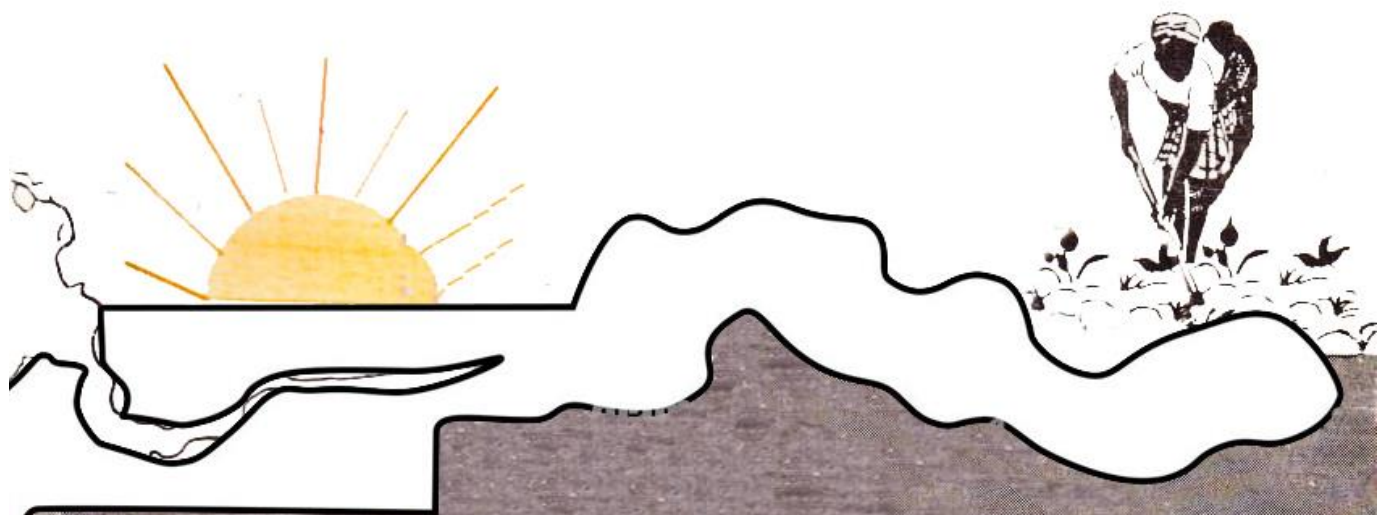
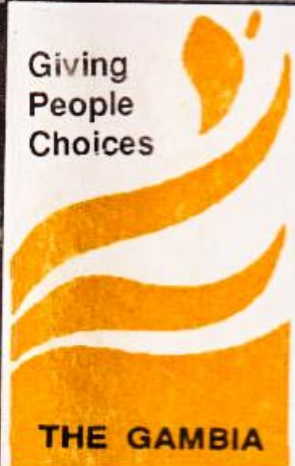

THE GAMBIA

Challenges of Development and Change



Giving
People
Choices



THE GAMBIA

ACTIONAID

15 Years: Bridging The Poverty Gap

Helping People to Help Themselves

Edited by: Margaret Bakurin and Zaya Yeebo



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Challenges of Development and Change

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An ActionAid Publication

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ACTIONAID THE GAMBIA 1995

**The views expressed in this book are not necessarily those of
ActionAid The Gambia**

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Preface and Acknowledgements

The publication of this book is the first of its kind in ActionAid The Gambia's history and reflects the agency's attempts to engage in research and advocacy as part of our development work.

This publication, 'Challenges of Development and Change', tries to assess, reflect and discuss AATG's 15 years of uninterrupted development work in rural Gambia. As we progress beyond the 15 years mark, we need to document and share our unique experiences with development partners in AA, NGOs and other aid organisations worldwide. The contributions in this book therefore reflect these diverse experiences.

We have deliberately side stepped the debate about the effects of aid and NGOs. As a result, this book deals directly with the impact of our activities in the communities we work with, and the experiences that arise as a result of this interaction. This reflects our view that aid directed or aimed at human development works, especially if the people for whom it is intended, are part of the process. We have proof of this in the pages of this publication. That is not to argue that we are unmindful that in some cases, some type of aid does nothing more than foster dependency in our communities.

But after fifteen years of involvement in rural Gambia, we have some experiences to share, and that is what this publication is about. The issues in the book reflect this major objective. We have been careful to present a fairly balanced account of our activities in the Development Areas (DAs).

The book is divided into four major parts. Part One deals with the birth and development of ActionAid The Gambia, reflecting the hopes and aspiration of the initiators of this process. The Second part deals with the programme for poverty alleviation, looking at specific projects, policies and the like. The Third part deals with Literacy and Community development as part of the issues mentioned in part Two. The final part deals with ActionAid The Gambia's perspective of the future.

The contents of this book reflects an attempt by ActionAid to give meaning to the concept, 'Development and Change' in The Gambia, and a meaningful reflection of an agency that has been planning and implementing ideas for 15 years. It also tries to capture the fruits or benefits of these efforts.

Hopefully, one result of reading this book will be stimulate others to think about Development and Change in rural Gambia. Development projects are expected to have measurable, usually visible and hopefully, positive outcomes. We think that the example of AATG shows that it is possible to achieve impact and bring about qualitative human development to rural communities, especially, the poorest of the poor.

Compiling this book has not been easy. We have tried to select articles and writings that reflect the work done in these years. Because of the volume of materials available, it has been a difficult task because we have had to leave out some valuable material. But we hope to use them in future.

We thank all those who showed a great deal of enthusiasm in contributing articles, even if they were not used in this collection.

The publication of this book and the production of Yiriwa Kibaro (ActionAid's development magazine), shows the depth of knowledge and writing skills of our staff and other contributors.

We hope that this little effort will go along way in making other NGOs and development agents take the challenge.

Margaret Bakurin & Zaya Yeebo

INTRODUCTION

Working Together To Bridge The Poverty Gap in the Gambia.

ACTIONAID has been working in The Gambia since 1979 when it was established as ACTIONAID's second Africa Programme. Throughout ACTIONAID has tried to forge respectable links with the communities, constantly working, consulting and interacting with them to ensure that we respond, appropriately and adequately to the people's agenda.

A development organisation, having survived for several years, can sometimes lose sight of its goals and the people with whom it works. ActionAid has been mindful of this and can take pride in the fact that in partnership with the communities, we have been able to evolve our development goals and priorities, to ensure people centred development perspective; and remain aligned within the policies and goals of the world ACTIONAID family.

Working in partnership with poor communities requires an understanding of the nature and causes of poverty, how people themselves perceive poverty and cope with it, and from that, understanding how together we can overcome it.

Our experiences as a development agency working with communities have taught us several lessons. For instance, while we concentrated mainly in providing support in Agriculture and Education sectors in our initial years, we have now arrived at Community - Based Management of development which allows communities to address a wider development agenda and to which we respond. The journey between the two phases, was punctuated by several development experiences, some of which have been captured in this book.

However, it is important to point out that our Country Strategy Paper (CSP), captures this journey as well. The CSP envisages our work in a five-year scenario, and defines the parameters within which the agency will operate within this period. We have now defined our programme methodology and moved from in-input delivery, service provision and supply driven planning to demand driven development. The CBM methodology is an encapsulation of the above trend.

Over the last 15 years, we have learnt that the foundation of real development is to strengthen human resources so that individuals have the opportunity to realise their full creative potentials. Like AA international, we also believe that "economic growth has a vital role to play in providing resources for sustainable development." However, the development we support is not economic growth per se, but "human development, giving poor people and their children control and choice over the process of change which confronts them" (Giving People Choices, ActionAid & Development, 1993).

Our methods of work, and how we have grown from a modest

agency to our present levels have not all been captured in this volume. No single publication can hope to capture, the laughter, the tears, the pains and the successes or failures of human development. But we can trace, at least generally, the path that we have taken, noting remarkable achievements and if possible, failures along the way.

These include the experiences which have helped us to enhance our programming, attempts to complement the efforts of rural communities, and how we help communities to help themselves. In the future, we aim to give the communities a greater opportunity to talk more about their real experiences with ActionAid in this difficult journey.

*This publication, “**The Challenges of Development and Change**”, is to enable us to dialogue with our development partners, other ActionAid programmes, and indeed all others who have been with us. It would be appropriate to mention all those who have been supportive of our efforts during this period. But that would be difficult, indeed impossible. However, we would like to pay tribute to all those who historically made it possible for ActionAid to start, function and find a role to contribute to the development of The Gambia.*

The contributions have been written by people with a wide knowledge of the development scene in The Gambia. They represent a spectrum of the major development actors with practical experience acquired over the years. This publication does not therefore deal with ACTIONAID experience, but the development trends of The Gambia, and through that, it may provide a contribution towards the larger Africa development perspective.

As the Gambia struggles to define and refine its political and development goals, objectives and directions in the next century, AATG will bring its experiences to help enhance this quest.

We will continue to work closely with other development partners both in The Gambia and internationally to achieve our objectives, and the goals of real human development. We aim to bridge the poverty gap. We hope that this publication will contribute to that effort.

*Malamin O. Sonko
Country Director*

Chapter One



Birth and Pains of Growth



EVOLUTION OF A NORTHERN NGO WORKING IN THE SOUTH: THE CASE OF ACTIONAID THE GAMBIA

❖ Ousman Cham ❖

ActionAid, a British registered NGO began its participation in The Gambia development arena in 1979. Its mission is to contribute to efforts directed at the alleviation of poverty in the Rural Areas with special focus on children and women as the most vulnerable group of people.

It's entry-point in the rural communities was organised around the provision and support of basic education in the villages. This was largely due to two main considerations; firstly the seventies witnessed a call for the provision of education as the fundamental right of the individual as enshrined in the UN Charter. Secondly, ActionAid had over the years developed elsewhere the expertise and experience in the provision of basic education. Thirdly, ActionAid's operations are highly funded through child sponsorship mechanism, which has the unique advantage of ensuring guaranteed funding for long term development work.

In recognition of her limited resources, ActionAid's intervention strategy was designed around working through organised village groups. This resulted in the formation of village groups, some of which were named and described by the villagers as *ActionAid groups*. The unit of measurement was the Group, and all development assistance were channelled through the Group. The rationale for this approach as argued by ActionAid was not only lack of resources to go round individuals but a strengthening of the existing social cohesion in the community with strong sense of unity.

Evolution

The result of this social engineering was the emergence of grassroots organisations whose leadership conveniently dealt directly with the extension service and financial assistance of ActionAid. This form of relationship gradually developed into a partnership of GIVERS and RECEIVERS. The new ActionAid Groups steadily built up resources, became power centers and threats to existing traditional structures and authorities undermining the social cohesion in the villages. The groups did not only rely on ActionAid's financial resources but also on their technical and "expert" power even in the running of their organisations. The result was less responsibility for the groups with token participation, leading to loss of self-confidence with almost total dependency on ActionAid.

Being overwhelmed by the nature and scope of poverty, ActionAid's intervention spread through the length and breath of the five divisions of The Gambia. Remote and less privileged areas in these divisions were identified to work with the agency. Over fifty Community Learning Centres were supported to equip the village youths with relevant skills and knowledge to enable them contribute meaningfully to the socio-economic development of their communities.

Traditional skills areas were identified and the youths received the instructions from existing village craftsmen. Village elders also gave instructions in cultural and civic education.

AATG is now 15 years old working in Rural Gambia. During these years it moved from what appeared to be a Welfare agency giving grants to a matured development Agency with a core development philosophy of "**GIVING PEOPLE CHOICES**". This philosophy recognises that development is about people and AATG's systems, policies and organisational structure must support and respond to people's agenda. Therefore AATG's intervention strategies are organised around the people to help them take on the challenges of their own environment.

Evolution

Over the years the agency moved from supporting a single sector (Education at the village level) to helping the rural communities in identifying and articulating development issues in seven inter linked problem areas - viz: weak rural institutions, food deficit, degrading environment, low family incomes, inadequate water supplies illiteracy and poor health.

A one time highly centralised but thinly spread (across the country) agency did not only restructure itself within defined geographical boundaries dealing with specified populations but gradually became decentralised in the 90s in respect of its organisational structure, systems and procedures.

Organisational Structure

The lessons learnt in the management of a centralised structure was that, though the agency maintained some flexibility, it was becoming bureaucratic with centralised decision making. The decision making mechanism was far removed from where the partners. The organisational structure was not as enabling as one would have expected. Also, it was realised that community participation is not only asking for people's labour in completing a project but the ability of the poor people to engage their environment and exert influence and make demands beyond their immediate environment.

