

THE REPUBLIC



OF THE GAMBIA

**NATIONAL REPORT
AND
PLAN OF ACTION
ON HUMAN SETTLEMENTS
1996 - 2000**

FOR THE

HABITAT II CONFERENCE

ISTANBUL

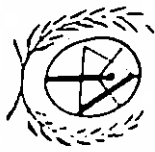
JUNE 1996

*Commissioned by:
The Ministry for Local Government & Lands
in collaboration with the UNDP Office, Banjul*

February, 1996

141 2000

MINISTRY FOR LOCAL GOVT AND LANDS



First National Conference on
Human Settlements for Habitat II



Atlantic Hotel

to

3rd

July 1996



OPENING CEREMONY OF THE FIRST NATIONAL CONFERENCE ON HUMAN SETTLEMENTS FOR HABITAT II

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ACRONYMS

ADB	-	African Development Bank
ADF	-	African Development Fund
BCC	-	Banjul City Council
BHE	-	Bakoteh Housing Estate
BPPS	-	Bureau for Policy and Programme Support
CBO	-	Community Based Organization
DCD	-	Department of Community Development
ECOWAS	-	Economic Committee of West African States
EMCBP	-	Economic Management Capacity Building Programme
EU	-	European Union
GAMWORKS	-	World Bank Capacity Building Programme
GBA	-	Greater Banjul Area
GDP	-	Gross Domestic Product
GTTI	-	Gambia Technical Training Institute
GTZ	-	German Technical Co-operation Agency
ILO	-	International Labour Organization
IMO	-	International Meteorological Organization
IPF	-	Indicative Planning Figure
IPS	-	Integrated Pay Scale
KESS	-	Kanifing East Site and Services Scheme
KMC	-	Kanifing Municipal Council
LGA	-	Local Government Area
MLGL	-	Ministry for Local Government & Lands
NaTCAP	-	National Technical Cooperation Assistance Personnel
NAWEC	-	National Water and Electricity Company
NGO	-	Non-Governmental Organisation
OAU	-	Organisation of African Unity
PPP	-	Private Partnership Project
PSD	-	Programme for Sustainable Development
TANGO	-	The Association of Non-Governmental Organizations
TCDC	-	Technical Co-operation Among Developing Countries
TDA	-	Tourism Development Area
SSHFC	-	Social Security & Housing Finance Corporation
U K	-	United Kingdom
UMDP	-	Urban Management & Development Project
UNCDF	-	United Nations Capital Development Fund
UNDP	-	United Nations Development Programme
UNEP	-	United Nations Environment Programme
UNICEF	-	United Nations Children's Fund
UNIDO	-	United Nations Industrial Development Organization
UNIFEM	-	United Nations Fund for Women's Development
USA	-	United States of America
VDC	-	Village Development Committee
VDTF	-	Village Development Trust Fund
VISACA	-	Village Integrated Savings and Credit Association

INTRODUCTION

PREAMBLE

1. THE NATIONAL CONTEXT: AN OVERVIEW

1.1 General Features

1.1.1 With an approximate area of 11,000 sq km and a population of just over a million people, the Republic of The Gambia is one of the smallest countries in Africa. The Gambia is bordered on its north, east and south sides by the Republic of Senegal and on its west side, by the Atlantic Ocean. The Gambia consists of a narrow strip of land on either side of the River Gambia (the dominant physical feature of the country) stretching inland for about 387 km. Except at the estuary of the river, nowhere is the country more than 25 km wide. Most of the country is an alluvial plain, comprising of the river flood plains and basin, with the highest point only about 40 m above sea-level.

1.1.2 The Gambia experiences a sub-tropical savannah climate, with annual rainfall totals which are usually within the range of 800 mm to 1200 mm. The rainy season, which generally lasts for about five months (mid-June to mid-October), varies from the coast to the interior both in duration and the amount of rain which falls. The interior of the country experiences higher temperatures than the coastal region where temperatures are moderated by the cool Canaries current and breezes. The hottest months are June to October, which are also the rainy season months, with a mean maximum temperature of about 27 degrees C. Along the coast, temperatures vary between 18 degrees C and 30 degrees C.

1.1.3 In 1973, the total population of the country was 493,500. It increased to 687,827 in 1983, a 39% increase. The 1993 census recorded a total population of 1,025,867 and a growth rate of 4.1% per annum. With crude density of 96.6 persons The Gambia is one of the most densely populated countries in Africa, as well as one of the fastest growing and poorest Least Developed Countries in the world community.

2. THE CONSULTATIVE PROCESS & PARTICIPANTS

- 2.1 It was against this national scenario that the consultative process in anticipation of the HABITAT II conference unfolded and evolved. In response to the mandate which emanated from the UN General Assembly in 1992, the Government of The Gambia set up, in 1994, a National Preparatory Committee for HABITAT II to manage affairs leading up to the HABITAT II Conference scheduled for June 1996. In consonance with this broad goal, the Ministry for Local Government and Lands (MLGL) under whose aegis several shelter-related sectors are housed (e.g. Departments of Physical Planning, Lands, etc) was identified as the national focal point institution, to provide a co-ordination, technical facilitation and an advisory framework for the new shelter development activities. Under the enabling patronage of the Minister, Captain Yankuba Touray, the Permanent Secretary of that Ministry, Mr Sulayman Secka, was appointed the chairperson of the National Preparatory Committee. One of his Deputy Permanent Secretaries, Mr. Sutay K. Sagnia, was charged with desk responsibility for the routine administration of the Committee's affairs and providing technical advice. Backstopping administrative support was provided by the UNDP Resident Coordinator, Mrs Zahra Nuru and Programme Officer, Mr Seikou Sanyang.
- 2.2 Representative heads of twenty-four shelter-associated government, private sector, non-government organizations and grass-roots bodies were invited to constitute this Committee. The broad basis of the individual competences and interests of its membership was intended to provide a comprehensive diversity and technical strength for effective shelter development operations. (See Appendix One). It also aimed at enhancing the out-reach of the consultative process, bringing into focus and active play the views, expertise and resources of major actors from different walks of life, on the shelter development scene.
- 2.3 A two-year Habitat preparatory programme was developed and approved by the National Coordinating Committee. This was complemented by an indicative operational budget which was produced in the second year of the Committee's existence. The sum of 1.3 million Gambian Dalasi was targeted, but it was finally truncated to a more affordable D500,000 after UNDP appraisal/intervention. This budget emanated from the findings of a feasibility study which was commissioned in March 1992 and preceded the launching of the Preparatory Committee.
- 2.4 To facilitate multi-disciplinary implementation of shelter concerns, eight technical sub-committees to address the following were inaugurated also, by the MLGL:
- advisory work for the HABITAT II conference
 - land and the environment
 - shelter and settlement statistics
 - infrastructure and basic services
 - urban management
 - institution and finance
 - popular participation and gender issues
 - urban and housing indicators. (Appendix One)

Each sub-committee has a Chairperson and Secretary and convened meetings with a quarterly periodicity during 1994 and 1995. They implemented a series of activities whose progress was reported on and sent to the UNCHS for on-going information. The first of such reporting was slated for December 1994, followed by two more in April and November 1995.

2.5 Out of the D500,000 budget, fifteen local consultants (Appendix Two) were recruited to prepare base-line sectoral studies reflecting country profiles featuring, inter alia:

- Physical and urban planning.
- Constraints and successes encountered in shelter provision.
- Housing indicators.
- Decentralization, community empowerment for shelter provision.
- Water, electricity and roads infrastructure.
- Gender participation in settlements delivery.
- Best delivery practices in settlements (existing shelter-related projects).
- Forestry and housing resources.
- Institutional and capacity-building for improved settlements.

These profiles were reviewed at a three-day national multi-sectoral workshop at which members of the sub-committees, National Co-ordinating Committee as well as other shelter line agencies and users deliberated. Its main objective was to refine and put the popular seal of endorsement on the contents of the profiles as well as the final National Habitat Country Report and Action Plan, which were prepared by another team of three national consultants, Dr Sidi Mboge, Mr Vidal Ashcroft and Mrs R.A. de Almeida, Team Leader, as a working document for the HABITAT II conference scheduled for June 1996 in Istanbul.

2.6 The consultative process and techno/popular participation that have been described in the preceding section, culminated in the designing of a broad, cross-sectional situational survey, featuring needs assessment, programme prioritization, identification of expected international assistance and a five-year Plan of Action which are intended to provide a policy, planning and programming framework for addressing national shelter constraints and redress measures in The Gambia, during the next millenium.

PART ONE

I. THE BROADER SETTING

1. DEMOGRAPHIC TRENDS

- 1.1 About 62% of the population is rural, i.e., living in settlements below 5,000 persons with the majority of the population engaged in agricultural activities. The Gambia is urbanizing at a fast rate. In 1973, the urban population constituted 23% of the total population. By 1993, the urban population had increased to 38% of the total population. While the population growth rate for the country was 4.1% per annum during the 1983 - 1993 intercensal period, that for the urban areas was about 7.0% per annum. Even though the number of urban centres is small, they are growing at a very fast rate. As shown in Table 1, all the Local Government Areas (LGAs), which are the administrative divisions of the country, are experiencing rapid population growth.

TABLE 1

POPULATION DISTRIBUTION AND PERCENTAGE CHANGE: 1973 - 1993

LOCAL GOVERNMENT AREA	POPULATION						PERCENT CHANGE	
	1973		1983		1993		1973-1983	1983-1993
	NUMBER	%	NUMBER	%	NUMBER	%		
Banjul	39179	7.9	44188	6.4	44326	4.1	12.8	-4.1
Kanifing	39404	8	101504	14.8	228214	22	157.6	124.8
Brikama	91013	18.4	137245	20	254917	22.6	50.8	71.2
Mansakonko	42447	8.6	55263	8	65146	6.3	30.2	17.2
Kerewan	93388	18.9	112225	16.3	156462	15.1	20.2	39.4
Kuntaur	47669	9.7	57594	8.4	67774	6.5	20.8	17.7
Janjangbureh	54232	11	68410	9.9	88247	8.5	26.1	30
Basse	86167	17.5	111388	16.2	155059	14.9	29.3	39.2
THE GAMBIA	49179	100	627817	100	1058145	100	39.4	58.9

- 1.2 The highest intercensal urban population growth rates were recorded for Kotu, Abuko and Bakoteh, all in the Kanifing Municipal Council (KMC) and in close proximity to the Tourism Development Area (TDA). This rapid growth of urbanization, especially the Greater Banjul Area (GBA) has led to acute development pressure resulting in problems to be discussed later.

2. ECONOMIC PROFILE

- 2.1 The Gambia has no important mineral or other natural resource which makes its production base very restricted. The most predominant industry is agriculture and animal husbandry, accounting for over 25% of GDP and employing approximately 51% of the economically active population. Groundnut production is the main source of foreign exchange earning for the country. The most important food crops are rice, millet and sorghum. Increasingly, horticulture, fisheries and livestock are beginning to play an important role in the economy.
- 2.2 The industrial sector, which is still relatively under-developed, contributes only 7% to GNP and employs only about 6.28% of the labour force. The manufacturing sector is limited to the following activities: groundnut oil milling, bakeries, a brewery, a tannery, two clay-brick plants, cooking and industrial gas filling plants, production of GIC sheets and nails, and the production of furniture, soap and plastic. There are severe constraints limiting the growth of the industrial sector. These include lack of skilled and trained manpower; shortages in the provision of water and electricity; inadequate and poorly maintained infrastructure; and absence of linkages with other sectors of the economy, particularly agriculture and tourism. The country heavily relies on trade - the importation and re-exportation of goods. This has been severely affected by the recent devaluation of the CFA franc and the unofficial closure of the borders with Senegal. The wholesale and retail trade sectors account for almost 25% of all employees.
- 2.3 Except for the major setback in the 1994/1995 tourist season when the number of tourists visiting The Gambia fell sharply, Tourism plays an important role in the economy of the country. This sector contributes about 10% of GDP and about US \$50 million in foreign exchange earnings annually to the economy. The rapid growth of the tourism sector has been facilitated by a favourable climate, clean long stretches of sandy beaches and close proximity to Europe. A recently established local NGO - "DEEGOO" - is in the process of promoting alternative and sustainable ecotourism. Like the industrial sector, the tourism sector's contribution to overall development of the country has been constrained by a lack of effective linkages with other sectors of the economy. The import component of the tourism sector, in terms of personnel, imported consumable goods, etc., is still relatively high. Benefits from tourism are thus yet to be maximized.
- 2.4 During the country's First Five Year Development Plan period 1975/76 to 1980/81, there was a rapid expansion of the economy. Actual public investment more than doubled the budget amount. This rapid growth was more pronounced in the Agriculture, Public Utilities, Transport and Communications sectors.

TABLE 2**PROJECTED AND ACTUAL PUBLIC INVESTMENT BY SECTOR:
(1975 TO 1980/81 (in million Dalasis))**

SECTOR	BUDGETED	ACTUAL	%
Agriculture	32.3	57.4	17
Industry	7.6	3.9	1
Public Utilities	23.7	41	12
Transport/Communications	29.9	150	44
Tourism	4.7	16.8	5
Education	4.5	32.1	9
Health	13.4	7.7	2
Housing	28.3	33.4	10
TOTAL	144.4	342.3	100

Source: World Bank; The Gambia: Development Issues and Prospects. Report No. 5693 - GM, Sept. 6 1985.

2.5 Whereas the First Five Year Development Plan estimated that a GDP growth of 4.5% per annum would be achieved as a result of the acceleration of public investment, the actual growth realized was only 2.7%. This performance notwithstanding, the projections for the Second Five Year Development Plan was a GDP growth rate of 5.1%. This target was not achieved due to:

- i) over investment in transport relative to other sectors;
- ii) too rapid expansion of infrastructure in all the sectors even before the supporting institutions and systems had time to develop;
- iii) inadequate attention to the recurrent cost, import cost and debt service implications of investments and the capacity to finance these after project completion.

The result of the slow growth rate was that during the Second Five Year Plan period, the actual public expenditure in housing and related sectors fell short of the plan estimates.

TABLE 3**PROJECTED AND ACTUAL PUBLIC INVESTMENT BY SECTOR:
1983/84 (in million dalasis)**

SECTOR	BUDGETED	ACTUAL	%
Agriculture	155.4	32	14
Industry	16.4	14.1	7
Public Utilities	69.1	9.9	5
Transport/Communications	208.9	84.7	40
Tourism	5.1	7.9	4
Education	45.1	34.9	17
Health	19.4	9.9	5
Housing	51.7	17.1	8
TOTAL	571.1	210.5	100

Source: World Bank; The Gambia: Development Issues and Prospects. Report No. 5693 - GM, Sept. 6 1985.

- 2.6 The revised Public Expenditure Programme for the period 1984/85 to 1987/88 which superseded the last two years of the Second Five Year Plan, did not cater for the shelter sector. It concentrated on agriculture and natural resources, transport and communications, health and education.

TABLE 4**PUBLIC INVESTMENT PROGRAMME: 1984/85 - 1987/88 (in million dalasis)**

SECTOR	AMOUNT	%
Agriculture & Natural Resources	246	39
Transport and Communications	220	34
Public Utilities	67	10
Social Sectors (mainly Health & Education)	84	13
Industry and Tourism	25	4
TOTAL	642	100

Source: World Bank, The Gambia: Development Issues and Prospects. Report No. 5693 - GM, Sept. 1985.

2.7 More recent economic policy focused on an Economic Recovery Programme (ERP) from 1985/86 to 1989/90. The government introduced and implemented economic, monetary and fiscal policies. Prior to the launching of the ERP, The Gambia had one of the lowest GDP growth rates in Africa, averaging around 1.8% per annum over the period 1975 - 1985. Low economic growth combined with rapid population growth led to a dramatic decline in per capita income. In 1984, the per capita income was estimated at US \$260, making The Gambia one of the poorest countries in the world. The ERP was thus implemented to reverse the decline, correct the imbalances in the economy and stabilize the economy. Some results were achieved. Inflation was reduced to manageable proportions, the GDP growth rate averaged 4% per annum and per capita income rose to approximately US \$ 302. For the first time in a decade, the country combined adjustment with growth.

2.8 To consolidate the achievements of the ERP and pursue a long-term strategy for the expansion and productive capacity of the economy, the government embarked upon the Programme for Sustainable Development (PSD) in July 1990. The objectives of the PSD are geared towards promoting the efficient development of the private sector through the provision of an orderly framework, increased efficient utilization of public resources and eliminating long-term human and physical resource constraints.

The objective of the PSD are:

- i) to consolidate the gains off the structural adjustment process; and
- ii) to achieve a long-term expansion of the productive capacity of the economy with a view to achieving significant improvement in the living standards of the population.

The programme's medium term objectives are geared towards promoting the efficient development of private sector activities, increasing efficiency in the utilization of public resources and accelerating long-term reduction of human and physical resource constraints.

Under the PSD, government plans to:

- a) develop comprehensive measures to promote a favourable policy and institutional environment through the development of adequate and well defined economic, financial and fiscal policies;
- b) focus government's efforts on economic management rather than direct involvement in the productive sectors of the economy;
- c) re-orient public resources to the development of infrastructure and support services for the private sector;
- d) strengthen the capacity of key spending line ministries, so that they could be in a better position to implement projects efficiently.

II. CURRENT CONDITIONS

1. INTRODUCTION

The provision of adequate and decent human settlements, which satisfy not only the physical and biological requirements of man but will also uphold his dignity and improve the quality of his life, is a basic human necessity.

- 1.2 The Gambia Government has placed great emphasis on, and is committed to, the improvement of quality of life in both the urban and rural areas. The second National five year plan has laid down definite strategies for the improving of Housing in general, and especially in the urban areas, by institutionalization of housing finance, establishment of low-cost housing schemes, site and services projects, etc. In the rural areas, the plan recommended a strategy of the traditional self-help "tesito", and creation of housing co-operatives.
- 1.3 As part of the government's effort to provide low income housing in the urban areas, it has constructed 200 dwelling units at Bakoteh, Kombo St. Mary called the Bakoteh Housing Scheme. The project was designed to cater for the needs of the low-income households in The Greater Banjul Area (GBA), but the cost of the dwelling units was not affordable by this income group.

SHELTER INDICATORS

- 1.4 The Global Strategy for Shelter to the Year 2000 (GSS) adopted by the U.N. General Assembly in 1988, calls for governments to shift from the traditional role of attempting to provide housing directly (a policy which mostly failed) to a more dynamic role of creating an enabling environment which facilitates, energizes and supports the activities of the private sector in housing development.
- 1.5 This shift has made it necessary to adopt operational tools for measuring sector performance and for comparison across time and space. Such tools make it possible to see housing policy in a more global, comparative perspective where the accomplishments and lessons gleaned from one country can become relevant to another.
- 1.6 The Urban and Housing Indicators Programme was initiated by the United Nations Centre for Human Settlements (Habitat) and the World Bank in 1990 as an essential ingredient in the implementation of the GSS. This programme has four aims:
- 1) To provide a conceptual and analytical framework for monitoring the performance of the housing sector.
 - 2) To create a set of practical tools for measuring the performance of the housing sector using quantitative, policy-sensitive indicators and to test these in a broad range of countries.

