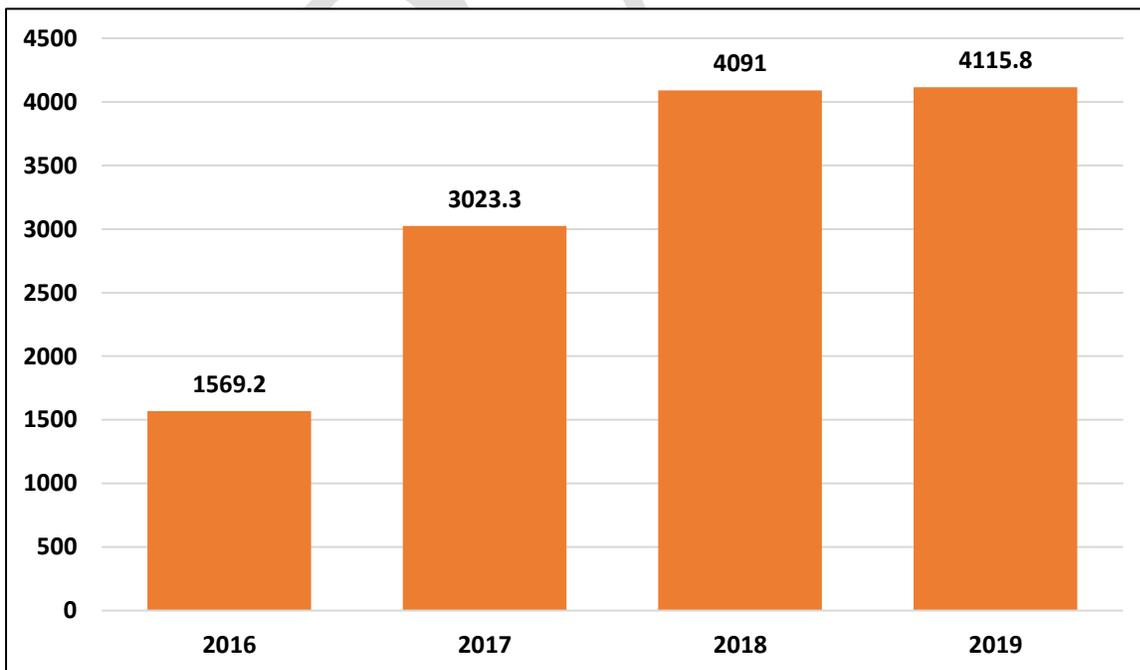


Figure 4.18: Persons Affected by Disasters per 100,000 Populations

Source: NDMA

Table A: Gambia's HDI trends based on consistent time series data and new goalposts

	Life Expectancy at Birth	Expected years of schooling	Mean years of schooling	GNI per capita (2017 PPP\$)	HDI value
1990	52.2	5.1	1.2	2257	0.349
1995	53.9	5.4	1.8	2120	0.370
2000	56.0	6.7	2.0	2191	0.403
2005	57.9	8.1	2.4	2174	0.435
2010	59.6	8.7	2.8	2307	0.459
2015	60.9	9.0	3.5	2009	0.471
2016	61.2	9.2	3.5	1999	0.475
2017	61.4	9.3	3.7	2034	0.480
2018	61.7	9.5	3.8	2106	0.487
2019	62.0	9.9	3.9	2168	0.496