Rural Development cannot happen in a vacuum and therefore the relationship between the micro and macro socio-economic context has to be engaged and managed if sustainable development is to be enhanced. Empowerment and participation are means to an end not ends in themselves.

Conclusion

The evolution of AATG's support to the grassroots over the years provide interesting experience and is reflective of the relationships between many Northern NGOs and their southern partners. All Northern NGOs working in the South usually emerge out of the assumption that with their

Evolution

resource power they could deliver development to the people. After sometime, it becomes clear to them that money is not the magical power of transformation, but needs to be managed and the relationship and engagement strategy in the South must have a human face. That development is about people and people are better placed to define and deal with their circumstances.

As we move to the end of the 21st century, the NGO Community, as the "Third Sector" in the development arena, is increasingly being questioned about their claims of having the best practice. The question is what impact NGOs made in the development landscape to meaningfully reduce poverty in the South.

This century witnessed a rapid increase in the number of NGOs working in the South. As a result of the recognition of the failures of national governments in reaching the poor, it become fashionable to direct aid towards the NGOs but we are yet to qualify the results of this new orientation.

Samir Amin, a seasoned African intellectual once argued that NGOs cannot revise the development trend as long as major changes both at the local-national-political level and at the level of the global economic and political systems are not guaranteed. He advised that we need to start developing a discussion on a "real pattern of aid" in favour of the people, and as basis for rebuilding a popular internationalism to face the internationalism of capital. This bone of contention is closer to the reality of the African situation, as the impact of macro on the micro socio-economic development is to an extent at the micro level by the NGOs hardly could have any impact in the general fight against poverty. The issue of good governance, becomes increasingly a major pre-requisite in bringing about the enabling environment for strengthening local institutions at both Regional and National levels in Africa to deal with the international "Development Merchants" of the new international economic order.

Ousman Cham
Senior Programme Manager Policy and Research

*Arriving Where We Are Today: Reflections On 15 years
of Development Experience*

❖ Sakou Jobe ❖

*Little by little the grain says
As it settles in the humid seed bed
Little by little tender shoots appear
Little by little the plant grows and develops
Till it becomes the household's saviour*

Birth of ActionAid in The Gambia

ActionAid The Gambia (AATG) has gone through 15 years of development life - a reasonably or, as some may argue, an unusually old age for a development agency. When AATG was born to the larger International ActionAid family in 1979, perhaps not many people could forecast the rich, dynamic and adventurous life destined for it a life punctuated by diverse experiences.

From a modest beginning, the fledging organisation underwent successive stages of metamorphosis, growth and development to arrive at where it is today. Working in over 500 villages (20% of the Gambian population) with an annual budget of £2m and a staff of about 300.

Early Guiding Principles

AATG started as a small programme, with limited outfit and coverage but braced for progress and success guided by the noble mission: to improve the quality of life in rural Gambia. This involves ensuring that rural communities gradually gain self-reliance; that rural people acknowledge that they can take and implement major decisions that affect their lives; that they can meaningfully invest in their future, achieve improved living conditions and extricate themselves from the web of poverty.

At the rudimentary stage, through its Village Education Support Programme (VESP), AATG initiated the establishment of Community Learning Centres (CLCS) whose curriculum went beyond the four walls of the classrooms. These Centres offered non-formal education and emphasised the acquisition of practical knowledge and skills adapted and related to rural life. Literacy training involved volunteer instructors, indigenous facilitators, parents and elders who shared traditional knowledge and functional skills with their children-the future seeds of development.

Beautiful and fruitful indeed was the philosophy of AATG and the Community working together for a better village life; and that the school had an outside and an inside. Community Learning Centres later moved to formal primary education essentially due to community demands for a more recognised form of education and to some extent, AATG's readiness to streamline and bring uniformity in primary education.

But there was variety and application for the benefit of the community:

- Implementation of the Continuous Village Education Programme (CVE) for children who could not enter high school after the primary course to enable them learn agriculture and technical skills;
- Multi purpose skills training and development to enhance the use of local resources and promote self-employment opportunities;
- School farming and gardening to support the school curriculum, raise school funds and improve children's diet;
- Child welfare scheme to enable afflicted children benefit from special medical attention not readily available at hospitals and health centres;
- Post primary scholarship scheme to alleviate the cost of further education ordinarily unaffordable by poor parents;
- High quality teacher training for improved quality teaching and learning.

Response to other needs

Literacy and skills support was the beginning. But much more awaited to be done as community needs assumed new and different shapes and dimensions, became more demanding and challenging. Food security and income generation (in all its diverse nature) ranked

high on the support agenda. Helping resource - poor farmers tackle production-related constraints and establish a solid and sustainable economic base within the context of a healthy and literate community, took AATG through a series of interventions. The checklist is long and varied: *Village Institution Building; enhancing Human, Physical and Financial resources (HPF); Credit and Savings; Income Generation Projects; Community Capacity Building; Environmental Projects, Community Health Improvement Projects, Water Provision for Irrigation and Domestic use, Food Production Inputs and Support Services and Functional Literacy and Numerary Training.*

Dynamic development approach

AATG's operational methodology has evolved over the years to reach its present level of maturity. From a direct sectoral approach we have reached a stage where development programming and implementation are approached in a multi disciplinary and integrated manner. This is prompted by our understanding that poverty is a complex and integrated phenomenon resulting from the interaction of many factors.

From an input-led service delivery programme, AATG has revolutionised its programming to put people at the centre stage of development.

The following quotations speak of this position arrived at through serious discussions and strategic re-orientation:

Shift focus from NGO project with community participation to community project with NGO participation;

Ensure effective community participation in decision making at all times;

The community must be consulted on the nature of the problems and the nature of the solutions;

Discourage dependency and encourage empowerment of the community;

Traditional needs assessment and budget-driven programming, is gradually being replaced by more poverty-focused interventions due to the development and application of more powerful and effective poverty analysis and programme planning tools, such as participatory rural appraisal (PRA).

A drive for positive change

One special characteristic of AATG over the years has been its willingness to change. But this feature must not be associated with *chameleon behaviour* or merely regarded as whimsical and capricious. No, it is change for the better; change that helps to enhance quality programming and more effective and efficient service dispensation.

The list of processes having a bearing on change is impressive: Phasein, Phaseout, Restructuring, Decentralisation, Strategic Planning, Research-Action, Human Resource Development, Monitoring, Evaluation and Reporting, Country Programme Review, Project Review; Development Communications, etc. To facilitate such processes both in-house and outside expertise have been extensively used through meetings, workshops, retreats surveys,

appraisals and evaluations. Many reports and reference materials have been produced for various interested parties.

Lessons learnt

A baby must suffer teething problems; a toddler must stumble. Growth and development usually follow their course, experiencing frustrations as well as success stories. Such has been the case of AATG during 15 years of giving people choices in their efforts to bridge the poverty gap.

We remember the problems associated with:-

- The experimental cassava gardens and poultry farms;
- The donkey package project designed to help women rice growers plough heavy swamp soils;
- The onion stores designed to preserve the vegetable and attract better prices;
- The Sankandi "Loomoo" (Market) established to ease marketing and trade;
- The animal water lifting project (Morrocan 13th Century technology), designed to facilitate water extraction;
- The unused vegetable gardens;

Birth and Growth

- The dome roofed classroom buildings (Malian technology);
- The bad agricultural and income generation loans, etc.

However, we can also rejoice over:

- The building and administration of over 50 AATG schools and support to 35 Government schools;
- The training of over 200 teachers and successful handing over of school administration to the Ministry of Education;
- The building up of Village Trust Funds worth D4.5 million which is now in the process of being recycled;
- The restructuring and the gradual decentralisation of programme, administrative and accounting functions to DAs;
- The use of improved programming tools and programme support systems;
- The move towards Community Based Management and microregional field intervention methodology;
- The setting up of a Development Communications Unit to help translate vision to reality.

Many more examples could be used to illustrate lessons learnt from our experiences, during the 15 years development journey.

What future?

AATG's maiden rural development programme of 1979 has pains takingly evolved to its present day decentralised structure and size. Much has been done as shown above. It is gratifying to hear farmers tell you they now have more food to eat and more money to spend on education, health and other household needs. It is a pleasure to see farmers using literacy and numerary skills in their daily lives. It is encouraging to see community members managing resources and taking key decisions affecting their lives. It is meritorious to see people put to good use AATG supported services and infrastructures: Seed stores, Health facilities, water points, Bansang ferry, and many others.

In their Regional synthesis case study and working document "*Decentralisation in the Sahel*" prepared for the Regional conference on Land Tenure and Decentralisation in the Sahel (Praia, Cape Verde 1994), *Jamie Thomson and Cebine Coulibaly*, cited the AATG "Community Learning Centres" as an example of how decentralisation can be implemented efficiently at low cost.

But much more remains to be done. More capacity needs to be built at both Agency and Community level. Community HPF (Human Physical Financial) resource mix should be enhanced. The recycling of Trust Funds and CBM should be taken further and micro regional management should be operationalised. A more diversified and reliable funding mix is required to support future programming. A number of development issues need to be influenced to upgrade performance.

Birth and Growth

From birth, AATG has lived through adolescent crisis, consolidation, prime, and is now showing signs of maturity. The position is to maintain present size, enhance and multiply success guided by clarity of mission, vision and objectives.

A tough challenge indeed, but we are optimistic of a brighter future. Under the sure guidance of the Country Director, described as a 'Believer in the people' the AATG team will leave no stone unturned in its commitment to bringing lasting improvements in the quality of life of people in our operational areas.

As Malamin O. Sonko our Country Director put it recently, "we are charting new waters; and must document the flag posts; our focus is still on poverty alleviation and we must demonstrate documentary evidence in this challenging process . . ."

Sakou Jobe
Senior Programme Manager
for Operations
AATG

Overview and Prospects Of Non-Governmental Organisations (NGOs) In The Gambia:

❖ Ernest Aubeé ❖

Introduction

Non-Governmental Organisations (NGOs) have now become a permanent feature of the development landscape of The Gambia. Since the establishment of Catholic Relief Services (CRS) as a relief NGO in The Gambia, they can now be found in all areas of socio-economic development ranging from agriculture, health, education to human rights advocacy. NGO's are rendering valuable service to The Gambia.

Definition of NGO's

A simple definition of NGO's are agencies that operate independently outside the government administrative and management structures and are legally registered to undertake non-profit development, relief, religious or advocacy work. The major difference between NGOs and Community Based Organisations (CBOs) such as "Kafos" and "Compins" is that NGO's have to satisfy registration requirements which are established by Government, whilst CBOs do not have to formally register with government. The mode of operation of CBOs are determined by cultural and societal norms that have survived the test of time.

Another important difference between NGOs and CBO's is that NGOs are formal institutions with paid employees and their activities cover relatively large areas whilst Kafos are mostly informal, small and their activities restricted to one area in terms of scope and coverage.

Historical Evolution

The emergence of NGO's in The Gambia dates back to 1964 when Catholic Relief Services (CRS) was registered as a relief agency, bringing in food aid for the poor and during period of emergencies. By the late 1960's a number of national NGOs and international NGO's became operational in The Gambia. These include Freedom From Hunger Campaign (FFHC) and the Gambia Family Planning Association (GFPA). The GFPA was established in 1968. During the 1960's to the mid 1970's there was little growth in the NGO community in The Gambia. This period coincided with the dawn of political independence when national governments were expected to provide the basic needs of citizens.

The second phase is the mid 1970's to 1980. This period witnessed the establishment of international NGO's such as ActionAid The Gambia (AATG), Canadian University Services Overseas (CUSO) and CARITAS The Gambia. This period coincided with the sahelian drought, when The Gambia experienced serious shortfall in overall agricultural output. In 1975, the Government of The Gambia launched its first Five Year Plan for Socio-Economic Development, and embarked on wide ranging development activities, thereby posing as the only actor in the development arena.

The period from 1980 to present day saw the rapid growth of national NGOs established by local professionals, women's groups and by some international NGOs. Examples of national NGOs include the Gambia Food and Nutrition Association (GAFNA), Women In Service, Development, Organisation and Management (WISDOM) and Gambia Women's Finance Association (GWFA).

The establishment of The Association of Non-Governmental Organisations (TANGO) in 1983 was aimed at ensuring efficient coordination of NGO activities and development efforts. From the government side there is the Advisory Committee For The Co-ordination of NGOs (ACCNO). ACCNO's principal responsibility is to screen and register NGOs to ensure that their activities are in line with government development priorities and to act as liaison between NGOs and government.