- 3) To provide important new-empirical information on the high stakes of policy-making in the housing sector for different countries, and
- 4) To initiate new institutional frameworks that will be more appropriate for managing the housing sector and for formulating and implementing future housing policies.

The Housing Indicators Programme has generated a comprehensive set of indicators for measuring housing sector performance. Indicators were designed to cover

- a) housing supply - the cost and availability of key inputs such as land, infrastructure, building materials, industrial organization and the regulatory environment;
- b) housing demand - demographic variables, finance and subsidies; and
- c) housing outcomes - prices, quantities and the qualitative features of the housing stock.

As part of a plan for the globalization of the programme, the UNCHS (Habitat) aims to collect a key set of housing indicators for all countries on a regular basis. It is proposed that 10 key housing indicators will be collected for each major city, starting with one major city and expanding the data collection to other cities in later years until finally, the data-collection effort becomes nationwide.

1.7 CURRENT SETTLEMENTS AND SHELTER CONDITIONS AND TRENDS

a) **Background**

- i) According to the 1993 Population and Housing Census, the GBA had populations of about 270,540 and 478,657 inhabitants in the metropolitan and urban agglomeration areas respectively. The metropolitan area comprises a male population of 140,525 and 130,015 females. Its land area is approximately 80.00 sq. km compared to an area of 129 sq.km in the urban agglomeration (UA) area. The GBA registered the highest population growth rate over the years mainly as a result of attracting a large influx of migrants from within the country and abroad. The largest concentration of migrants can be found in the GBA. With the administrative and commercial capital located in the area, commercial activity is largely concentrated in the area. The existence of job opportunities in this area explains the large population movement into the area over the years.
- ii) Although the largest concentration of foreign migrants have in the past always been found in the GBA, there has been an increase in the movement of foreigners into the area over the recent past, particularly from the sub-region, mainly as a result of political instability in the neighbouring countries. Foreign migrants in The Gambia are mostly engaged in the commercial sector.

- iii) According to the 1993 Census reports, the literacy rate in The Gambia is estimated at about 55.00 (per thousand?) for males and 26.9 for females. The population of the country has been estimated to grow by 6.4 per cent annum between 1983 and 1993. In the Greater Banjul metropolitan area (MA), the average household size is 7.04 persons and the rate of household formation is 4.6 per cent per annum. Out of 38,458 households, 7410 are headed by females.
- iv) The national gross primary school enrolment is estimated at 38.7 per cent. The GBA as an urban area has enrollments of 30,937 pupils in primary schools, 7,032 pupils in middle schools and 6,566 pupils at high school level. This translates to an average class size of 52, 68 and 46 pupils at the primary, middle and high school levels in the metropolitan area. The apparent pressure on the limited educational facilities in the area is indicative of the large population concentration in the area.
- v) Health indicators in The Gambia are typical of those in other developing countries. Over the years, there has been significant improvements due to Government/NGO and donor intervention in the area. Child mortality is estimated at about 5.6 per cent at the national level. Rural/urban differentials do exist. Whereas the infant mortality rate (IMR) for rural Gambia is a staggering 14.1 per cent that for the urban areas is lower at 9.1 per cent. The number of persons per hospital bed at the national level is 869 compared to 337 for the GBA. The GBA, with the largest referral hospital in the country, has a much better access to medical facilities than any other region in the country.

b) **Access to housing**

Ten key housing indicators have been identified and these have been divided into 5 main groups:

- vi) Price Indicators - Two key indicators of housing price are examined under this group. These are housing price and rent each normalized by income.

Indicator H1: The House Price to income ratio

This is defined as the ratio of the median free-market price of a dwelling unit and the median annual household survey income.

CITY	RATIO (1993)
GBA	4.78
FARAFENNI	4.76
BASSE	4.56

In The Gambia, house prices are high relative to incomes which shows that only a small fraction of the population is able to purchase a house. The above figures show that the housing supply system, particularly in Farafenni is restricted in its ability to satisfy effective demand for housing. Construction costs are relatively high caused in part by high imported building materials costs and complicated and time consuming building regulations.

vii) Indicator H2: The House Rent to income Ratio

This is defined as the ratio of the medium annual rent of a dwelling unit and the median annual household income of renters.

Due mainly to the high housing construction costs in GBA, rent of accommodation is quite common but costly.

CITY	RATIO (1993)
GBA	0.11
FARAFENNI	0.13
BASSE	0.14

viii) Quality indicators - Three housing quality indicators have been examined. These include floor-area per person and permanent structures which are indicative of physical housing conditions and authorized housing which is indicative of the legal status of housing.

ix) Indicator H3 - Floor Area per person

This is defined as the median floor area per person in square metres. This indicator is a measure of congestion and overcrowding. It measures the adequacy of living space in dwellings. Policies which influence land prices and construction costs greatly affect this indicator. Countries having the lowest amounts of floor-area per person also have the highest land prices and construction costs.

CITY	M ² /(Sq.m)
GBA	11.41
FARAFENNI	3.80
BASSE	6.47

x) Indicator H4 - Permanent Structures

This is defined as the percentage of housing units which are likely to last twenty years or more given normal maintenance and repair, taking into account locational and environmental hazards. This indicator is one measure of the durability of housing. Very-low quality housing is usually made of semi-permanent or temporary materials which do not provide adequate shelter from the elements. Permanent structures provide better protection with a higher standard of structural safety and which require a higher level of initial investment.

CITY	% (1993)
GBA	61.53
FARAFENNI	61.24
BASSE	46.58

xi) Indicator H5 - Housing in Compliance

This indicator is defined as the percentage of the housing stock in the urban area which is in compliance with current regulations (authorised housing). It measures the extent to which the population is housed legally. It reflects the prevalence of both squatter house occupying land illegally and houses constructed without the required building, land-use or land-subdivision permits.

CITY	% (1993)
GBA	1.98
FARAFENNI	0.58
BASSE	1.73

This very low value which is way below that of even Sub-Saharan Africa (31%) is a sure sign that housing development is proceeding without enforced government controls and that government is both tolerant with housing which does not comply with its regulations and is unable to prevent trespasses. This is due to the fact that the necessary administrative infrastructure to effect control is not in place. There is also the lack of adequate institutional and legal frameworks to enforce compliance.

c) **Supply-side Indicators**

xii) Indicator H6 - Land Development Multiplier

This is defined as the ratio between the median land price of a developed plot at the urban fringe in a typical subdivision and the median price of raw, undeveloped land in an area currently being developed (the same area, with planning permission). This indicator measures the premium for providing infrastructure and converting raw land to residential use on the urban fringe.

It is an indirect measure of the availability of infrastructure as well as of the complexity of the development process. It also measures the extent to which regulations restricting urban development increase land costs by restricting land supply. It is a revealing measure of the overall performance of urban land markets.

CITY	% (1993)
GBA	4.7
FARAFENNI	4.0
BASSE	4.5

The figures for The Gambia appear to indicate that there are premia associated with the provision of serviced urban land which are considerably higher than the actual cost of land servicing. This is clearly borne out by the results of tenders received for the 30 serviced plots of land at the Kanifing East Site and Services (KESS) project which the SSHFC offered on sale by tender in 1990.

PLOT SIZE	ACTUAL PLOT DEVELOPMENT COST	AVERAGE AMOUNT PAID (1993 Prices)
250 M ²	US \$ 491	US \$ 2,299
300 M ²	US \$ 589	US \$ 3,276
350 M ²	US \$ 687	US \$ 4,483

(xiii) Indicator H7 - Infrastructure Expenditure

This is defined as the ratio of total expenditures in US Dollars by all levels of government (including private utilities and parastatals) on infrastructure services during the current year, and the urban population. This indicator is an indirect measure of the supply of infrastructure for residential development.

CITY	US \$ (1993)
GBA	9.58
FARAFENNI	0.42
BASSE	0.42

These very low levels of infrastructure expenditures have resulted in the prevalent land-supply bottle-necks in the urban areas and thus the higher prices for housing in particular. Another result is the inadequate provision of residential amenities, such as water, sewerage drainage and electricity.

d) **Demand-side indicator**

The factors which influence housing demand and are capable of being directly affected by housing policy include: the provision of housing finance, the legal framework regarding property rights and the provision of housing subsidies. The focus of the key housing demand-side indicators is on finance, specifically a proxy measure for the availability of credit for housing finance - the housing credit portfolio.

(xiv) Indicator H8 - The Housing Credit Portfolio

This is defined as the ratio of total mortgage loans to all outstanding credit in both commercial and government financial institutions. The housing credit portfolio is a measure of the relative size of the housing-finance sector and its ability to provide households with the funds necessary to build or purchase housing.

The Mortgage to credit ratio has been estimated at 0.12 for GBA.

e) **Quantity Indicators**

The two quantity indicators examined are each a measure of the potential importance of the housing sector to the performance of the overall economy.

(xv) Indicator H9 - Housing Production

This is defined as the net number of units produced (units produced minus units demolished) last year in both the formal and informal sectors per 1000 population.

This indicator is a measure of the overall level of housing construction activity and the ability of the housing delivery system to keep pace with increasing demand for housing. It is also closely related to the level of employment in residential construction. When housing production is normalized by the size of the housing stock to give a rate of expansion of the housing stock, this can be compared with the rate of household formation thereby indicating whether or not housing production is keeping pace with demographic change.

Housing production in the Greater Banjul Area is estimated at 40 units per 1000 population. The housing stock in The Gambia is expanding less rapidly than the household formation rate of 4.58%.

CITY	RATE (per 1000) 1993
GBA	11.09
FARAFENNI	10.0
BASSE	8.0

xvi) Indicator H10 - Housing Investment

This is defined as the total investment in housing (in both the formal and informal sectors) as a percentage of gross national, total urban or city product. It measures the proportion of overall economic activity which is accounted for by housing investment. A given value of the housing investment indicator may reflect either high unit housing costs and low volumes of low cost and high volumes of production. Due to an increased demand for housing as a result of population growth, housing investment has been on the increase in recent past. The total investment as a percentage of total urban product is estimated at 9.79% for the GBA. Housing investment figures are not available for Farafenni and Basse.

ACCESS TO SERVICES

i) The indicators used under this module are sensitive statistics on availability of services and their affordability. According to the statistics available, the percentage of households in the GBA with connected water, sewerage, electricity and telephone services are 36.00, 12.50, 55.76 and 27.00 percent respectively. For Farafenni, the comparative figures are 15.05, 0, 16.34 and 1.67 percent respectively, while Basse has 21.4 percent of its households connected to water services, no sewerage connection, and 36.4 and 20 percent of households with electricity and telephone services respectively.

- (xviii) Access to portable water in GBA is 73.93 percent, for Farafenni 80.00 percent and for Basse 97.00 percent. Consumption of water per person is about 14.71 litres per day for the GBA, 0.3 and 0.6 cubic metres for Farafenni and Basse respectively. The median price of water per 100 litres when it is most expensive is about US \$0.06 for all three urban centres. These statistics show a significant degree of access in terms of availability and affordability.
- (xix) The proportion of work trips by mode of transportation indicates a high degree of ease of mobility in the GBA. On the average most people travel to work by bus or minibus. This is followed by those who walk, use private cars, motorcycles and bicycles. It is worth noting that a significant number of workers cross from the Niumis to Banjul on a daily basis. Recent improvements in the ferry services between Banjul and Barra and the response of the working population that commute between Niumi and Banjul indicate likely improvements in the volume of traffic on this route in future and a likely movement of people from the GBA to the Niumis.
- (xx) The most common mode of transport to work in Farafenni is walking. Use of motorcycles, minibuses and bicycles is also common. Generally, people do not commute from the south bank to the north bank using the ferry as a means of transport to work. This is probably because of the unreliability of the ferry services and the longer travel time. The average travel time to work is 20 minutes. As in Farafenni, most people walk to work in Basse. This is followed by those who use bicycles and motorcycles. In Basse, people also use motorized and non-motorized small boats as a means of transport to work. This is mainly because there has been an overspill from Basse Santa Su on the south bank to the north bank from where residents commute to work in Basse daily.
- (xxi) The expenditure of US \$6.79 for the GBA on road infrastructure is low. The expenditures for the other two towns are even smaller indicating an overall lack of infrastructural development in the urban areas. Whereas automobile ownership which is defined as the ratio of automobiles to 1000 population is estimated at 0.5 for the GBA, comparative estimates for Farafenni and Basse are not available.
- (xxii) There is no waste water treatment plant in any of the urban centres. The statistics on solid waste is N/A and, 0.10 tonnes per person per annum for the GBA and 0.04 cubic metres and 0.05 cubic metres for Farafenni and Basse respectively. In the GBA, the mode of solid waste disposal is 10 per cent by incineration and 90 percent by open dumping similar to the mode of solid waste disposal in Farafenni. In Basse, on the other hand 20 percent of the solid waste is incinerated and the remaining 80 percent is dumped.

Solid waste collection in the GBA is irregular with only 35 percent of the households benefitting from regular waste collection. This figure is even lower for Basse and Farafenni where only 10 percent and 5 percent of households respectively have their solid waste collected regularly.

1.9 FINANCE

- (xxiii) The scanty information available on sources of income for the GBA and other urban centres underscores the paucity of information on the local authorities in The Gambia and also their lack of autonomy. The main sources of funds for the GBA and the other 2 urban centres are taxes and fees/licenses. User charges, borrowings and other owned sources of income are negligible or non-existent. Lack of information on transfers from government shows the poor management information systems that exist in the local authorities.
- (xiv) The low per capita expenditure observed reflects the low disposable income generated by the local authorities. This is a major constraint to financing capital/development expenditures. The problem is further exacerbated by the high proportion of wage cost on the recurrent expenditure. The local government employees of 1.5 per thousand shows that though Greater Banjul is historically an administrative centre, the major cause of urbanisation is increasingly becoming wholesale and retail trade.
- (xv) The configuration depicted in the matrix "government level providing services is typical of an urban settlement outside the GBA. The cells show that most of the industrial activities are in 'government social services' such as the provision of education, health and sanitation services by the central government and NGO's. Semi-public Authority services in the provision of services such as water and electricity is also evident. Private sector participation is also evident in traditional government.

The transport sector is dominated by private operatives.

2. TRENDS AND POLICIES

2.1 LEGAL FRAMEWORK

2.1.1 There exist various acts and regulations forming the legal background for guiding urban and regional development in general and the development of human settlement in particular, namely:

- The Lands (Banjul and Kombo St. Mary) Act, Cap. 102 and the lands (provinces) Act, Cap. 103.
- The Physical Planning Act, 1984
- The Building Act, 1964

- The Building Regulations, 1966
- The Rent Control Act, 1980

2.1.2 These acts and regulations impose some constraints on the Human Settlement supply market which can be summarized as follows:

i) **Lands Act:**

- The leaseholds were granted for a period of 21 years only. This does not provide a sufficient long term tenure security;
- the margin between the terms of lease and mortgage repayment period were not sufficient;
- the availability of land in the urban areas was scarce. Plot size were reduced in order to achieve a more densified use of the land. The customary land tenure impeded the densification strategy;
- customary tenure was not accepted by the financing institutions as a collateral for mortgage loans.

ii) **Physical Planning Act:**

No major drawback existed with regards to human settlement supply. Nevertheless, the duplication of responsibility for development control given under the Physical Planning Act and the Building Act/Building Regulations was confusing and needed clarification.

iii) **Building Act and Regulation:**

The Building Regulations set high standard which did not give adequate flexibility in terms of use of building materials. This had an undesirable impact on the shelter supply for the low-income group and was an obstacle to the provision of affordable housing.

iv) **Rent Control Act:**

Although the Rent Control Act 1980 seeks to restrain rents in an environment of rising rent, its effect on the shelter delivery are counter-productive. The willingness of owners to invest in new dwellings, particularly in those to which Rent Control will be applicable or maintain the existing stock, tends to decrease markedly.

v) **Intestate Estates Act:**

It regulates the power of sale and interest on land jointly owned by several people. Just one of the owners can prevent sale of property or its mortgaging in order to borrow funds to finance its development.

2.1.3 These Acts were reviewed in 1990 in order to create the right legal environment for a successful housing policy. In this respect, the following new pieces of legislation which are designed to improve land administration and Physical Planning, will also facilitate Housing Development.

- i) **The New State Land Act 1991 and State Land Regulations 1995** will ensure sufficient land tenure security. Leaseholds are increased to a period of 99 years.
- ii) **The New Physical Planning and Development Control Act 1991** will combine the provision of existing Physical Planning Act and Building Act for effective development control.
- iii) **The New Development Control Regulations 1995** will provide for adequate flexibility in terms of use of local building materials and standards affordable by the low-income group.
- iv) **The Surveys Act 1991 and The Surveys Regulations 1995** will make provision for improvement in surveying operations in the country, for licensing of land surveyors and for purposes incidental thereto and connected therewith.
5. **Land Acquisition and Compensation Act 1991** make provision for the compulsory acquisition and compensation of land required for public use or planning purposes.

3. **INSTITUTIONAL FRAMEWORK**

3.1 The main actors in Shelter Provision and Delivery in The Gambia are, the State, Local Government Authorities, Social Security and Housing Finance Corporation and the Private Sector.

3.2 The State has a complete control over land allocation in The Gambia, management of which is entrusted to the Ministry for Local Government and Lands (MLGL) under its Technical Departments. The Department of Physical Planning and Housing is responsible for:

- i. The preparation of Physical Development or Land Use Plans at national, district and local level;
- ii. Control of land development at national, district and local levels;

- iii. Control and coordination of land use at national, district and local levels;
- iv. Implementation of the National Housing Policy;
- v. Approval of all applications for building permit;
- vi. Acting as the Secretariat to the six divisional Planning Authorities as well as the National Planning Board.

The Department of Lands and Surveys is mandated to:

- Demarcate all layout plans;
- Prepare lease plans;
- Prepare base maps for land use;
- Prepare cadastral (registration) plans for adjudicating on land titles;
- Prepare base maps indicating land values for valuation purposes.

- 3.3 The Planning Authorities and Development Control Committees are responsible for control, use of land and scrutiny of Development Permits respectively. Although there are Planning Authorities at the Divisional Level, they like many institutions in the country, are not capacitated to efficiently deliver due to role conflicts, lack of material and human resources.
- 3.4 The Department of Community Development should disseminate their technologies to the private sector. As soon as technologies have been developed, tested and proven, they should be packaged in such a way as to make them profitable and marketed to the private sector. Adequate budgetary allocations should be made to the Department to carry out its marketing activities.
- 3.5 Local Government Authorities are critical in ensuring success to decentralise to ensure not only sustainability but good governance as well. This being the case, the role of the Divisional Commissioners, Area Councils, District Authorities and the communities themselves will be reviewed as it relates to the management of Human Settlement, especially the aspects which involve legal provisions, capacity building and access to resources.
- 3.6 The Divisional Commissioner is appointed by the government as the Chief Executive of all government business in the Division. The Commissioner's functions are both regulatory and developmental.

