

VISION 2020
The Gambia Incorporated
May 199

FOREWORD

I am particularly delighted to formally launch "*The Gambia Incorporated..... Vision 2020*" which is an expression by the Gambian people of their aspirations and socio-economic development strategy for the period 1996-2020.

The concept of "*The Gambia Inc.*" is very significant. First and foremost, it is the recognition of the creative spirit of the private individuals as a catalyst towards the achievement of the common good. Secondly "*The Gambia Inc.*" seeks to empower the people in order for them to realise their fullest potentials in a free and competitive environment. Vision 2020 postulates that all Gambians, wherever they are and all foreigners residing in The Gambia, will contribute positively to national development and will enjoy fully the fruits of such development. Like shareholders in a joint-stock company, the success of *The Gambia Inc.* depends on the effective participation of all stakeholders. Third, it is also recognition of the limitation of Government's role solely to the correction of market failures and the provision of public goods which cannot be produced by the private sector.

Coming after the massive privatisation campaign of Government in the past few years, "*The Gambia Inc.*" is a clear testimony of Government's recognition of the private sector as a serious partner in national development and the very engine of growth. By launching "*The Gambia Inc..... Vision 2020*"; Government is formally reconfirming its pro-private sector stance. Government is inviting the private sector to play fully its role and to collaborate effectively with the public sector to ensure the attainment of the development objectives of *Vision 2020*.

By the same token, I am urging Government department and officials at all levels to adopt a more supportive attitude towards the private sector. It is only through an effective and friendly collaboration between the public and the private sectors that the long-term aspirations of this country can be attained.

The overall orientation of Vision 2020 is contained in its mission statement.

"To transform The Gambia into a financial centre, a tourist paradise, a trading, export-oriented agricultural and manufacturing nation, thriving on free market policies and a vibrant private sector, sustained by a well-educated, trained, skilled, healthy, self-reliant and enterprising population and guaranteeing a well-balanced eco-system and a decent standard of living for one and all under a system of government based on the consent of the citizenry."

The Gambia's choice of economic ideology is clear- it is based on free market principles. Within this framework, a development strategy that is human-centred and export-oriented has been adopted. This means that the production base of the economy will be strengthened and diversified to cater for the needs of an export-oriented industry. In pursuit of pragmatism, *Vision 2020* will build on the sound macro-economic policies of our recent past while launching a new partnership contract between the public and private sectors to spur faster growth with equity. Simultaneously, a new diplomatic drive will ensure good and fruitful neighbourliness with both regional governments and other government further afield in addition to maintaining dialogue and co-operation with development partners.

Finally, the attainment of the objectives of *Vision 2020* depends on the serious commitment of each and every stakeholder. In this regard, Government solicits the fullest and unwavering support of everyone, so that together we make the Gambia a better place to work and to live in.

(Captain Yahya A.J.J. Jammeh)

**Chairman of the AFPRC and Head of State of
The Republic of The Gambia.
May 1996.**

EXECUTIVE SUMMARY

It is a legitimate objective for an independent nation to "put heads together" in the search for growth, equity and social justice. At the dawn of the third millennium, nations like the Gambia, having achieved independence a little more than three decades ago, have weathered the storm of economic and social crises that have been the order of the day ever since the mid seventies. Looking ahead into the

coming century, it is with great optimism that the National Think Tank (NATT) in consultation with the entire Gambian population, worked diligently towards breaking down into discrete but technically feasible objectives, the pronouncements-cum-mission objectives of Vision 2020".

A sweeping, look at the objectives of *Vision 2020* may incite some brow raising. The objectives were formulated in the strategic sense: they were measured against the background of the present situation, and strategies were designed to attain the national goals. Despite its constraints, The Gambia has a lot more opportunities than we usually bother to decipher and indeed, rapid economic growth can only be achieved if our aspiration gap incites a proper management of our technical, financial and human resources. True, these resources alone would not suffice: as a result the NATT has been very vigilant on those necessary institutional reforms without which the transformation of these resources into socio-economic development achievements will not be attained.

Development is all about people, how they live their daily lives, how they attain self-realisation and how they improve on their living standards. The preliminary work from which this document emanates, was compiled through discussions at all levels of society, the document can therefore validly be said to represent the aspirations of the Gambian people. The role of the National Think Tank was mainly to help articulate those aspirations into realisable objectives.

The Vision Document covers those critical sectors capable of showing the most leverage on our endeavour to improve our position on the World income ladder. Parts 1 and 11 of this document have solicited a lot of the NATT's efforts, since without clear objectives and an acceptable situational analysis, drawing up strategies makes little sense. Part III of the document, dealing with strategic issues. Serves as a blueprint for the various policy issues to be considered for each sector in our search for improved productivity and international competitiveness.

It is diagnosed that Agriculture, which is presently the dominant activity in the Gambian economy, will need continuous appraisal of the existing farming systems and technologies. Effective research and development within the framework of a National Agricultural Policy will enhance productivity and improve on the quality of farm output. As a corollary to improvements in farming, ancillaries to a

proper marketing of farm output into income. In view of the subsumed financial resources for this strategy, it is prescribed that new institutional arrangements be forged to improve on financing agri-business activity through the establishment of specialised financial institutions.

Although industrial activity is, as yet, at an early stage of development in our economy, it is common knowledge that this type of activity has a great leverage on income and social status in the development process. Rapid industrialisation is perceived to signify an increase in the population of industrial units, a quality improvement in output as well as a geographical expansion of the market for industrial output.

Looking at the constraints to these objectives, NATT recommends the adoption of improved monetary and fiscal policies that will enhance the mobilisation of savings and facilitate their transfer to this sector, the targeting of industries whose technologies are easily assimilated by the present workforce, the designing of policies and building of institutions that will reduce the mortality rate of the start-ups and spin-offs for all direct investments and a spatial distribution of industry in order to curb the rural-urban drift.

Strategies for the main productive sectors, namely agriculture and Industry, have been well articulated with strategies for the service industries. The financial sector, the tourism industry the trade and transport sectors as well as the energy and telecommunications sectors, has been examined in light of the ultimate objective of Vision 202, namely the transformation of the Gambia into a middle-income country by the end of the first quarter of the next century,.

The social sectors have been given the prominence they deserve. Health, Education and other Social services form essential pillars of Human Capital development under Vision 2020. Without a coherent and consistent Human Resource Development strategy, " a decent standard of living for one and all" as embodied in the Mission Statement, would not be attained.

Finally, perhaps a word of caution will help dissipate some concerns that people here and there, may evoke on important matters not featuring in the document. The Gambia Inc... Vision 2020 is comprehensive endeavour. For instance, constitutional and other legal matters are in the view of the NATT best dealt with outside a document that proposes to be blue print for guiding economic and

social policy formulation, implementation and monitoring. Implementation strategies do not also feature in this document but are already under discussion as to the optimal strategies and monitoring arrangements.

OVERVIEW

The Gambia is a small country on the West Coast of Africa. It extends inland for about 400 kilometres along the banks of the river Gambia at widths varying from 24 to 28 kilometres, covering an approximate land area of 11000 square kilometres. It is bordered on the North, South and East by the Republic of Senegal and on the West by the Atlantic Ocean. With a population of about 1.1million (1993 census), growing at a rate of 4.1 percent per annum, The Gambia is a multi-ethnic and a multi-racial society with an unparalleled degree of ethnic, racial, and religious tolerance and civil tranquillity.

In the first ten years after independence, macro-economic conditions in The Gambia were broadly stable and economic growth rates impressive, averaging 6-7 percent per annum in real terms. However from 1975 to 1985, the year of world crisis, the performance of the economic weakened considerably. During this decade, the economy was confronted with numerous imbalances on both the domestic and external fronts culminating in economic crisis in the 1980s. It was in order to redress this situation that the Economy Recovery Programme (ERP) was embarked upon in mid-1985 with assistance from the World Bank, the International Monetary Fund and other multilateral and bilateral donors. The ERP succeeded partly in stabilising the economy and failed to achieve the ultimate objective of ensuring sustainable growth, hence the introduction of the Programme for Sustained Development (PSD) at expiration of the ERP in 1988/89. In a nutshell, The Gambia made considerable progress in economic management since 1985. However, per capital income barely increased during this period (partly as a result of rapid demographic growth) and The Gambia still lags behind high and middle income countries in terms of social indices. The production base on economic remains narrow and national income still depend heavily volatile activities like tourism, re-export trade and an on diversified primary agricultural system with very little industrial activity.