Classifications of NGOs

Two groups of NGOs are operating in the development area of The Gambia. These are the international or foreign NGOs and the Gambian or local NGOs. The international NGOs are larger and better financially endowed. They have more qualified staff and the capacity to cater for their technical and management needs of their operations.

Local or Gambian NGOs have very little financial resources and largely depend on grant funding to implement projects and programmes. They have fewer qualified staff and their absorptive capacity to manage large projects is seriously constrained by lack of trained personnel even in instances when finance is readily available.

Trends in NGO Development: 1980 - 1994

A review of NGO activities in The Gambia would reveal an important trend from 1980 - 1994. This period witnessed an increase of development NGOs and at the same time the emergence of human rights and NGOs such as International Society For Human Rights (ISHR). A number of NGOs have been established catering for the needs of children, the visually handicapped and the aged.

The 1980's coincided with a decline in the economic fortunes of The Gambia in particular, and Africa in general. The standard of living of people were eroded and the debt burden was impeding any meaningful economic development. As a result of this situation, in 1985, the Government of The Gambia implemented an Economic Recovery Programme (ERP) under the supervision of the World Bank and the International Monetary Fund (IMF).

The ERP put in place macro-economic policy to revive the economy. At the same time, government was reducing its financial commitment in the social service sector such as health. A number of public institutions were privatised or cost recovery schemes introduced in the health and education sectors. The partial disengagement of government in this sector contributed to the emergence of NGOs.

The implementation of Structural Adjustment Programmes (SAPs) in Africa may have helped in temporarily addressing the debt burden experienced by African economies, but the social and economic plight of the majority of people who constitute the poor have not improved. The need for development with a human face became the concern of agencies such as the Economic Commission For Africa (ECA). An

increasing number of NGOs became interested in poverty alleviation as a means of reducing the negative impact of SAP. There was a lot of goodwill and funding available from donor agencies which were at the disposal of NGOs which had the capacity to implement poverty alleviation programmes.

From the mid 1980's to date NGOs have witnessed an increased access to funding locally. Due to their direct grassroots presence NGOs were regarded by Government and the international donor community as a vehicle for development and most Gambian Government projects and programmes had an in-built NGO component.

Projects such as the Women-In-Development Project (WID), the Village Trust Fund (VTF), the Agricultural and Natural Resources Project (ANR) - (now suspended), the Agricultural Services Project (ASP), amongst others, provided NGOs with access to funds mainly in the form of grants.

As a result of the good track record of some international and Gambian NGOs, The Gambian Government actively involved NGOs as key players in the implementation of the National Population Policy, The Gambia Environment Action Plan, Strategy for Poverty Alleviation and in the National Health Development Project.

The 1980s witnessed a change in development strategies of most NGOs. Donors began to place emphasis on people centred development programmes as opposed to the bureaucratic top-down approach. The need for popular participation in development became the order of the day. Alongside this new orientation in development

work, was the introduction of Participatory Rural Appraisal (PRA) methodology. A large number of donors were willing to support NGO's that adopted PRA methodology, as PRA was considered as an opportunity for rural communities to be actively involved in planning and implementing their own development activities.

The PRA concept introduced in the 1980s however began to find its roots in rural development work in The Gambia in the early 1990s when Action Aid The Gambia did a pioneering study on PRA in The Gambia. This resulted in the production of a manual: "*Sustaining Development Through Community Mobilization - A Case Study of Participatory Rural Appraisal in The Gambia*". At the same time other international NGOs like SCF/USA were gradually introducing PRA as a planning tool in Agriculture and Natural Resource Management projects.

With support from World Resource Institute (WRI), SCF/USA carried out PRAs in Upper Badibu as a result of which an ANR Project was developed and implemented. This leading role by AATG and SCF - USA led to many international and national NGOs adopt PRA in the planning and management of rural development projects across The Gambia.

Stable Environment for NGOs

The operating environment for NGOs in The Gambia has always been a very cordial and stable one. Individual NGOs and The Association of Non-Governmental Organisation (TANGO) are members of various forum established by Government to address sectoral development matters in particular and poverty alleviation in general.

NGOs are free to operate in any part of The Gambia without any form of restriction as long as the laws of the country were complied with. Due to the small geographical size of The Gambia, a number of NGOs tend to have a national coverage. Some other NGOs do have a focus coverage and concentrate on a particular division or district. Examples of the former are GFPA and GAFNA and the latter includes AATG and SCF-USA.

The popular areas of intervention of NGOs are in the areas of agriculture, health, education, environment, credit mobilisation, skills development and institution building. These activities have been the priority concerns of the government over the years and as such NGOs do play a truly complementary role in the development process.

In the light of the limited trained professionals in most NGOs in The Gambia (ActionAid The Gambia being an exception) NGOs continue to rely on staff from Government who are on secondment. Although this deprives government of its trained manpower, the net gain is that such personnel still serve the country and do work in a highly motivated and result oriented environment.

Potentials of NGOs

Since the majority of NGOs are development oriented, their activities do reach areas of the country where government services are lacking. The targeting of economically deprived regions and groups have helped in no small way in bringing these people into the development process. For instance, the construction of 51 Primary Schools by AATG in educationally disadvantage regions, have provided a vital service which is the basis for all Human Resources Development.

As a result of the government's diversiture plan under the Economic Recovery Programme a number of vital services such as tractor ploughing scheme have been curtailed. NGO's have moved in to fill in some of these gaps by providing farmers and rural communities with some of these services in a more efficient manner. The seed banking projects of Save the Children Fund - USA, Good seed Mission and AATG have helped to alleviate the seed deficit problems which farmers encounter annually.

Credit administration is a popular area of intervention by NGOs. This area provides rural communities with development finance, thus reducing their dependence on formal credit institutions. A number of successful credit recycling schemes have been implemented by NGOs such as VISACA, AATG, Gambia Women's Finance Association, and Gambia Rural Development Agency (GARDA) amongst others. The approaches to credit administration does vary amongst agencies but the overall goal is to generate adequate finance within rural communities for them to undertake their own development. The 'informal' credit systems been implemented by

NGO's has rich lessons which formal credit institutions such as banks can learn from.

Environmental protection and food security issues are two problem areas that has attracted the attention of NGOs. The rapid degradation of our natural resource base has had a negative effect on agriculture in particular and the national economy in general. Increasing attention and resources are been directed at reversing the trend of environmental destruction. An increasing number of NGOs are putting in place environmental impact assessment (EIA) measures as part of their programming interventions.

Through their extension programmes, a greater number of people are been exposed to simple and cost effective conservation techniques. A constant process of sensitization enables an increasing number of Gambians to realize the extent of environmental damage in the country. Through various programmes in the areas of agro-forestry, soil fertility management, rangeland and watershed management, NGOs and communities are jointly facing up to the challenges of environmental protection.

The intervention of NGOs in the area of food crops is aimed at alleviating food deficit situation within households. The focus of NGOs is to reduce the food deficit during the hungry season (the rainy season) when labour requirements on farms are high and available food is low. The tackling of food insecurity problems within household would go a long way in contributing towards the national desire of making The Gambia self-sufficient in its food requirements.

The majority of NGO interventions in The Gambia are focused at women who constitute about half of The Gambia in population. By so doing a large number of people are being brought into the development process. Women are now active partners in development, as their contributions are being felt in all facets of national development.

CONCLUSION

NGOs in The Gambia have very great potentials in the process of alleviating poverty in The Gambia. Their success would depend on how well they allow people to take the centre stage in the fight against poverty. No one agency is able or has the means to alleviate poverty on its own. A partnership has to be forged between all development actors. This partnership must be based on the principle of trust, dedication and transparency.

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Reflection on The Success of AATG Intervention in Sami District

Maama Maane

Introduction

The thrust of any Rural Development agency is to make a positive change in the quality of the lives of rural communities. This article looks at Sami district in Development Area 2 before and after AATG intervention.

Sami is a district situated in the Northern belt of The River Gambia within DA2, stretching from Manna village, the district headquarters and official residence of the head chief to Sami Omar Julla village. The Sandu and Sami districts are delineated by a (Bolong) river known as Sandu Bolong.

Before the intervention of AATG in this district, it was known as the most underdeveloped area in respect of any opportunity for development. Before the coming of AATG, Sami had only 2 primary schools located in Jarrumeh Koto and Karantaba. This district is one of the biggest districts in The Gambia with only

one health centre in Karantaba Wharf Town. Out of the two primary schools, the one in Karantaba was closed for almost ten years due to the reluctance of teachers to stay in the village because of its remoteness and lack of facilities.

With the intervention of AATG, significant improvement in development has emerged. AATG's approach to rural development was unique because it approached development holistically and in commensuration with people's choice to ensure sustainability.

In the period of AATG's intervention, the school in Karantaba was reopened. New primary schools were constructed in Kunting, Tabanani and Sami Pachonki. Support was extended to Jarumeh Koto and Karantaba Primary Schools.

In the education sector, there was

a significant change because of the establishment of the three schools. A good number of pupils have graduated from primary schools to both high and middle schools. Some of the pupils reached upper six level with good results while others have gone to graduate from Gambia College. The percentage of literacy levels (in western education) has increased.

Before the intervention, the villagers of Omar Jula had to walk a distance of 1.5 km to collect their daily water requirement from Sami Madina garden supported by AATG.

The nutritional status of the inhabitants of the area has improved significantly and the income level of the womens' group enhanced. AATG has established ten vegetable gardens all of which are functional all year round. During this period, the gardens in the district always

comes out in the first three positions during the annual competitions organised by AATG. As the nutritional status of the communities improves, there is a reduction in poor health and a corresponding increase in productivity.

The number of health posts has increased. About eight health posts established with Kunting post expanded and upgraded to accommodate MCH team from George Town while the only MCH team from Karantaba Wharf Town treks to the post in Sami Mandina to service other villages.

With the coming of AATG, the food production level in the district has increased to a level where there is a need for more improved storage facilities to ensure food security. In 1990, the district was able to supply about 100 tons of quality seeds to AATG when seed was very

scarce.

The income sector has improved with the establishment of extra buying points in Sami Pachonki, Demfai and Yorna which reduced over-crowding in Karantaba Wharf Town and Lamin Koto Seccos for groundnut producers. The district has one of the most economic and stable weekly *lumoos* (Market).

With the coming of AATG, adequate water supply was made available. The area has the highest water level in AATG's operation areas. With the improved water digging technology, the district was blessed with a sustainable water supply for both domestic and animal requirement.

The gender issue was also addressed. Women's groups organised themselves into formidable functional development and sustainable

groups to ensure and enhance sound social development.

The intervention of AATG has created an awareness in peoples political concepts which made the central government to be mindful of the needs and priorities of the district. This concern led to the development of the road network stretching from Lamin Koto - Sami Omar Jula across the stream to URD in the South.

AATG has made a significant development in its literacy programme. Literacy classes have been established in all the key villages in the district. The project teaches reading, using materials on women's legal rights and other aspects of equality. The classes help women to improve social relationships, and act more productively to eliminate the ever persisting poverty that continues to haunt the poor in rural Gambia.

There is a clear indication that AATG's development intervention has made an impact on the quality of life. More remains to be done, but at least, the people can build on their successes.

Mama Manneh
Agricultural Assistant
DA 3

DEVELOPMENT POLITICS IN AFRICA

❖ *Ousman Cham* ❖

The Past Enslaved Us, But The Future will Redeem Us

As the African continent has little to boast of the development of her capacity to challenge and contain the forces which militate against the overall development of her people, the need to open up the development debate to understand some if not all of the reasons for such "African failure" becomes increasingly important.

Some academics have often described Africa as the continent endowed with the world's greatest wealth of natural resources yet Africa continues to be labelled as the poorest continent on the face of the earth. These two scenerios are not only hard to reconçile but lead us to question why should this be so?.

Legacy of The Past

Perhaps a step backwards in history would provide an explanation of how Africa sets out to rediscover herself after the trauamatic experiences of the slave trade and the dark ages of colonialism.

Undoubtedly every historian will objectively conclude that the slave trade did more harm than good to Africa as it robbed Africa of her finest active labour force at the time and also sowed the seed of discord among kingdoms, clans, and tribes who continuously fought to gain control of the slave markets established by the European slave Merchants.

Has this legacy of rift, lack of trust and suspicion of each other continued to plague the African sense of unity for the creation of meaningful continental platform to engage the rest of the world on her own terms?. This is not being apologetic to the circumstances which led to African self rejection as beasts of burden, of inferior human beings, other such common languages of the slave age, rather it is an attempt to understand the relationship if any, between history and the current state of affairs in Africa.