Regarding Shelter, the Commissioner is Chairman of the Development Coordinating Committees, Divisional Planning authorities and to the Area Councils. He also administers provincial land on behalf of the Minister and coordinates all land use activities in consultation with the Department of Physical Planning.

Area Councils involvement is in:

- collection of taxes and rates;
- maintenance and provision of various services for the area;
- management of solid waste disposal;
- helping the Commissioner in matters relating to land administration.

At the district level, the District Chief advises the Commissioner on matters relating to land administration viz. land tenure, ownership, use and development in their areas. At the village level, the Village Head Chief or Alkali advises the Chief on land matters and collects land rates on behalf of the Chief and Commissioner. Communities are involved in housing delivery both as owners, tenants and providers of labour.

4. THE FINANCIAL FRAMEWORK

- 4.1 Access to finance is very vital to shelter delivery especially within a decentralised system. The big players in shelter financing in The Gambia are the private sector operators mainly the Commercial Banks, Social Security and Housing Finance Corporation and Government through its revolving Housing Loan Fund. The housing credit portfolio, which is a measure of the relative size of the housing-finance sector, is exceedingly small in The Gambia. The ratio of total mortgage loans to all outstanding loans for the SSHFC, the only government housing-finance institution, is estimated at 0.12.
- 4.2 The house rent-to-income ratio was estimated in 1993 to be 0.11 for the GBA and 0.14 for Basse. In all areas of The Gambia, but particularly in the GBA and Growth Centres, the supply of rental housing continues to fail to meet demand. In a bid to avoid depressing rates of housing production and investment in the GBA and Growth Centres, government recently deregulated the Rent Control Act, in order to encourage more housing production.
- 4.3 The Social Security and Housing Finance Corporation through the Housing Fund caters for low income categories through long term loans. So far, the Corporation has administered the Bakoteh Housing Estate Project and the Kanifing East Site and Service Scheme mainly financed through project interventions.

The mandate of the SSHFC in shelter delivery is to:

- finance housing development projects;
- make direct investments in housing and real estate project solely or in partnership with other bodies;
- administer and manage low cost housing projects on behalf of government, and
- administer and manage the repayment of all housing loans and grants received by the Corporation.

- 4.4 Government's involvement in housing finance has been limited to the provision of government quarters both in the urban and rural areas and through its Revolving Loan to civil servants and parliamentarians. The government's revolving loan scheme although attractive is very limited in amount and scope, if one looks at the number of beneficiaries since the inception of the scheme.
- 4.5 Due to the absence of a housing finance bank in The Gambia, private home owners and developers sometimes have to resort to the Commercial banks to meet such investments. However, high interest rates have discouraged the use of these funds. This acts as a major disincentive to the creation of an enabling environment for private sector participation in housing supply.

5. PARTICIPATION IN SHELTER PROVISION AND DELIVERY:

- 5.1 There are many definitions of participation and many views of what participation should achieve. There is, in particular, a debate on whether participation should be, an end in itself, based on the assumptions that people have a right to participate in any decisions that have an impact on their lives (the goal of empowerment), or a means to improve project effectiveness. These two views are not contradictory; it is possible to consider participation both as an end and as a means to an end.¹
- 5.2 Regarding shelter provision and delivery, participation as an end in itself will mean that any shelter provision and delivery project in the country will have to involve the beneficiaries in decision making (and in other ways) when the programme has an impact on their lives. The issue here also touches on access, property rights and ownership of land by the community and the need to consult them on land use management and tenure. This can be a controversial and ethical issue that will have important local implications. This is particularly important when the land is still used by the people in the community, and have a significant role to play in their daily subsistence, traditions and values.
- 5.3 The second approach of improving programme effectiveness means that people are not just associated with but involved in the programme when it can increase its effectiveness. Take for example the provider-based strategy adopted by the government in the 1970s and 1980s in providing shelter through government loans represented a significant share of total public investment. Which shows the importance of shelter provision as a component of overall economic policy. (see Rodell and Skinner, 1983, for example)².

¹ Alexander Marc: Community participation etc in Africa. eds. I. Serageldin & J. Taboroff.

² UNCHS (Habitat) Shelter Provision & Employment Generation (1995)

- 5.4 Over the last two decades, the prevailing housing policies in developing countries have been aimed at individual house-ownership for every poor household. It has been assumed that each target household constructs its own house. The narrow focus on sites-and-services (such as the SSHFC project) and settlement-upgrading schemes as the cornerstone of housing strategies has diverted attention from the central issue of establishing sustainable shelter-delivery systems that can operate at the required national scale. GSS calls for a scaling-up of housing programmes to encourage all consumers.
- 5.5 Well chosen shelter sector policies at the national level, followed by effective implementation by a broad group of actors at national and sub national levels, have the potential for not only addressing short-run economic problems but also laying the foundation for a productive permanent link between the shelter-sector and the macro-economy. The intention is that a multiplicity of actors shall be involved at all levels of government, in NGOs and community-based organisations (CBOs) to increase the production of housing and to improve existing housing. The emphasis must be on the production of quantities of housing which meet basic needs - land, basic shelter and minimal services - and the gradual improvement of existing shelter for the majority, rather than on the production of new high-quality housing for the few. Further emphasis should be placed on the necessity of involving people, in their communities, in the shelter process³.
- 5.6 As UNCHS (Habitat) (1991d) points out, while participation has been practised in the past, it was often as a means to other ends (for, e.g. cost recovery) rather than as an end in itself - to empower people in increasing control over their lives which is exactly the opposite of what obtains in The Gambia. However, this will involve the government becoming aware of the limitations of previously pursued shelter strategies and the effects of other policies for the shelter sector. Key strategic improvements will be needed in shelter delivery.

6. GOVERNANCE IN SHELTER PROVISION AND DELIVERY

- 6.1 Governance is the sum of the many ways individuals and institutions, public and private, manage their common affairs. Examples of governance at the local level include a neighbourhood housing association formed to manage a housing estate. The promotion of such development should be an holistic process, involving all actors in the processes in which they are effective, and each sector (housing, workplaces, servicing and social facilities) in an integrated way.

³ UNCHS (Habitat) ILO ibid 1995

- 6.2 The shelter problem, for those it affects and for the governments who try to assist, is basically a poverty problem. To address this problem a serious change in culture among government and local government personnel is required. In the current movement towards democratisation and empowerment of the people, the hierarchical rule from above is proving not only inefficient and ineffective, but also unpopular and counter-productive. If central government pulls the strings of local government (regarding them merely as agents of the centre), and local government, in turn, take responsibility for all activities in their areas (but do not carry them out), the current crippling inactivity is likely to continue and intensify as fiscal austerity bites deeper. A change is thus required from executing, which is mainly a technical function to facilitating, which is mainly organisational. In addition, there is a need to develop a willingness to deal with CBOs representing the interest of residents in low-income areas. This requires that local government officials are able to negotiate effectively and equitably with CBOs and other organisations. Local government officials cannot be expected to have these skills, they will be learned through training programmes based on field experience.
- 6.3 Such strategies, recommended by UNCHS (Habitat) (1989b), imply that individuals and the neighbourhood community will have more control over their environment than the local governments. This is deliberate because it is more likely that people will be concerned with the development of their immediate settlements if they consider it to be their responsibility.

III. THE PAST TWENTY YEARS: THE NATIONAL EXPERIENCE IN SHELTER PROVISION, 1975 - 1995

1. INTRODUCTION

This chapter reviews the existing policies and strategies in the human settlements sector. It identifies the problems and issues of the Human settlements sector in the Gambia under the following headings:

- a) Infrastructure
- b) Land
- c) Housing and
- d) Institutional framework.

The chapter also examines government's interventions so far to improve the infrastructural deficiencies, address the land resource management issue, provide housing and strengthen institutional capacity.

2. PROBLEMS AND ISSUES.

2.1 INFRASTRUCTURE

2.1.1 The pace of growth of population and the rapid rate of urbanization have far outstripped the inadequate network of roads, electricity, drainage, water, sanitation and infrastructure thus making it more expensive for both the private and public sector to carry out economic activities. These deficiencies have tended to more acutely affect the underprivileged, women and poor in general.

2.1.2 Over the past twenty years, some major trunk road improvements, on both banks of the river were carried out. The Banjul/Serrekunda dual carriageway (11 km) was completed and some sections of the Serrekunda/Soma road (100+ km) were rehabilitated. In the north bank, the Essau to Laminkoto/Passimus gravel road (136+ km) was constructed. This extension of the north bank road provided vital access to farming communities that hitherto had no all-year passable roads.

2.1.3 The most significant improvements of roads over the last twenty years have taken place in the Greater Banjul Area. A network of bitumenized roads was constructed to serve the Tourism Development Area (TDA). A few urban roads in Serrekunda and Bakau were constructed and most of the Banjul streets have recently been reconstructed.

2.1.4 As identified in the "Human Settlements Sector and Needs Assessment Study", the most profound problems in the transport and communication sector include:

- i) the state of disrepair of most of the feeder roads which makes access to many settlements difficult particularly in the rainy season;
- ii) the state of disrepair of wharves along the river;
- iii) the complete neglect of river fleets which hitherto played an important role in the haulage of groundnuts and the transport of cargo and passengers;
- iv) the lack of co-ordination in the planning and management of the various transport sub-sectors, thus making it difficult to effectively integrate, co-ordinate and supervise the implementation of the plans of the different subsectors;
- v) the state of disrepair of intra-city roads rendering the streets of many towns and large villages , both in the urban and rural areas, completely inaccessible especially in the rainy season;
- vi) the lack of funds to enable government to undertake systematic and continuous improvement of programmes;
- vii) in the past, the problem of red tape and bureaucracy has often caused extensive delays and increased costs of certain road projects;
- viii) lack of appropriate road construction materials.

2.1.6 Electricity supply is a major problem in both the urban and rural areas of The Gambia. The present supply from generators located at Kotu (in the GBA) and the other ten major towns in the country, is grossly inadequate. In the urban areas, the flow is irregular and the supply is characterized by frequent cuts. In the rural areas most of the generators are out of action for most of the time due to breakdowns caused by lack of maintenance and inadequate fuel supply.

The major problem in the electric power supply system can be summarized as follows:-

- i. the total output of electricity is far less than the effective demand;
- ii. the lack of trained maintenance engineers necessitating the recruitment of expatriate engineers for major repairs and maintenance of the modern generators at Kotu;
- iii. the inadequacy and obsolescence of the generators presently installed in most of the major towns and rural areas;
- iv. the proliferation of illegal connections resulting in substantial loss of revenue to the National Water and Electricity Company (NAWEC);

- v. the lengthy, cumbersome and expensive process of application for electricity connection; it can take up to 1 year to secure a connection;
- vi. the poor revenue collection rate;
- vii. the unplanned and scattered nature of the settlements in The Gambia makes an efficient and economical provision of electricity (and indeed other services) very expensive and beyond the capacity of government.

2.1.7 The main sources of water supply in The Gambia are boreholes, wells and streams. The borehole sources are collected in overhead tanks and distributed mechanically to consumers. Most of the urban water supply comes from boreholes, though there are substantial numbers of private mechanical and hand-dug wells especially in the peri-urban areas. In the rural areas, traditional unlined and uncovered wells are the only source of supply for the majority of people. Streams, which are often polluted, provide the source of supply for those villages that they pass through. The traditional wells which are bacteriologically polluted pose considerable health risks and rarely hold enough water for the needs of people and livestock during the dry season.

2.1.8 The major problems affecting the water supply sources in The Gambia can be summarized thus:

- i. most fresh water sources located in the GBA and other parts of the country have dried up, due to a series of drought in the past decade;
- ii. there is evidence of salination along the upper reaches of the River Gambia, thus endangering the fresh water sources in the Central and Upper River Divisions;
- iii. the large scale and continuous destruction of the forest cover due to agricultural, industrial and residential activities in recent years has caused the water table in many parts of the country to drop making it necessary to dig and re-dig boreholes and wells deeper and are therefore more expensive to construct.

2.1.9 Sanitation is a serious problem in The Gambia, particularly in the urban areas. Drainage in the GBA is virtually non-existent. Stagnant pools of water fostering the spread of water-borne diseases are visible everywhere in the urban areas especially during the rainy season. Solid waste disposal systems are singularly deficient. The pit latrine is the predominant toilet facility in The Gambia; over 70% of households use them compared to only 8% who use the water toilet.

2.2. LAND

- 2.2.1 The three land tenure systems which exist and are recognized by law are the customary land tenure, the leasehold land tenure and the freehold land tenure. Customary tenure exists in the Kombo St. Mary's and other Local Government Areas (LGAs) of The Gambia. This tenure system is not adequately addressed in the Lands Act and consequently problems and uncertainties exist with regards to its administration. The leasehold tenure is granted by the state for a term varying from 33 years to 99 years. The vast majority of leaseholds, however, still have the 21-year tenure which operated in the country until recently. The freehold land tenure gives no time limit to the ownership of land.
- 2.2.2 Inadequate supply of serviced land is the fundamental problem in The Gambia. This problem is compounded by cumbersome and ineffective procedures for the allocation of land and inadequate institutional framework for the management of human settlements. The rapid growth of urbanization has led to acute development pressures resulting in overcrowding, congestion, high land prices, high rents and acute pressure on existing social amenities.
- 2.2.3 Other problems related to land resource management include:
- i. inefficient and ineffective control of land use activities;
 - ii. uncontrolled and uncoordinated urban growth;
 - iii. bush fires;
 - iv. desertification;
 - v. land pollution;
 - vi. inadequate land ownership inventory for taxation and other related purposes;
 - vii. illegal occupation and development of state lands;
 - viii. inadequate data on the land resource potential of the country;
 - ix. exorbitant land prices in urban areas;
 - x. lengthy and cumbersome land administration and allocation procedures;
 - xi. long delays in the allocation of land to prospective beneficiaries.

2.3. HOUSING

- 2.3.1 In The Gambia, housing is a major problem as access to habitable and affordable housing remains an elusive goal to a large majority of both the urban and rural population. The problems of housing are manifest in overcrowding in the urban areas, long journeys to work, high rent relative to income, environmental degradation, low vacancy rates and a high percentage of the housing stock is in need of major repairs. Recent statistics have revealed that over 20% of household income goes to the rental of sub-standard housing which lacks essential services.

- 2.3.2 There have been recurring gaps between housing needs and supply in Banjul and Kombo St. Mary's area where the shortage of housing is most acute. Between 1976 and 1995 the gap is estimated to be about 29,000 units. In addition to the quantitative deficiencies, many of the available houses are deficient in construction as a result of the poor quality building materials used and lack of maintenance.
- 2.3.3 Housing in the rural areas presents qualitative problems. These include the total absence of infrastructural facilities and poor construction quality due to low quality building materials, poor design and construction techniques. While these problems are also present in the urban areas, they are more pervasive in the rural areas.
- 2.3.4 Over the 20-year review period, rent increases outstripped salary increases by a ratio of 1 to 6 indicating that increasingly, a greater proportion of household incomes goes towards rent and home maintenance. Finance is a major impediment to housing development in The Gambia. The poor performance of the economy and rapid population growth have made it increasingly difficult for government to make adequate provision for housing and urban services. Private sector housing finance is undeveloped in The Gambia. What exists involves individual construction usually for occupancy by the owner. Very few houses are built for outright sale.
- 2.3.5 A major problem of the formal housing finance market in The Gambia is its limited scope. Only public finance institutions such as the commercial banks and the Social Security and Housing Finance Corporation (SSHFC) have been involved in mortgage financing. The involvement of public finance institutions has been very limited and geared mainly to the upper and middle income private sector employees and civil servants.
- 2.3.6 The commercial banks do not have long-term debt instruments in the financial system to finance housing. Traditionally, commercial banks have shown very little interest in mortgage financing because of the high profits with very little risks being readily made in short-term operations. This lack of interest in long-term financing can be attributed to the historical short-term trading orientation of the country's economy and entrepreneurs.
- 2.3.7 Heavy dependence on imported building materials which are inevitably very expensive, is another problem facing the housing sector. Rapid increases in the price of building materials have continued to be the greatest contribution to the escalation of construction cost in The Gambia. Over the review period there have been sharp increases in building materials prices due to the devaluation and subsequent floating of the dalasi.

2.3.8 As a result of the poor staffing and materials resource position of the Housing unit of the Ministry of Local Government and Lands (MLGL), the country has a weak institutional framework for housing policy formulation, housing programme implementation and for housing programme and policy performance monitoring and evaluation. The MLGL does not have the needed manpower and technical resources to effectively perform its housing functions.

2.3.9 Another problem hampering the housing sector is the absence of building co-operative societies that would promote the access of the poor to affordable housing and housing finance resources. None of the 120 registered cooperative societies is effective in the area of housing provision, housing finance mobilization or building materials production and distribution.

INSTITUTIONAL PROBLEMS

2.4.1 The major institutional problems in the planning and management of the human settlement sector in The Gambia are:

- i. lack of adequate manpower to effectively perform the duties assigned to the various institutions in the shelter sector;
- ii. the Department of Lands and Surveys, the Department of Physical Planning and Housing, both of MLGL, and the various municipal councils have serious logistical problems in the execution of their required functions;
- iii. the lengthy administrative procedures often create costly delays in decisions affecting human settlements projects and programmes. There is usually a long gestation period between project identification and implementation;
- iv. the problem of role conflict sometimes prevents some institutions from discharging their prescribed roles effectively.
- v. lack of integration of shelter planning with overall national development planning.

There is the need to create a top level Consultative Committee to examine, integrate and implement multi-sectoral policies affecting shelter.

INFRASTRUCTURE

3.1.1 During the past twenty years, improvements have occurred in the basic infrastructural networks. The main road on the south bank was completed up to Basse, the north-south Trans-Gambia highway was paved as was the link with Senegal from Barra northwards. The Banjul/Serrekunda highway together with the Denton Bridge was completed. Stretches of the Brikama/Soma road were improved and extended. In the north bank, the gravel road stretching from Essau to Laminkoto and from Laminkoto to Passimus is now of good quality laterite stone and is regularly maintained.