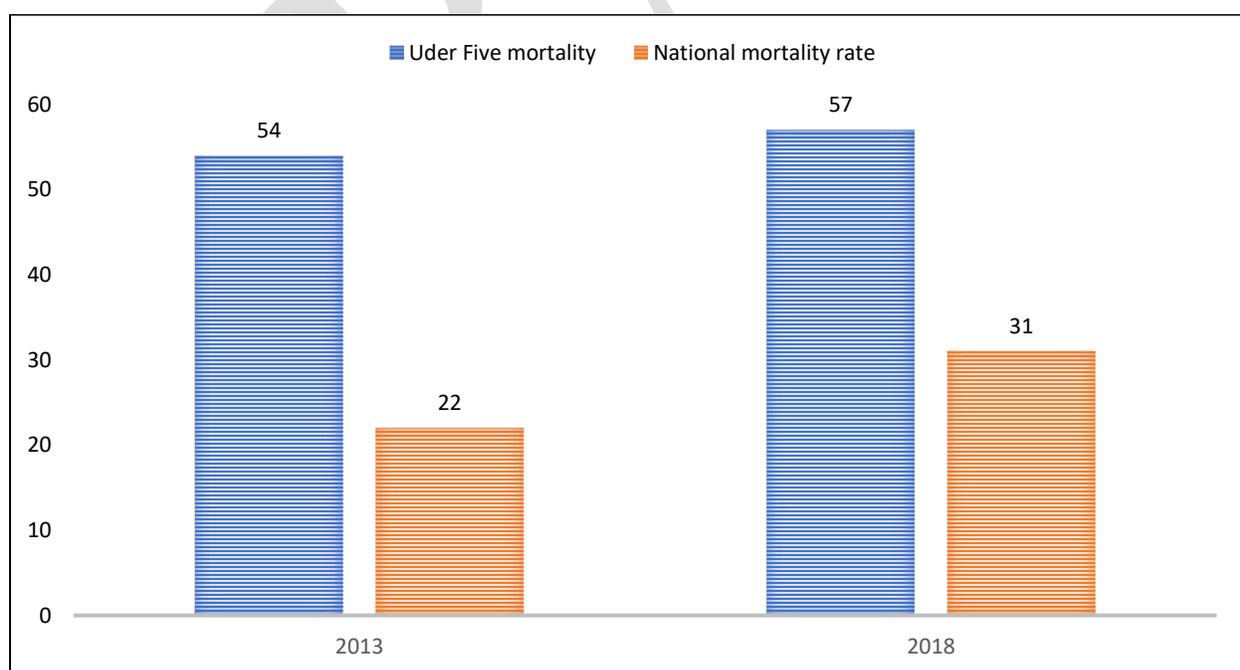
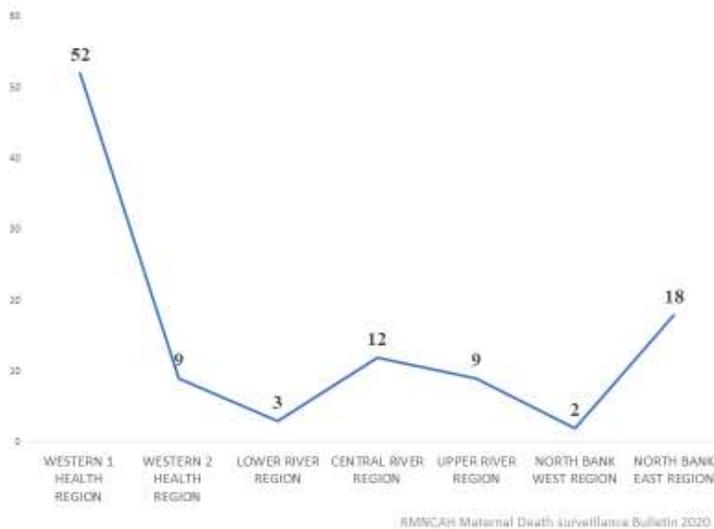


Figure 4.8: Under five & National mortality rates

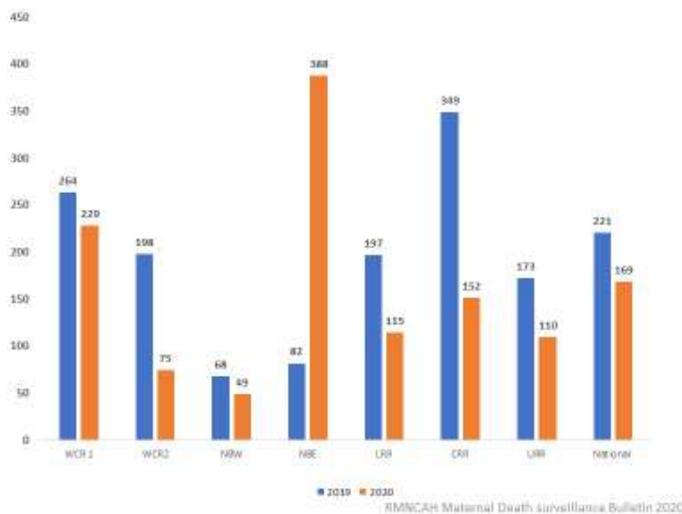
Source: GDHS 2013 & MICS 6 2018

Number of maternal deaths by region, 2020



- Western 1 Health region recorded highest number of maternal deaths (52) followed by North Bank East Region (18) and central river region (12)
- The high number of deaths in Western1 health region could be attributed to the large population size as more than 40% of the population live in this region.
- In addition, the region has a teaching hospital which serves as a receiving facility for maternal emergencies.
- Lower River and North Bank West Regions recorded the lowest with 3 and 2 respectively.