Against this background as we enter into the Second republic it was deemed imperative for The Gambia to map out clearly a strategy for

socio-economic that aims at raising the standard of living of The Gambian population by transforming The Gambia into dynamic middle-income country. This is the fundamental objective of "*The Gambia Incorporated..... Vision 2020*"

co-ordinated by the national think tank, the formulation this vision was released through national consensus. Consultations were made countrywide to ensure popular support and massive participation. The consultations were in the form of seminars bringing together the private, government agencies, the press and rural urban communities. In addition to allowing popular participation in certain up of national development goals the seminar reveal that The Gambia at present has a number of weaknesses which ought to be addressed in order to achieve the national development objectives. At the same time she has inherent strength and potentials which need to be properly harnessed for national socio-economic advancement.

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Vision 2020 seeks to transform The Gambia into a dynamic middle income country, socially, economically and scientifically over a 25 year period. It therefore sets out the broad outline of policies to facilitate the realisation of this objective. Six major activity areas relating to Agriculture, Industry, Trade, Tourism, Financial Services and Human Resource Development call for special attention in order to attain the given level of economic development. This document, *The Vision Document*, is structured around these activity areas.

Part 1 of the document brings to light the objectives of the Mission Statement in more concrete terms. To give a better feel of the height of these objectives.

Part II diagnoses the present situation as measurement of Vision 2020's aspiration level.

In **Part III**, the strategies which will be employed to attain the objectives are discussed.

PART 1 LONG TERM OBJECTIVES

- **Agriculture and Natural resources**
- **Industry and Infrastructure**
- **Services**
- **Human Resource Development**
- **Population**
- **Housing**
- **The Environment**
- **The Private Sector**
- **Public Sector Institutions**

1. AGRICULTURE AND NATURAL RESOURCES

Agricultural and Natural Resources (ANR) is the dominant sector in the Gambian economy, employing about 70 per cent of the total work force and contributing, on average, 22 per cent of GDP. Notwithstanding, ANR continues to lag behind other sectors in productivity and modernisation and is still characterised by an undiversified primary agricultural system. It is also conditioned by a seemingly unbreakable cycle of erratic inadequate input supplies, inappropriate technology, low output and productivity growth, low incomes and an acute inability to generate savings for investment. An unsatisfactory land tenure system is seen as a major obstacle to the development of commercial agriculture at modern, economically viable scales.

While some of the constraints are exogenous, many are occasioned by human deficiencies and failures. ANR continues to lack a national policy focus and the political will necessary to transform the sector, Progress into next two decades will call for substantial improvements in the sector's output and linkage to the sectors. In particular, overall productivity will have to improve significantly.

Improvements in the ANR sector therefore call for serious examination and setting of objectives that are both realistic and attainable in the medium to long term. These improvements also require an unfailing commitment and dedication to the pursuit of the objectives to ensure balanced growth and an equitable distribution of incomes. The more important objectives for the sector are, among others, to :

1. Increase ANR output of both domestic and exports produce in order to ensure food security and generate earnings of foreign exchange to finance other aspects of the development process.
2. Create employment and generate income for the majority of the rural population who are largely dependent on ANR.
3. Diversify the ANR base to facilitate the production of a wider range of food and export produce in order to reduce the fluctuations and uncertainties associated with rural household incomes and export earnings.
4. Reduce disparities between rural-urban incomes as well as between men and women, curb rural-urban drift and accelerate the pace of development of the rural sector.
5. Provide effective linkages between ANR and other sectors of the economy such that developments in the non-agricultural sectors, particularly manufacturing and tourism are founded on a firm and diversified ANR base capable of progressively releasing both labour and financial to other sectors of the economy.
6. Create a sustainable and balanced mix between rain-fed and irrigated agriculture, thus ensuring an optimal use of natural resources of surface and ground water, animal, aqua-culture and crop production as well as between chemical and organic inputs and the use of agricultural by-products.

Improvements in ANR productivity require a conscious evaluation of strategies to pursue the desired objectives. The strategies to be employed will necessarily have focus on the constraints and opportunities in the ANR sector.

1. INDUSTRY AND INFRASTRUCTURE

The long term aspiration of The Gambia is to achieve a solid infrastructural base for industrial development that would permit the processing of all primary products by the year 2020. At present, the industrial sector contributes on average 11 per cent to GDP. This contribution is targeted to rise to between 25-30 per cent by the year 2020. The manufacturing sub-sector will be relied upon to achieve that objective.

1. ENERGY

The importance of this sector in the realisation of the objectives of Vision 2020 cannot be over emphasised. The prime objective for this sector is to overcome the existing bottlenecks and to ensure a reliable and adequate supply of energy, both conventional and renewable, at affordable prices. The total generating capacity for electricity is targeted to increase to 150 megawatts by the year 2020.

2. MANUFACTURING

Consistent with the objectives of improving the income status of the Gambian people, the manufacturing sector will undergo substantial re-orientation aimed at increasing and diversifying industrial output. Specifically, this means realising a net increase in the number of industrial units, greater diversification of industry, greater employment opportunities and the capturing of an established and growing export market. In this regard, priority will be given to a smoother technology transfer mechanism, the encouragement of adaptive research in production and process technologies and accelerated training and development of our human resources. The share of manufacturing activities in total employment and GDP must increase at a steady rate.

By the target year, the share of industry should rise through the provision of institutional support services and targeted incentives. A manufacturing base supplying both the domestic and export markets will be established in order to reduce the overt dependence on Agriculture and Trade.

3. TRANSPORT

The sea port, airport and road and waterway network will play a crucial role as providers of efficient infrastructural services. The sea port will be upgraded and rendered more efficient and competitive in order to cater adequately for transshipment needs to countries in the sub-region both coastal and land-locked. The transformation of the Port of Banjul into an industrial and entrepot Freeport should herald major investment opportunities in our maritime industry. It is

envisaged that such investments will be effected through joint-ventures with private sector partners in a bid to involve operators in the transformation process. Consequently, there will be created a Freeport Authority which will offer an unrivalled fiscal and regulatory regime as well as infrastructural facilities in order to accelerate the growth of our maritime industrial development area.

The up-grading and expansion of the airport is a major component of the Gateway Strategy. The multi-modal transport initiative subsumed in this initiative is the Gambia's spearhead strategy to play a crucial role in international trade. In this regard, facilities at the airport will be upgraded and modernised, security improved to international standards to handle an increased passenger and cargo traffic with an eye to serving as a transit point from Europe and America into and out of Africa.

The development of inland road and water-way transport networks will focus on improving connections to regional trading centres, while offering logistic services such as storage and communications facilities.

4. TELECOMMUNICATIONS AND MULTI MEDIA

Telecommunications is one of those service industries in which The Gambia has established celebrated success; consequently, it is only proper that efforts should continue towards consolidating The Gambia's achievements in this area. This service industry is, at the same time, a fastidious one particularly in relation to technological innovations and strategically pre-emptive manoeuvres. Under Vision 2020 the requisite regulatory and investment support will be guaranteed to this industry to ensure that The Gambia's competitiveness is not eroded, furthermore, for fruitful competition between all actors (present and future) in the industry.

The free flow of information is a pre-requisite for the attainment of Vision 2020. It allows people greater access to a diversity of information and ensures greater popular participation in sustainable human development. The long term objectives for telecommunications are to consolidate. The Gambia's achievements in the area of telecommunications by integrating the country into the Global Information Infrastructure (GII) via the global information highway, to make The Gambia a major centre for data processing and training and to make telecommunication services accessible to every household and business in the country.

The media has a major role to play in the creation of a well-informed and self-reliant population. The realisation of this objective of Vision 2020 calls for the multiplication, diversification and decentralisation of the media. Mass media will therefore be harnessed as an instrument for pluralistic information, education, entertainment and mobilisation of people for national socio-economic development.

2. SERVICES

The services sector has gained increasing importance as a contributor to growth and employment in recent years. At present, services contribute over 50 per cent of total output and this share is expected to grow as the economy expands.

1. FINANCIAL SERVICES

An important pillar of Vision 2020 is to transform the Gambia into a sub-regional financial services centre that will offer investors a variety of investment instruments, the ultimate objective being to mobilise domestic savings and attract foreign private and institutional investors to enhance growth. Government recognises that without a strong and efficient financial services system providing a continuous flow of affordable credit to the private sector, little will be realised in terms of growth and prosperity. Consequently, the overriding objective in the area of the financial system is that it will not only offer retail services but that it will also provide all forms of investment capital for the private sector through term lending and financial engineering.