After the slave trade (whose end had been brought about by the great emancipation theory as part of the "humanitarian" gesture of the North) came the scramble for Africa as the commodity of the "Great West" resulting to the partition of Africa into small and sometimes insignificant geographical enclaves with the seed of discord among kingdoms, clans, and tribes who continuously fought to gain control of the slave markets established by the slave Merchants of the North.

With artificial boundaries as nation states to be owned to serve the interests of the powerful countries of the West.

Again Africa became a divided continent and worst of all the colonailists strategically kept the Nation states apart through the

creation and funding of false economies of convenience to suit their purpose of being and remaining in control of both the people and the existing natural resources.

This strategy was organised around and accompanied by wanton asset stripping of the beleaguered continent. Diamond, gold, and other precious mineral mines were opened and exploited beyond recognition with African participation as labourers in the mining of the resources which belonged to them naturally, legally and morally.

Coupled to this was the successful imposition of the languages of the colonial masters, forcing Africans to think in the language of the master and mistress to shape the African thought process. The existing local African languages became secondary as the language of the colonial power assumed the status of being the lingua-franca of the nation states.

This strategic attack on all fronts created a complete dependency on the colonial powers. The missionaries, the schools, the systems of government were all designed in the image of the colonial home institutional arrangements without due regards to the realities of the African situation. Apparently the schools and indeed the entire colonial super structure produced over the years some African elites, but the arrangement of the existing colonial system was such that it predetermined their aspirations and hopes, - they became more of collaborators, boys and girls of the system than challengers to position and improve the African personality. Evidently Africa has more to lament and express regret than anything to celebrate about these two relationships with the outside world. Has the legacy of this negative

impact of the Africa's forceful marriage to the outside world continued to create a tendency of dependency on others to define, dictate and direct her future?

Independence and After

The emergence of the Nationalists, (the Kwame Nkrumahs, Julius Nyereres, Saikou Toures etc.) who fought for the political independence of Africa were more of unintended outcome of the colonial manipulation. They fought and won political independence in their respective Nation states but were unable to realise their dream of a united Africa.

The creation of the Organisation of African Unity and sub regional economic groupings are no testimony of the dream of these men as these institutions failed short of providing the effective platform to represent meaningfully the African interest in the international fora.

As a result, Africa won the battle for political independence but lost the war for economic independence. Factors contributing to this failure have both internal and external dimensions. Africa's relationship with the West cultivated a capitalist culture without the discipline associated with such culture. The interpretation of this culture for most Africans especially for those at the top is to get rich quick with little or no work.

The African Governments in the main did not only fail to provide the appropriate economic atmosphere but their tenure of office has always

been characterised by highly questionable governance with the majority of their people trapped in poverty. These Governments continue to pursue their domestic issues abroad and external issues at home, little wonder therefore that Africa has always been the victim of wrong and miscalculated bitter development prescriptions at enormous cost to her people especially the most vulnerable groups.

The Economic Reform Programmes and the Economic Structural Adjustment Programmes were all designed and forced down the throats of Africans. These were prescribed to cure the ailing economies of the continent but instead they put the economies in the hands of the powerful market forces with enormous social cost to the poor.

The strategy of privatising Africa designed by the *Development Merchants of the North* is yet to have its positive impact felt by the majority of the people.

Apparently, Africa borrowed too much money over the years and the amount of debt burden is ironically dragging her into negotiating for more debt. *It would appear that the continent through debt has been obligated or sold to the international money lenders.* The question is who actually own Africa?

Who Pioneers Development?

The development merchants continue to argue that there have been visible signs of success of their prescribed structural adjustment

programmes in Africa. These successes are official successes while in reality the economic hopes are growing weaker and weaker for the majority. It becomes increasingly clear that economic reforms by themselves are unlikely to trigger economic growth and economic growth is not economic development. These dissatisfactions and the unfair sharing and access to resources find their expressions in the numerous senseless mayhem in tribal wars, ethnic cleansing punctuated with countless military coup detats. The results have been more hardship for the people.

The development landscape in Africa, could be described as an ARENA characterised by unhygienic competition with little positive impact on the life conditions of the majority of civil society. The key participants in the arena are national governments, the business community, the NGO community, the academic community, The donor community and the people themselves. The relationship between these actors is more chaotic than harmonious as they continue to compete to control either the existing financial resources or the disadvantaged groups in civil society.

As we move into the 21st century the discovered shortfall of the national governments centralised mechanisms to properly address problems affecting the majority of the people especially the poor have fuelled the rapid growth of NGOs as the Third Sector with an alternative development approach capable of reaching the poor.

Most members of the donor community, both bilateral and multilateral continue to focus their attention in providing development aid to these NGOs. But as the 21st century is drawing to a close, the NGOs

are yet to show any meaningful wider impact of their work on the lives of the people. Little success stories have been registered by NGOs here and there, but we are yet to celebrate their successes on a grand scale. Besides most NGOs work with the micro without paying attention to the relationships between the macro and the micro. An understanding of these relationships is germane to the meaningful attack on structural poverty on all fronts.

Although Governments, as actors in the development arena have both the material and mental resources with the appropriate networks, their centralised planning and top-down approach to development yielded little results. Also Government policies mostly mirror the interests of outsiders and their priorities are usually away from the reality.

Usually in the development discourse the business community is forgotten. Perhaps their drive towards profit making is blinding people to the fact that their actions impact on civil society at every level. Evidently the effects of economic policies emanating from market dominated economies and the commercial sectors influence on macro economic policies in any given country could not be dismissed from the development debate.

Another participant in the development arena is the donor community. This actor has the resource power to engage and influence other actors. Undoubtedly Africa has her fair share of the distribution of international aid money. Prior to the end of the cold war, the opposing super powers have competed to pay for African support of their interests. With the end of the cold war, Africa is losing the attention

of the super powers in favour of their next door neighbours, Eastern Europe. All these are signalling to Africa to get her act together and be as self reliant as possible. The message is that Africa is being abandoned and she must face the reality of standing firmly on her own.

Intellectual Input

The participation of the Academic community in the development debate have been in most cases isolated from the efforts of other actors in the development arena. The intellectual discussions are mostly theoretical in nature and are difficult to translate into concrete actions on the ground. The development of appropriate technology has not progressed meaningfully as National Governments paid little attention to the advancement of scientific research. Institutions of higher learning suffer from lack of support in the basic needs required to enhance conducive academic environment. Not only learning suffered but also the transformation of scientific thought into usable ideas for the common good suffered from neglect.

The intellectuals find themselves far removed from where the actions usually are needed. Africa continues to be more of listeners as Academic freedom is inhibited by the powers that be resulting into limited intellectual impact on the development landscape. Technologies developed elsewhere found their markets in the continent. As net importers of foreign technology African scientific research continue to remain in it's sleepy mood.

The People

The greatest resource Africa can boast of is her people which are the first and should be the greatest actors in the development arena. But what type of governance are these people subjected to by their very brothers and sisters? The most disadvantaged and vulnerable groups in civil society whose voice could hardly be heard beyond the threshold of their immediate environment continue to struggle for survival against all odds. These groups continue to be the subject of advocacy of other actors but the reality has been each actor benefits at their expense and they remained to be the greatest losers in the competition. The price they pay is lack of self confidence, being fatalistic with the damaging consequence of dependency on outside resources. The vast wealth of indigenous knowledge in Africa has not been given it's due value therefore it's contribution to the scientific and academic takeoff remain insignificant.

The shortcomings of the African Governments as the vehicle for progressive change and the need for serious consideration of overall economic efficiency has brought about the unprecedented increase in the number of development actors in the arena. Also it is evidently clear that it is increasingly difficult for civil society to hold national governments accountable and responsible for their actions and make demands to condition their policies and programmes to meet wider societal needs and priorities on a sustainable basis.

These shortcomings cannot in any way explain away the responsibility and the role of the Governments in addressing the socio-economic

and political issues at both the macro and the micro levels to improve living conditions. In view of this therefore, no development actor can afford to ignore the Governments and their machinery. Governments must remain responsible in providing an enabling development environment and such partnership support that the efforts of other actors become complementary. The development actors must build a sense of harmony by working together as partners in the provision of appropriate support for sustainable development. The greater the positive impact of the development arena on overall development in Africa the greater the chances of reversing for good the general trend of affairs in the continent. Peace and tranquility must prevail for meaningful development to take off. Africa and her people must wake up and stop limping towards development. *Organise, Dont Agonise!*

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Chapter Two



Poverty Alleviation Initiatives



From Grant To Credit: AATG's Group Revolving Funds (GRF)

❖ Malamin Sonko ❖

Background

AATG began its involvement in credit in the early 1980's. At that time AATG was working with small farmers organised around group production activities such as a group farm. A women's garden or a beekeeping group. Initially AATG had given these groups material inputs such as seeds, fertiliser, fencing etc on a grant basis. This hand-out approach was questioned by AATG itself. Consequently, providing inputs to groups on the basis that they would be repaid, was started.

Until 1987 the scale of input provision was relatively small eg D254,000 in total for the years 1985 and 1986. Before 1987 the philosophy of the "credit" activity was simply to provide a rational distribution of inputs by ensuring that those who received inputs repaid their value and that money could help finance further inputs. Most "loans" continue to be groups and no interest or administrative charge was made to "borrowers". Because the main emphasis was and always

had been on input distribution the collection of loans was given lower priority and repayment rates were hardly seen as a key indicator of programme success.

As the scale of the fund grew it became clear that AATG had to develop a more coherent strategy for its credit activities. Size was one factor requiring a re-assessment of the credit programme but even more pressing was the issue of long term programme sustainability. Sustainability demanded that the agency develop a mechanism by which communities could organise themselves and finance their productive requirements as well as general development activities after AATG's eventual withdrawal.

The Philosophy of Group Revolving Funds

In addressing the issues of sustainable input supply and long term development finance AATG had three choices:

Work with an established credit institution to establish links between the AATG target communities and the institution developing its own autonomous credit administration, or work to establish independent community institutions.

The second option of an autonomous AATG sponsored credit institution was rejected. AATG has a mission to make itself dispensable not to establish permanent institution. It does not enjoy the legal standing to embark on such an exercise.

AATG chose the third option of strengthening village level institutions. This decision does not reflect a rejection of established credit

institutions but it is indicative of AATG's philosophy of empowering the poor. As an NGO dedicated to grass roots development AATG wished to place emphasis on the community itself developing its own capacity to administer funds. The decision was taken to establish village level Group Revolving Funds (GRF's) which would be both self sustaining and also enhance the communities capacity to access and administer credit and grants from external sources including the established credit institutions.

Group Organisation

The community forms a GRF by organising itself into cells of between 15 to 20 members representing households (*dabada's*). Cell leaders are chosen who in turn form a Group Executive Committee of the whole group. Those members of the community who wish to become members of the cell are required to pay a membership fee (currently a minimum of D10.00 for member) and to make regular small contributions (current minimum D12.00 per member per annum).

Requests for loans from the group and the collection of repayments and membership contributions are dealt with initially by the cell and then referred to the Group Executive Committee. The cell is treated as a unit within the group and the eligibility of a cell member for a loan depends on the contribution and repayment record of the cell as a whole. Hence there is peer pressure within the cell for all members of that cell to fulfil their duties. Cell members are eligible for loans by rotation according to the performance for their cell and the general financial situation of the group.

Finance

AATG provides capital to the groups in the form of productive (mainly agricultural) inputs at purchase cost but excluding administrative cost. This represents a grant to the group since no capital is repayable to AATG once it has been given to the groups.

These inputs are lent to individual cell members and sometimes sub-groups within the GRF. The intention is that besides repayment of the principal, borrowers should also pay a real but not exorbitant rate of interest in order to maintain the real value of the fund. However, to date the initial emphasis has been upon repayment of the principal as a basic requisite of group maturity rather than on earning a reasonable rate of return.

As loans are repaid by borrowers this money is used to finance the purchase of new inputs for new onward lending. In addition a small proportion of repayments, at present 10%, is set aside for small cash loans to cover emergencies and rainy season illiquidity. Dependent on the level of recycling (repayment of loans by group members) AATG may provide additional new capital in the form of inputs.

Group Decision Making

Beside the provision of new capital, AATG provides field staff to act in an advisory capacity to the groups. AATG Agricultural Assistants (AA's) are required to attend the Group Executive Committee meetings of all the groups in their extension circle. Their role is not to dictate decisions but rather to highlight alternative courses of action

and provide constructive criticism of group decisions. AATG has a clear policy not to put new capital into groups which lack the discipline to recycle their loans.