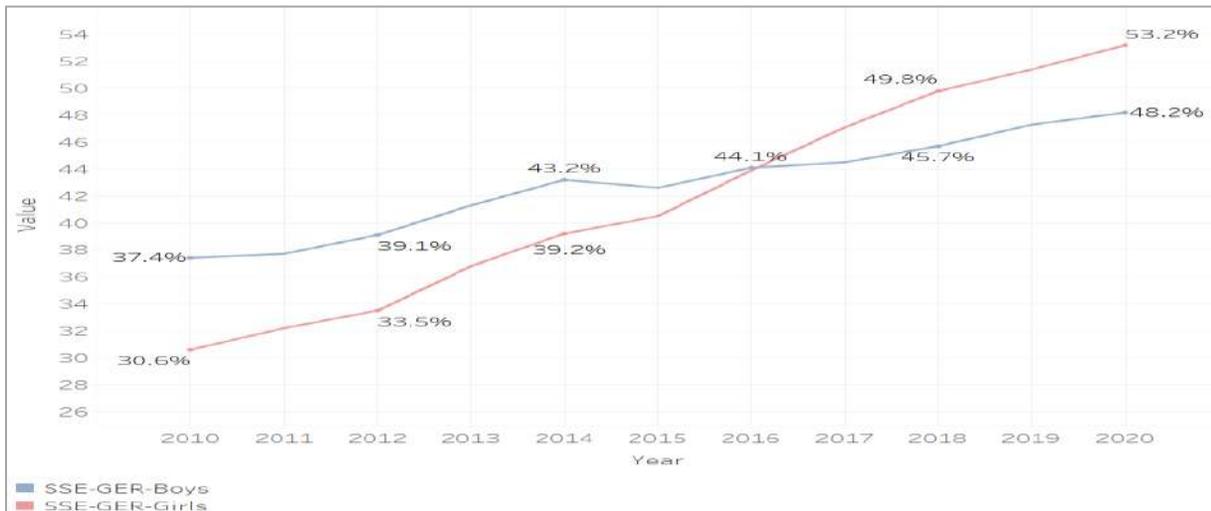
Public Health facility maternal mortality ratio per 100,000 LB in 2019 vs 2020



Implication for policy and action

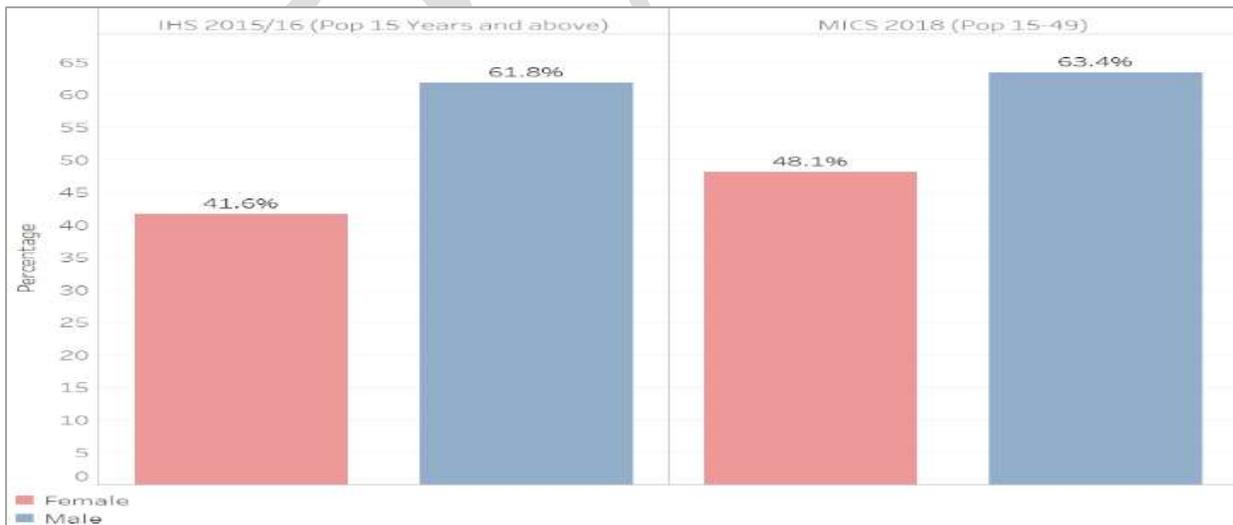
- Data gathered from public health facilities indicated that maternal mortality ratio has declined from 221/100,000 LB in 2019 to 169/ 100,000 LB in 2020.
- Increase in mortality ratio was recorded in North Bank East Region of 388 /100,000 in 2020 compared to 82/100,000 in 2019
- Therefore, the region should be strengthened to provide BeMONC and CeMONC services.
- Western 2 Health Region registered a remarkable decline from 198/100,000 in 2019 to 75/100,000 in 2020.
- This is followed by CRR with a decline from 349 / 100,000 in 2019 to 152/100,000 in 2020