In this regard, the financial sector reforms that were embarked upon in 1985/86 will be pursued with renewed vigour and the liberal financial policies already in place will be maintained. At present, financial institutions are given leeway to introduce new instruments and to diversify their business portfolio. In addition, new entrants will be encouraged into the Gambian banking sector through the progressive review and up-dating of the existing banking legislation while maintaining a prudent and effective regulatory system.

2. INTERNATIONAL TRADE

The Gambia as the gateway to the sub-region is another important pillar of Vision 2020. The potential role as an entrepot economy and the widespread international connections of her banking and trading systems. An essential ingredient in this area is to have a significant Gambian participation both as proprietors and partners with foreign traders in order to raise the local content of exported goods and services.

3. TOURISM

Tourism has been one of the most buoyant sectors of the economy contributing 12 per cent to GDP while being a major foreign exchange earner and a healthy employment generator. This sector has registered impressive growth rates up 4.5 per cent an average, this encouraging the construction of more hotels and increases in the number of tourist arrivals.

The objective of Vision 2020 is to build on this base to make The Gambia a tourist paradise and a major tourist destination, through product innovation, quality improvement on investment returns and diversification of the gambia's tourism product. Special emphasis will be on attracting high value and high spending tourists. Tourism will be diversified and innovations will seek to introduce and promote eco-tourism, cultural, inland and community-based tourism as well as conference tourism. Marketing efforts will intensified in order to diversify and expand source markets. Another objective in this sector is to strengthen the linkages between tourism and other sectors of the economy and increase Gambian participation so as to maximise returns to the domestic economy.

In addition, greater collaboration between the public and private sectors is envisaged in the provision of modern tourism infrastructure. The attraction of high spending tourists implies major infrastructure developments captured in projects such as a water front trade centre sea side walk- ways and parks that make the Gambia a veritable holiday resort. With the projected increase in income levels of Gambians as the objectives of Vision 2020 are realised, particular attention will be given to domestic tourism for nationals as well as recreational and leisure activities.

3. HUMAN RESOURCE DEVELOPMENT

The developments envisaged under Vision 2020 can hardly be realised unless supported by a deliberate policy of investing in those human capital resources required to produce, organise, mobilise and manage the development processes that will be indispensable in the 21st Century. The Education and Health sectors therefore have a central place in Vision 2020.

1. EDUCATION AND TRAINING

Since independence in 1965, national development policies have been default focused on the development of human resources in the white collar and peripheral services sector to the detriment of the areas of Science, Technology, Agriculture and Industry, particularly

the Manufacturing sector. This focus has created a market failure, resulting in the importation of human capital, a dependence on expatriate manpower to manage the development of national productive resources with the result that no firm foundation has been laid over the past three decades to provide for sustainable development.

Consequently, a proper diagnosis of the skills needed to realise the objectives of Vision 2020 is called for prior to formulating a curriculum that will ensure a capable human resource base to attain the set objectives. Objectives for education include increasing the accessibility of education to 90 per cent of the school-age population, a diversification of institutions to favour vocational and skilled based training, encouraged of entrepreneurship as a cornerstone of education and an overall enrichment of curricula and extra curricula activities to favourably induce the skills-mix of the population towards a 21st Century setting.

2. HEALTH AND SOCIAL WELFARE

Considering the present inadequacies and mindful of the constraints faced by the economy, the provision of adequate, effective and affordable health care for all Gambians is the long term objective for the health sector.

Intermediate objectives for the health sector are to improve the administration and management of health services, provide better infrastructure for Referral Hospitals and health facilities and the extension of Primary Health Care services to all communities. Simultaneously, the use of a well-motivated and trained staff and the establishment of efficient procurement arrangements should complete the array of institutional reforms to ensure effective and efficient health services for all. Improvements in ancillary services will focus on the management of health data and enhancing research into paramedical services such as traditional healing methods.

Vision 2020 recognises that socio-economic development and social transformation do not come without imbalances between the people that compose the society and the environment in which they live. It is therefore an objective of Vision 2020 to ensure a peaceful, tolerant, cohesive, mutually supportive and integrated society by maintaining social equilibrium and stabilising the social situation at all times through an equitable distribution of development resources and by fostering good governance.

4. POPULATION

Human resources are vital component of the growth process; bearing in mind the vital contributions of populations to National Development, the population growth will remain a major concern for Vision 2020. The attainment of objective in the size of households, the continuity of efforts to increase life-expectancy and a consistent set of policies to control immigration should ensure a totally manageable population that will contribute fully to the development objectives of Vision 2020.

5. HOUSING

As a consequence of the more recent and prevailing demographic trends, rapid urbanisation and concentration of the urban population, the demand for decent housing is increasingly elusive to satisfy. The long term objectives of housing sector will aim at increasing production of decent housing stock on a more regular basis. A review of the National Housing Policy formulated in 1989 will be necessary in this regard to effectively address the problems posed by pressing demography and rapid urbanisation. Particular attention will be focus on the difficult and inadequate access to land for housing, dependence on imported building materials, the manpower and technical limitation of the construction industry, and the need for specialised housing finance institutions such as housing banks and housing co-operatives. Improving housing development capabilities is a prerequisite for providing a decent standing of living under *Vision 2020*.

6. THE ENVIRONMENT

The pursuit of development objectives often results in some undesirable environmental problems. In this regard, the objectives of Vision 2020 is primarily to conserve and promote the rational use of the nation's natural resources and environment for the benefit of present and future generations in a manner that is consistent with the overall goal of sustainable development.

The ensure the attainment of the policy goals of this objective, the Gambia Environment Action Plan (GEAP) will be continuously implemented within the framework of inter-sectoral collaboration under the leadership of the National Environment Agency. The GEAP Action Plan including the supporting institutional and legal framework will be continuously reviewed and upgraded. The key environmental problems of soil degradation, loss of forest cover, loss of biodiversity, poor sanitation and pollution will be addressed through public awareness campaigns, community participation, the

application of appropriate technologies and legal instruments. Such actions will be supported by putting in place appropriate Environmental Impact Assessment Legislation.

The greatest challenge facing the nation in terms of ensuring the attainment of the primary objective of Vision 2020 is the elaboration of a Disaster Preparedness Plan. A National Disaster Preparedness Plan of an inter-sectoral character will be elaborated and tested for adequacy. The capacity of communities organisations and sectors to comprehend the planning and implementation processes of the plan will be developed.

7. THE PRIVATE SECTOR

The Gambia Incorporated" is a recognition, more than ever before of the great potentials of the private sector as an engine of growth. This recognition is further reinforced by the far reaching privatisation campaign in the last few years. At present, Government has control over only a limited number of enterprises providing basic infrastructure services such as Telecommunications, Maritime and Air Ports, Public Transport Services, Public Utilities, to name a few. Government has made a firm and irreversible commitment to focus only on the provision of public goods while putting in place an enabling environment for the realisation of the full potentials of the private sector.

Consequently, Vision 2020 aims at a fully-fledged private sector that is responsible to the development needs of this country and that can play an active role in the domestic economy. Government will ensure that market mechanism function smoothly within a free market and a stable macro-economic environment. On the external front, the maintenance of a steady exchange rate between the Dalasi and major foreign currencies as well as the implementation of agreements signed with International Financial Institutions will ensure a more positive insertion of the economy into the international scene.

8. PUBLIC SECTOR INSTITUTIONS

Over the last decade, it has become clear that an internally consistent set of economic and financial policies is a necessary but not sufficient condition for growth and development. Institution performance is a critical factor, not only in the design and implementation to development programs, but in the effective realisation of policy goals and development targets too. Vision 2020 integrates institutional capacities as a key factor of production and sets as an objective the correction of institutional failures in order to

accelerate the implementation of development programs.

Notwithstanding the lead role of the private sector in The Gambia's future socio-economic development, public sector institutions have a critical role to play in the delivery of support infrastructural and social services to buttress the development efforts of the private sector. It is therefore envisaged that specific objectives shall refer to parastatals on the one hand and the civil service on the other.

1. THE CIVIL SERVICE

Most civil service institutions in contrast to parastatals, operate in non specific, non competitive task environments. Performances appraisal is therefore a more difficult task for such institutions. The delivery of social services by these institutions is, notwithstanding, critical to rapid development in their respective environments. Cost efficiency service quality and institutional response capacity will therefore form the corner stone of appraisal of civil service institutions operating in this type of environment. The search for a pattern of performance instead of isolated performance in a few institutions will form the basis for an overall performance evaluation of the civil service.