ActionAid has a duty to explain such policies. AA is also expected to assist the group in vetting loan applications by encouraging the group to realistically assess the capability of its members. The AA may also suggest possible strategies for recovering loans from delinquent members to service particular loans. All these roles are acceptable within the current framework of AATG's relationship with the groups but all such interventions must be on the level of advice not dictation. The primary purpose of AATG is to assist the groups to develop their own maturity and this involves learning by mistakes. It also involves accepting the possibility that some groups may refuse advice and as a result fail, this, though in itself regrettable, may be the best lesson to new groups.

Custody of Funds

When the groups collect repayments these are handed over to the AATG representative, usually the AA's. Some of the larger groups have their own bank accounts to which the money can be transferred while others retain their funds with AATG. The money in both cases earns interest at commercial rates. For the mature and larger groups part of the repayment may be kept as petty cash within the village to provide the kind of smaller loans mentioned above. For newer and smaller groups all the funds are banked by AATG.

Whatever the method of banking the group owns all funds repaid by its members. AATG may not withhold funds from a group though obviously a decision to use funds in a way contrary to the growth objective of the fund will in AATG distancing itself from a group, and refusing new capital.

Overall Objective

It should be clear from the above that AATG does not run a credit system. If it is involved in the credit system at all it is a donor of capital to the groups each of which is a micro credit institution in its own right. As with all donors AATG has only two means of obtaining its objectives. One is advice and training of the groups and the other is to use withdrawal of its support as a deterrent. This is not a recipe for a credit system with 100% rate of recovery. Our objective is that a large proportion of the group involved in the scheme will learn the skills of self discipline which is one of the key tools to development.

Transitional Problem

As explained above the AATG Group Revolving Fund (GRF) programme developed out of a pre-existing and loosely organised credit activity. There was no definite conclusion of the old system that and moved to the new. Existing groups were given orientation but old loans were simply carried forward. On reflection, this was probably a mistake because it led to problems of comprehension of the new system by both groups and the staff. It might have been

better to have insisted on a more formal end to the old system and a transfer to the new system only when new groups had seriously addressed their arrears. *The transitional problems that have arisen are discussed below.*

Fund Ownership and Responsibility

Some groups failed to believe that what was repaid by members remained the property of the group. They continued to view the scheme as an external credit system which was simply "softer" than others and therefore deserved less priority in repayment. This reduced in some groups the extent and severity of peer pressure on non-payers. AATG to overcome this has to demonstrate clearly that the groups do own what has been repaid but at the same time make it clear that AATG will not provide any new group capital unless repayments within the group are fully up to date.

Loan Appraisal

The field staff implementing this project were largely Agricultural Extensionists (AE's) many of them engaged during the old system. This orientation has been towards maximising the volume of inputs distributed as constrained by the external budget. The advent of autonomous groups responsible for producing their own requests for new inputs led some AE's to consider their responsibility for the appraisal of requests diminished. It has been a hard struggle to retrain some of them to understand their role in training groups in realistically appraising the groups capacity to handle a given volume or type of credit. While the AE remains the direct link between AATG and the

groups we have found it necessary to recruit specialists to provide support training and critical analysis of the AE - group interaction.

Group Structure/Leadership

In as much as the GRF programme inherited pre-existing groups it also inherited the existing structure and leadership. This status quo was established before the agency started to lay strong emphasis on the group membership's own commitment to the group. There has been no strict system of membership fees, regular contributions, cell member registration etc. and credit had been free to the group.

This led some groups to passively tolerate poor leaders and loose organisations. To effect a change in attitudes has proven a more difficult process, than initially envisaged and there are a few groups where AATG may be forced to withdraw because interested group members are unable to overcome the inherited apathy of the general membership.

The problems as stated above have been exacerbated by the history of the agency. They are much rarer in new groups formed since the GRF programme started though they cannot be discounted entirely in the case of new groups. In running such a scheme, the care which must be taken in initially forming groups should never be short cut and the groups commitment of its own resources in a key element in ensuring success.

Literacy and Documentation

The administration by the group of their loan portfolio is undoubtedly hampered by illiteracy. Members are not always sure of the importance of a document which they sign and group committee members often find difficulty in keeping records of loans, contributions etc, which are due. As the scale of the funds increases so does the field staff complexity of record keeping. AATG plays a key role in training in this respect but has been recognised by the agency that, without enhancing basic literacy levels within the community the sustainability of funds will be put in jeopardy. As a result AATG has started an adult literacy programme in some parts of its target areas and plans to expand this greatly over the next couple of years.

Conflicting Activities of other Agencies

Problems have arisen where other agencies are active in credit disbursement and/or input distribution in this same communities where AATG has established GRF's. In some cases the group is faced with free inputs, no strings attached, in contrast to the strict group discipline required by AATG for it to continue its support. This clash has been at its most severe in old groups with a low comprehension of fund ownership as discussed in earlier on. Groups have for sometime seen the free hand out as a preferable alternative rather than having the maturity to incorporate these inputs into the fund to generate new capital.

At the other end of the spectrum group members may be receiving credit from an institution which will use such measures as seizure of property to secure repayment of their debts. There is nothing wrong with the other institutions in this respect. Their strategies are correct

in relation to the rights of their shareholders or general membership. Clearly, the group member will prioritise repayment to the external institution in this case and will hope for clemency from the group itself if he or she is over indebted.

The issue in this case is not that AATG GRF's should not be exposed to external credit institutions that would be anti-developmental but that at this delicate early stage in their own process of maturation, the groups, AATG and the institutions involved should try to co-ordinate better to prevent unwittingly overburdening the poor farmer with obligations.

While the general rate of inflation for The Gambia is reported to have been 8.2% in 1989 we have seen an increase averaging approximately 40% in the cost of agricultural inputs (mostly imported from Europe or Senegal). With the exception of fertiliser there is an absence of information regarding the break, even prices for many inputs e.g. animal traction equipment. This means that our staff have to rely heavily on the farmers' own good sense in evaluating the profitability of a proposed investment. More rigorous analysis of the cost effectiveness of its input package.

At the same time it is impossible to ignore the escalation of input prices. Some, such as fertiliser, are relatively uncontrollable. Others, such as implements, may be brought down if there is more local competition. In that respect AATG is hoping to promote more local small scale producers of agricultural implements through a skills training and outreach programme with local craftsmen. A recent internal review of our GRF programme has recommended not only

that we promote The Gambia producers but that we encourage group members to take an active part in identifying local producer as an essential part of developing self sufficiency within the credit group.

Low Producer Prices/Marketing Difficulties

Liberalisation of the market is undoubtedly beneficial to the producer but at the same time there needs to be adequate application of the commercial law. This year many purchasers of oil seeds paid their suppliers very late and some purchasers absconded without making payment at all. Such episodes bring into disrepute the liberalisation of the marketing procedures for crops and certainly liberalisation should not mean an absence of redress for the wronged party in a commercial transaction.

Banking

We have found that the sense of ownership and responsibility for funds has been greatly enhanced by a group establishing its own bank account. At present we insist on AATG retaining a second signature on the account as a precaution against immature actions. This will eventually be relinquished as groups prove their maturity.

However, it has been disappointing to find that in a large number of bank branch managers have been reluctant to provide AATG with statements of the group's account despite our signatory status.

Conclusions

The GRF Programme is still relatively new. We have been working with some groups for three years using this approach but for the majority it is the first or second year of their participation. As described above we cannot say that this state has not been without difficulties but we do believe that there are very positive developments in many of the groups. It will take, we expect, six - seven years intensive interaction and training to develop the maturity which will guarantee sustainability. This makes the activity long term in nature and it is really too early to judge the programme's success.

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Empowerment Through Village Savings and Credit Associations: in The Gambia

❖ Dr Ebriamah Sall ❖

It is now generally agreed that development should go along with empowerment. But of what relevance could the notion of empowerment be in a discussion on savings and credit in the rural areas?

Empowerment

Empowerment is about gaining power. The notion is akin to what Tade Akin Aina (*Development Theory and Africa's Lost Decade*) refers to as “the possession of the capacity to influence and direct one’s life through the gaining of greater access to and control over resources that are central to ones reproduction”. Access to new skills such as literacy, control of local councils through election, or involvement in direct productive activities that transform ones individual or collective position in relation to others, are all different ways of gaining power, at least at the micro level. This is particularly true for the poor and vulnerable groups, which include most women in rural Gambia.

In a market economy, access to credit is definitely a way to eventually gain power since credit gives, if not the right, at least the possibility of entitlement to and control over resources.

The poor are unable to invest more in their on-going activities and, least still, to invest in new ones for want of the necessary financial resources, skills and supportive services. The availability of appropriate credit facilities could help in making a difference. That is why the famous Bangladesh Professor of Economics, Muhammad Yunus, founder of the *Grameen Bank*, considers what he calls “the right to credit” as a fundamental human right as far as the poor are concerned. And this is where the experience of the VISACA becomes relevant.

What Are VISACAS?

VISACAs are village-based associations which mobilise and secure the savings of their members with the objective of using these savings as the main internal financial resources for the economic development of their village.

To save is to sacrifice a bit of what one has now for future development. It means planning for the future, an expression of a desire to live a better and a more stable life. It is therefore an exercise in confidence building. But how can the poor, who already find it difficult to survive today, think of saving for tomorrow? Could they be expected to make the (re)organisation of their individual and collective lives required for that? The “secret” of the matter is probably in the survival skills of the poor, in the desire (that is in all

human beings) to live better lives, and in the incentives and support that organisations like their VISACA and others provide them. Depositors receive interest on their savings. The latter are given out as interest-bearing loans to those who need to finance income-generating activities such as farming, vegetable gardening, cottage industries and petty trade.

Village Banks

All transactions in VISACAs are simplified so as to enable the predominantly illiterate rural population to manage their own village "Banks", the rules and regulation governing the Bank are set during village general meetings, where cashiers and management committee members are also selected before the Bank starts operations. Cashiers are trained to do the recording of all transactions and to balance their books at the end of each banking day (once or twice a week). The book-keeping system in use is a modern, though simplified, single-entry system.

Women constitute half of the management Committee often ten to twelve, whose job is to sensitise, assess loan applications and decide on who and what activities to finance, and do the follow-up and recovery of loans. The bank building is situated in the heart of the village and it has a strong room where the safe is kept.

In The Beginning

The VISACA Project, under the Ministry of Agriculture, started in the Jahally-Pacharr area in 1988, with the objective of re-cycling

cash incomes of rice growers involved in the Jahally-Pacharr Rice Project so as to enhance crop production and encourage diversification. The project was sponsored by the German Government while Centre International Pour le Development et la Recherche (CIDR)- a French NGO, provided the technical assistance.

Six VISACAs were opened during the pilot phase, which ended in June 1992. Three more were to be opened in 1993 and three in 1994, all in the Jahally-Pacharr area. A Centre for the Promotion of VISACAs (through training, back stopping and action-research) was created in 1992 to facilitate the replication of VISACAs in other parts of The Gambia by NGOs and other institutions interested in doing so. For instance, the European Development Fund, (whose staff was trained by the Centre last year) is now replicating VISACAs in the Western Division; and three other NGOs (AFET, FORUT and FFHC/Women's Rice Project) have their staff being trained by the Centre.

The June 1993 monitoring tables indicate that the total membership of the six VISACAs of Jahally-Pacharr then was 1850, 51% of whom were women. Savings mobilised during the first part of 1993 amounted to D310,160 whilst loans given out during the same period totalled D211,959. Repayment rates, which have been high since the commencement of the loan activity in 1988, is generally between 98% and 100%.

The significance of these figures is not so much in their size, but in the fact that VISACAs are owned and managed by villagers themselves, and they are sustainable.

VISACA officials are "ordinary" villagers whose level of literacy at the time they began to work as cashiers and management committee members was not higher than the level that the adult literacy classes they attend had enabled them to reach. As volunteers, cashiers receive only very small cash payments as incentives derived from the profit made by the VISACA. The precise amounts are determined by the general assembly of members at the end of each year.

Targeting

Women receive about 51% of the total number of loans given out and 40% of the total amount disbursed. For them, the VISACA is both a way to get part of their cash income "out of reach" and in security in the face of the temptations from their husbands, and a more neutral source of credit. VISACA loans enable women to earn a bit more from their "*Kamanago*" (personal) farms, from the petty trade and/or from other activities. Involvement in income-generating activities can therefore provide women with income that can enhance, and even guarantee their economic independence.