Figure : Gross enrolment rate for Senior Secondary Education



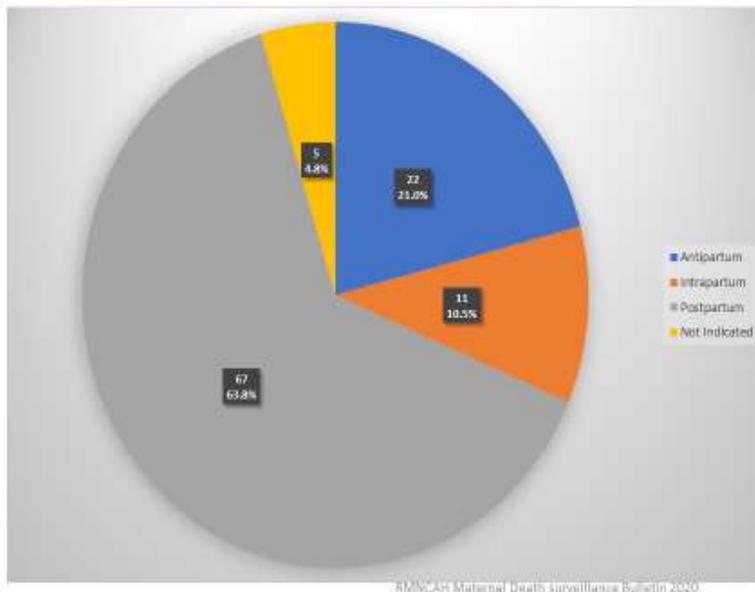
Source: MoBSE statistical yearbook 2020

Figure G4.1: Literacy rate



Source: IHS (2015/16); MICS 6 (2018)

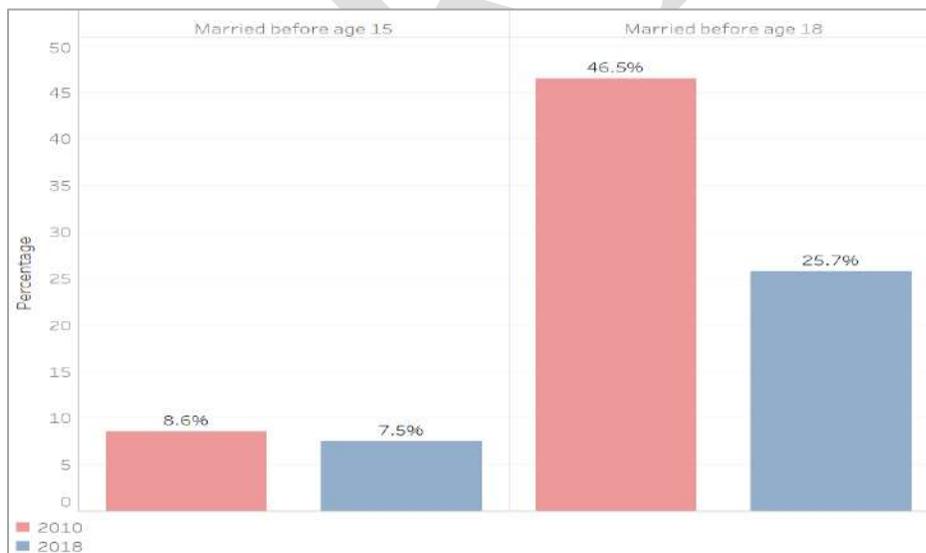
Number and percentage of maternal deaths by periods