2. PARASTATALS

Improvements in the efficiency of parastatals are a key to reductions in operating costs for private sector enterprises. Furthermore, the improvement in productivity within parastatals will enhance total productivity in the economy. The challenge to the parastatals is for them to play the vital role as fore runners of economic and financial efficiency while providing adequate infrastructural and social services to the private sector. Another challenge to them relates to their governance the decision making process that is more technical and commercially focused. Decision-making should be less influenced by political considerations in order to allow an efficient allocation of resources within parastatals.

The nature of the agency problem in parastatals calls for a new approach to board compositions and monitoring strategies. More pro-active boards will set up within parastatals and these governance bodies will have a crucial role to play in the formulation, implementation and monitoring of strategic plans of public enterprises. These plans will result from negotiations and performance agreements with both the Ministry of Works, Communication and Information (as the line of Ministry for almost all parastatals) and the Ministry of Finance and Economic Affairs (as

Government's exchequer). Performance indicators within parastatals must focus on financial and economic aspects create optimum value for all stakeholders to their assets and activities.

Part 2: PRESENT SITUATION

- **Attitudes**
- **Production and Income**
- **Human Resource Development**
- **Population**
- **Housing**
- **The Private Sector Institutions**
- **People and Culture**

The realisation of the above-mentioned objectives imply drastic changes in our day- to-day lives. Indeed , an effective management of change is called for to transform The Gambia into a middle-income country in 25 year. In this vein changes in attitudes and in our general behaviour as economic and socio-political agents must be fostered both through societal inducements as well as through individual action. To have an adequate measure of the height of the objectives set aside, it is imperative to make a detailed analysis of the present situation.

1. ATTITUDES

The average Gambian is still largely inhibited by a number of negative attitudes towards production and social life. Attitudes such as " maslaha"(i.e. compromising, to the point of condoning wrongdoing), greed, corruption, nepotism, patronage, extravagance, inconsiderate consumption to the detriment of personal savings, fatalism and a want of entrepreneurial drive are rife in our day to day interpersonal exchange.

The extended family system has created financial dependence by the majority on a few, contributing to laziness, covetousness and lavishness, particularly with regards to public funds. Further more, the economic role of women is still not fully recognised and valued as indispensable to an enhanced revenue generating capacity of the household; Gambian women are still largely deprived of the factors of production.

Peoples' perception of the State as the all-provider and all-doer is also seriously counterproductive. The notion of "mansa kunda" too, in reference to the Administration, does not help people to identify themselves with government, which is considered distant, income incomprehensible bureaucratic machinery, dissociated from the every day preoccupation of people.

To achieve the objectives of Vision 2020, major efforts to change attitudes are called for. Although this is a learning process, induction to new forms of socialisation must commence in earnest in order to smoothen the transformation into a middle-income country. Within the present context, this is not an impossible task considering the high degree of religious and social tolerance of the Gambian people, the low crime rate, the environment of peace and civil tranquillity and, in particular, the relative young population.

2. PRODUCTION AND INCOME

Following the start of the structural adjustment programme in 1986, economic output increased appreciably. Real GDP grew by 3.3 percent between 1986 and 1993. Relative to countries of the same income category this is an impressive rate of growth. However, despite the expansion in output, per capita income has not been growing largely because of a high demographic growth rate of 4.1 percent.

With per capita income at US\$ 337 in 1995, The Gambia is ranked as among the Least Developed Countries (LDCs) and considered one of the poorest in the World.

Basic infrastructure and social amenities are still at a rudimentary stage, and the standard of living of the majority of the population (particularly the rural population) is, by World standards, extremely low. Production in the major sectors of the economy is yet to attain modern standards, while productivity growth and income levels for the same are far below World averages.

The average income of the Gambian has declined despite improvement in the management of inflation and some successes in curbing the Budget deficit. However, some categories of the population now enjoy a net increase in earnings and confirm that opportunities for savings can be envisaged among this category.

3. ECONOMIC STRUCTURE

Over the years, the structure of the economy has not changed considerably. The Gambia remains a predominantly agricultural country as far as employment is concerned and a service economy in terms of contributions to GDP. The contribution of industry is very modest indeed, although this sector, together with the services sector still show potentials for expansion in future. It is clear from this structure that productivity can still be considerably improved to the infusion of better technologies and management methods notably in agriculture.

1. AGRICULTURE AND NATURAL RESOURCES

Agriculture is the backbone of economy, engaging 70 percent of the labour force of which two thirds are women. This sector's contribution to GDP stands at about 20 percent. The main cash products are groundnuts, cotton, horticulture, livestock and fisheries, while subsistence crops are composed of cereals such as millet, sorghum, maize and rice.

Horticultural production is concentrated in the peri-urban areas and contributes about 4.2 per cent of GDP. This sub-sector shows a lot potential growth. Its growth, however, is constrained by the lack of access to markets both local and international, the absence of logistics such as storage facilities and limited presentation techniques. The absence of linkages with other sectors of the economy, particularly tourism is also a major constraint to growth in the sub-sector.

The livestock sub-sector contributes 6 per cent to GDP. The current strategy is to promote private sector participation in livestock production and marketing with a view to increase cattle producers off-take rates so as to resume exports to the sub region, increase access and coverage of services, promote livestock processing and poultry production as well as rearing of other short cycle species such as rabbits.

The fisheries sub-sector has been making a steady growth over the years and presently contributes 8 per cent to GDP. This sector's development objectives are maximise foreign exchange earnings, to

create employment and to provide affordable protein to the national population. The program of the artisanal sub-sector, with 14 operational community fisheries centres has in the recent past, increased employment in the sub-sector and improved the scope of community management and improved nutrition both in the urban and rural areas.

Forestry contributes 1 per cent of GDP. Government a priority for this sector is to put in place the natural resources strategy, namely a holistic approach to environmental management within the framework of the Gambia Environmental action Plan (GEAP).

In the area of water resources activities currently being undertaken include measurement of river flows on small and seasonal streams, tidal water level monitoring, salinity measurements on the River Gambia and monitoring of groundwater level. The exercise is intended to provide a database for assessment and management of the nation's water resources.

2. INDUSTRY AND INFRASTRUCTURE

The industrial sector contributes only 11 per cent to GDP and employs very few people. This small contribution to the economy is due to a number of factors, among which is an inadequate infrastructure, a shortage of investment capital, unreliable and expensive electricity supply as well as low skills.

About 50 per cent of industrial output is generated by the manufacturing sub-sector. At the end of 1995, the number of large and medium scale manufacturing enterprises was barely 30, of which only 10 employed more than 50 workers, only a few had more than a 100 workers. The sector has seen joint ventures in sea food processing, foam manufacturing, industrial sewing, bicycle assembly and so on. Unfortunately, the mortality rate of new ventures was extremely high.

About 80 per cent of the establishments are situated around the Greater Banjul Area, thus worsening sociological problems associated with rapid organisation. Raw materials for most of these entities are imported, except for the smaller handicraft industry which is mainly focused on the tourist industry. A growing sea-food and fish processing sub-sector sets the pace in the sector, with artisanal activities situated on coastal villages.

Government Institutional support through the Indigenous Business

Advisory Services (IBAS) has sought with success, to further develop and reinforced and integrated package of assistance to small enterprises, looking at their constraints and objectives. These constraints include the limited size of the domestic market, inadequate natural resources, low technical skills, the absence of a venture capital market and the inadequacy of major infrastructural services such as, transport and electricity supply. Finally, exports of domestically manufactured goods are extremely meagre. The increase in manufacturing output that will facilitate the realisation of the long term objectives imply constant efforts at improving technology, in industrial structure, promoting industrial relations, but particularly, at accelerating the monetisation of the economy and financial deepening.

Concerning, infrastructure, the present situation of the transport industry in the Gambia is rudimentary with little or no integration of transport modes and little industrial organisation, particularly for haulage transport. Financing of transport infrastructure is mainly borne by Government, not without a burden on the public investment programme. Master plans have been drawn for each major mode of transportation, that is sea, land and air, but institutional arrangements for sustainable financing and accelerated inter-connectedness of transport modes are yet to be implemented.