- 3.1.2 Recently, the Urban Management and Development Project (UMDP) completed urban infrastructure improvements and extensions specifically in the Bakau and Serrekunda areas. This included the construction of paved and gravel roads, the improvement of drainage systems, the upgrading and extension of the water distribution network, the overhauling of the electricity distribution system and the provision of security street lighting. In addition, there have been significant improvements of roads in the TDA; the road from Kairaba Avenue to Senegambia Beach Hotel was bitumenized.
- 3.1.3 More recently, the improvements of the Brumen Bridge (to a two-lane bridge) in the Western Division, some Banjul streets, 35 km of the Brikama/Soma road and the Bund Road have been completed. The reconstruction of the Albert Market in Banjul was completed in 1994 through a project jointly financed by UNCDF and the Peoples Republic of China. The project aims at strengthening the resource base of the Banjul City Council (BCC) and establishing an efficient management system for the market.
- 3.1.4 For the 1990's, government intends, through the Feeder Road Programme, to extend the basic road network and maintain and upgrade the existing network. A two and a half years programme of road maintenance starting from 1990 was prepared by the Department of Technical Services. The programme, funded by UNSO, European Development Fund (EDF) and IDA, has as its components:
- i) Routine maintenance of the 340 km of feeder roads built by UNSO;
 - ii) Regravelling of the Lamin/Makumbaya 10 km road; and
 - iii) Provision and installation of culverts and signs on all feeder roads.

The African Development Fund (AFDF) is presently funding the rehabilitation of 35 km of roads in the city of Banjul under the Roads Rehabilitation Project (GAM/TRP/0013). The Yundum Airport Development Project, completed in 1993, involved upgrading the landing facilities at the Banjul International Airport. A study for the Extension and Development of the Banjul International Airport was also completed.

- 3.1.5 The Gambia Public Transport Corporation (GPTC), established in 1978, has contributed immensely to the movement of people and light goods. From less than 20 buses in 1978, it now has over 90 buses and coaches. Its service now covers almost all the major towns and villages in the country.
- 3.1.6 The Gambia Utilities Corporation (GUC), set up in 1972, (superseded by the NAWC in 1995) is charged with the responsibility of managing the electricity and water systems of the country. Over the past twenty years it has upgraded its installed power capacity to 11.8 MW, generated at more than 15 points by diesel generating sets. Effective capacity is 11 MW and assured capacity is 6 MW, current demand capacity has risen to 18 MW.

In 1992, The Gambia Electrification Master Plan Study was commissioned to, among other things, look into:

- i) rehabilitation of the existing system;
- ii) upgrading the old stock;
- iii) extension into new areas; and
- iv) strengthening of the institutional framework.

In late 1992, a management contract was entered into with Management Services Gambia (MSG) for the management and distribution of utilities. This contract was abrogated in 1994. A Rural Electrification Master Plan was prepared in 1984, but is yet to be implemented.

3.1.7 In addition to the UMDP, several projects aimed at addressing the water supply problem have been implemented. The most recent interventions include:

- a) the Greater Banjul Area (GBA) Water Scheme which has effectively taken care of the shortfall in water supply in the GBA;
- b) the Gambia-German Hand-dug Well Programme;
- c) the Upper River Division Integrated Development Project;
- d) the Japanese Water Supply Project;
- e) the Lome IV Water Supply Project; and
- f) the ECOWAS Fund Water Supply Project.

3.2 LAND

3.2.1 Land resources management is still in its infancy in The Gambia. However, following the publication of several reports, notably "The Land Management and Evaluation Report" (1982) by S.S. Yahya and the "Study of Land Management Administration and Pricing Policy in The Gambia" (1986) by ECOS International, Land Use Plans were prepared by MLGL and a number of regulatory measures undertaken as has been defined in the preceding Section II, 2.1.2.

The reorganization of the four technical units of MLGL to ensure efficiency in land administration and land use planning and control was undertaken. In addition, a ninety-nine year lease (to replace the then existing twenty-one year lease) was introduced for residential properties in the urban areas.

3.3 HOUSING

3.3.1 The Government's first Five Year Plan for Economic and Social Development 1975/76 - 1979/80 placed emphasis on growth and development through infrastructure development and the promotion of the agriculture sector in particular. It recognized the importance of housing but failed to develop comprehensive shelter programmes that would have contributed, if not become the prime movers towards an overall balanced economic and social

development. The chapter on housing in the Second Five Year Development Plan 1980/81 - 1985/86 proposed that government's direct assistance be concentrated in urban areas of the country where it was observed that the worst housing conditions exist.

3.3.2 The provisions and objectives of the two plans as they relate to housing, though laudable, were not met. The First Five Year Plan aimed at increasing public housing production from about 120 units to 350 units per annum hoping to meet a target of 1000 units at the end of the period. By 1980, nothing had been achieved. The Second Five Year Plan emphasized institutional development in the housing sector and set a target of 1000 units of housing to be constructed over the plan period. During this period it was also envisaged that a Site and Services Project providing 3000 plots would be launched. However, only 200 housing units were built at the Bakoteh Housing Estate and only 732 plots were provided in the Kanifing East Site and Services Scheme under the UMDP. The latter project included the development of 34 hectares through the construction of roads, the provision of drainage, water, electricity and street lighting. During the same period, MLGL allocated 1579 unserviced plots in Kotu West, Kotu South, Kotu East and Kanifing East.

3.3.3 Government's intervention in housing finance has been limited to the creation of the Housing Finance Fund of the SSHFC and the Civil Servants' Revolving Housing Loan Fund; the latter benefited only a few senior civil servants. Over the last two decades, the total loans disbursed under this scheme was D7,071,000.00 and only 491 civil servants benefited, representing an average of 25 loans per year.

3.4 INSTITUTIONAL CAPACITY BUILDING

3.4.1 Under the UMDP, institutional support was provided for the two major project executing agencies - the MLGL and SSHFC - in the form of training, technical assistance and the provision of vehicles and equipment. This enabled the reorganization of the technical departments of the MLGL and the creation of a new Housing Unit in the reorganized Department of Physical Planning and Housing. This has greatly improved a hitherto weak institutional framework for housing policy formulation and programme implementation. The SSHFC, through the UMDP, developed its capacity to implement and administer housing projects.

3.4.2 Other institutional interventions relevant to the shelter sector include The Economic Management and Capacity Building Programme (EMCBP) which was started in 1992. This initiative, in conformity with the PSD, aims at strengthening national capacity for a coordinated and integrated approach to performing economic management activities and functions of relevant government departments. The Strategy for Poverty Alleviation (SPA), launched in May 1994, aims at enhancing the productive capacity of the

people, improving access to social services, developing and building capacity at local levels for community-managed development activities and promoting participatory communication processes.

4 SHELTER PROVISION AND THE POOR

4.0 INTRODUCTION

4.0.1 As discussed earlier, the population of The Gambia is increasing at a rapid rate. Along with the overall growth, there has been a marked shift to urban centres. Urbanization is increasing accompanied by a growing demand for urban employment, services and housing. There is a widening gap between shelter needs and the formal provision of shelter-related services and housing units, resulting in overcrowding of existing low-income residential areas. The breakdown of the infrastructure and shelter supply mechanism has meant that the poor are facing deteriorating living conditions and are excluded from the full benefits of any economic improvements. The gap between shelter needs and available resources has been so great that government interventions have failed to meet more than a tiny fraction of the total requirement. In such situations of scarcity, the poor are disadvantaged.

4.0.2 This chapter examines the effects of past and present policies in the provision and delivery of shelter for the low income groups in the country. This will be considered under the following headings:

- i) access to land;
- ii) access to housing finance;
- iii) infrastructure;
- iv) building materials; and
- v) labour.

4.1 ACCESS TO LAND

4.1.1 All lands in the provinces are vested in district authorities, although traditionally, lands have been allocated by the Chief according to customary tenure. Villages or 'kabilos' (a group of compounds) may use land held in trust by the district chief. The kabilo head can reallocate land to outside individuals on a loan basis. All surplus land is held for absent kabilo members. Theoretically, this means that the poor were not excluded from access to land. The rural land tenure system provided a base for production at a time when there was no land shortage and land was meant for use not ownership. However, with the population pressure, rural land, especially those in the peri-urban and growth centres have developed an exchange value providing extensive speculative opportunities. This is increasingly excluding the poor from easy access to land.

4.1.2 In the urban area, land is applied for through the MLGL or, where a site and services project has been developed, through the SSHFC. When land is applied for, the processes are arduous due mainly to an unintegrated land allocation process, high demand, manpower shortages, etc. The result is that the cost, both in time and money, becomes unaffordable by the poor. The poor are therefore continuously being "pushed" to the periphery of the land market - far from employment opportunity areas.

4.1.3 As a result of the arduous allocation processes and the urban growth pressures, there is a thriving informal urban land market which is playing an increasingly important role in determining access to land. The poor are forced to operate within this market. The plethora of planning controls, building standards, development controls and land development adopted by government, especially in the early 1990's has meant a shrinkage of land availability for low income housing and correspondingly, the increase of housing costs.

4.1.4 The highly centralized land management is reflected in the delays associated with land titling and registration; it could take up to 2 years to get a plot of land leased. This time-consuming and complex process is too daunting a task for the poor. Besides, it restricts the poor in gaining access to formal credit sources since employers and other formal sector lenders require that borrowers collateralize loans by pledging the title deeds of properties as security.

4.2 ACCESS TO HOUSING FINANCE

4.2.1 Housing finance in The Gambia is still in its infancy both in volume and number of loans given. For a very long time, the only source of institutionalized housing credit was the Civil Service Housing Revolving Loan Fund which, as has been shown, provided loans mainly to the middle and senior level civil servants. The pre-requisite of clear title, high interest rate and short repayment period (15 years) have precluded low-income earners benefiting from this fund.

4.2.2 Private sector housing finance is undeveloped in The Gambia. Institutions which may have developed alternative techniques for housing finance credit and thus reaching the poor, are non-existent. Private sector housing activity involves individual construction usually for occupancy by the owner. Very few houses are built for outright sale and those units built for the rental market hardly target the low-income.

With reference to the commercial banks, long-term debt instruments are not available in the financial system to finance housing for this reason and because of high profits with little risk being readily made in short-term operations, the commercial banks are presently not interested in mortgage financing. It is unlikely that financial instruments with long maturities would be welcomed by the banks unless Government takes active steps to promote

and create a secondary market. Where markets do finance mortgages, their approach has been to use the conventional, fixed-rate, level mortgage instrument which is best suited to borrowers who have stable incomes that are sufficient to buy or build complete housing units. These borrowers are generally salaried, middle and high income families. The instrument is not well-adapted to the unpredictable circumstances of low-income families with unstable incomes derived from self-employment, or to families whose incomes may presently be low but can be expected to rise in the future. By using this type of instrument to the exclusion of others, the commercial banks and SSHFC impair access to mortgage credit for a significant segment of the population - the low-income.

4.3 INFRASTRUCTURE

- 4.3.1 As has been shown, infrastructure deployment in The Gambia, lags far behind demand. The Draft Report of the Central Statistics Department on Housing and Household Characteristics (1995) of the 1993 census shows that only 22% of Gambian households have access to electricity, while a mere 8% of housing units have sanitary connections. This lack of adequate services imposes tragic health effects on the bulk of the households who are low-income earners in terms of debilitating diseases.
- 4.3.2 Infrastructure deficiencies restrict the mobility of the poor and therefore their choices. The chronic lack of capital to finance projects has constrained infrastructure investments in the country. This has exacted a heavy toll on businesses and industries which are thus forced to divert precious resources to fund the self-provision of infrastructure. This is extremely inefficient because it makes it impossible for firms to achieve economies of large-scale production. The low-income are the most affected by these inefficiencies either through high costs of goods or lack of employment opportunities.
- 4.3.3 The National Housing Policy tries to mitigate the effects of past policies by having as its major objectives:
- i. improving and rehabilitating existing infrastructure and introducing basic standards for infrastructure that are affordable by beneficiaries; and
 - ii. basing new infrastructure and shelter programmes on careful analysis of affordability, cost recovery and replicability.

The strategy proposes:

- a. the provision of services or unserviced land for public or private investment in housing;
- b. the provision of land tenure security through a longer term lease (99 years) in the new State Lands Act;

- c. the revision of the Development Plan for GBA with regard to available land for residential areas vis a vis the estimated need for housing;
- d. the rationalization of the use of land in the urban areas through standardized plot sizes;
- e. the adoption of basic and flexible standards for infrastructure to ensure affordability, cost-recovery and a wider spread of services;
- f. the provision of basic infrastructure in the rural areas and supporting guided self-help with active community participation through technical advice.

4.3.4 The UMDP II has an infrastructural component whose objectives to some extent take into account the needs of the poor. These include:

- i. upgrading existing infrastructural services such as water, electricity, roads and drainage in the outlying areas of Greater Banjul such as Bundung, Talinding, Fajikunda, Wellingara, Nema-kunku, Latrikunda, Sukuta and Lamin;
- ii. upgrading the water supply system, roads, drainage and electricity in the town centre and built up areas of Basse;
- iii. upgrading the drainage, water and electricity services and resurfacing the main arterial roads in Farrafeni and Brikama.

4.4 **BUILDING MATERIALS**

4.4.1 The choice of building materials in a housing programme has important economic implications especially for the poor. Imported building materials are inevitably expensive. This increases construction costs rendering housing units to be expensive and out of the reach of the poor. Besides, it deprives the country from much needed foreign exchange. Over US\$ 10 million was expended in importing building materials in 1991 alone. The sharp increases in building materials prices due to the devaluation and subsequent floating of the dalasi further pushed construction costs higher and out of reach of the poor.

4.4.2 **Labour**

Past and present policies have tended to favour the use of complex modern technology in construction requiring highly skilled labour. In The Gambia, there is limited availability of skilled labour. This deficiency is presently remedied by large influx of surplus skilled labour from neighbouring countries, particularly Senegal. There is, however, an abundance of unskilled labour which is an under-utilized resource. Shelter programmes should largely rely on simple technology requiring only limited skills for most tasks so as not to crowd the poor and unskilled out of the labour market.

5. CONCLUSIONS AND RECOMMENDATIONS

- 5.1 The most critical constraint thwarting infrastructure investments in The Gambia, is the chronic lack of capital to finance projects due to the poor performance of the economy. Given the limited financial resources available to the municipal and area councils in The Gambia, it is of paramount importance to design and implement new methods for financing infrastructure in order to support land development.

Municipal and Area Councils should be granted more autonomy through a Decentralisation Policy that devolves more power to the local authorities. This will enable them to exploit any peculiar economic opportunities within each provincial administrative jurisdiction.

Municipal and area councils should closely monitor the striving informal sector and adopt a system of taxes, user fees and charges that will enable the adequate provision of infrastructure. The Kanifing East Site and Services Project has demonstrated that a project can pay for its infrastructure development.

Urban land policies that increase funds for land development and shelter provision by levying taxes, fees or user charges should be favoured.

- 5.2 The valuation of properties carried out in Banjul and parts of Kombo St. Mary is a step in the right direction. Government should endeavour to complete the exercise by providing the relevant authorities with the necessary logistical support. This will provide the basis for a meaningful intervention so as to improve land market efficiency and promote the financing of infrastructure by levying fees on vacant-land owners.

The present low taxes and poor enforcement mechanisms are insufficient to modify the behaviour of empty property owners. Special assessments on all owners of land to finance new infrastructure investments may provide a more powerful incentive to encourage the development of vacant land.

- 5.3 The land market in The Gambia is at present constricted and in order to ensure equitable access to land, especially by the low income groups, publicly owned land needs to be developed for sale at market prices. The SSHFC, with its experience in implementing the KESS project, can play a leading role in this respect.
- 5.4 It is necessary to revisit all the land-use controls presently in force in order to make all regulations and standards more appropriate for low income groups, thus minimizing the price effects of strict land use controls.
- 5.5 The MLGL, specifically the Department of Physical Planning and Housing, should undertake a Land Market Assessment (LMA) in order to improve their quality of land development planning and policy-making functions. LMAs can be used to provide baseline estimates of future urban land requirements, help guide land use policies and infrastructure and investment decisions (Dowall and Clarke, 1991).

- 5.6 There is an urgent need for the housing finance market to be broadened in scope. At present only the commercial banks, SSHFC and Central Government are involved in mortgage financing. In order to satisfy the accumulated housing deficit, it will be desirable for all financial institutions, including insurance companies to participate in mortgage financing. Government may also wish to encourage and enable, through legislation and fiscal incentives, the creation of private housing banks.
- 5.7 With their present profitability levels at low risk, it is unlikely that the commercial banks will welcome the introduction of financial instruments with long maturities. It is therefore important that government takes active steps to promote and create a secondary mortgage market. It has been suggested that long-term funds can be made available to the market through a refinancing facility funded by such donors as the World Bank, UNDP and ADB. The housing finance fund of the SSHFC needs to be strengthened with financial and technical support to enable it take the initial lead in mortgage lending. It may be necessary to substantially increase the levels of non-subsidized long-term investment and loan funds from the Social Security Fund to the Housing Finance Fund of the SSHFC.
- 5.8 Government may wish to consider authorizing the Central Bank to issue housing bonds for and on behalf of SSHFC. These bonds can be guaranteed, transferable long-term debt instruments (preferably in small denominations) that carry a variable rate of interest. The bonds, which should be tax-exempt, can be pegged several points below the prevailing market rate. They can be targeted to both salaried and self-employed workers who could use them as collateral for residential mortgages.
- 5.9 The KESS project has demonstrated that even low income recipients of serviced plots can afford and are willing to pay over and above the cost of services provided. There is a need to replicate this project. Two methods of financing such a site and services programme can be adopted:
- a) potential allottees are identified and requested to make part down payment through regular, periodic savings of the plot development cost before development commences. These amounts are then used to finance land development.
 - b) proceeds from the sale of housing bonds together with transfers from the Social Security Fund will provide the Housing Finance Fund substantial amounts for the funding of the land development programme.

Such a programme will provide an opportunity to positively influence public attitudes towards longer term savings and investment behaviour.

- 5.10 Conventional housing construction in The Gambia has a high import component and thus almost all of the economic stimuli provided by housing expenditure is lost to the domestic economy. To reverse this situation, it is recommended that an import substitution policy on building materials be instituted for the duration it takes to adequately develop the local building materials industry.
- 5.11 There is need for government to strengthen the institutions responsible for the planning and management of human settlements in The Gambia.

Human Set



MR. ANKUBA TOURAY, MINISTER FOR LOCAL GOVERNMENT AND LANDS
AND MEMBER OF THE A.F.P.C.

IV. AGENDA 21 AND THE GSS

1.0 INTRODUCTION

1.0.1 The United Nations Conference on Environment and Development, the Earth Summit, held in Rio de Janeiro in June 1992 produced Agenda 21 which, among other things, highlighted the importance of the improvement of the living environment. Within the context of Agenda 21, there are a number of chapters of relevance to human settlements. Of particular importance however, is Chapter 7 of Agenda 21 which deals with "Promoting Sustainable Human Settlements Development."