Implication for policy and action

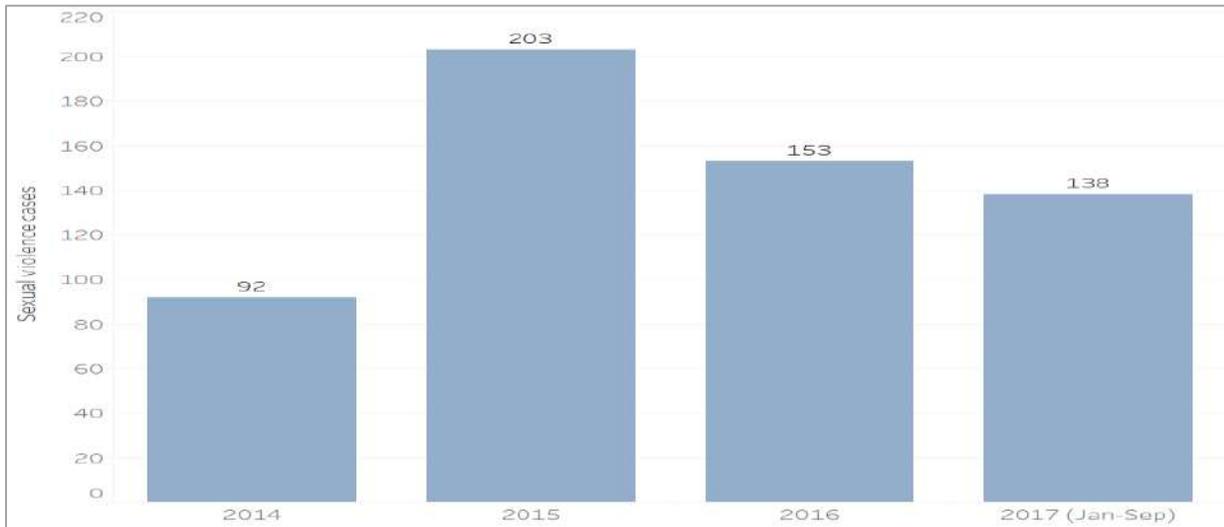
- The data shows that the highest proportion of deaths (64%) occurred during the postpartum period.
- Twenty one percent (21%) of maternal deaths occurred during the antepartum period, while 11% occurred during intrapartum period.
- Having realised that majority of deaths occurred during post-partum period, the need to focus interventions on these periods are critical.
- Antepartum period is also a critical area of concern.
- Completeness of the surveillance form remains a challenge as some of the critical information were not captured.

Figure G5.2: Proportion of women who have reported getting married before age 15 and 18



Source: MICS 4 2010 and MICS 6 2018

Figure G5.4 Sexual violence cases in The Gambia



Source: Report on Beijing plus 25, June 2019

Figure G5.5 Prevalence of FGM by area of residence



Source: MICS 4, 2010 and MICS 6, 2018

Table 8.3: Proportion of the urban households living in informal settlements

		Formal settlement (%)	Informal settlement (%)
Area	Urban	24.5	75.5
LGA	Banjul	4.9	95.1
	Kanifing	29.3	70.7
	Brikama	22.3	77.7
	Mansakonko	21.9	78.1
	Kerewan	41.3	58.7
	Kuntaur	1.7	98.3
	Janjanbureh	13.3	86.7
	Basse	26.3	73.7

Source 2: The Gambia SDGs Monitoring Survey 2020-2021.