A similar thing could also be said about the men who are very poor. Traditional lending rates are, more often than not, very high, sometimes reaching several hundred percent per annum. The comparative advantage of the VISACAs is therefore quite obvious here, since they are both closer - in every sense of the word - and more accessible, in terms of the cost of their services, to the poorest of society than the ordinary commercial banks and development banks, as well as most of the traditional systems (with a few exceptions such as the *oususus*).

In most cases, the poorest do not have to save with the VISACA before getting their first loan; the only thing is to pay a small membership fee.

A VISACA is an organisation of village communities for their own self-supportive development, which external agencies such as ActionAid should find easier to assist in managing their own affairs. The main input of the VISACA Project is in fact not so much in the provision of the building materials and safe required for the Bank, but in the form of the training and backstopping given to the villages and their elected officials.

Handicaps

There are, however, several problems. Apart from those emanating from the global economic and policy environment, there are also the high rates of illiteracy of general membership, the gender biases in our society which find their way right into the VISACAs (for instance, subjecting the granting of loans to married women to the approval of their husbands that some VISACAs have made a rule), the intricacies of the caste system, the fact that the whole concept of VISACA is new to the villagers whilst poverty is so deeply rooted that it will take a long time for the poor to overcome all the obstacles in their way.

For instance, we all know that collateralized credit is conservative as regards the social inequalities of which the powerless are victims: you cannot borrow more than what your already acquired assets can cover, which means that the more you already have, the more you can borrow, and the more investments you can make.

The solution may be partly in group-based credit systems, which the VISACAs are, except that the size of the group and its heterogeneity may sometimes make the social pressure too mild to be effective.

However, the significant achievement is to make poor and powerless men and women in VISACA villages see for themselves that poverty is not necessarily a hopeless and helpless state, and that the skills they have developed could be used, with some assistance, to improve the quality of life.

VISACAs therefore seem to offer an indication of a possible beginning of a way out of the poverty trap and the captivity of personalised dependency. After all, empowerment begins with availability of alternatives and the possibility to choose, both of which are central in terms of democracy and development.

Dr. Ebrima Sall was the Project Manager for the VISACA project based in Brikama Ba. He now works for the Council for Development of Scientific Research in Africa (CODESRIA) as Coordinator of the Academic Freedom Project.

Environmental Profile of AATG's Rural Development Areas

❖ Falie Baldeh ❖

Environmental degradation which is now a major world-wide concern, has been identified by AATG as one of the inter-linking causes of poverty in The Gambia. Over the last 15 years, AATG has been developing policies to assess environmental degradation as part of the overall poverty alleviation strategy. In this article, Falie Baldeh, AATG's Environmental Specialist, looks at the environmental profile of our Rural Development Areas.

ActionAid The Gambia is engaged in rural development work in the Lower River Division (LRD) and all the districts in MacCarthy Island Division (MID) except Lower Saloum and the Niaminas. The area covers about 2500 kilometre square, with a population density of about 79 persons per kilometre square predominated by small farmers. Groundnuts, sorghum, maize, millet and rice are the principal crops, whose performance was affected by successive years of drought over the last decade. Cotton and irrigated rice projects are common in MID but, despite substantial government subvention to small holders,

production still remains unchanged. Both dry and wet season vegetable growing is an important income generating activity for women, but these schemes are only marginally profitable.

Livestock husbandry is a traditional system, which is characterised by the invasion of vectors (particularly tsetsefly) and a free range system depending on the rangelands and natural and man made water points. These uncontrolled animals wander over wide expanses in search of feed (which is particularly difficult to come by during dry season) and in the process they loose so much water through evaporation which they try to replace from the the scanty water sources like accidental ponds, lakes etc.

The cattle population is nearly 163,958 and there are about 91,653 small ruminants (sheep and goats). Fishing is an important activity for food and cash income in communities along the river. However, potentials for the trade are not fully explored due to inadequate production inputs. Artisanal households are constrained by poor technical skills (in both fishing and processing), transportation difficulties and the low purchasing powers impede further investment in fishing. Hence, increased hand-labour economy and the mechanised production systems impact on the natural resource base leaving a fragile environment in the area.

The effects of the depleting land resources are manifested by drought and the declining trend of agricultural productivity, making it difficult to feed the growing population. Even though rainfed arable agriculture is the main opportunity for employment in the area, this is no longer attractive due to climatic reasons. Resource poor farmers

Environmental Profile of AATG's Development Areas

therefore have little opportunity for increasing production thus increasing their dependency on food-aid. But an assessment of the natural resource base reveals that the degrading environmental conditions reinforce these circumstances.

Topography

The topography in the area is generally dominated by the sweep of the River Gambia, plateau (encouraging water erosion) and the escarpment (with gullies caused by water erosion). The upper slopes are 60 metres above sea level.

Elevated terraces extend along the edge of the river and tributary valleys to higher level with a mean elevation of +1.75 metres G.D. (above Gambia Datum).

Alluvial areas of MID develop sites of pronounced micro-relief with steep-sided mounds of about 30 cm amplitude. The mean elevation of inter-tidal zones is +1.3 metres G.D. Inland of these are low terraces intersected by shallow tidal channels characterised by swamps. The inter-tidal areas of Lower River Division are with micro-topography of creek levees, raised flats and back swamps with a mean elevation of +1.4 metres G.D.

Landforms And Vegetation

Six landform units and their associated vegetation are readily identifiable within the area.

Environmental Profile

- Plateau, scarp slopes and valley heads characterised by Tallo, Black Plum, Custard Apple, etc. These species are common on shallow and drought stricken soils.
- Foot-slopes and upper slopes of inter-flues characterised by widely scattered drought resistant tree species such as Baobab, Acacia Albida, (Thorn Trees), China Date, Locust Beans, Wild Mango, etc.
- Tributary valley and edge of River Gambia characterised by riparian thickets, fringing woodland and scattered tree savannah *Mitragyna-Acacia*. Other SSP include *Khaya* and *Datarium Senegalensis*.
- River flood-plains and low lying river flood-plains of MID characterised by herbaceous vegetation and scattered oil palms and some palm trees which are normally associated with imperfectly drained soils.
- River flood-plain and low lying river flood-plains subjected to wet season flooding in LRD covered with grasses and herbs. Commonly found are tall growing communities of *Pharagmites Karka* "wa", species associated with poorly drained saline soils.
- Low-lying mangrove swamps and 'barren' flats covered mainly by mangroves which are common on saline water course and saline soils. The sulphate soils are characterised by dead mangroves and sparse vegetation.

Natural Woodlands

The forest cover can be categorised as open forest with less than 100 stems per hectare, tree and shrubs savannah and mangrove forest. The tree and shrub savannah are most threatened by deforestation and subsequent desertification.

The intensified human activities in farming and fuel-wood collection and, bush fires have taken a heavy toll on the woodland resources. The climate reinforces man-made annual fires through the woodlands, destroying fire-sensitive trees and reducing fire resistant species.

Rangelands

The rangelands are the “feeding baskets” for livestock. The utilisation has always been communal and the misuse has been nobody’s concern. Thus, the grazing areas are put under pressure due to high stocking densities causing land degradation. Drought affected these rangelands causing poor vegetative growth and grass regeneration, poor reseeding which, combined with long and hot dry seasons, reduces the nutritive value of feeds. Thus, loss of weight in livestock aggravates environmentally communicable diseases exacerbating high livestock mortality in the area.

The River Gambia

The river is an important physical feature with potentials for irrigation depending on the seasonal flow and its salinity. Salinity begins to increase in Lower River Division from January, and tidal rice growing is only possible from September. The river water remains fresh in MID. However, fresh water inflow is very low from December onwards, and from February, inflow does not match evaporation losses from the surface. Hence, the river water can only be used in its natural conditions for minor irrigation projects.

Any attempt for major dry season irrigation projects requiring significant quantities of water will lead to incursion of saline water up stream and on potential farm lands. The river contains diverse ecosystems especially at the western end of the Lower River Division. It accounts for all the available sea food (e.g. fish, shrimps, etc.) in the area.

A large number of the local population obtain more than 50% of their total animal protein intake from fish. In addition, other riverine ecosystems are vital to human kind; for instance 40% of the population in the area depend on mangroves for roofing. While human activities intensify in the riverine areas, the open river continues to receive discharges from its tributaries laden with sediment from upland erosion as well as domestic effluent. The sediment and other pollutants stifle plankton damaging the coral reefs.

The Climate

Short rainy season (July to September) which is of erratic rainfall, averages to 630 mm. Annual rainfalls are extremely variable with a declining trend showing persisting drought over the last decade. This, therefore, falls short of the minimum moisture required for crop growth, hence inhibiting performance.

A mean air temperature of 38°C with distinct hot periods during the dry season and soil temperatures ranging from 24°C to 32°C at 30cm and 26°C to 32°C at the depth 120cm. Both directly affect crop growth and yields.

Mean temperature of 38°C sunshine hours ranging from 8 to 9½ and an average pan evaporation of 6.8mm per day during the rainy season leads to high Crop Water Requirements. The mean evaporation, which exceeds available moisture from precipitation almost throughout the year, commands high crop dependency on soil water reserves.

Soils

Soils in the area are of three broad types which can be categorised by depth and drainage.

- ❖ Soils on the foot-slopes and the upper slopes of interflues are deep and moderately well drained loamy sand over sandy clay loam.

- ❖ Shallow and well drained sandy soils on the plateau and sharp slopes with rooting depths generally restricted by iron gravel layers. Such soils are susceptible to erosion causing losses in overall productivity by selectively removing the finer and more relevant nutrients from the soil surface. The physical effects (crusting, compaction and limited rooting depth, increased strength, excessive leaching with low water holding capacity, etc.) are evident as soils become increasingly susceptible to erosion in the marginal lands.
- ❖ Soils of the flood-plains range from poorly to imperfectly drained, ripe to practically unripe; mostly clay with layers and levees of coarse sand and silt loam. Salinisation in the low-lying areas of Lower River Division leads to the development of potential acid sulphate, acid sulphate and sodic soils. The salts may originate from shallow water-table in the low lands and accumulate in the upper soil layers or through the lateral movement of salty water from River Gambia into the basins with high river tide. Such soils contribute to tree mortality and inhibit plant growth and yields.

Biological Diversity

Population pressure, traditional production systems and deforestation causing land resources depletion and degradation threatened the biodiversity in the area. There is no precise estimate of the number of species in the major habitats that have been lost but it is believed that 70 - 80% of the total biological diversity are no longer in the area.

And the remaining wildlife are at risk of extinction during the next 50 years with serious implication for human life. The loss of biological diversity in the area is caused by habitat loss due to frequent forest fires, successive drought over the last 10 years, extensive agriculture (as we clear for large rice irrigation schemes in MID) road construction and the dry up of lakes and wetlands.

The loss of the wildlife species accelerated from the beginning of the century. The elephant which used to be our national emblem was last seen in 1903. Other species such as the Buffalo, Yellow-Backed Duiker, Buffon Kob, Korrigum Hartebeest and Chimpanzee have long disappeared from the area. The Lion, Topi, the roe Antelope, the River Hog, the Waterbuck, Bubal Hartebeest, the West African Manatee and the Sitatuga are all rare and nearing extinction. In recognition of the threat facing the biodiversity in the area as well as the country as a whole, the Government of The Gambia is taking positive measures in the protection of the remaining wildlife species by establishing protected natural habits, promoting mass education in conservation and general environmental issues as well as the enactment of the Wildlife Conservation Act, 1977.

Deforestation

The increasing need for fuel-wood in the area shows the rate of disappearance of natural woodlands; which in fact, is accelerated by the unfavourable climatic conditions, thus, resulting to high tree mortality rates and imbalances within the woodlands; leaving the ecosystem on the edge of the precipice.

Over 95% of the domestic energy requirements in the area are met from fuelwood and per capita consumption rate is estimated at 0.88 m³ per year in the villages. The rate of deforestation in the area can be estimated at 290 hectares per year. And it is the major contributor to soil erosion.

Pollution

Pollutants such as dust and domestic waste are responsible for air and water borne diseases. Contamination of open wells and other water bodies through indiscriminate disposal of solid and liquid waste such as livestock droppings, wash-in excreta and direct horizontal flow of polluted water from nearby latrines are major threats to public health and sanitation. Stagnant water in ditches and thrown away containers are breeding grounds for disease vectors (e.g. mosquitoes).

Also, indiscriminate disposal of household waste to choke in refuse disposal heaps at nearby open grounds favours the growth of algae and fungi. Uncovered food, bad practices and handling potable water in unhygienic conditions increase the risks of health hazards.

Odour emanating from badly constructed pit latrines, pools of stagnant water and refuse heaps exacerbate the spread of air borne diseases in the area.