1.0.2 The Chapter has eight programme areas which cover sustainable human settlement development and environmental improvement. These are:

1. Providing adequate shelter for all.
2. Improving human settlements management.
3. Promoting sustainable land-use planning and management.
4. Promoting the integrated provision of environmental infrastructure
5. Promoting sustainable energy and transport systems in human settlements.
6. Promoting human settlement planning and management in disaster-prone areas.
7. Promoting sustainable construction industry activities; and
8. Promoting human-resource development and capacity building for human development.

The observance of the International Year of Shelter for the Homeless (IYSH) in 1987 not only focused world attention on the scale of the global shelter problem, but also highlighted the magnitude of the task that remains to be accomplished if the ultimate goal of shelter for all is to be achieved.

1.0.3 The Global Strategy for Shelter to the Year 2000 as enunciated in the United Nations Commission on Human Settlements resolution 10/1 and the UN General Assembly resolution 42/191, has as its stated objective the facilitation of the move towards adequate shelter for all. This the GSS sees as not only a desirable goal for humanity but that it is attainable within the specific time-frame given the political will to act. The critical steps which will have to be taken in order for the objective to be realised will include concerted action in the following areas:

- i. Macro-economic policy
- ii. Institutional co-ordination
- iii. Legislation and regulation
- iv. Data collection and analysis
- v. Financial resources and mechanisms for shelter and infrastructure
- vi. Land

- vii. Shelter
- viii. Infrastructural development, and
- ix. Building materials and technology

Thus the GSS presents the rationale for conscious coherent and well-understood national shelter strategies, within the context of an 'enabling' environment. It focuses on the global nature of the shelter issue, defines the specific attributes and components of the shelter strategies and sets in motion a series of national and international actions required for the improvement of national shelter strategies.

1 PROVIDING SHELTER FOR ALL

1.1 THE BAKOTEH HOUSING ESTATE

1.1.1 The BHE project was the first public Scheme undertaken by the government. This 200-unit housing estate consists of 66 three-bedroom and 134 two-bedroom houses in plot sizes ranging from 397.5 to 562.5 Sq.m with an average plot size of 480 Sq.m. The infrastructure works provided under the project comprise laterite roads, a water distribution network, underground electricity distribution network, and a centralised sewerage system. The project was a packaged deal funded by two Norwegian companies, Astrup and Aubert A/S of Oslo and A/S Industriship of Sarpsborg, at an interest rate of 7.7% over a ten year repayment period. The contract was initially for the construction of 1,340 houses. However in December 1980, the contract was renegotiated and scaled down to 200 houses at a total cost of D6.7 million.

1.1.2 Like most conventional approaches to mass housing provision, the Bakoteh Scheme failed in that the end product was unaffordable by the target group of beneficiaries, that is, those earning up to grade 6 (1983 payscale). The government thus had to subsidise the houses by 15% and also deleted any interest element on the loans. The loans were then given to the beneficiaries for a 25-year repayment period.

1.1.3 A review of the Bakoteh Housing Estate scheme revealed the following findings:-

- a) because the housing units were contractor built and the users of the end-product were denied any say in the decisions taken on the project, the units were very small but expensive, and unaffordable by the target group of beneficiaries;
- b) after a period of more than 10 years, the beneficiaries still continue to pay a maximum monthly mortgage payment of D120.00 for a three-bedroom house. The rent for a similar house on the open market is D1,000.00. Hence subsidising the project over the entire project loan repayment period was a large loss of government revenue;

- c) the project being a public housing one was a case of the 'server' and the served or the 'provider' and the provided for. Here the beneficiaries had no power to reject of the products delivered;
- d) the provision of untarred laterite roads has been largely condemned by the residents as they continue to be sources of red dust caused by passing traffic;
- e) the centralised sewerage system did not work well. Hence, many residents have now cut themselves off from this system by constructing their own individual septic tanks and soakaways;
- f) the over-subsidised loans have enabled many beneficiaries to either expand, improve on their existing dwellings or build separate structures for owner-occupation or rental as shops or residential uses;
- g) many of the underground electricity cables were damaged due to poor specification of materials and had to be replaced by overhead ones by SSHFC;
- h) the design of the houses failed to consider the socio-cultural living patterns of the beneficiaries. Some materials were wrongly specified (exterior lights, external doors, etc).

TABLE 5: BAKOTEH HOUSING ESTATE - NET MONTHLY INCOME OF ALLOTTEES (1984)

INCOME LEVEL	NO.	%
LESS THAN 200	1	0.5
200 - 399	109	54.5
400 - 599	87	44.5
600 - 699	-	-
NOT STATED	-	0.5
TOTAL	200	100

Source: Gambia Government: SSHFC Housing Department Files

TABLE 6: DISTRIBUTION OF BAKOTEH HOUSING ESTATE UNITS BY SIZE AND COST

No.	Plot Area M ²	No. of Bedroom	Area Covered	No. of Units	TOTAL COST (D)
1.	562.5	3	54.36	8	41,408
2.	562.5	2	48.72	18	38,589
3.	480.0	3	54.36	50	39,506
4.	480.0	2	48.72	98	36,687
5.	397.5	3	54.36	8	37,604
6.	397.5	2	48.72	18	38,784
TOTAL				200	7,523,436

TABLE 7: BAKOTEH HOUSING ESTATE - AGE/SEX OF ALLOTTEES

AGE	MALE	%	FEMALE	%	% OF TOTAL
20 - 25	6	3.0	6	3	6.0
26 - 30	35	17.5	14	7.0	24.5
31 - 35	52	26.0	13	6.5	32.5
36 - 40	41	20.5	15	7.5	28.0
41 - 45	13	6.5	4	2.0	8.5
50	-	-	-	-	-
TOTAL	148	74.0	52	26.0	100.0

1.2 THE KANIFING EAST SITE AND SERVICES PROJECT

- 1.2.1 This is a modified version of conventional or public housing. The Kanifing East Site and Services Scheme comprised the development of 34 hectares of land in the Kanifing East area. The land development included the construction of a road network comprising bitumen surfaced and laterite roads, a water reticulation network with 54 communal standpipes, fire hydrants, a 3-phase overhead electricity distribution system with street and security lighting and an open drainage system.
- 1.2.2 The developed land was demarcated into 743 plots ranging in size from 250 m² to 350 m². The beneficiaries of the scheme had incomes ranging from D195.00 to D196.00 per month with over 50% earning less than D500 per month (1985/86).
- 1.2.3 Small construction loans ranging from D10,700.00 to D25,300 were given to the project beneficiaries who were then guided in the construction of their own houses. The loan was a part of the World Bank Urban Management and Development Project and was provided to The Gambia Government at 5% rate of interest. The government then provided the loan to SSHFC at 7% rate of interest. The SSHFC in turn lent to the beneficiaries at 9% interest rate over a 25 year repayment period. The total loan for the KESS Project was D19 Million.

A review of the KESS Project established the following facts:

- a) the site and services approach allows for much greater beneficiary participation and decision-making. Hence the final product is less expensive than the conventional contractor-built completed housing units, as at the BHE.
- b) funds allocated for the works are sometimes diverted to other uses as typified by number of uncompleted houses at the KESS site.
- c) it is a burden for those people with higher incomes (middle and high income groups) who normally prefer the contractor-built houses.
- d) the standard of construction is high in the contractor built houses than in the owner-built houses using small-scale builders.
- e) there is a greater access to housing in the site and services option than in the completed housing option.
- f) because the project was the first of its kind in the country, many beneficiaries refused to heed the advice of the SSHFC technical officers and decided to build far bigger houses than their loans could complete.

- g) because of (f) above, beneficiaries were forced to resort to multiple borrowing in order to complete their houses.

TABLE 8 - KANIFING EAST SITE AND SERVICES SCHEME: BREAKDOWN OF BENEFICIARIES BY SEX

SEX	NO.	%
MALE	535	76.2
FEMALE	167	23.8
TOTAL	702	100.0

Source: Gambia Government - SSHFC Housing Department Files

TABLE 9 - KANIFING EAST SITE AND SERVICES SCHEME: BENEFICIARIES BY INCOME LEVELS (1984 PRICES)

MONTHLY INCOME LEVEL/(GMD)	NO.	%
195 - 292	122	17.4
293 - 484	293	41.8
485 - 604	124	17.5
605 - 750	110	15.6
751 - 918	53	7.6
TOTAL	702	100.0

Source: Gambia Government - SSHFC Housing Department Files

**TABLE 10 - KANIFING EAST SITE AND SERVICES SCHEME:
EMPLOYMENT STATUS**

SECTOR	NO.	%
PUBLIC	351	50.0
PRIVATE	324	46.2
INFORMAL	27	3.8
TOTAL	702	100.0

Source: Gambia Government - SSHFC Housing Department Files

2 IMPROVING HUMAN SETTLEMENTS MANAGEMENT

A. EXISTING URBAN PLANNING AND MANAGEMENT SYSTEM

The Ministry

2.1.1 The principal national institution involved in Urban Planning and Land Management is the Ministry for Local Government and lands (MLGL). This Ministry has a broad mandate covering municipal (Local) administration, urban planning, physical planning, development control and land administration, throughout the country. It is responsible for implementation and administering different Acts and Regulations on Physical Planning, Development Control, Lands and Survey. This Ministry is headed by a Cabinet Minister and is advised by the Permanent Secretary on matters relating to the day to day administration of the Ministry. The Ministry is currently divided into two main wings including a technical wing, headed by a Deputy Permanent Secretary, comprising of the Department of Physical Planning and Housing and the Department of Lands and Survey.

2.1.2 Owing to the central role of MLGL in Urban Management, the organisation was the single largest recipient of Urban Management and Development Project (UMDP) support (Phase 1:1984-1991). Under this project each Department of the Ministry has received training, technical assistance and the provision of equipments and vehicles. Twelve Ministry personnel were supported for long-term foreign training (two from Surveys, one from lands and valuation, five from Physical planning, two from the Development Control unit, two from the local Government Inspectorate) and 15 for short term foreign train (one from Surveys, three from Lands and valuation, one from Physical planning, two from Development Control Unit, three from the Local Government Inspectorate and five from Community Development). The Ministry also received considerable support from the Urban Development

Planning Project (UDPP), a joint venture of the Government of the Gambia and the Germany, which ran from January 1983 to March 1990. The UMDP and UDPP efforts have strengthened the Ministry, in terms of the organisational structure, staff development and to establishing a legal and regulatory framework.

2.2 THE PHYSICAL PLANNING AND DEVELOPMENT CONTROL ACT 1995

2.2.1 The Government of The Gambia introduced these new acts in 1995 to improve the Urban planning and Management system. The Act has five sets of Regulations:

- a. The Planning Board and Planning Authorities Regulations
- b. The Draft Plan Regulations
- c. The Land Use Regulations and
- d. Development Control Regulations.

2.2.2 The Physical Planning and development Control Act has created the framework under which plans can be prepared and approved, and development control enforced. It sets out application and development permit approvals, development control parameters and enforcement and appeal powers and procedures. This Act also puts development control in the hands of local planning institutions - Planning Board in the Greater Banjul Area and Planning Authorities in three divisions - Brikama, Farafenni and Basse.

2.2.3 The Local Government (city of Banjul) Act and Kanifing Municipal Council Act establish the legal framework for the two Councils and set out their roles, duties, responsibilities and powers. This Act also provides a similar framework for the other local government bodies in the country.

2.3 THE DEPARTMENT OF PHYSICAL PLANNING AND HOUSING

2.3.1 This Department is responsible for all physical planning, development control and housing activities and implementing agencies for all related Acts and Regulations, as well as liaison with the various Boards, Authorities and committees set up under the Act. It advises the Minister on all matters relating to planning, development control and housing aspects. It is also responsible for liaison with International Agencies concerned with physical planning and housing matters and with any Technical Assistance that may arise therefrom. This Department is headed by a Director. It has three units - physical planning, Development Control and Housing, each headed by a Principal officer. The Department has three Provincial offices located in each of the growth Centres of Brikama, Farafenni and Basse.

2.3.2 The **Physical Planning unit** mainly responsible for review of existing and preparation of new physical plans throughout the country. It operates under the provision of the Physical planning and Development Control Act, and supports the Planning Board and Planning Authorities. The functions of the Physical Planning Unit includes

- a. formulating National and Regional Physical Planning strategies and plans;
- b. reviewing existing and preparing new physical development plans for growth centres and provincial centres;
- c. reviewing and suggesting revisions, if necessary, of existing physical planning laws and regulations;
- d. reviewing and amending planning standards and procedure;
- e. conducting studies on environmental impact of new development and on crucial planning issues, as they arise;
- f. providing support services to the planning Board as and when needed.

Within the GBA its specific responsibilities are:

- a. reviewing existing and preparing new physical development plans and local plans;
- b. providing planning advice on applications for land and leases;
- c. mobilising public participation in all planning matters.

2.3.3 The **Development control unit** is entrusted with overall control of land use as well as building in conformity with approved plans and the new Development Control regulations. It operates under the provision of the Physical Planning and Development Control Act essentially through the Land Use and Development Control Regulations. Its responsibilities include:

- a. Formulation of and advising the Ministry on all aspects of development control;
- b. reviewing policies, existing laws and regulations relating to Development control;
- c. controlling land development in conformity with the approved physical development plans and local plans.

Within the GBA its specific responsibilities include;

- a. scrutinising, approving, registering and storing all development permit applications;
- b. inspecting and controlling construction;
- c. controlling unauthorised development on and protection and preservation of reserve areas, vegetation and open spaces; and
- d. administering the Development Control Regulations and providing support services to the Planning Board.

2.3.4 The **Housing Unit** is mainly responsible for implementing the National Housing Policy and preparing housing projects. The national responsibilities include:

- a. advising the Ministry on all aspects of Housing;
- b. formulating, monitoring and reviewing national housing policy;
- c. preparing housing programs and projects in co-operation with other agencies;
- d. conducting research on the use of local building materials;
- e. preparing type designs and specifications for low-cost housing.
- f. administering the Rent Control Act.

2.4 LANDS AND SURVEYS DEPARTMENT

2.4.1 The Department of Lands and Survey is responsible for dealing with the public sector response - managing land ownership- its delineation into readily distinguishable and distinct parcels (survey and mapping), its Acquisition and valuation. It is responsible for administering three Acts - the State Lands Act, the Land Acquisition and Compensation Act, and the Survey Act along with two sets of Regulations- the Land Administration Board Regulations and the Survey Regulations.

2.4.2 This Department is headed by a Director and comprises of three units - Surveys, Map production and Lands & Valuations, while plans are in place to open five provincial offices, Government approval has yet not been granted. Among the many functions at national level and the GBA specific, some are as follows;

- a. maintaining a national primary control network (planimetric and height);
- b. checking, verifying and advising on international boundary demarcation;
- c. providing lands data needed for management of natural resources, physical planning and land administration;
- d. collecting field data and producing various types of national maps at different scales;
- e. acquisition of land for government purposes;
- f. scrutiny and processing of applications for land and leases;
- g. preparing and maintaining land register and property records;
- h. undertake cadastral surveys for lease\ planning purposes
- i. preparing final survey plans for all demarcated layouts etc.

2.5 THE DEPARTMENT OF COMMUNITY DEVELOPMENT

2.5.1 This Department is headed by a director and has two shelter-related units, namely Appropriate Technology Unit and Construction Unit. The primary responsibility of these units is to carry out research on building materials and applications, using appropriate technology. The Appropriate Technology component of the Research Institute at Mansokonko is one of the most important centres of its kind in the country.

2.6 BANJUL CITY COUNCIL

2.6.1 The Banjul City Council was established and operates under the Local Government (City of Banjul) Act. Banjul City, the capital of The Gambia is located on St. Mary's Island which puts definite limits on its physical expansion capabilities. The estimated population of the Banjul is 50,000. It is a compact city with a well designed grid pattern street layout which was planned early in the nineteenth century. This limitation gave rise in the 1980's and 1990's to an out migration of middle families into the peri-urban areas of the KMC, Fajara, Bakau and Kotu

2.7 KANIFING MUNICIPAL COUNCIL (KMC)

2.7.1 The Kanifing Municipal Council was established and operates under the Local Government (Kanifing Municipality) Act enacted in 1990. It is the largest urban centre in the country and fastest growing. On its north eastern side it borders Banjul and extends approximately 15 Kilometres to the administrative border with Brikama Area Council. This municipal area consists of many densely populated smaller centres such as Bakau, Serrekunda, Fajara and Jeshwang. Its population is currently estimated at 225,000.

2.8 BRIKAMA AREA COUNCIL

2.8.1 Brikama Area Council is responsible for Kombo North District, which is technically a part of the Greater Banjul Area. Urban growth and population influxes from the LRD, Cassamance, etc. are high, leading to severe pressures on farm land for settlement development.

2.9 THE REGIONAL COMMISSIONERS

2.9.1 There are Regional Commissioners representing five regions, namely:

- a. Western Division (WD)
- b. Lower River Division (LRD)
- c. North Bank Division (NBD)
- d. Central River Division (CRD) and
- e. Upper River division (URD)

The commissioners, are appointed by the president and act as his representatives at the regional level. They all perform their responsibilities under the Ministry for local Government and Lands. the Commissioner's office is the heart for regional and provincial land management and administration. Their main functions include among things:

- a. administering the provincial lands on behalf of the Minister.
- b. co-ordinating all land use and physical planning activities in consultation with the Director of Physical planning and Housing.

2.10 THE DISTRICT CHIEFS

- 2.10.1 There are thirty five district tribunals each headed by a District Chief. The tribunals advise the Commissioner on all matters relating to land ownership, management, tenure, administration and physical development in their respective areas. A District Tribunal normally comprises the Chief, the Court clerks and three to four prominent 'Alkalolu' of the district. Some districts have as many as twenty small villages, each headed by an 'Alkalo; or Village Head.

2.11 THE ALKALOLUS

- 2.11.1 The Alkalolu is the traditional village head. He advises the District Chief on all matters relating to land ownership, tenure and administration in his village. He also officially collects yard rates on behalf of the Chief and the Commissioner.

B. EXISTING INFRASTRUCTURAL MANAGEMENT SYSTEM

2.12 MINISTRY OF WORKS AND COMMUNICATIONS

- 2.12.1 The Ministry of Works and Communications, through its Technical Services Division, is responsible for planning, designing, construction of roads and storm water drainage throughout the country. The Ministry of Local Government and lands often demarcate areas for the development of new roads in proposed layouts within the urban jurisdiction.
- 2.12.2 The responsibilities for the maintenance is divided amongst the Ministry and the local Councils (BCC, KMC and Brikama Area Council). The National Water and Electricity Company (NAWEC) is responsible for operating and maintaining the Polder Pumping Station which pumps out the stormwater held between the Bund Road Dike and Bund 1. The Ministry of Works and Communications has little fund for road maintenance and relies mainly on donor project funding. The UMDP has provided some support to this Division by funding one long-erm external training for a construction supervisor.