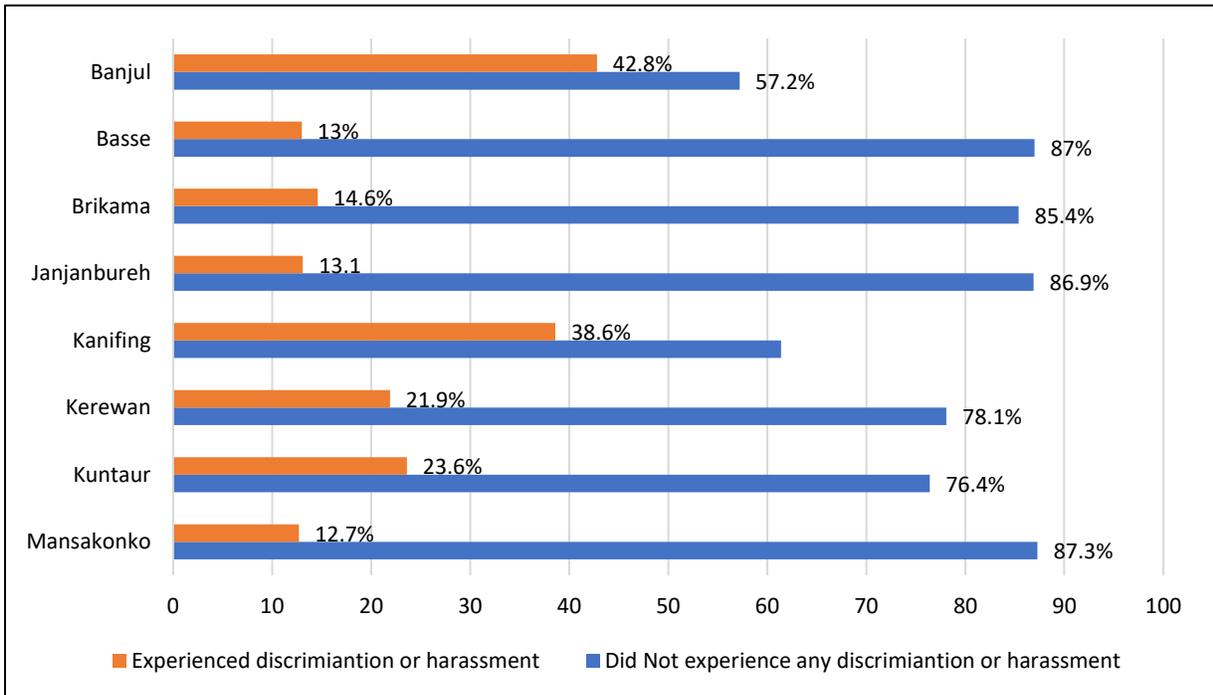
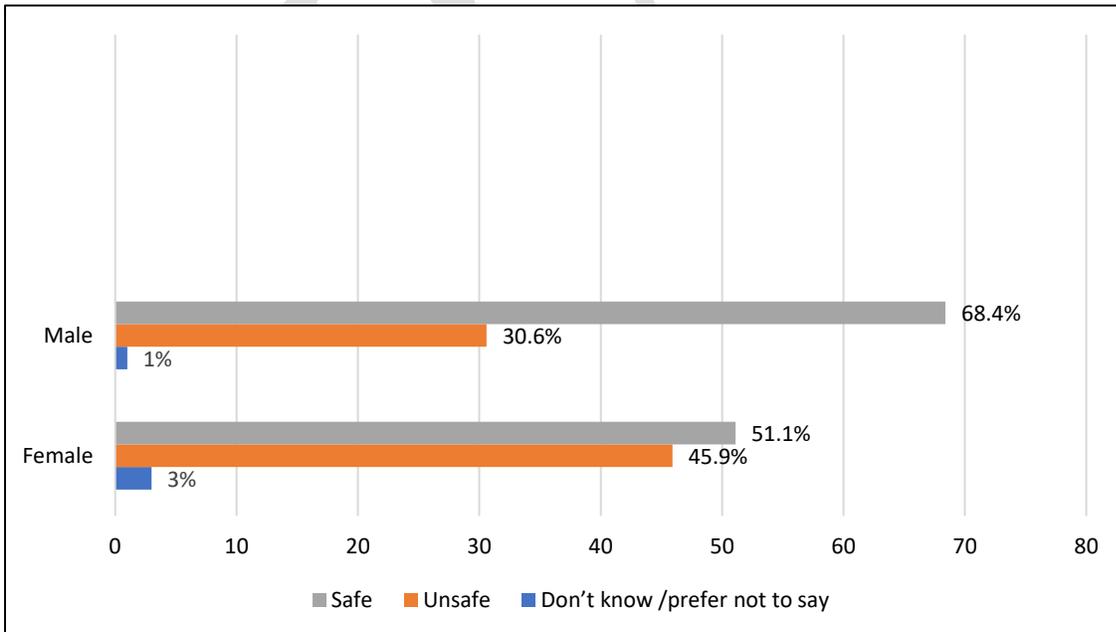


Figure 7.1: Experience of any form of discrimination or harassment during the past 12 months