At the end of 1995, the Gambia has a best telecommunication system in Africa that ranked it world-wide in terms of call completion rate. The Gambian telecommunication industry a sole actor industry still reserves formidable growth and diversification potentials for the further. Its current capacity of 231 international circuits is targeted to expand to atleast 750 by the year 2020. Deregulation and incentives for competitions among prospective actors are envisaged to the elaboration of long term strategy of the sector.

3. INTERNATIONAL TRADE

Foreign trade plays a vital albeit diminishing role in The Gambia's economy development. Its contribution to GDP declined from 24 percent in 1985/86 to 14.3 percent in 1994/95. International trade also contributes 60 percent of Government tax revenue. For the best part, it involves the re-export of imported manufactured goods and essential commodities to the neighbouring countries .

Merchandise trading activity in The Gambia is at present dominated by non-Gambian . The share of Gambians in retail and wholesale trade follows a distinct pattern. The development of trade is

constrained by the absence of a trade facilitation centre and the unavailability of trade-related information to assist traders with data about business and make opportunity of trade regulations and requirements both domestically and in international markets.

4. FINANCIAL SERVICE

The financial system in The Gambia is highly liberalised, having benefited from reforms during the structural adjustment period. Entry into the banking industry is fairly easy, credit ceilings and quantitative restrictions on banks have been abolished and flexible interest rates have been put in place to infuse some market discipline. Banks are highly profitable with returns on equity of up to 200 per cent a measure of their efficiency.

The Exchange Control Act, which was in suspense since 1989, was repealed in 1992 and The Gambia became a signatory to article VIII of the IMF's articles of agreement in 1993. By this act, monetary issues relating to payments, transfers currency arrangements and practices are according to international transactions. This has made the Dalasis a de facto convertible currency and among the most stable in the sub-region an essential ingredient for business planning.

The liberalisation of interest rates and the subsequent reduction in inflation have resulted in positive real interest rates. This has impacted positively on savings and it is hoped that it will have a similar effect on foreign investment. Total bank deposits have grown from D140.7 million in June 1985 to D624.2 million in June 1995, with a steep increase in the savings component. However, the share of domestic savings has dropped from 4.9 per cent of GDP in 1984/85 through a peak of 10.1 per cent in 1988/89 to 3.3 per cent in 1994/95.

Notwithstanding these developments, the financial system is confronted with a number of challenges the thinness and undiversified nature of the market, the lack of competition, the absence of term lending institutions is a structural problem that puts at risk the availability of the required investment for the achievement of the objectives of Vision 2020. At the end of 1995 the financial system in The Gambia was composed of a Central Bank, four commercial banks six insurance companies a number of foreign exchange bureaux and a Pensions, Provident and Housing Finance Fund.

The existing commercial banks are all foreign owned and the bulk of their lending is concentrated in the distributive trade sector, due to the low risks and the quick returns from this sector. Lending to the productive sectors is very low and the needs of the informal sector go unnoticed.

The branch network of the banks is significantly under developed and geographically undiversified. In addition in the four headquarters there are 17 branches in all and the majority of them are located within the Greater Banjul Area. Furthermore, bank investment in technology and human resource development is low. The lack of competition among banks results from the small number and the concentration of services in the same market segments. It should however be expected that banks would improve on the quality and diversity of their services.

The economy has a low financial savings rate, averaging 3.3 per cent of GDP in 1995. However, a significant amount of savings is held in other terms such as land, live animals and informal arrangements like "*osusus*". Besides, NGO's and similar institutions operate some forms of lending and savings mobilisation in the sector.

4. HUMAN RESOURCE DEVELOPMENT

1. EDUCATION AND TRAINING

Within the broad objectives of Education For All, the results achieved so far are measurable satisfactory in quantitative terms. There has been an increase in secondary level education from 35 per cent in 1985 to almost 60 per cent in 1995 and there was a steady increase in non-formal education. Notwithstanding these achievements, the sector is confronted with difficulties. Constraints relating to the availability of qualified teachers, classrooms and instructional materials require urgent action to improve on the quality and responsiveness of learning and skill dissemination. An investment programme for the expansion and rehabilitation of present structures calls for improved planning and budgeting of resources but at the disposal of the Education Sector.

2. HEALTH AND SOCIAL WELFARE

The existing health sector programmes are built around the principles of the Primary Health Care system (PHC) which was launched in 1980. The aim of this system was to ensure a reduction in infant and maternal mortality rates while at the same time providing significant improvements in the quality, effectiveness and

sustainability of the service delivery system.

At the end of 1995, the health sector in The Gambia comprised of two referral hospitals, seven major health centres, eleven minor health centres, 17 dispensaries, 145 outreach stations and 381 health posts. This infrastructure is complemented by the private sector health facilities, which include 12 private clinics and one private hospital.

In addition, to the public and private sector health services, there are also a number of NGO's involved in providing health services to the Gambian people. Other participants' n the health industry include traditional healers and herbalists whose services are utilised by a large number of people.

Other developments in infrastructure within the PHC system include the expansion of the PHC programme to more villages, improvements and rehabilitation works at the Royal Victoria Hospital, Bansang Hospital and Kuntair Dispensary. The polarisation activities have been very successful in providing cool storage for vaccines and water heating facilities for rural health establishments. Unfortunately the only available training institutions for Health Professionals are focused on training of nurses and public health officials.

There were several programmes aimed at improving the standards of health of the Gambian people. The expanded programme of Immunisation covered about 82 per cent of the population in 1991.

Programmes for the control of major diseases like malaria, diarrhoea, acute respiratory infections, TB, leprosy and HIV/Aids have received nation-wide attention.

Focus was made on reforms in strengthening the management structures of the health delivery system, promoting decentralisation and strengthening financial management. The safe motherhood and child survival strategies also contributed significantly to training.

Despite some remarkable successes in the provision of health care services to the Gambian people, the ever-increasing demand for health services from a rapidly growing population and the limited resources available pose a great challenge for the future. Constraints in the sector include a shortage of trained nurses, doctors and other health professionals, insufficient transport and storage facilities for

the health and accessibility of drugs, inefficient co-ordination of programmes and so on. An inadequate co-ordination of donor assistance to the health sector has inhibited the attainment of our national priorities in most cases.

5. POPULATION

The world population in 1993 was estimated at 5.5 billion and growing at an annual rate of 1.6 per cent. If this rate was to continue as has been realised in the past, it is likely to double in 44 years. During the period 1985-90, about 49 per cent of the world's population lived in 114 countries that had population growth rates of more than 2 per cent per annum. These include all the countries in Africa whose population doubling time averages about 24 years. This alarming situation calls for a significant reduction in the growth rate of the population in such countries, which if not addressed may result in serious social, economic and environmental problems.

The Gambia is by no means an exception to this rule. Over the past 20 years and in particular the last 13 years the growth in the population of The Gambia has given cause for concern. Between 1983 and 1993 the population of the country increased by over 50 per cent. This represents an annual rate of increase of 4.2 per cent outstripping economic growth over the period. If the population continues to grow at this rate then the population of the Gambia will double in size by the year 2010.

6. HOUSING

The housing sector is among the least developed in the country. The housing situation in parts of the country is very critical indeed. This is due partly to an inefficient land system and the use of costly building materials most of which are imported. Added to these are a national population growth rate of 4.1 per cent per annum, a population density of about 100 inhabitants per square kilometre and an urbanisation rate of 6.4 per cent for the Greater Banjul Area. In the urban areas the housing problem is manifested in over crowding, high rents a substandard housing stock, poor environmental conditions and long commuting distances to and from work or business.

Apart from on going private initiatives in housing development only two public houses projects were implemented in the past, the Bakoteh Housing Project comprising 200 designated and built houses units costing D6.85 million (1984) and the Kanifing east Site and services Project comprising 743 serviced plots costing D18 million (1992). In spite of the foregoing the housing requirement is

estimated to be 22,000 units at the end of 1995.

7. THE PRIVATE SECTOR

The emphases of the structural adjustment programme implemented in the last decade were on strengthening the supply response of the economy and enhancing the efficiency of resource allocation by removing price distortions and Government controls while liberalising product and service markets.

Specific policies aimed at enhancing private sector activity were implemented. Major policies pursued included reducing the budget deficit in order to generate more private sector activity. Tax reforms, a key element in the economic reform package, have been directed at improving incentives for economic activity whilst enhancing efficiency and equity in the economy. Expenditure measures have sought to improve public investment by focusing on the rehabilitation and maintenance of basic infrastructure and the development of human resources.