2.12.3 The Ministry of Works and Communications constructions of roads and drainage infrastructure has been largely financed by donor funding, some important projects were as follows:

- a. The First Highway Maintenance project ,1980, IDA,EEC:
- included Institution building for the Technical Service Division and repair of some roads outside of Banjul. (Total cost US\$ 16,402,000.)
- b. The Second Highway maintenance Project, 1988-1992 IDA,UNDP, UNSO:
-institutional building, study on roads, maintenance of 240 Km national and local roads of which 45 Km were in BCC and KMC.
- c. Banjul - Serrekunda Dual carriageway, 1988- 1990, ADB and Saudi Development Fund:
- construction of a dual carriageway between Independence Drive in Banjul and Kairaba Avenue in KMC, 11.2 km. Total cost D 87,000,000.
- d. Road Rehabilitation project 1989 - ongoing, ADB,CIDA:
- involves the design and reconstruction of four lots of roads infrastructure namely:

Lot 1 - Banjul Streets (10,5 km)

lot 2 - Bund Road (3.5 km)

Lot 3 - South Bank Road (35.6 km)

Lot 4 - Brumen Bridge (11.5 km)

Total cost D131,358,000(excluding Design & Supervision)

2.13 MINISTRY OF INFORMATION AND TOURISM

2.13.1 The Ministry of Tourism and Culture has implemented an Infrastructure and Tourism project in 1976 -1982 financed by IDA. The project included the construction of roads in the KMC area to serve the tourist facilities beside the Atlantic Ocean between Kotu Point and Kololi Point and between resort sites. The total length of the road was 8 km with 3.5 km footpath in resort sites. The Total cost was D 3,400,000.

2.14 MINISTRY OF ECONOMIC PLANNING AND INDUSTRIAL DEVELOPMENT

2.14.1 The Urban Management and Development Project (1984 - 1991,IDA) was implemented under the Ministry of Economic Planning and Industrial Development. Under this project 23.5 km of roads were upgraded and 3.1 km of new roads were constructed in the KMC Area, with a cost of D 16,650,000.

C. OTHER ORGANISATIONS INVOLVED IN URBAN MANAGEMENT

2.15 MINISTRY OF HEALTH AND SOCIAL WELFARE

2.15.1 The Ministry of Health and Social Welfare is involved extensively in urban management. It undertakes the bulk of the "public health" responsibilities of the Councils, providing support in food inspection, market waste management and environmental health control. It is an active participant in the issuance of building development permits. It also facilitates rural infrastructural development by providing health facilities such as clinics, Dispensaries, Health Posts & Centres in the major towns and villages

2.15.2 The Ministry has severe constraint of trained manpower, lack of experience in solid waste management in urban areas and lack of public health laboratories for testing purposes. The Urban Management Development project (UMDP) has made significant contribution through its provision of the municipal maintenance engineer for organising the cleansing services, provided long term training for two staff in public health. It has made some investments targeted at improved public sanitation.

2.16 THE MINISTRY OF FINANCE AND ECONOMIC AFFAIRS

2.16.1 The Ministry is responsible for the financial and economic aspects of human settlements and urban management. The allocation of funds for development projects and programmes is handled by this Ministry. The Economic Management Capacity Building Project (EMCBP) aims at developing the necessary management skills to enhance these activities in key line ministries which have a bearing on shelter development, such as, the SSHFC and MLGL.

2.17 THE NATIONAL WATER AND ELECTRICITY COMPANY (NAWEC)

2.17.1 The National Water and Electricity Company which is responsible for the supply of water and electricity in The Gambia is also responsible for the provision of sanitary and sewer services, including the maintenance of the infrastructure facilities that carry these services. At present the Corporation is working on the Banjul Sewerage and Drainage Project, that is a pipeborne system to which all compounds will be connected. It collects fees for the services from the users directly or indirectly (in the case of water at public stand-pipes via the local councils).

2.17.2 About 90% of the electricity supply in The Gambia is for the city of Banjul. Electricity produced in The Gambia is exclusively thermal and hence the need to rely on diesel oil importation for its generation. The electricity supply from generators located at Kotu and other 10 major towns in The Gambia is inadequate. In the provincial towns, most of the generators are out of action for most times due to breakdown, lack

of maintenance and irregular fuel supply, most rural settlements do not have access to electricity. In Greater Banjul Area the electricity supply still remains precarious and is often marked by frequent blackout and load shading. In the water sector only few towns have access to good quality water supply (standpipe). All the dwellings in Banjul have the access to the piped water. Irregularity and inadequacy of water supply is a are major problem facing all the urban settlements in the country. Table 11 shows the sources of water in the major towns in The Gambia.

TABLE 11 Table showing the percentage of House-holds getting water from different sources.

TOWN	WELL	PIPED WATER
Banjul	-	100
Serrekunda	55	45
Bakau	20	80
Brikama	70	30
Farafenni	10	90
Basse	20	80
G/Town	5	95
Kerewan	40	60
Bansang	20	80
Brikama	100	-
Bwiam	20	80
Soma	20	-
Kaur	80	20
Kuntaur	100	-
Gunjur	80	20
Sukuta	40	60
Tanji	80	20

Source: Human Settlement Sector Study and Needs Assessment/Prof. Adepoju G. Onibokun, Vidal Aschcroft & Sutay K. Sagnia, 1992.

2.18 THE GAMBIA TELEPHONE CORPORATION (GAMTEL)

- 2.18.1 In 1984, GAMTEL launched the first phase of a 3-phase programme continuing up to 1994, with a total cost of 117 Million, 60 Million, and 85 Million French Francs for the three phases, respectively, which was funded by Caisse Centrale of Paris. With the completion of all the 3 phases most of the large settlements in the Gambia are now accessible by telephone. It is now possible to dial from a remote settlement to any country on the globe from The Gambia.

2.19 THE SOCIAL SECURITY AND HOUSING FINANCE CORPORATION (SSHFC)

- 2.19.1 It is a para-statal organisation regulated under two Acts, the Social Security and Housing Finance Act and the Performance Contract Act. The Social Security and Housing Finance Act operates three funds: a Pension Fund subscribed through employer contribution; a Provident Fund contributed by both employers and employees of various private and para-statal operations; and a Household Finance Fund for the development of a private housing market. The Performance Contract Act is applied through an annual agreement (a performance contract) signed between the SSHFC and the national Government outlining the duties and obligations of each. The organisation has two operating departments- Operations and Housing. While the entire Corporation has a staff of 80, the Housing Department has a staff of only 8.

- 2.19.2 The main activities of the Housing Department are the administration of loan repayment scheme at the Bakoteh Housing Scheme, completion of construction at Kanifing East Site & Services Scheme, and collection of mortgage payments. In addition, the Department is working on housing Development for BRUSUBI Lay-out. The interaction between SSHFC and the Municipal Councils are minimal. Interactions with MLGL are also not upto the mark.

2.20 TOURISM AREA DEVELOPMENT BOARD

- 2.20.1 The Tourism Development Board is charged with the responsibility of fostering and controlling the development of the Tourism Development Area (TDA) which stretches along the estuary of the River Gambia from Banjul to the western boundary of Kanifing Municipality. The Board is chaired by the Permanent Secretary of the Ministry of Tourism and board members composed of Permanent Secretary of MLGL, representatives of the Ministry of Trade, Industry & Employment, the National Investment Authority, the National Tourism Office and the Chamber of Commerce.

- 2.20.1 The Tourism Development Board has a technical sub-committee with representatives from MLGL, the National Environment Agency, the National Tourism Office and the National Investment Authority. The qualitative deterioration and environmental degradation of the TDA is largely the result of uncontrolled and inappropriate developments such as beach sand quarrying, which is often engaged in contravention to regulations and official guidelines. This deterioration of the natural resource base poses a serious threat to the tourism industry, which is primarily based on packaged sun and beach vacations.

2.21 MINISTRY OF AGRICULTURE AND NATURAL RESOURCES

- 2.21.1 This Ministry is responsible for water supply for all rural settlements in the Gambia through well digging and borehole development. The Water Resource Council (WRC) was created recently and comprises of ministers from every sector dealing with water. It is responsible for controlling and directing the provision of watering points in the Gambia. The Ministry of Water Resources, NAWEC, NGOs and private individuals have to obtain clearance from the Council for the development of boreholes, wells or other water points in the Gambia.

2.22 POLICE DEPARTMENT

- 2.22.1 There is continuous interaction between the Police Department and Municipal Councils, as well as MLGL. The Police controls traffic, enforces regulation and by-laws, and provides general security for the council and their citizens. The department of Police also co-operates with the Department of Physical Planning and Housing in enforcing development control regulations.

D. ACTIONS TO BE UNDERTAKEN

Urgent actions need to be undertaken in order to improve human settlements management in The Gambia. These include:

2.23 An Integrated Approach to Human Settlements Management

- 2.23.1 There is the urgent need for the creation of a Ministry of Housing and Urban Development which will be mandated with the responsibility of human settlements management. The present serious lack of co-ordination between the various ministries and agencies responsible for human settlements management hampers sustainable human settlement development. This will call for the re-organisation of existing ministries and departments. The shelter-related activities of all NGO's operating in the country ought to be co-ordinated.

2.23.2 The present lengthy administrative procedures often create costly delays in implementing decisions affecting human settlements projects and programmes. The problem of role conflict sometimes prevents some institutions from discharging their prescribed roles, effectively.

2.24 HUMAN RESOURCES

2.24.1 Most of the present institutions lack adequate human capacities to effectively perform their roles in the management of human settlements.

2.25 MATERIALS, EQUIPMENT AND MACHINERY

2.25.1 The institutions responsible for human settlements suffer from serious logistical problems in the execution of their required functions. Strengthening the technical, manpower and equipment base of these institutions is an absolute necessity.

2.26 STRENGTHENING THE RESOURCE BASE

2.26.1 There is also the need to strengthen the resource base of the institutions responsible for human settlements management so as to enable them deal, effectively, with the problems caused by rapid urban development.

2.27 INFORMATION DATA BANK

2.27.1 There is the urgent need to collect and disseminate information about housing and settlements, on a regular basis.

3. PROMOTING SUSTAINABLE LAND-USE PLANNING & MANAGEMENT

3.1 Base maps and land information systems are vital for efficient land-use planning and management. The importance of maps and land information in the planning of human settlements cannot be over-emphasized. Base maps provide the basic framework for configurations of terrain, thus providing planners with a concise view of road networks, settlement patterns, drainage patterns, etc which facilitate the development of basic infrastructure. Base maps also assist in the inventory of natural resources and in environmental management, water management, rural development, forest resources management, land registration, property valuation and housing development.

3.2 The Gambia's problem of land resources management effectively lies in the inability of the respective institutions responsible for land-use planning to efficiently execute and discharge their role in the land management framework. Land-use plans for most of the towns are not available or where available are out of date. It has therefore been very difficult to monitor and control developments especially in the rapidly growing urban areas. Planimetric and altimetric information is not available.

3.3 Land surveying equipment, plotting machines, map-printing machines, photogrammetric machines, digitised mapping equipment, coordinator graph, GPS equipment for essential survey controls and electronic distance measuring equipment are obsolete and in most cases not available.

3.4 The technical staff to carry out land surveying and planning are very lean on the ground and deficient in technical know-how and capability. Experienced professionals such as photogrammetrists, cartographers, photo-lithographers, town planners and surveyors are few. The table below shows the staffing position of the three departments of the MLGL dealing with land. The professional staff are too few for the management of the country's land-related problems.

TABLE 12 - THE STAFFING POSITION OF THE THREE RELEVANT DEPARTMENTS IN THE MLGL

Department	Professional and Semi-Professional Staff	Technicians	Ancillary	TOTAL
Physical Planning & Housing	16	29	16	61
Lands and Surveys	27	39	51	117
Community Development	17	147	68	232
TOTAL	60	215	135	410

3.5 ACTIONS TO BE TAKEN

In order to be able to develop and manage land resources in The Gambia in an efficient and cost-effective manner, there is the need to:

A. IMPROVE THE DATABASE FOR LAND RESOURCE MANAGEMENT

3.6 The objective of this is to have current data on the land resources of The Gambia with a view to having a sound basis for policy and action. The activities to be undertaken will include:

- a) Computerized data management in institutions responsible for land-use planning and management.

- b) Instituting a Land Information System; and
- c) Carry out a survey of land resources in each of the Divisions of The Gambia in order to generate geographic baseline data.

B. IMPROVE THE EQUIPMENT BASE FOR LAND RESOURCES DEVELOPMENT AND MANAGEMENT

- 3.7 The equipment machines needed to handle the challenges of land resources development should be made available. At present most equipment for mapping, surveying and planning are obsolete.

C. IMPROVE THE QUALITY AND QUANTITY OF MANPOWER

- 3.8 The objective is to strengthen the capacity of institutions responsible for land resources management to prepare, update and maintain the base maps and land information system necessary for land resource management, urban and regional planning and municipal administration. There is need for technical assistance to the newly established university (GTU) to establish Certificate and Diploma courses for surveyors, town planners, cartographers and other related technical manpower.
- 3.9 There is also the need for technical assistance to institutions and municipalities for in-service training and where necessary, training abroad.

D. MONITOR AND CONTROL SETTLEMENT DEVELOPMENT PATTERN

- 3.10 There is the need to plan and regroup rural villages, where necessary, thus channeling the growth of towns with a view to ensuring proper use of land and greater access to facilities. Many villages in The Gambia are scattered and cannot be provided with the facilities they need. Valuable agricultural lands are being depleted and converted to settlements. The scattered and haphazard growth of towns and villages lead to land abuse and land misuse.
- 3.11 The activities to be undertaken will include grassroots initiatives through Community Based Organisations (CBOs) such as the Community Development Department and NGOs such as The Action Aid (Gambia) in a systematic programme of village planning with a view to promoting rational land-use. There is the need to provide technical assistance to MLGL to establish and operate land banks and to the Municipal Councils to prepare land-use maps for major rural settlements.

E. BUILD RESEARCH CAPABILITY IN THE FIELD OF HUMAN SETTLEMENTS STUDIES AND DEVELOPMENT

- 3.12 There is the need to strengthen the capacity of human settlements institutions in The Gambia to carry out research with a view to providing current data and ideas which sound policy could be based. Technical assistance in manpower training and research funds will be needed. Collaborative research efforts with outside institutions should also be encouraged.

4 **PROMOTING THE INTEGRATED PROVISION OF ENVIRONMENTAL INFRASTRUCTURE: WATER, SANITATION, DRAINAGE AND SOLID WASTE MANAGEMENT**

4.1 Water is perhaps second only to air in the sustenance of both plant and animal life. In the human settlement sector, apart from its use for direct consumption (drinking), water has a pivotal role in sanitation especially in the urban agglomeration. It is essential for industrial development as well as for agricultural production. No form of human settlement could survive over a long term without an assured source of sustainable supply of water.

4.2 Because of the important place water has in the quality of life of people, agenda 21 has seven programme areas for it. These areas are:

- a) Integrated water resource development and management;
- b) Water resource assessment;
- c) Protection of water resources, water quality and aquatic ecosystems;
- d) Drinking-water supply and sanitation;
- e) Water and sustainable urban development;
- f) Water for sustainable food production and rural development;
- g) Impact of climate change on water resources.

Water supply in The Gambia in the past 20 years has been influenced both by annual rainfall and the national economic climate, both of which have witnessed a decline since independence in 1965. Despite these environmental and economic influences considerable progress has been made in The Gambia in water supply especially in the rural areas.

4.3 Two government institutions have been charged with the responsibility to provide water for drinking and sanitation. The National Water & Electricity Company (NAWEC) a Parastatal, has responsibility for water supplies in the urban area and in the provincial growth centres. On the other hand the Department of Water Resources is charged with providing safe watering facilities for the rural communities. On the other hand the Department of Water Resources is charged with providing safe watering facilities for the rural communities.

4.4 The Gambia government had set a national "safe water for all" target for the year 2003. The realisation of this target is currently hampered by the lack of adequate funds. The local financial resources are highly inadequate and both government agencies mentioned had to extensively rely on external funding in the form of loans and grants to provide the requisite service for their target populations. Urbanization rate in The Gambia far out-strips growth in the NAWEC supply capacity. The maintenance cost of its existing infrastructure are so high as to negatively impact any expansion programme. Consumer response in terms of settlement of NAWEC bills has been slow and in some cases not forthcoming thus affecting overall cash flow in the corporation.

4.5 For the Department of Water Resources, insufficient qualified staff and financing for its rural water supply programme pose serious constraints to the expansion of its programme.

A. INTEGRATED WATER RESOURCE DEVELOPMENT AND MANAGEMENT

- 4.6 Despite the fact that both the Department of Water Resources, the Utilities Holding Corporation, the Area Councils and the agricultural sector all depend on the ground water resource for providing water services for their various clients, water development is approached in a less than integrated manner. Consultations between these agencies are mainly limited to technical consultations with regard to the siting and construction of water facilities. The Area Councils also impose a royalty charge on the UHC for each bore hole sited in the Council's jurisdiction.
- 4.7 The Department of Water Resources has been working on a proposal to set-up a Water Authority that will have overall responsibility for water development and thus serve as a forum for the integration of the developmental activities of the various players in the sectors. This proposal as at now stands shelved as the Department is not currently pursuing it.
- 4.8 Government has also set-up a water and sanitation working group whose terms of reference are:

- to accelerate the completion of existing programmes and policy initiatives;
- to improve coordination among funding and implementing agencies;
- to increase physical access to drinking water and sanitation facilities;
- to enhance sustainability of water and environmental sanitation services;
- to develop and diffuse low cost sanitation services;
- to intensify mobilization and education of the population;
- to improve data collection and analysis for policy planning and programme development.

The Water and Sanitation Working Group implements its functions through the implementation of the mandates of its member institutions. Three task forces have therefore been set-up in the working group. These are the Water Supply, Sanitation and Health Education Task Forces which draw membership from the Departments of Community Development, Women's Affairs, Medical Services and the National Environment Agency. Other government and quasi-government institutions as well as relevant NGOs and Donors are also represented in the Working Group and Task Force.

- 4.9 Despite the existence of a Water and Sanitation Working Group, there is need for a proper water-use planning in the country. An institutional frame, with mandate to plan, monitor and control developments in the water sector need to be constituted before year 2000.

B. WATER RESOURCES ASSESSMENT

- 4.10 The absence of a single institution with responsibility to manage water use and development in the country has a negative implication on the assessment of water potential in the country. This situation is further complicated by the salt-water intrusion into the surface water and ground water resources, the latter being the main source of drinking water for the country.