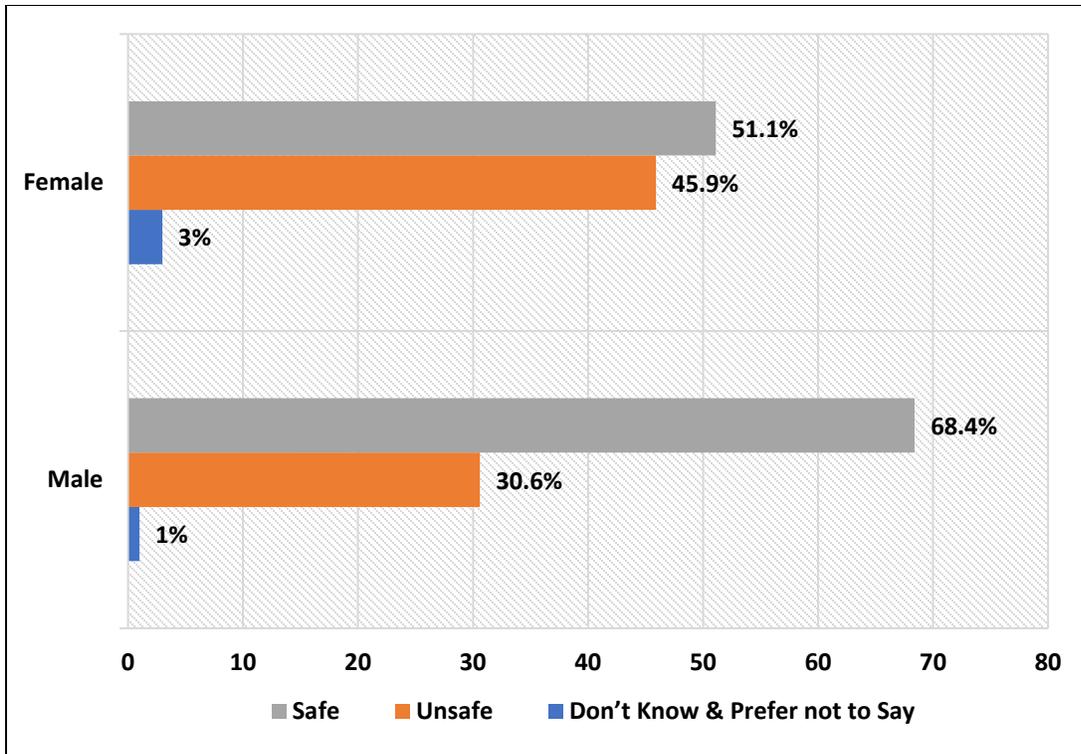


Figure 10.2: Proportion of population that feel safe walking alone around the area they live by sex