External policies have sought to expand the export base, containing the debt burden at sustainable levels and the preservation of international competitiveness. Complementary structural adjustments designed to enhance the efficiency of the economy and stimulate private sector activity include the privatisation of public sector commercial activities. The remaining public enterprises will continue to operate under commercial lines whilst financial reforms will improve on the efficiency of the intermediation process. The expansion of a service Tourism development area and the formulation of an investment Code are under study while the provision of fiscal and regulatory incentives to private investors are being rationalised.

8. PUBLIC SECTOR INSTITUTION

Most public sector institution operates in low specificity environments with little competition in the delivery of services. As a result, these institutions are not compelled to improve performance or invest in management capacity building. Moreover, it is difficult to appreciate the performance of institutions and determine optional paths for resource and incentive allocations.

Technical as opposed to people oriented institutions have had a fairer share of incentives ever since the beginning of the ERP. As a result, resources, particularly human have tended to flow away from the latter towards the former.

9. PEOPLE AND CULTURE

The Gambian population is a mix of many ethnic groups with rich and diverse culture coupled with different religious affiliations. A high degree of religious and ethnic tolerance exists and intermarriage between people of different religious and cultural identities is common.

Despite the predominance of Islam as the major confession, the country is a secular state with the citizenry manifesting respect for each other's cultural, religious and traditional values. The high level of cultural and religious tolerance continues to provide a sound basis for the peaceful co existence for the Gambian people.

Part 3: STRATEGIC ISSUES

- **Attitudes**
- **Macroeconomic Policies**
- **Agriculture and Natural Resources**
- **Industry and Infrastructure**
- **Services**
- **Human Resource Development**
- **Population**
- **Housing**
- **Good Governance**
- **Foreign Policy**
- **The Private Sector**
- **Land Tenure System**
- **Environment and Emergency Preparedness Plan**

- **Women, Children and Youths**
- **Public Sector Institutions**

1. **ATTITUDES**

The moulding of attitudes to fit in with *The Gambia Inc.... Vision 2020* calls for a gradual shift from the concept of Government as an alien and remote machinery (*mansa kunda*) to one that is at the service of all and owned by all. Through public information and communication programmes aimed at the education of people on their ownership of and entitlement to the nation's wealth, the Government shall incite more care and effective participation in the maintenance and upkeep of the nation's resources and materials. Furthermore, the on going *civic education campaign*, particularly with regards to the Constitution and the Institutions of Government shall be integrated into the curriculum of all schools. Finally, the reinforcement of the entrepreneurial disciplines in school curricula shall encourage a more business-oriented population to seize opportunities created under *Vision 2020*.

2. **MACRO-ECONOMIC POLICIES**

In line with the current liberalisation policy, Government shall reinforce the present liberal and market oriented policies in prices, exchange and payment mechanisms and shall adopt an aggressive approach to export promotion. Efforts shall be made to raise savings and investment ratios through financial deepening in order to stimulate economic growth. The Public Investment Programme shall introduce new and innovative financing for infrastructure and the development of Human Resources.

Simultaneously, institutional and public resource management capacities, shall be reinforced through better accounting, auditing and budgeting practises. This is in line with the greater accountability and transparency that is to be expected of a growing and responsible private sector in the development process. In this regard, major efforts shall go into improving economic and financial reporting standards in both public and private sectors entities.

Through a better management of our Economic Information System, Government shall guarantee a firm and strong currency, while maintaining real interest rate at sufficiently positive levels to incite investor interest in the Dalasi as a viable asset. The management of the public sector deficit and its financing shall at all times be focused

on ensuring non-inflationary tendencies through a careful monitoring and control of expenditure and enhancement of revenue mobilisation.

The convertibility of the Dalasi and its subsequent use within and beyond the region shall be maintained. The Gambia shall continue to be current on both domestic and foreign contractual obligations by strengthening its public debt management functions and capabilities.

Another challenge for macro-economic policy is to ensure a greater insertion of The Gambia into the sub-regional economy by assuming a leading role in regional integration efforts. The harmonisation of monetary and fiscal policies that is subsumed in the activation of the West African Monetary Agency implies a continuous reappraisal of macro-economic policies.

3. AGRICULTURE AND NATURAL RESOURCES

3.1 PRODUCTION

The progressively changing demography demands not only a continuous appraisal of existing farm systems and technologies but also accelerated adaptation for greater productivity. The dissemination and adoption at the farm level, of appropriate technology shall enhance the capacity of the sector to continuously produce an expanded output. Research and Development is therefore necessary but this cannot be done unless a coherent national agricultural policy and the requisite infrastructure is put in place. Consequently in the search for comprehensive problem solving methodologies in the management of the Agriculture and Natural Resources Sector, a National debate is envisaged in the very near future as a first step for continuous research in this area.

Effective research and development, shall require a diversified infrastructure to reflect the disparities between regions, products, upland against lowland rice, food versus cash and export crops, agro- processing, packaging and optional land use for the present Gambia Co-operative Union, producer associations shall be introduced and strategies for the improvement of the welfare of their members shall be implemented. Capacities shall be built at the group level through training, adapting technologies and overall, addressing the daily problems of managing farms as business entities. Direct investment into agricultural shall be encouraged to enhance a modernisation of the sector geared towards exports and food security. Special focus shall be granted to peri-urban agriculture as a launching pad for greater commercialisation of the

sector.

Donor assistance will be sought to complete Phase 11 the Groundwater survey of The Gambia to provide some indication of the quantity of available ground water. The legal framework for groundwater use shall also be reviewed, and the quantity of water effectively monitored to ensure rational use for drinking and agriculture.

Other parameters that can affect the quantity and quality available water, such as climatic changes and salinity will also be monitored continuously to ensure the availability of good water supplies on a sustained basis. Furthermore, there will be close liaison with local and international agencies in the assessment, planning, protection and enhancement of the nations water resources.

3.2 MARKETING

Over the vision period, priority shall be given to the development of a network of storage, processing, packaging and distribution outlets as a corollary to the introduction of production of producer groups. Co-operative marketing quality guarantees and control mechanisms as well as promotional and contracting activities shall ensure a smooth flow from producer to final consumer in both the domestic and export markets.

Government's role in this area shall be to create and maintain the requisite infrastructure and legal environment within which participants shall operate for the mutual benefit for all.

3.3 FINANCING

Expansion in agricultural output is hardly possible without the requisite financial resources with which to acquire the production inputs, support production and marketing of outputs and provide support to farm enterprises. Specialised financial institutions capable and willing to lend to agricultural producers, both small and large scale, shall be induced to enter into lending business in the sector. A deliberate national policy to encourage savings and credit generation shall foster more intermediation through the introduction of leasing, co-financing and credit schemes. Finally, closer co-operation between Government, the private sector and donor agencies shall ensure a better use of resources made available to the agricultural sector. These structural changes envisaged in the agricultural and natural resources sector shall be formulated and subjected to continuous review over the Vision period.

3.4 HUMAN RESOURCE DEVELOPMENT

Through reviews, workshops and other communication media, a thorough diagnosis of the strengths and weaknesses in the ANR sector, as relates to human resources, shall be a continuous process. Programmes shall then be tailored to respond to inefficiencies and

Shortcomings diagnosed in order to ensure appropriate training and ready response to all constraints in the sector, while encouraging a more commercial approach to the use of produce.

3.5 FOOD SECURITY

The prevailing high population growth rate, environmental degradation and rural-urban migration aggravate the sustainability of the current food production strategy. Under Vision 2020, emphasis shall be put on the transfer of appropriate technologies to the farming communities to enhance their capacities to improve productivity and ensure

Production and processing of adequate food supplies and increase household income. Adequate infrastructure including feeder road networks shall be provided. The private sector shall be encouraged to take advantage of the public sector facilities by investing in transport, processing and marketing activities.

Efforts shall be made to develop rural financial markets to encourage local participation (eg producer groups, private dealers, input suppliers) in the operations of a diversified agro-industrial base. To mitigate the effects of drought and famine, an early warning and Food Information System (FIS) shall be established. Furthermore, a national strategy for the conservation and utilisation of plant and animal (particularly indigenous) genetic resources shall be established to sustain the bio-diversity of the flora and fauna. A long-term plan for the prevention and control of trans-boundary plant and animal pests and diseases shall also be elaborated and implemented. In the same vein, there shall be increased surveillance and control of territorial waters, an expansion of fish farming and aqua-culture and the control of disease and trawling methods in fishing. More emphasis shall be put on meat processing, the generation of dairy products, the processing of crops, fruits and vegetables in a bid to enhance food security.