- 4.11 Although an operational policy exist in the Department of Water Resources, there is no official executive national water policy that could guide the use and development of water in the country. Using its operational policy at the department level, the Department of Water Resources has since the 1970s, been measuring water dynamic of both ground and surface water resources with a view to monitoring the quality, quantity and accessibility of these resources for national development.
- 4.12 Within the department are three divisions responsible for various aspects of water assessment. The meteorology division collects rainfall data, computes it and through a regular 10 day bulletin that it publishes, it provides rainfall confirmation for agricultural production. The meteorology division is largely funded by CILSS/WHO/UNDP AGRHYMET project. Through the hydrology Division of the department regular monitoring of surface water especially of river Gambia is conducted. This division faces extreme difficulty in calculating fluvial flows in the river due to tidal influences and lack of adequate measuring equipment to conduct flow measurement in the river.
- 4.13 Both the meteorology and hydrology divisions lack full complement of professional staff as well as transport facilities. While the projects that fund the programmes of these divisions last, a temporary answer to the problems, which calls for the training of more professional staff and providing vehicles and equipment into the future, currently look beyond the means of government.

i) **Ground Water Assessment**

- 4.14 The monitoring and assessment of ground water resources is done by the rural water supply division of the department. Through a UNCDF groundwater project, this division monitored ground water quality in 155 wells, 120 of which were monitored quarterly while the remaining 30 were monitored monthly. This project concluded in 1992 and as a follow-up to the project the Department is currently monitoring 47 water points (all of which are bore holes) to provide for the continuous monitoring of the quality and dynamics of ground water.
- 4.15 Previous assessments have indicated generally good groundwater quality particularly for the shallow aquifers, except for those very close to the sea. Low pH have been identified as the most common problems throughout The Gambia and in some areas of the country high iron and nitrate content interfere with water quality. None of these is however regarded to have any significant human health risk. Most shallow groundwater resources of The Gambia have been found to contain nitrate within the WHO acceptable limit of 100 mg/l. The existence of higher concentrations in some locations, eg Gambisara in the URD, however suggest the need for measuring all sources for drinking. In higher concentration than WHO permissible limits, nitrate might constitute a health hazard.
- 4.16 Estimates of average annual recharge of shallow aquifers, ground water abstraction and present and future demand for groundwater are given in tables 1-3 which were adopted from a Gambia country report prepared by Mott MacDonald International of U.K. in association with two French Firms.

4.17 Groundwater is extensively used in The Gambia for Livestock watering and for agricultural production especially in the vegetable production sector which rely on water available from the shallow aquifer. The domestic and municipal sector also use ground water for drinking. Small communities however still exist which make use of surface water from the river. Most of this water and almost all water drawn from open wells are consumed untreated thus posing a health risk from bacterial infection and agro-chemical contamination.

ii) **Rain Water Assessment**

4.18 A network of rain gauges/rainfall stations exist for measuring rainfall in the country. These stations measure daily rainfall which is communicated to the headquarters in Banjul. Based on this daily records the meteorological division make decadal (10 day) reports of rainfall for the information of the agricultural sector as well as for government to monitor drought tendencies and risks

iii) **Surface Water Assessment**

4.19 For the assessment of surface water a network of 25 hygrometric stations have been established along the River Gambia and its tributaries. These stations have different uses. While some measure and record water level, others measure the rate of discharge and a third category measures salinity levels. Problems have been identified with regard to data collection and monitoring which are related to transport availability and poor instrumentation. Visits to the Stations have been described as adhoc and quality control irregular. Within the limits of resource availability for regular surface-water measurements and monitoring, information gathered indicate that saltwater intrusion into the river in most years is 150km or less from the sea during the rainy season. Saltwater intrusion during the dry season can however go as far as 250 km inland at the peak of the dry season. This has implications for tidally irrigated rice fields, which in some years are totally put out of production. For shallow wells existing close to the river salt water intrusion limit their use at certain times of the year.

C. **DRINKING - WATER SUPPLY AND SANITATION**

4.20 The responsibilities for supply of drinking water is not centred in one agency. The municipalities, local government agencies, the department of Water Resources and some NGOs are all involved in providing water for domestic use. The Utilities Holding Corporation (UHC) provides most of the water supply and sanitation services for the greater Banjul area. Individuals and families in rural areas usually provide their own source by sinking open well in their homes. These wells, water from which is directly consumed, are potential sources of water-borne diseases for the consumer.

4.21 In the urban and peri-urban areas and in rural agglomerates where covered wells/bore holes fitted with reticulation and treatment facilities exist, the risk of infection from water is very low. However due to the fast rate at which these centres have been expanding access to such pipe-borne water could only be guaranteed in Banjul alone which has not been expanding. All other growth centres have a combination of pipe-borne water and open wells. The latter are to be found in the homes.

i) **URBAN WATER SUPPLY AND SANITATION**

- 4.22 The NAWEC which provides piped water supplies and sanitation facilities for the Greater Banjul area, Peri-urban areas and some rural Growth centres, has established a network of infrastructures in and or close to these consumer centres comprising of well fields, water treatment plants, elevated tanks and piped distribution systems and tapping points. The operation of these infrastructure is made possible through the installation of motorized electrical pumping facilities. Various systems of treatment have been put in place by the NAWEC. This include aeration, and chlorination. In some areas a process of lime induction is used to treat water.
- 4.23 The Greater Banjul Area which houses government's major institutions, the tourism industry and other industrial production sectors is the UHC's primary target area for service. Consequently, 31 production bore holes and 3 treatment plants have been installed for water supply and treatment for the GBA. It is estimated that the daily abstraction from these boreholes total about 45,000 M³/day or approximately 16.44 Million M³ per anum.
- 4.24 Totally the NAWEC's country wide operation provides 22.83 Million M³/year which when compared with the estimated annual ground water recharge rate of 630 Million M³/year is far less than the potential supply in the country. However, concentration of abstraction in well fields in and around the Greater Banjul area might have a negative impact on ground water level and quality in the GBA. Consequently, although expensive, UHC will have to tap sources further away to meet the growing demand of Greater Banjul Area if supply and quallity has to be guaranteed.
- 4.25 The cost of accessing piped water by homes, businesses etc, is borne by the consumer. The UHC provides the requested service at cost and subsequently bills the consumer on a unit consception bases. It has been estimated that in the Greater Banjul and Peri-urban Areas about 13,000 metered connections have been made. About 7800 of these being domestic connections while around 1000 are connections by local government institutions such as the municipal authorities.
- 4.26 In the rural growth centres such as Brikama, Kerewan, Basse etc., whereas domestic connections are limited mainly as a result of the inability of residents to pay for it, the NAWEC's piped water facilities are accessible to a large proportion of the population through the street taps established in collaboration with the Area Councils.

The extensive distribution network that has been laid by UHC in these areas provides a possibility for 'cheap' domestic connections by those desiring to take advantage of the opportunity provided by the proximity of the laid pipes to their homes.

ii) **RURAL WATER SUPPLY**

- 4.27 The Department of Water Resources of the Ministry of Agriculture and Natural Resources has the institutional mandate for water evaluation, monitoring and to some extent planning. In collaboration with bilateral, multilateral and NGO actors, the department provides clean and safe water facilities for the rural communities.

4. Like many other government departments, the department of water resources has considerable resource constraints. Insufficient professional manpower, vehicles and equipment for water resource harnessing have limited outreach capability of the department for safe water provision to the rural communities. The department's achievements in this area has largely been made possible by the United Nations Department for Technical Cooperation and Development (UNDTCD), United Nations Childrens Fund (UNICEF), United Nations Capital Development Fund (UNCDF), United Nations Sahelian Office (UNSO) and World Health Organization WHO. Bilateral donor agencies with significant contribution to these achievements are the Japanese International Corporation Agency (JICA), the Federal Republic of Germany through KfW, the Saudi Arabian Sahelian Programme (SSP) and the European Economic Community (EEC).
- 4.29 Safe water supply systems in the rural area constitute mainly of wide diameter wells (a large proportion of which have been fitted with hand pumps) and some elevated tanks over boreholes that are connected to reticulation systems and which are pumped by solar or motorized power systems.
- 4.30 Prior to 1976, most of rural Gambia was without a safe water supply system. Populations depended on open wells or surface water drawn from the river. Incidents of water borne diseases were therefore high. With the commencement of UN assisted rural water supply project in 1976, the stage was set for a much wider implementation of similar programmes through assistance from other agencies as earlier mentioned. The contribution made by the rural water supply scheme to the realization of the global strategy for shelter for all by the year 2000 through the provision of safe water facilities for rural settlements, which is a very important aspect of the strategy is indeed appreciable.
- 4.31 The Department of Water Resources and its external support agencies constructed safe water supply facilities of various costs and standards throughout The Gambia. The facilities vary from concrete-lined wells to bore holes. These facilities which have been fitted with either hand pumps or solarised / motorised electrical pumps now serve about 1549 villages. These together have 1770 pumps and 71 village water supply system (VWSS). In addition to the bilateral assistance reflected, the multilateral UN agencies have also, between 1976 and 1994, constructed 616 wells, installed 402 hand pumps and also drilled a total of 36 bore holes most of which are used for cattle watering purpose.
- 4.32 Through the NAWEC and the Department of Water Resources a total of about 380,000 urban inhabitants have access to safe piped water which between 4-500,000 rural inhabitants have similar access based on an estimate of 150 people per handpump or standpipes installed, in the rural areas. Various estimates of National water coverage exist ranging from 61% to 91% depending on the assumptions made as to number of people that could be served by each pump or standpipe.
- 4.33 Outside of the Department of Water Resources and the National Water & Electricity Company, some Non-Governmental Organization (NGOs) also provide water facilities, both open and covered, to selected local communities. Information is not available on the number of wells provided by these NGOs which include CARITAS and Action Aid The Gambia.

D. SUSTAINABILITY OF THE WATER SUPPLY SYSTEMS

- 4.34 For the urban areas the UHC supply system could be sustainable only when consumers regularly pay for the service to enable the corporation to ensure regular maintenance and expansion of their service facilities. The corporation has a vested government interest and stands a chance of being assisted by government through injection of funds in case of difficulties. The maintenance of the rural water supply system poses a more intractable challenge. The projects that installed these systems have a life span, and most of them have already terminated. This leaves the government and the communities with the daunting problem of ensuring the long term operation of the supply systems.
- 4.35 The Department of Water Resources has however established an ingenious system of involving the communities in a way that makes them responsible for meeting the maintenance cost of the pump and other supply system installations. The communities are required to annually set aside D800 (eight hundred dalasis) per pump head per year for maintenance while those larger communities that have solar provided or moisturized pumping and distribution networks are required to contribute D15,000 to D20,000 annually for the maintenance of the infrastructure. The monies are collected and kept by the communities themselves while the government, through the Department of Water Resources, provides the spare parts which are purchased through these community funds. To facilitate the maintenance of the pumps the Department of Water Resources trained Area Mechanics from amongst the community itself, who are issued with a horse and cart for their movement between pumps in a defined area and also with a tool box for maintenance work. These two innovations, i.e. community funding of maintenance costs and the training of community members for maintenance, are likely to ensure the sustainability of the rural water supply systems long into the future. The two innovative management systems will ensure capacity building at the community level and, through the sense of ownership brought about by making the community bear the maintenance costs, the community is empowered to take charge of the management of the systems.

i) SANITATION DRAINAGE

- 4.36 Stormwater is evacuated through a network of concrete and earth drains. In Banjul, the final collection point is the pumping station at Bund Road via a polder zone. The Technical Services Department is responsible for construction and structural maintenance, while the Cleansing Services carry out periodic cleaning to rid the drains of sand and refuse. The drains are open and therefore expensive to keep clean. Domestic liquid wastes are dumped indiscriminately in the drains. This imposes a high biological oxygen demand on the water body in the drains. Due to the gentle gradients, the water is mostly stagnant resulting in the emission of strong offensive odours. The stagnant water in the drains is also a breeding ground for mosquitoes.
- 4.37 The Urban Management and Development Project (UMDP) constructed some unlined drains in Bakau and Serrekunda. As part of the on-going Banjul Streets Rehabilitation Project, most of the concrete drains are expected to be reconstructed.

ii) **SOLID-WASTE MANAGEMENT**

4.38 There has been a gradual improvement in the collection and disposal of garbage. In the early 1970's garbage was collected by means of trailers located at strategic points in Banjul. The trailers were then emptied twice a week at a dumping site located two miles outside the city. Banjul city enjoyed the only public garbage collection system. All other settlements had their inhabitants disposing their solid waste as they saw fit.

4.39 By the 1980's, the rapid growth of the GBA and the increased volume of solid waste generated, prompted the Ministry of Health to contract out the management of solid waste to a private company. Unsatisfactory service forced the government in 1987 to terminate the contract and create the Cleansing Services. At the same time each municipal council established an Environmental Sanitation Committee to be responsible for the management of solid waste in the municipality. Private sector participation in solid-waste management is limited to private companies making donations of equipment to the various municipalities. The operations of the Cleansing Service are financed by subventions from government's contributions from the municipal councils and user charges.

4.40 In 1989 UHC completed the installation of a central sewerage system for the city of Banjul. To date about 95% of the compounds have been connected. This has almost eliminated the need for the use of septic tanks in Banjul. The sewerage services of UHC are financed through a surcharge on the water tariff. Recovery of user costs is dismal, a mere 10-15 per cent. This is mainly due to lack of satisfactory recovery mechanisms and the lack of will to enforce repayment through legal means.

iii) **ACTIONS TO BE TAKEN**

4.41 There is the urgent need to promote the development of an integrated approach to the provision of environmental infrastructure. The Gambia will benefit greatly from the settlement Infrastructure and Environment Programme (SIEP) recently launched by the UNCHS in Nairobi.

a) **There is the need to improve the urban Drainage System**

4.42 Even though some improvements have been made in the drainage network under the auspices of the UMDP and Banjul Streets Rehabilitation Project, there are still frequent blockages of open drains in Banjul and parts of Bakau and Serekunda. In general drainage in the GBA and in all the provincial settlements remains a problem. The provision of lined and covered street drains should be the ultimate target of all municipal councils. There is a need to protect our water sources from liquid waste pollution.

b) The need for Proper Disposal of Sewage

- 4.43 There is the need to establish standards for the proper collection and disposal of sewage. There is also the need to carry out periodic bacteriological water quality analyses at the Banjul sewage outfall. This will help in the planning of future projects.

c). The need for an On-going Public Health Education Programme

- 4.44 A comprehensive public health education programme needs to be developed and implemented so as to provide technical support to the public for the construction and maintenance of on-site sanitation and septic tanks systems as well as on solid waste collection, storage and disposal. A public awareness campaign on the ethics of water waste and the disposal of liquid wastes needs to be conducted by government and GBO agents.

d) The need for Decentralization of Functions

- 4.45 There is the need for municipal councils to be given full management control in the planning, execution and maintenance of environmental infrastructure together with the concomitant financial and fiscal responsibilities.

5 PROMOTING SUSTAINABLE ENERGY AND TRANSPORT SYSTEMS IN HUMAN SETTLEMENTS

- 5.1 The Gambia presently relies almost entirely on fuelwood, petroleum products and electricity generated from the use of petroleum products as its source of energy. Some butane gas is also being marketed currently.
- 5.2 Forests, mainly in the form of fuelwood and charcoal provide about 80% of the domestic energy needs of the country. It is estimated that Gambians consume more than 274,000 metric tons of oil equivalent in the form of fuelwood annually. In the last 20 years, the increasing population has subjected the forests to increasing pressure for the provision of firewood, building materials and farmlands. While conservation policies have been successful with regard to the mangrove ecosystem, dense forests have been seriously depleted and degraded over the years. This poses serious obstacles to sustainable development. Until recently legislation only addressed the protection and conservation of state-owned Forest Parks. In 1995 however, there was a revision of the forest policy which actively encouraged community ownership of forest areas and community participation in the management of forests. At present more than 3,000 hectares of such community forests exist.
- 5.3 Petroleum products requirements of the country are met entirely by the importation of finished products and provide almost all the primary energy requirements of the commercial and industrial sectors. Motorized transport accounts for the bulk of the use of these products. Heavy fuel oil, about 10,000 cubic metres annually, is used for power generation. The annual growth rate of petroleum products is about 4%.

5.4 Even though there are still major problems in the transport sector, there have been significant improvements in road construction and maintenance over the years. This has contributed immensely in opening up the country, thereby facilitating the movement of goods, people and agricultural products. There has been a gradual extension of bus services to various parts of the country. The government-owned transport company competes healthily with private operators. While motorized transport has facilitated development, it is a major source of air pollution. Together with industrial production, motorized transport consumes non-renewable, imported natural resources which is not the best use of energy.

5.5 In a bid to promote sustainable energy use, the government not only encouraged increased plantation wood production but also placed a ban on charcoal production while at the same time encouraging the use of improved cooking stoves using less fuelwood. A policy to popularize the use of butane gas as an alternative to fuelwood and charcoal has met with low general acceptance, mainly because fiscal incentives were not built into the programme.

5.6 ACTIONS TO BE TAKEN

a) The need to enhance the protection, sustainable management and preservation of all forests

In view of the heavy pressure placed on forests by the rapidly expanding population which increasingly needs farmlands and forest products for energy uses and construction materials, efforts have to be made to protect the forest resources while at the same time increasing supply.

b) The need to introduce energy pricing policies with regulatory measures

While legislation has been extensively used as a means of promoting the use of renewable energy and improve the efficiency of energy use in homes, energy pricing policies, to which, in the absence of strong enforcement capabilities, consumers more readily respond should be instituted. For example, government can enable the private sector to lower prices on butane gas by improving on supplies facilities through pricing policies.

c) The need to promote energy-efficient systems

There is the need to improve on the use, transmission and distribution of electricity which presently results in 25% losses. Partnerships with the private sector for the generation, transmission and distribution of electricity may greatly increase efficiency.

6 PROMOTING HUMAN SETTLEMENT PLANNING AND MANAGEMENT IN DISASTER-PRONE AREAS

- 6.1 Even though The Gambia is not a high risk natural disaster-prone area, it may be vulnerable to disasters created by human actions such as uncontrolled or inadequately planned human settlements. Thus by improving human settlement planning through measures such as the adoption and enforcement of appropriate land uses, building and planning standards and the use of appropriate building materials, construction methods and technology, vulnerability to disaster will be greatly reduced.
- 6.2 Bush-fires can cause disasters when they occur close to rural settlements where the combined effects of poor layout planning and the use of easily combustible building materials enable the fires to spread easily.