Poor environmental sanitation practices and facilities vis-a-vis the low level of awareness among the communities about related health problems are main causes of preventable environmental communicable diseases.

AATG Conservation Strategies

ActionAid The Gambia development work in the area emphasised natural resource conservation to safeguard the environment. Soil and water conservation is the major activity with the villagers. The Environmental Consultant contracted in 1992 helped to put together a comprehensive strategy for AATG. The agency has started projects in agro-forestry, fuel-efficient stoves and household orchard development. The main thrust of the development work is to improve the human resource base (their awareness and commitment) in order to have an impact on restoring and sustaining the natural resource base. The focus therefore is mass education on environmental issues and community awareness raising and training in simple conservation techniques. The agency will reaffirm its commitment in its advocacy role to enable the communities to take control and assume responsibility of managing and sustaining their own environment, thus creating the necessary linkages to move the overall development forward.

Falie Baldeh is the Senior Programme Manager for Phase-Out

Community Health Improvement Programme

"You Find Us Where There Is No Doctor"

❖ Marie Manga ❖

Marie Manga says that where there is no doctor, you find AATG Community Health Workers. She also describes ActionAid's vision in health provision, and argues that communities will win the war against disease.

In 1988, ActionAid The Gambia (AATG) decided to expand its operational activities into the health sector by setting up the **Community Health Improvement Programme (CHIP)**. This unit is aimed at providing professional help to programme staff in their effort to improve the health status of the rural population, particularly those in AATG's Development Areas.

CHIP's strategy is geared towards prevention, promotion, expansion and support for existing Primary Health Care (PHC) villages.

Strategy

CHIP's aim is to improve the health status and quality of rural communities through increasing access to basic health services and raising the level of awareness on water and environmental sanitation improvement and family planning.

The programme has two objectives: to improve the efficiency of extension staff and community-based health workers by providing refresher courses on PHC; and secondly, to strengthen the supervisory function and logistic support of existing PHC facilities in development areas as well as establish PHC services in non-PHC villages.

PHC is designed for communities who do not have access to basic health care facilities. In the period before PHC was implemented, many people, especially women and children, suffered tremendously from curable diseases. There were high rates of maternal and child mortality. Health facilities were non-existent in these areas, and the few available were characterised by persistent clinic defaulters and low immunisation coverage.

These problems were mainly due to poor communication and the limited availability of health facilities. For instance, mothers had to walk long distances (10 - 15 km or more) with babies on their backs to attend a clinic in the hot burning sun and a terrain frequented by wild animals. The worst period of all was the rainy season, when the incidents of tropical diseases such as malaria and diarrhoea are high.

To address these problems, PHC schemes were designed to bring basic health care serious to the doorsteps of the poor at a minimal cost. The aim was, therefore to, make health services more accessible and affordable to peasant families.

AATG's PHC Services

Between 1990 and 1993, AATG established 27 new PHC villages. AATG also supports 32 PHC centres built by the Government. In all, the Government has 104 PHC centres. In the 1994 Annual Plan, AATG will provided support to more government PHC villages. Like other AATG programmes, CHIP strives to serve rural communities to create the basis for eventual community self management and self-reliance.

Village Health Workers

Apart from AATG's employees, it also uses volunteer Community Village Health Workers such as Traditional Birth Attendants, Community Health Nurses, Village Health Workers and so on. Community Health Workers are people who have agreed to help their community or village lead a healthy life, and are usually selected by the village.

People selected for such roles are usually kind, understanding, skillful and able. In general, therefore, a community or village health worker is anyone who helps to make the village a healthier place to live in.

So far, AATG's health strategy has helped to improve the community's access to health services. But the goal of "Health for all by the year 2000" is still far away. Hopefully, through cooperation with communities and government, the war against disease will be won.

By working through Village Health Workers, AATG is transferring useful skills and knowledge, giving the community the resources to take part in planning and managing their own health programmes.

◆ *Marie Manga is a Community Health Worker in DA 3.*

THE SCRAMBLE FOR SAFE WATER

❖ Kebba Jome and Lamin Kassama ❖

The International Drinking Water Supply and Sanitation Decade has long passed. But the reality of The Gambia is that sixty-six (66) per cent of The Gambian population do not have access to safe drinking water. Kebba Jome and Lamin Kasama look at the problems and AATG's efforts to solve the water problem.

During the colonial era and years after Independence, water supply for drinking and domestic purposes in The Gambia had been the responsibility of local Government institutions, mainly the Area Councils. In the capital city of Banjul, it was, and still is, the responsibility of Banjul City Council (BCC) and in Kombo St. Mary, the Kanifing Municipal Council (KMC) played a major role in providing water to the people through well digging.

However, with the launching of the International Drinking Water Supply and Sanitation Decade (1981 - 1990), many countries including The Gambia benefited from huge investments in rural water supplies.

The Scramble For Safe Drinking Water Programme

The general goal of the decade was to greatly improve the water and sanitation services enjoyed by the populations of developing countries. The particular goal (ratified at the United Nations Water Conference at Mar Del Plata in 1977) was to provide the world's population with adequate access to safe water and hygienic latrines by 1990.

According to the 1992 Poverty Survey Report in The Gambia, 40 per cent of rural households had modern water supply. 60 per cent used open wells, one per cent had their own taps, while seven per cent relied on public taps. On the whole, 32 per cent had access to pump fitted wells. According to the Department of Water Resources, the rural water supply programme constructed more than 100 rural wells between 1977 and 1989.

A Needs Assessment Survey conducted in M.I.D. North (RDA 2), revealed that the main source of water was the local open well which provide for about 80% of the households. Fewer number of households (about 19 per cent), used wells fitted with hand pumps and about 1 percent used the river as their main source of water supply. The local well users who constitute about 80 per cent of the households have sources which were only partially protected or not protected at all. About 27% of the surveyed households had their water from more than 200m away. The needs survey also revealed that about two-thirds of the households felt that their water supply sources were not sufficient to meet their needs.

Beside the fact that sources of water were not protected, the common "bucket and rope" method of retrieving water from wells exposed

the wells to further pollution as a result of constant contamination by contact with soil through rope and bucket. Furthermore, the unhygienic conditions of some water storage facilities which were mainly household jars, was also another source of pollution. The high incidence of diarrhoea diseases could be partly explained by the poor water collection and distribution methods and poor sanitation used by rural communities.

The interpretation derived from the above is that 66 per cent of The Gambian population do not have access to clean and safe water. They rely on open wells, rivers, ponds, etc. Although accessibility has improved over the years by communities and NGOs, more stringent efforts are needed to prevent water contamination.

While some development workers argue for traditional old wells to be abolished altogether and replaced with concrete-lined wells provided with cover, some sections of the population believe that water from traditional wells is tastier than water from concrete-lined wells and hand pumps.

Water And Disease

Improvement in public health is the strongest and most frequent argument put forward for any expenditure on domestic water supplies. In order to assess health problems, we need ways of measuring the health of communities. Yet, it is difficult to measure health except in babies and young children where their growth rate can tell much about their health.

Otherwise, we look for and measure either illness or its causes and consequences. There are many diseases which, in the absence of adequate water supplies, will continue to pose major public health problems. This does not mean that improved water supply will remove all these diseases. This is unlikely unless it is accompanied by changes in other socio-economic conditions. However, improved water supplies can help in the control of many diseases.

Half-Die

Most of the diseases in our communities are related to the use of contaminated water leading to gastro-intestinal infections such as typhoid, dysentery and cholera. Although The Gambia has not experienced serious outbreaks of cholera since the 1970's, the "Half Die" epidemic, in which almost half of the population in the southern part of Banjul settlement was wiped out (hence half-Die), is the most appropriate example that comes to mind.

Diarrhoeal diseases and abdominal pains can be an indication of the ingestion of microbes and other disease agents in water and food. In The Gambia, this problem is more relevant in terms of child health, especially children under five years.

Protecting Water

At the source, all latrines must be sited at least 30 metres (100 yards) away from any well. The level of the water table should always be ascertained so that the depth of the pit latrine can be determined in order to avoid pollution.

The rope and bucket should not be left on the ground, instead a double pulley system should be used so that the rope and bucket are always hanging on the pulley.

The well should be provided with a cover to keep away dust and dirt. Laundry sites should always be located away from the well (at least 10 metres) to disallow the dirty water from seeping back into the well. All buckets or receptacles used for carrying water from the well should be thoroughly clean.

Continuous health and hygiene education is required to encourage people to frequently clean jars and drinking cups and stop the practice of returning remnants of water into storage jars. People should also observe high standards of personal hygiene and environmental sanitation.

ActionAid's Intervention

In the last 15 years, AATG has seriously embarked on improving the welfare of communities by providing hygienic water points and sanitation, thereby increasing community accessibility to safe drinking water.

AATG assists communities to dig two categories of wells: potable wells (for drinking and domestic purposes) and irrigating wells (for irrigation purposes (gardening, agro-forestry). In each RDA, there is a well-digging team working hand-in-hand with CHIP staff who assist in the designing of well covers and the training of water committees.

The Scramble For safe Drinking Water Programme

Wells are dug on the basis of water need appraisal, which determines when and where a well should be dug. AATG has also been involved in the rehabilitation of wells and in some cases assisted communities in the maintenance of wells and pumps. Through these efforts AATG is assisting communities to solve one of the most essential requirements of life water. Hopefully, there will come a time when clean and safe drinking water will not be a privilege, but a right.

Lamin Kassama in the Environmental Health Officer (EHO) for DA 2 which Kebba Jome was the EHO for DA 4.

Jarumeh Koto Waiting Shed Project: A Story To Be Told

Pa Ebrima Jammeh

Participatory development works well. Two village groups joined hands to build a Maternal and Child Health (MCH) Waiting Shed positive move towards people taking a lead in their development activities.

DENKULA (meaning togetherness) and the VDG (Village Development Group) of Jarumeh Koto. Jarumeh Koto is a large village located in Sami District. It consist of 97 households with an estimated population of 563 people. It is a

village formed by two *kabilos* (clans): the *Mandins* (Mandinkas) and the *Jahas* (Jahankas).

These two groups have the common goal of developing their village and work harmoniously in a form of confederation. The Village Development Group funds projects proposed by the youth group (*DENKULA*). The youth group members also provide secretarial services the VDG during loan disbursement and repayment and meetings.

DENKULA is so dynamic that it has a branch in the city (kombo) called the advisory body. This body monitors the activities of the group. It is also responsible for approving project proposals and helps in fund raising.

Jarumeh Koto's first project was public latrines, which were constructed as a joint venture.

The group (*DENKULA*) was so dynamic that they did not want to be led by any development agency. This was demonstrated vividly when we proposed an incinerator project (refuse dumping) to them. To our surprise, they rejected it and instead, proposed a project of their own.

In 1993 the groups wrote a project proposal for a health centre which they sent to the MOH (Ministry of Health) for approval. Unfortunately, the request was turned down due to lack of enough trained staff in the department.

The group went further to contact the chief of the district, and the surrounding villages for support in cash or kind to implement their plan. They also visited AATG and held a series of meetings. ActionAid agreed to assist the groups achieve their aims.

The group (*DENKULA*) contributed D5,000.00 and skilled people. They also promised to provide labour for the implementation of the project. This started in June 1993 and completed in December 1994.

This is a positive sign of participatory development and congratulation to the groups of Jarumeh Koto. The project is the village's own initiative.

It is also a very good record for AATG because it is the biggest project supported by CHIP in DA2 and also in line with our aims of allowing communities to take a lead in their own development activities.

Developing a National Agricultural Strategy

❖ Sakou Jobe ❖

Agricultural development policies generally aim to develop agricultural production, improve labour productivity, stimulate employment and enhance income earning capacities and living standards of producers.

In economic terms, such policies are expected to foster economic development within a given time frame. In putting major emphasis on economic standards the social and human aspects of the development process may tend to be neglected or obscured. For instance, in the drive for maximum productivity and economic returns little attention is paid to how the technologies and farming systems being recommended affect peoples lives. To what extent is the environment affected? What happens to the resource-poor people? To what extent are the expectations of producers and consumers being met?

Given the fact that the rate and nature of the transformation in the agricultural sector and national economy vary from country to country, National Agricultural Policies are normally designed to suit the specific circumstances of individual countries. In the policy design process, the problem hindering agricultural development are critically analysed so that the policy objectives take account of ways and means of achieving improvement and increased growth.