4. INDUSTRY AND INFRASTRUCTURE

4.1 ENERGY

In spite of the numerous setbacks that haunt this sector, it remains a vital sector in the realisation of the objectives of Vision 2020. To address these problems effectively, private capital shall be invited

into the sector. The establishment of the National Water and Electricity Company (NAWEC) with due consideration given to the optimal structure for the production, generation, distribution and financing of electricity supply shall be given top priority. The potentials to segment the market through a national grid system shall be explored, whilst alternative applications and energy sources shall be sought to enrich the supply of both conventional and renewable energy to a growing and differentiated demand.

4.2 MANUFACTURING

Programmes aimed at modernising the financial sector shall, as envisaged, ensure a constant flow of credit into the manufacturing sector to assist in boosting the demography of the sector. At the same time, the implementation of sound and prudent fiscal and monetary policies shall ensure positive real interest rates, a conservative Government budgeting, a stable real effective exchange rate and high savings. These conditions for attracting direct investment in industry shall be buttressed by a well-trained labour supply, a deregulated labour market, a liberal trade regime for exports. In this manner, The Gambia can gain and consolidate a sustainable competitive advantage in manufacturing activities within the Vision time frame.

At the same time, institutional support services shall reduce the mortality rate of manufacturing units while encouraging a spatial distribution of such units between the rural and urban areas. Further processing of existing resources shall serve as a base for rural industrialisation while more time-sensitive activities in light manufacturing such as electronic assembly, textiles and telecommunications-based industries shall be located in and around the sea and air ports for export activity.

4.3 **TRANSPORT**

Building on the efficiency and productivity of the sea port, major expansions of infrastructure shall take place at the Port of Banjul. Through deregulation and the improvement of operations, the Port of Banjul, in partnership with private sector operators, investors and users shall continue to consolidate its present competitiveness while exploring new market opportunities, notably in the high-value areas of transshipment and distribution, teleport services and free zones.

The airport shall be expanded and security improved upon under present projects. Banjul International Airport shall expand its services in ground-handling and ancillary activities through joint ventures with operators in the air transport industry. Particularly,

major market development actions shall be taken to increase traffic, reduce operating costs and maintain a constant rate of infrastructure expansion.

Over the Vision period, an intermodal transport network system, integrating road, sea, river and air transport, is envisaged to expand the passenger and cargo transport infrastructure at reasonable costs to the population.

4.4 TELECOMMUNICATIONS AND MULTI-MEDIA

Building on cutting-edge technology in telecommunications, the Gambia Telecommunications Company Ltd (GAMTEL) is the instrument to spearhead The Gambia's integration into the Global Information Infrastructure (GII). The integration of communications and information technology shall be pursued with renewed vigour as Gamtel continues to supply all economic and social operators with modern communications technology and world-wide links. Particularly, expansions shall be envisaged both horizontally into new market segments and vertically in the worldwide integration of communications and electronic data interchange. Strategic issues relating to regulation, the unbundling of the industry and the introduction of greater competition within the industry shall ensure invigorated research and development, the production of communication machinery in the domestic economy where feasible and the expansion of the array of telecommunications services made available to financial and other economic operators wishing to use The Gambia as a corporate headquarters for world-wide operations.

On the domestic front, the expansion and upgrading of the present national and international network and the provision of new broadcasting services shall continue while strengthening human resource development. To address the human resource development needs of individuals, institutions and the private sector engaged in the telecommunications and media industry both in The Gambia and in the West Africa sub-region, the GAMTEL Training Centre shall be transformed into a telecommunications and multi-media centre of excellence.

GAMTEL, the sole agency in the telecommunication sector, will be streamlined in order to eliminate cross-subsidies among its various business areas. Spin-offs and start-ups can be envisaged at the end of this restructuring so that more room is left available for interested investors in the telecommunications industry. The development strategies envisaged under Vision 2020 shall be complemented by

the development of a free and independent media equipped with strong communications support. This demands the existence of publications in English and in the local languages, public, private and community radio and television stations, video viewing halls and interpersonal communication.

5. SERVICES

1. FINANCIAL SERVICES

More efforts shall be made to increase the number, quality and diversity of financial institutions through constant reviews of the banking legislation. The increase in numbers shall gradually introduce in the economy a greater variety of financial instruments to cater for both equity and loan financing for economic operators. For the former, the introduction of a Stock Exchange, of an appropriate size and scope, shall be accelerated through the floating of a minimum percentage of the shares of certain public enterprises. A stock market shall encourage more investment education, widen the spectrum of investment instruments available to investors, provide investment capital at a relatively low cost and reduce the exposure of firms to interest rate hikes by allowing for the replacement of debt financing by equity financing.

Non-bank financial institutions shall also be encouraged to locate in The Gambia, and like the banks, they can benefit from the network of trade and finance contacts already existing in the business community. The Gambia's off-shore legislation shall be marketed more vigorously to ensure a more finance-friendly off-shore modus operandi, while guaranteeing a prudent and effective regulatory system. In all, in this sector, a deregulation of operations shall be accompanied by an appropriate prudential and supervisory mechanism to ensure that international standards are offered to users of financial services, as the sector is gradually induced towards more off-shore operations both for banking and insurance services.

2. INTERNATIONAL TRADE

The restructured Gambia Chamber of Commerce, Industry and Agriculture shall take the lead in promoting domestic exports. The Gambia shall continue to defend its competitiveness in trade in the West Africa region and shall continue to explore market potentials and to tailor services to gain market share in growing markets. The adoption of the enterprise approach shall be reinforced, and special programmes shall promote targeted numbers of trading houses through the provision of technical co-operation and logistics. Networking systems shall be designed to facilitate the dissemination

of assistance and human resource capacities to all operators in the trade sector. Quality controls shall be implemented to assure consumers of Gambian products high quality for each product group. Finally, awareness campaigns shall be launched to promote retailing as a source of employment and income for Gambians.

The primary purpose of ECOWAS being to integrate the sixteen West African markets for goods, capital and labour, The Gambia shall ensure full compliance with ECOWAS protocols while continuing to promote the principles of free and fair trade as well as the free movement of goods, capital and labour within the sub-region. To that end, particular attention shall be given to the implementation of the relevant ECOWAS Protocols.

Furthermore, Government shall continue to explore, together with The Gambia's trade partners, potentials for the expansion and improvement of trade and exchange as a corner stone of our foreign economic relations.

3. TOURISM

As one of the fastest growing sectors of our economy, market development shall receive a major focus both in terms of the differentiation of our tourism product as well as an expansion of the range of services provided by the sector. These efforts shall be

complemented by innovative efforts to expand infrastructure of a holiday-resort type, to harness our river resources in order to enrich holiday activities in the rural areas while exploring avenues for business tourism in urban areas.

As The Gambia is endowed with a rich cultural heritage and natural resources, notably bird life and the River Gambia, innovative efforts shall be undertaken to diversify the tourism product. The challenge therefore is to transform The Gambia into a tourist paradise through innovation, quality improvement, maximising of returns and broadening the product range to include ethno- and eco-tourism. The appropriate institutional and legal framework shall be put in place to ensure the development of the human resource capable of undertaking the marketing, promotional and operational activities that will contribute to continuous improvement in both the diversity and quality of the product.

6. HUMAN RESOURCE DEVELOPMENT

1. EDUCATION AND TRAINING

As a centre piece in the strive towards the development of our

human capital base, basic education shall be provided up to Grade 9 for all enrolled pupils in our school system. More openings shall be made available for continuation of education after this level, into skills centres for students who do not wish to or are unable to continue into the academic stream. In parallel, adult education opportunities shall be created in addition to functional literacy programmes in the local languages.

The education sector shall progressively be called upon to put appropriate emphasis and priority in continuously investing in training infrastructure to produce a continuing stream of technicians in order to cater for a diversification of economic and social activities by the year 2020.

Based on our achievements in telecommunications, networking arrangements between the future University and Colleges on the one hand and foreign higher institutions of learning shall be established to produce the high quality academic and professional training required to dispense quality education and skills for a sustainable development.

2. HEALTH AND SOCIAL WELFARE

In the health sector, the thrust of policy in the long term shall be aimed at harmonising activities of the technical and support units to improve health delivery programmes in the form of minimum health care packages at each level of service. Key areas to be focused on shall include the curative and preventive aspects of health services, the legal framework and its enforcement and the encouragement of basic scientific investigations and planning. Particular emphasis shall be put on the enhancement of infrastructure, equipment and human resource development. Service delivery by the private sector shall be encouraged and the supervision and supervisory capacities shall be built throughout the health service system.