7 PROMOTING SUSTAINABLE CONSTRUCTION INDUSTRY ACTIVITIES

- 7.1 A major problem in The Gambia's construction industry is the heavy dependence on imported building materials. Almost 90% of the building materials used in the construction industry is imported. Over US \$10 million was spent on importing building materials in 1993 alone. Rapid increases in the price of building materials have continued to be the greatest contribution to the escalation of construction costs in The Gambia. There were sharp increases in building material prices due to the devaluation and subsequent floating of the Gambian Dalasi currency.
- 7.2 Even though The Gambia is not well endowed with natural resources, earth-based resources such as sand, gravel, clay and lime which are suitable for shelter development can be found in appreciable quantities. Good quality clay for making burnt-bricks have been identified at Brufut, Mandinari and Busumbala all-close to the GBA and at Bansang and Basse. In the rural areas where indigenous building materials are used, a large proportion of the housing stock has been designed and constructed through inappropriate indigenous practices which lead to a high degree of deterioration.
- 7.3 To increase housing production and improve the existing stock, the involvement of all levels of government, NGOs and CBOs is essential. The emphasis should be on the production of housing that meets the basic standards and that can be gradually upgraded. In this regard government's policy should be directed at the small-scale indigenous building materials industry. Agencies such as the Appropriate Technology Unit of the Department of Community Development should be encouraged to disseminate already tested local building materials and technologies, thus spurring on the development of local small-scale industries. Government can promote the use of local building materials by specifying their use in government projects.
- 7.4 Government can also promote Local Building Materials Co-operatives in the production and use of indigenous building materials. This will have the dual advantage of income-generation and assisting the poor to access affordable housing.

- 7.5 It will be useful for government to create the necessary mechanisms to establish partnerships with NGOs and CBOs for the training of building artisans so as to reduce, if not eliminate the scarcity of qualified national craftsmen such as masons, carpenters, plumbers et al in the construction industry.

7.6 ACTIONS TO BE TAKEN

- a) The need to expand the "Community Forest Management Programme".

This will substantially increase this forest-resource base in order to provide for forest-based building materials.

- b) The need to establish small-scale local building materials industries

There is the urgent need for government to encourage and support the establishment and subsequent expansion of environmentally-friendly small-scale local building materials industries. This can be done through legislation, fiscal incentives and the provision of credit for start-up capital.

- c) The need to reformulate building standards and regulations

The present building regulations and standards are not conducive to low-cost construction. There is a need for government to reformulate and adopt building standards and regulations that permit the extensive use of local, low-cost building materials in housing schemes as well as by using such material in public construction works.

- d) The need to encourage and support private-sector initiatives in providing housing finance

There are no building cooperative societies in The Gambia. These societies can help the poor access affordable housing loans to construct houses.

8 PROMOTING HUMAN-RESOURCE DEVELOPMENT AND CAPACITY-BUILDING FOR HUMAN SETTLEMENT DEVELOPMENT

- 8.1 The UNCHS (Habitat) recommends that governments in developing countries should accord a high priority to implementing a comprehensive policy on human-resource development and capacity-building. This policy should encompass an enabling strategy which empowers all actors - local authorities, the private sector, NGOs and CBOs - to play an effective role in human settlements planning and management.

- 8.2 The Public Works Capacity Building Project (PWCBP) (GAMWORKS AGENCY) which was launched in July 1994 has as its main objectives:

- a) to build local capacity through private sector development and public sector reform;
- b) to assist the government in maintaining public infrastructure assets; and
- c) to participate in reducing current un-employment by creating temporary jobs in the public works and construction sector.

Less than one year after its launching, the PWCBP had embarked upon 45 sub-projects some of which have now been completed, with the rest in various stages of completion. This project not only provides and maintains public infrastructure, but also creates employment and strengthens the capacity of local authorities and local communities in establishing local priorities and environmentally sound standards for infrastructure development.

8.3 The Strategy for Poverty Alleviation (SPA) has as one of its 4 main objectives to "build capacity at local community level". The SPA recognises that the effectiveness and sustainability of programmes depend on the full participation of local communities in the development process. It therefore pledges community-based participatory approach. The SPA promotes, among other things, policy dialogue between government and communities so as to improve the planning and coordination of projects particularly in the rural areas.

8.4 There is a felt need for a training strategy which will aim at incorporating training needs into all human settlements programmes.

8.5 ACTIONS TO BE TAKEN

a) The need to decentralise and strengthen local authorities

There is the need to review and revise, legislation with a view to increasing local autonomy in decision-making, project implementation and resource mobilization and use within the overall framework of an enabling and environmentally-sound strategy. This should be backed with a sincere political commitment to decentralization by government.

b) The need to undertake civic education programmes

In order to strengthen the leadership of CBOs and NGOs, there needs to be education and training programmes which will promote civic spirit, the awareness of civil rights and responsibilities, relative to promoting self-reliance in shelter development.

c) The need for comprehensive and on-going training programmes

Sustainable human-resources development and capacity-building requires the effective development and transfer of leadership skills, management expertise, know-how and technology. There is therefore the need for comprehensive training programmes in human settlements development.

V. **BEST PRACTICES**

1.0 **INTRODUCTION**

- 1.0.1 Two key complementary elements of the National Report which form the basis on which the Shelter Strategy and Plan of Action have been developed and formulated, are the Shelter Indicators and in-country Best Practices.

While the Indicators provide a quantitative tool to assess human settlements conditions, Best Practices highlight successful solutions for improving the quality of life and the living environment of the people.

In as much as these best practices will need to be disseminated widely in order to popularise and encourage their use, they will also need to be evaluated periodically so as to make appropriate modification as circumstances will demand.

- 1.0.2 The examples of best practices described under this section include:

1. A Rural Water Supply Project
2. A Site and Services Project
3. A Pilot Sanitation Project

In each case, the project is described briefly and indicating the key actors. There is a description of the living environment before the project was implemented and this is contrasted with the present situation. The strategies used to achieve improvement in the environment are highlighted. An impact assessment is then made to ascertain the sustainability and potential for broader application and to assess the degree to which the project has encouraged and promoted partnerships and coalitions among the various actors within the human settlement sector.

1 **THE BWIAM WATER SUPPLY PROJECT**

- 1.1 Bwiam, with a 1993 population of 2,267 people is an old market centre and the administrative centre of Foni Kansala District in the Western Division. It is located on the south bank of the River Gambia about 92 kms from the capital city of Banjul. The settlement is accessible from Banjul by both road and river transport. Bwiam is predominantly a rural agricultural community.

Before the project, Bwiam suffered from water scarcity especially during the long dry season when the existing hand-dug wells dried up.

- 1.2 In 1988, the villagers decided that they needed a more dependable water supply system and through their member of parliament approached the Ministry of Water Resources for assistance. The Ministry prepared a feasibility study for a more dependable and cheaper water distribution system. The solution agreed upon by the ministry and villagers was a solar water supply system comprising the following:
- i) a borehole
 - ii) a large tank
 - iii) a solar module to extract solar energy for pumping the water from the tank to the distribution system
 - iv) a piped water distribution network and
 - v) stand pipes located at strategic positions approximately 600 metres apart.
- 1.3 The key actors in the project were the European Development Fund (EDF) and CILLS as the main donors, the Department of Water Resources of the Ministry of Agriculture and the Ministry for Local Government and Lands as the government agencies and a CBO - the Bwiam Water Pump Management and Maintenance Committee. The capital cost of the project was met by the donors while government facilitated and enabled the operations to be successfully accomplished. The labour component was provided by the local inhabitants who dug and laid the pipes. Supervision was provided by the local CBO.
- 1.4 Before the implementation of the project, inhabitants travelled several kilometres during the dry season to fetch water. Women spent several hours a day travelling by foot or donkey carts to fetch water for domestic use. All-year gardening was impossible and domestic animals went for days without water as the few available litres of water were carefully rationed out. There was a high incidence of diarrhoea and other water-borne diseases as people made do with unsafe drinking water. In contrast, there is now a sufficient and clean water supply throughout the year. Inhabitants, particularly women and children no longer have to spend long hours in queues or travelling to fetch water. There is clinical evidence of a drastic reduction in diarrhoea and other water-borne diseases. The project has strengthened collective approach to problem-solving and created avenues for new opportunities. Women have formed market-garden groups operating community gardens and individual backyard gardens that have helped to give the environment a greener look.
- 1.5 The main strategy adopted in this project was the harmonization of the rural water provision objective of the Ministry of Water Resources with the rural planning objective of the Ministry for Local Government and Lands. Other facets of the government's Strategy for Poverty Alleviation programme that are evident besides the improved access to water include the enhancement of the productive capacity of the poor, institutionalising popular participation at the local level and the strengthening of local management systems and decision-making processes at grassroots level.

- 1.6 A sample survey of 200 women beneficiaries to assess the impact of the project has shown that the project has contributed towards the improvement of the health and nutrition of the community. The promotion of market-gardening especially during the lean dry season period has provided the community with a greater potential for food security and an increase in incomes. By managing and maintaining the project, the Bwiam Pump Management and Maintenance Committee has demonstrated that with the initial financial support and technical guidance during the implementation of the project, the local community can fully utilize its capacities and assume greater responsibilities for the development of the settlement. The project has the potential for broader application because of its use of the widely practised labour-intensive 'tesito' (self-help) philosophy in a rural setting where labour is abundant.
- 1.7 From the inception of the project to its successful implementation, the project demonstrated the partnership that can be created between donor agencies, government departments, CBOs and the local community. The Bwiam community was explicit about its problem and identified water supply as critically important and made a substantial contribution in the form of labour for the project's implementation. On their part, the donors and government ministries were sensitive to the concerns of the community and encouraged a participatory approach, thus promoting empowerment at the local level.

2 THE KANIFING EAST SITE AND SERVICE PROJECT

- 2.1 The Kanifing East Site and Services Project (KESS) is a component of a much bigger Urban Management and Development Project (UMDP) jointly financed by the Gambia Government and the IDA. Briefly, the aims of the UMDP were to:
- i) strengthen government agencies especially, the MLGL, the Banjul City Council, the Kanifing Urban District Council (now Kanifing Municipal Council), the SSHFC and other agencies responsible for the delivery of services to the urban areas; and
 - ii) demonstrate the efficient extension and improvement of services and the development of shelter at affordable costs to the beneficiaries.

The above objectives were achieved through:

- a) the training of staff of various agencies, providing materials and equipment and technical assistance to the agencies to develop effective systems and management procedures; and
- b) the improvement of roads, drainage and markets, the extension of water and electricity networks in the GBA, the development of the Kanifing East Site and Services Project and the allocation of funds for small construction loans to project beneficiaries.

The K.E.S.S. Project was conceived in 1984 following consultations between the Gambia Government and a team of consultants from the World Bank. Kanifing East is situated about 11 kms outside the capital city of Banjul. The site has a total land area of 34 hectares and is located close to the Kanifing Industrial Estate. The land development included the construction of a road network comprising bitumen surfaced and laterite roads, a water reticulation network, a 3-phase electricity overhead distribution system with street lightening and an open drainage system. Social and public facilities were provided for. The developed land was demarcated into 743 plots and allocated to beneficiaries who, in addition, were given building materials loans to construct their houses. The SSHFC, the implementing agency, provided technical assistance during the construction of the core houses, processed and managed the loans. In addition, the SSHFC built some community facilities such as a market, nursery school and shops which have been rented out and are utilised by residents of the estate and its surroundings.

- 2.2 The key actors in the project were the Gambia Government, the World Bank, the MLGL, the SSHFC, the KMC, the Gambia Utilities Corporation (GUC, now UHC - Utilities Holding Corporation) and the Kanifing East Beneficiaries Committee.
- 2.3 The project site was originally part of a disused airfield occupied by the British during World War II. The site was partly covered with rhun palm trees and shrubs. The immediate area outside the project site was used for farming purposes. This contrasts sharply with the present vibrant community of about 10,000 people. The project has facilitated access to water, electricity, drainage and telephone services. The well-planned road network and street lights render the project site markedly different from the surrounding residential areas. The Community Centre is used for public meetings and as a day-care centre. The play field attracts children from and around the estate and the markets selling all kinds of commodities is the hub of the community. There is a primary school and a nursery school catering for the estate and the surrounding areas. A private Junior High School which started operations in the area has now moved to its own premises adjacent to the project site.
- 2.4 The strategies used in the project which made it a successfully implemented project were:
 - i) a participatory approach was used in deciding the types of services to be included in the project;
 - ii) the use of 'stage' disbursements of the construction loans ensured the judicious use of the funds while at the same time enabling SSHFC to control quality of work on site.
 - iii) public discussions with potential beneficiaries during the project formulation stage promoted the idea of the group as a vehicle for development.
 - iv) the use of affordable standards for the infrastructure ensured that the project was accessible to the low-income target groups; and

- v) cross-subsidisation was used to maximise the benefits and access to the project to the urban poor. This was achieved by changing a 15% location premium on plots allocated to higher income beneficiaries.
- 2.5 The impact of the KESS project is impressive when compared with government's past efforts at providing shelter. During the seven-year project period the SSHFC was able to disburse Building Materials Loans ranging from D15,000 (approximately US \$1875) to D45,000 (US \$ 5625). A total of D17.97 million (US \$2.24 million) was disbursed. This compares favourably with the D7.07 million (US \$0.88 million) disbursed by the central government's Revolving Loan Scheme to 491 beneficiaries over a 20-year period. The project provided employment opportunities for a large number of people in the construction industry most of whom were new entrants.
- 2.6 All the households in the project area have easy access to adequate and safe drinking water which is an important component in improving quality of life. The satisfactory sanitary services provided under the project have a positive impact on the health of the beneficiaries. The project has had environmental impact on the area. A previously disused airstrip which had hitherto been used mainly as a dumping site for nearby residential areas was transformed into an estate with a lot of open spaces and trees (including fruit trees), clean roads and a pleasant landscape. The project has considerably increased the income-generating capacity of residents, most of whom have now built additional structures rented out for residential purposes and other economic activities.
- 2.7 The vehicular-free open space in the centre of each cluster of plots serve as out-door meeting places for cultural activities. The Beneficiaries' Committee, which is an elected body has become an advocacy group for the estate and acts as an interlace between government institutions, the municipal council and the residents.
- 2.8 The Kanifing East Site and Services Project has the potential for broader application and sustainability. Unlike other housing projects, site and services schemes, with lower project costs are a means of providing affordable housing to low-income groups particularly the urban poor. The project has demonstrated that the poor are willing and able to pay for infrastructure and services when assured of secure tenure. The SSHFC has decided that because of the success and social acceptance of the project, the concept will be replicated in its next housing project at Brusubi.
- 2.9 Partnerships between and among all the actors of the project - the World Bank, the SSHFC, U.H.C., SHELTER-AFRIQUE, KMC, the Beneficiaries' Committee and the residents have been essential since project inception. This relationship ensured the realisation of a broad-based participation of all involved.

3 THE PILOT NATIONAL SANITATION PROJECT

- 3.1 The Pilot National Sanitation Project was launched as a programme of co-operation between the Gambia Government and UNICEF in January 1992. This on-going project involves the construction of improved pit latrines in 18 villages throughout the Western, Lower River and North Bank Divisions of The Gambia.

- 3.2 The key actors in this project are the Gambia Government, UNICEF (Gambia office), Department of Community Development, Departments of Medical and Health, Action Aid (The Gambia), CARITAS, The Baptist Mission, Gambia Red Cross Society, Future In Our Hands (a local NGO) and Community Based Organisations. Funding for the project is provided mainly by the Gambia Government and the Banjul Office of UNICEF. The Departments of Community Development and Medical and Health Services are the implementing agencies while the other actors function as collaborating agencies.
- 3.3 Sewage disposal in many parts of rural Gambia poses a serious health and environmental problem. For a large number of villages only the most rudimentary hand-dug latrines are available. These poorly constructed and located pit latrines are the main cause of fecal contamination at the household level and the source of a variety of diseases. Besides local customs, in some cases, do not dictate the need for localized or sanitary excreta disposal. Overcrowded households become the most vulnerable to sanitation-related diseases. When properly constructed and maintained the pit latrine meets all public health requirements. Since the inception of the project in 1992, a total of 1000 improved pit latrines have been constructed in 18 settlements designated Primary Health Care (PHC) key villages. The improved pit latrines have improved the sanitary conditions of these villages.
- 3.4 The main strategy used in this project is community sensitization. Communities were made aware of the relationship between poor sanitation and the high incidence of diseases. The benefits to be achieved in participation in the project were clearly spelt out. The design of the prototype improved pit latrine is not very different from the traditional hand-dug pit latrine because it evolved out of consultations held with villagers. Since the project depends on community participation and decision-making, rules and regulations were not imposed from above. The individual participants in the project, sponsors, implementing and collaborating agencies constantly meet to take important decisions.
- 3.5 The rapid rate at which the project is expanding is testimony of the impact of the project. The Village Development Committees identify villagers to be trained as masons for construction work. Once certified to be qualified, they can then undertake the construction of units and charge a sum of US \$2.50 to US \$3.00 per latrine.

VI. PRIORITY ISSUES

1. CURRENT PRIORITY ISSUES

1.1 As is evident from the foregoing report, the Gambia has over the past twenty years experienced a rapid rate of urbanization due to an alarming population growth without much accompanying economic growth. Measures taken to arrest the economic decline and achieve an expansion of the domestic economy with a view to improving the living standards of the population and alleviating poverty such as the Programme for Sustained Development and the Strategy for Poverty Alleviation have not appreciated the catalytic role that an integrated shelter strategy can play in promoting economic development and reducing poverty. Instead of allowing a state of ennui to grip the nation, there is a need for decisive actions and a bold new approach.

A. FORMULATION OF NATIONAL HUMAN SETTLEMENTS POLICY

1.2 Crucial among the actions that should be taken is the need to formulate an Integrated National Human Settlements Policy. This policy should be integrated with the overall national macroeconomic and social development policies such as the PSD and SPA. The formulation of the National Human Settlements Policy should promote the enablement approach. Such a strategy will require a clear understanding of how the housing sector works and the influence of macroeconomic, social and environmental policies on the performance of the housing sector. In this regard there will be the need to continue to collect and disseminate, for a start, the set of key indicators on a regular basis.

1.3 In formulating the policy, it will be important to employ a broad-based and participatory approach involving representatives from the public sector, the private sector, NGOs and CBOs at all levels of the process. The policy should emphasize decentralization, defining clear local-level responsibilities and establishing mechanisms that will strengthen the local authorities to undertake these responsibilities.

B. THE NEED TO CREATE AN ENABLING ENVIRONMENT

1.4 Of utmost importance is the need to create an enabling environment that develops efficiency in the housing market. It is important to review and adjust the legal framework for our building regulations and standards to avoid stifling shelter development. There is a need to simplify the laws governing human settlements so as to reduce housing costs and make land more easily available to the poor.

1.5 Housing finance in The Gambia is still in its infancy both in depth and volume. There is the urgent need to integrate the housing finance system into the broader financial system, create new mechanisms, make the existing system effective and facilitate access by the poor and disadvantaged groups. Given the limited financial resources available to the municipal and area councils in The Gambia, it should be a matter of priority to enable municipal and area councils to adopt a system of taxes, user fees and charges that, in addition to central government subventions, will enable the adequate provision of shelter at municipal level.