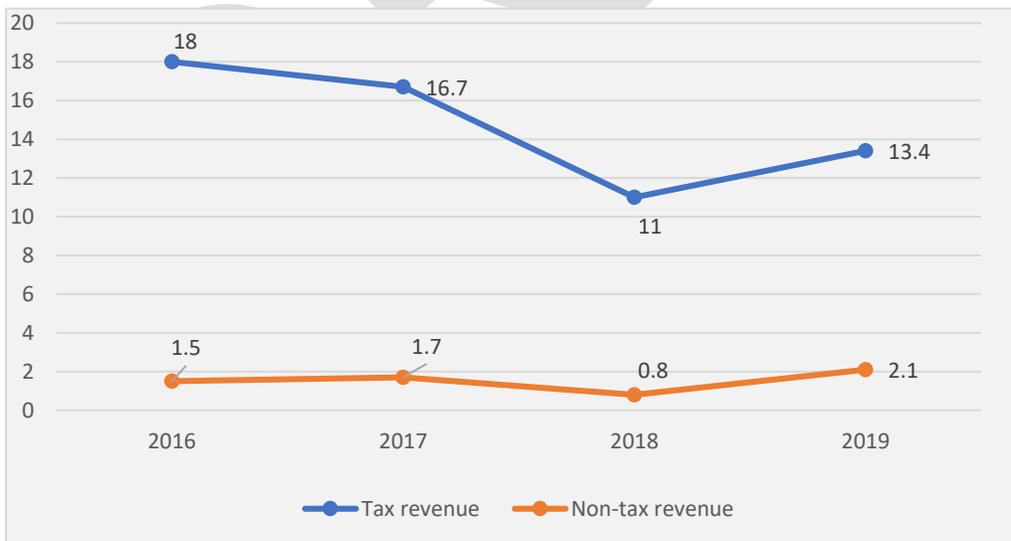


Figure 8.2: Total Government Revenue as Proportion of the GDP by Source

Source: The Gambia VN

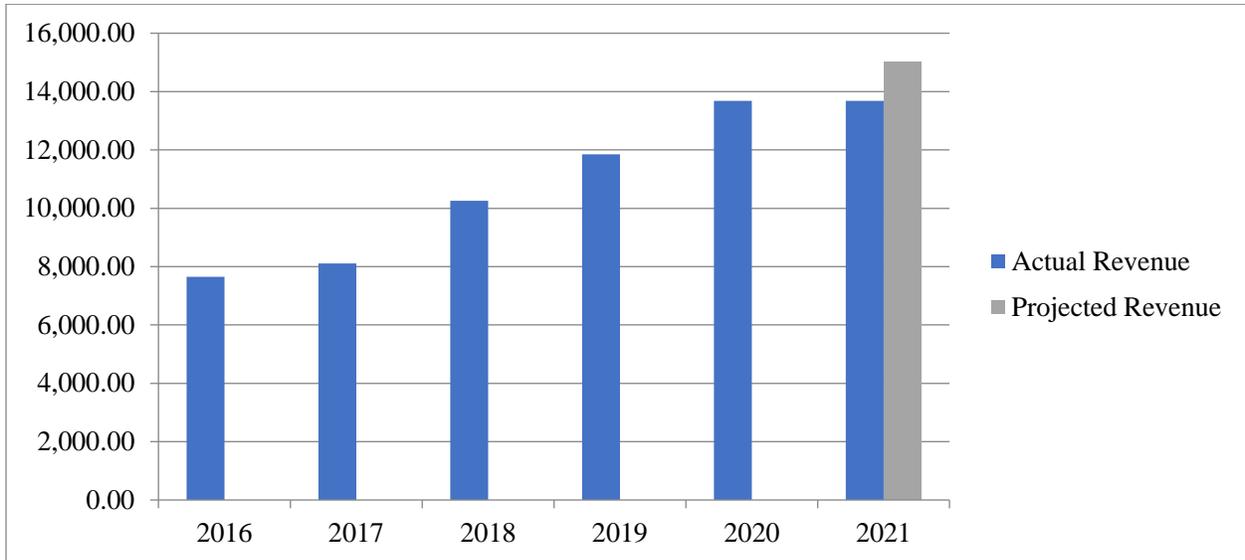


Figure: Trends in Domestic Revenue (Millions of GMD), Actual and Projected

Source: Ministry of Finance and Economic Affairs (MoFEA)

Table: The Gambia; Structure of Domestic Debt at end – 2019

	GMD Millions	Percent of	
		Total Domestic Debt	GDP
Total	32453	100.0	36.6
Marketable Debt	20909	64.4	23.6
T – bills	17978	55.4	20.3
Bonds	2930	9.0	3.3
Non –Marketable Debt	11544	35.6	13.0
CBG Bond (30- years)	9701	29.9	10.9
Restructured NAWEC bond	1084	3.3	1.2
SSHFC Loan (from NAWEC)	758	2.3	0.9

Source: The Gambian Authority & IMF Staff calculations

Table: The Gambia: Pipeline of Already – Contracted Debt (Millions of U.S. dollars)

	Total Undisbursed At end - 2019	Projected disbursements For 2020 -21
Multilateral & Plurilateral Creditors	182.7	72.8
International Development Disbursement	41.1	11.2
African Development Bank Group	11.9	2.9
International Fund for Agricultural Development	4.1	1.4
Islamic Development Bank	30.7	16.2
Arab Bank for Economic Development in Africa	14.3	4.7
OPEC Fund for International Development	19.0	12.0

ECOWAS Bank for International Development	0.4	0.4
European Investment Bank	61.2	24.0
Bilateral Official Creditors	105.2	41.7
Abu Dhabi Fund for Arab Economic Development	3.1	3.1
Kuwait Fund for Arab Economic Development	47.7	16.1
Export Import Bank of India	30.9	11.2
Saudi Fund for Development	23.6	11.3
Export Import Bank of China	0.0	0.0
Total	287.9	114.5

Source: The Gambian Authority & IMF Staff calculations

Table :The Gambia: Structure of PPG External Public Debt at end – 2019

	Nominal Value			Present Value		
	Percent of			Percent of		
	US \$ millions	GDP	External Debt	US \$ millions	GDP	External Debt
Total PPG External Debt	796.3	45.9	100.0	587.9	33.9	100.0
Medium and Long term Eternal Debt	778.8	44.9	97.8	570.5	32.9	97.0
Multilateral Creditors	235.8	13.6	29.6	155.5	9.0	26.5
International Development Association	115.6	6.7	14.5	70.3	4.0	12.0
African Development Bank Group	55.7	3.2	7.0	29.7	1.7	5.0
International Monetary Fund	36.0	2.1	4.5	29.5	1.7	5.0

International Fund for Agricultural Development	28.5	1.6	3.6	26.1	1.5	4.4
Plurilateral Creditors	284.6	16.4	35.7	230.4	13.3	39.2
Islamic Development Bank	152.4	8.8	19.1	132.9	7.7	22.6
Arab Bank for Economic Development in Africa	55.9	3.2	7.0	37.5	2.2	6.4
OPEC Fund for International Development	53.5	3.1	6.7	38.9	2.2	6.6
ECOWAS Bank for International Development	22.8	1.3	2.9	21.1	1.2	3.6
Bilateral Official Creditors	217.6	12.5	27.3	149.4	8.6	25.4
Paris Club	1.1	0.1	0.1	1.0	0.1	0.2
Non Paris Club	216.6	12.5	27.2	148.3	8.5	25.2
<i>Of which Kuwait Fund for Arab Economic Development</i>	50.8	2.9	6.4	36.7	2.1	6.2
<i>Of which Saudi Fund for Development</i>	52.3	3.0	6.6	32.1	1.9	5.5
<i>Of which Export Import Bank of India</i>	41.7	2.4	5.2	27.2	1.6	4.6
Private Creditors	40.8	2.4	5.1	35.2	2.0	6.0
ST External Debt	17.4	1.0	2.2	17.4	1.0	3.0
<i>Of which Islamic Trade Financing Corporation</i>	17.4	1.0	2.2	17.4	1.0	3.0

Source: The Gambian Authority, major Creditors & IMF Staff calculation

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