These actions shall complement health promotion through Information, Education and Communication, while continuous control of endemic diseases shall be maintained. In order to maintain a peaceful and cohesive society, Government shall ensure the full integration of all societal groups -in particular the socially disadvantaged, such as women, street children, the disabled and aged -by enhancing their status and/or productive capacities. Furthermore, under Vision 2020 efforts shall be made to involve all interest groups and societal components in making decisions related to their destinies.

7. POPULATION

Critical factors affecting population growth include a high fertility rate, a decreased rate of mortality and migration both within our borders and from neighbouring countries. Strategies to establish middle-sized households shall be formulated, through the National Population Programme in order to facilitate the capacity to generate enough income per inhabitant. Efforts shall continue to control migration from outside our borders whilst creating sufficient conditions for a proper integration of foreigners who are legal residents of The Gambia. Increased industrialisation and a spatial distribution of industry shall complement efforts to curb rural-urban migration.

8. HOUSING

Over the Vision period, programmes on housing and shelter-related development shall draw on the strategies recommended in the Habitat II initiative (1996) towards general improvement in housing conditions and environmental sanitation. In the context of a revised and updated National Housing Policy, the programmes shall also focus on the causes and consequences of expanding demography and rapid urbanisation, increasing quality housing production and enabling more regular replication of public housing projects towards satisfying the current national housing deficit. In this regard, priority shall be given to easing access to land for housing, improving on and encouraging the use of local building materials, addressing the manpower and technical limitations of the construction industry. The creation of housing banks, housing co-operatives and other institutions specialising in financing shelter-related development shall be encouraged.

9. GOOD GOVERNANCE

The objectives of Vision 2020 are set against a background of political and social stability, as well as an unflinching adherence to the rule of law, democracy and respect for human: and people's rights, as guaranteed by the Constitution, and guided by the spirit of accountability, transparency and probity. Government shall ensure a fair and effective dispensation of justice by establishing a justice system which commands the support and confidence of the people at large.

The public sector shall re-organise institutional arrangements and encourage a spirit of management as opposed to mere administration of public resources. In light of new relations to be forged with the private sector, a more efficient and effective Civil

Service shall be ensured through constant reviews of public sector management and human resource development.

To encourage participatory government and a balanced development, Government shall pursue an intensive political and institutional decentralisation process. This will contribute to poverty alleviation and diffuse the different socio-economic tensions that spring out of rapid population growth, rural-urban drift, unemployment and regional disparities in economic development.

10. FOREIGN POLICY

In an era of increasing interdependence among countries, no country can achieve any meaningful socio-economic development in isolation. Equally, there is no development in the absence of peace and stability. The Gambia's foreign policy under Vision 2020 shall therefore adopt a more pro-active stance with the aim of mobilising greater international support for the country's development. Special attention shall be given to attracting a greater volume of investment and trade to the country. The foreign policy shall also ensure national security and shall continue to promote good neighbourliness, peace and stability in the sub-region and worldwide.

The thrust of The Gambia's foreign policy is to increase collaboration among sub-regional groupings and encourage dialogue in the resolution of national and international problems. The Gambia shall continue to be a member of International Organisations such as the United Nations, the Organisation of African Unity, the Economic Community of West African States (ECOWAS) in order to enable her participate fully alongside civilised nations in promoting greater co-operation and understanding between nations.

The Gambia shall participate fully with regional and sub-regional bodies in the implementation of programmes and plans to enhance the insertion of our country in the international scene.

11. THE PRIVATE SECTOR

In an era of increasing interdependence among countries, no country can achieve any meaningful socio-economic development in isolation. Equally, there is no development in the absence of peace and stability. The Gambia's foreign policy under Vision 2020 shall therefore adopt a more pro-active stance with the aim of mobilising greater international support for the country's development. Special attention shall be given to attracting a greater volume of investment and trade to the country. The foreign policy shall also ensure national security and shall continue to promote good neighbourliness, peace and stability in the sub-region and worldwide.

An improved Public Investment Programme shall ensure the expansion and modernisation of infrastructural facilities at the Port and Airport, a complete network of main highways and feeder roads, electricity generating capacity beyond effective demand and modern communications and telecommunications services to ease operational costs on business.

The financial environment shall be enhanced through deregulation in order to facilitate financial deepening for greater accessibility of credit and capital to business. In this endeavour, a more complete array of financial institutions shall be induced through the introduction of more competition in banking and financial services.

12. LAND TENURE SYSTEM

The existing communal system of land tenure does not favour the use of land for commercial ventures and it constrains the access and legal title to land by women who constitute the bulk of the labour force in agriculture and the informal sector. Consequently, Government shall review existing legislations to deal with land transfers, favour legal titles to land in order to sustain commercially viable units in agriculture and industry while encouraging an efficient land use through the formulation of appropriate land development and planning policies.

13. ENVIRONMENT AND EMERGENCY PREPAREDNESS PLAN

The occurrences of disasters are a constant threat to a nation. Such disasters come in various forms, usually at great cost to lives and property. Government shall initiate disaster relief strategies and programmes to combat and alleviate the cost of such disasters when they do occur. In parallel, Government shall create an interagency Committee to devise and institutionalise response mechanisms to disasters, both environmental and health epidemics. Compensatory mechanisms shall be envisaged in order to share the costs among all strata of society. These measures shall complete the already established *Gambia Environmental Action Plan*.

14. WOMEN, CHILDREN AND YOUTHS

The thrust of government's policy in this area shall focus on eradication of all forms of discrimination against women and children, the girl child in particular. Effort shall continue to be put into the formulation of a national Women Development policy as well as the implementation of Action programmes in the follow-up to the Beijing Women's Conference on Equality, Development and Peace.

Emphasis shall be placed on improving the enrolment of females in

schools, full and productive participation in the economic, social and political development process as well as in decision-making at all levels. Attention shall also focus on equitable access to the necessary factors of production, such as land, credit, finance, technology, improvements in health, education, skills training, poverty and institutional support services. Vision 2020 also calls for partnership between women and men as well as mutual respect and understanding of issues pertaining to gender and development.

Children constitute a significant proportion of The Gambia's population. In the context of Vision 2020, attention shall focus on child survival, protection and development programmes. Special attention will be given to children's rights, health, education, cultural practices that impede their development as well as the preservation of positive family values and culture.

Concerning youths, the National Youth Service Scheme shall be strengthened to provide school-leavers with appropriate productive skills, whilst the Youth Council shall continue to provide a participatory framework to promote the interests of Youths and enhance character development in them.

15. PUBLIC SECTOR INSTITUTIONS

New policies shall seek to design appropriate performance measures according to institution and equitably reward performance in each area.

Efforts shall be made to increase awareness about and the need for performance through high-level policy seminars that focus on a wide range of policy and strategic issues. Particularly, such seminars shall bring together all political organisations, senior-level policy makers and managers in order to dispense policy analysis conferences on the recent strategic issues in each development area.

At the institutional level, the objectives of Government agencies shall be simplified. People-centred institutions shall be professionalised through recruitment and they shall be compensated through staff incentives, management training and better ergonomics of organisations.

CONCLUSION

Ultimately, underdevelopment results "from inefficiencies and inadequacies in the allocation and use of resources notably human resources, in an economy". The low rate of growth in per capita income has, in the past, resulted from,

among other factors, low savings, low productivity and output growth in the real sectors, a narrow export base and poor adoption as well as adaptation of modern production, process and managerial technologies. The long term objectives of Vision 2020 shall address the poor savings issue through improvements in output from the real sectors and enhancing financial intermediation.

Growth in output from the real and service sectors is envisaged through the use of various instruments that should maximise returns on investments from these sectors, whilst encouraging both local and foreign private direct investments to seize the opportunities thus created. Improved potentials for greater profitability will, in the long run, encourage a more diversified production base that will seek to exploit its advantages in the global market-place. A liberal market economy without any undue administrative interference shall ensure the survival of only the most efficient ventures, thus improving the overall efficiency and competitiveness of the Gambian economy. Finally, the role of Government shall be limited strictly to the production of public goods which cannot be produced by the private sector while conducting a vigorous decentralisation drive to ensure a more democratic process in the allocation, management and control of resources.