Economic growth in The Gambia has successfully averaged more than 40 per cent per annum since 1988. However, approximately 60 per cent of the population falls below the overall poverty line and 40 per cent below the food poverty line. Between 1987 - 1992 domestic cereal production provided only half to two thirds of total grain requirements.

Food aid accounted for 5 - 11 per cent of national food requirements but the balance had to be purchased with scarce foreign currency. Though 46 per cent (475,000 ha.) of Gambian land is suitable for agriculture, it is estimated that only 37 per cent (180,000 ha.) is being utilised. The farming population in 1993 was estimated to be 562,031 people of these, 283528 (50.4 per cent) are males and 278503, (49.6 per cent) females. Feeding a nation of 1,025,867 people with a present growth rate of 4.1 per cent is challenging task of serious national concern, especially when one considers the fragile natural resource base.

The agricultural sector were accorded high priority under the first and second 5 year development plans (1975 - 1980 and 1981 - 1985). The special consideration was further manifested in the Public Investment Programme (PIP) whereby roughly one-sixth of the overall expenditures was directed at agriculture and national resources projects.

There was an emphasis on increased groundnut and rice production in response to the export market and staple food demands at the national level. A policy review became imperative as a result of the groundnut export market crisis and the failure of some high cost irrigated rice schemes.

During the Programme for Sustained Development (PSD) era, the government's agricultural strategy was essentially to create and maintain a favourable environment to growth and environment efficiency. This was to be achieved through improved production methods of cereals, fruits vegetables, and groundnuts.

Under the PSD policy it was aimed at encouraging the domestic production of these crops in a competitive manner, especially the rainfed production of coos grains, groundnuts and swamp rice as well as the expansion of high output commercial activities like horticulture, poultry, and livestock.

The implementation of such policy objectives needs a flexible pricing policy. The expansion of the role the private sector in input supply; output monitoring and the provision of inputs on market terms are essential requirements. The general principle here is that inputs and

producer prices are market determined and will favour the most competitive.

Within this context, the Ministry of Agriculture was restructured to focus on major support activities such as extension services, research, policy analysis and statistical data that would be useful for ongoing and future programme activities. The strategy for poverty alleviation also reflects the above policy issues, with special reference to and emphasis on support for small holders, the poor and female farmers. It stresses the need to address technical, economic, social and institutional constraints affecting the overall productivity of the small farmer.

The recent Agricultural Services Projects (ASP) emphasises improved productivity and sustained growth in household income with special reference to women. This is achieved through a series of interventions geared towards institutional strengthening and improving the access to quality research and extension services for crops and livestock production.

The development of sound agricultural policies is in itself not a remedy for all agricultural problems. What remains a challenge is the timely and effective implementation of the policies and associated strategies. This generally requires a pool of resources and quite often, a multi-disciplinary approach.

A number of key areas are likely to receive continual attention: capacity building, institutional and production resource support. As partners in development, NGOs have a major role to play in the gap

filling exercise and can tailor their intervention to fit the overall national context of poverty alleviation.

The road to agricultural development is a long, tortuous and rough one to trudge along. A good number of constraints have already been isolated, but as some get addressed, new ones will emerge calling for reinforced attention. It should therefore be a medium to longer goal and should be addressed using a global approach.

Senior Programme Manager Operations

From Seed Dependency To Seed Banking

❖ Ernest R. Aubee ❖

Good quality seeds constitute a very important part in any crop production system. The availability of seeds in the presence of the other factors of production and a favourable growth environment would go a long way to ensure good yields.

The availability of good quality seeds has always been a problem for farmers, as seed are biological objects whose quality deteriorates with time. Various NGOs are engaged in seed programmes, with a view to alleviating seed shortage in The Gambia. Over the years AATG has been an active participant in the seed support system of The Gambia. AATG's seed programme is geared towards alleviating food insecurity in rural areas.

AATG's Seed Support System

AATG's involvement in seed promotion to its development areas (DA) began with the 1983 drought when seeds were in short supply in the country. AATG responded to this crisis situation by providing 11 tons of rice seeds to 44 villages on a grant basis. Up to the end of 1984 seeds and all other agricultural inputs were provided on a full grant basis.

The period 1984 to 1986 witnessed a change in approach and seeds were provided on a part credit and part grant basis. Farmers were now expected to meet the cost of inputs. From 1987 onwards seeds and other inputs were provided on full credit basis. As seeds are an essential input for farmers, AATG realised that providing seeds on grant basis made farmers to be solely dependent on AATG for their seed requirements. Such a situation was not sustainable and did not alleviate their seed problems.

By 1985, AATG with the support of the Seed Technology Unit (STU) at Sapu initiated a formal seed multiplication programme on a small scale. The objective of this programme was to raise food production by off-setting the scarcity of improved quality seeds at the community level. During this period systematic seed multiplication procedures and improved seed storage practices were introduced.

Achievements of AATG Seed Support System

In response to an emergency situation in 1983, AATG has established a functional seed support system which is been managed entirely by

beneficiaries. Providing equal opportunities for group and individual initiatives. It would be impossible to highlight all the achievements over the past 12 years, however it is worth noting the following.

In response to severe seed shortages in the Kiangs in 1993, AATG was able to provide communities through their Village Development Groups (VDGs) with 26 tons of groundnuts and 9 tons of rice which planted 211 hectares and 117 hectares respectively. Twenty-one communities were able to repay 32.6 tons of groundnuts and 11.78 tons of rice including 25% interest in kind.

In the Jarras, the seed multiplication target of 20,000 kgs for groundnut as the major cash crop had been exceeded by 30% (25,977.6kgs) providing adequate seeds for 304 households in 23 villages to plant 166 hectares of groundnuts in 1994. The communities strongly anticipated that by 1996 every farmer would be seed self-sufficient if the present momentum is maintained.

In M.I.D North, AATG has facilitated the establishment of 67 group seed banks to which 1575 households have access. These groups were provided with 36,465 kg of groundnut seed which was multiplied to produce 52,260kg enough to plant 418 hectares. Another major achievement of the seed management training has been the reduction of storage losses in 6 communities from 35% in 1992 to 20% in 1993.

In Fulladu West groups were able to bank over 25 tons of groundnuts as a result of repayments made in 1993. AATG has been actively encouraging crop diversification in this area. Cowpea (black-eye beans) and cassava are been widely grown as additional cash crops.

The rehabilitation of seed stores (some built in the early 1970s) is another domain in which AATG has helped to improve such stores to conform to accepted storage standards. For seedstore construction and rehabilitation a joint partnership is forged between AATG and communities, as the former provides the resources and skills whilst the latter provides labour.

As a result of the achievements of AATG in its seed programme, The World Food Programme (WFP) entered an agreement with AATG on 25th July 1990 for AATG to participate in the seedstore construction of WFP. This collaborative venture has been progressing well.

Initial Problems

AATG was initially engaged in the promotion of groundnut, rice and sorghum varieties. It was not an easy exercise for AATG to put in place a seed supporting system after farmers were exposed to free inputs. Attitudes on the part of farmers and policies on the part of AATG had to be changed, as seed handouts were expensive and not sustainable. Through constant dialogue with communities, this problem was overcome.

Crop seed production is a specialised activity which is different from normal crop production. The former places extra attention on quality, whilst the latter is concerned about high yields. The lack of trained extension staff with skills in seed technology, seriously affected the AATG seed programme in its formative days.

To overcome this problem, AATG embarked on an extensive training programme of its agricultural staff in areas of seed production, multiplication and storage. Such training availed staff with the right skills to supervise seed production activities better in their extension areas. Training sessions also helped to standardise seed production practices in the Development Areas.

The Community versus Individual Approach

The first approach by AATG was to provide seeds to community groups to multiply, but the results were not very satisfactory, as some people did not participate actively in group work and some of the main agronomic activities were delayed thus affecting the quality of seeds.

Realising the problems of the group, AATG slightly modified it to provide opportunities for individual farmers. Seed multiplication was made the responsibility of groups who in turn selected individuals within the community to serve as contract growers. The selection of contract growers was based on guidelines agreed upon collectively by groups and AATG.

The community normally purchases the seeds from contract growers and sells the seeds to other farmers who are experiencing seed deficit. An interest rate of 10 - 25% is charged and in-kind payments are made by farmers. Other commercial seed lenders in the community would impose a 100% interest charge in cash or kind. Such interest rates are difficult for farmers to fulfil.

Currently communities and AATG have been able to blend the group and individual approaches to the best advantage of farming communities. The AATG Development Areas (DAs) operate a combination of approaches. These include the following:

- 1 Community contracting individual farmers to produce seeds which would be purchased by the group for recycling within group. Contract growing agreements are decided by the group.
- 2 Individual contract growers can access the trust fund money of the group and would pay the loan on terms established by the group. This approach encourages individual entrepreneurial opportunities. The individual is not bound to sell seeds to the group, but is influenced by market forces. A good example of a contract farmer in this category is Omar Sattu Sallah of Fass'village in DA2. He has been specialising in seed production and has been a reliable seed supplier of seeds to farmers in his area for the past five years.
- 3 In some DAs groups continue to cultivate communal seed farms and the harvested seeds are recycled to group members or other seed-deficit farmers.

Seed Strategy

Recognising the importance of seeds in the agricultural development of rural communities, AATG decided to synchronise its experience in this area, so as to approach the problem of seed deficit uniformly across DAs. The objectives of the AATG seed strategy are:

From Seed Dependency To Seed Banking

- 1 To develop and implement an operational and sustainable seed support strategy at community level.
- 2 To support communities alleviate short, medium and long term seed requirements through a sustainable process of seed multiplication and banking.
- 3 To enhance productivity and food security by improving the availability of good quality seeds.
- 4 To support farmers acquire and apply production skills for their benefit and that of the community at large.

This strategy is now in place. The strategy places a lot of emphasis on seed banking, management and training. As the proper execution of these activities is central to any successful seed programme.

Seed Banking

AATG has been promoting community seed banking. Seed stock in each village is owned by a village group. The group is expected to provide seeds at an affordable cost and at the right time to other needy farmers to begin the cycle once more. As farmers re-pay their seed loans and the interest, other farmers are able to benefit. With proper management by the groups, the seed recycling process can be continued on an annual basis.

In order to secure seeds for future use, AATG with the collaboration of the World Food Programme (WFP) has built a total of 271 modern

From Seed Dependency To Seed Banking

community seedstores by the end of 1994. These 5 - bay seedstores have 3 bays for seeds and 2 bays for food crop storage.

In cases where groups have more seeds than they require, the extra seeds are sold. The funds accrued can be used to purchase other agricultural inputs for use by farmers on credit basis or to fund other socio-economic ventures within their locality.

In order to maintain the genetic stability and physical qualities of good seeds, it is important that new seed stock replaces old ones periodically. AATG has introduced a seed replacement plan as an integral part of its seed strategy. From a seed production point of view, seeds should be replaced as follows:-

Groundnuts	-	Every 5 years
Sorghum, Rice	-	Every 3 years
Maize, Millet	-	Every 2 years

AATG has also endeavoured to link the various groups with sources of good quality seeds available within their area.

In order to ensure that the seed support system is effective, AATG has encouraged communities to establish Seed Management Committees. Such bodies are responsible for all activities in the seed intervention spectrum (From seed requirement appraisal to post harvest operations). The committees serves as the custodian of all seed loans issued to needy farmers. All repayments are made to the seed management committee which comprises 5 or more people selected by the group.

Constraints Encountered

The management of a seed support system by communities and AATG has not always been an easy road to trek. The problem of seed demands as the programme expands has always been a critical factor especially with the limited quantity of foundation seeds at the disposal of NGO's. The situation gets worse during periods of poor harvest or emergencies.

The availability of seed protection chemicals such as actellic dust is not timely. This situation threatens a seed scheme and exposes seeds to pest and disease attack.

The lack of understanding by some community groups about the importance of carrying agronomic practices on time does affect the quality of seeds produce. Poor quality seeds would ultimately give low yields regardless of the adherence to all the management practices.

The importation of seeds from a variety of sources without proper screening can pose a serious threat to the seed supply system of The Gambia. The need for effective quality control and backed by appropriate legislation cannot be under-estimated. The defunct seed council needs to be revived, so as to co-ordinate all seed programmes of NGOs and government agencies.

Conclusion

In implementing a seed support system AATG and communities have learnt very valuable lessons. Farming communities have realised the importance of producing good quality seeds on their own thereby reducing their dependency on outside sources.

Seed production and marketing is a very profitable venture for both groups and individual and there is always a demand for seeds. From the achievements highlighted earlier, it is amply demonstrated that seed banking has taken roots in rural areas and some communities are slowly but surely moving towards seed security, thus improving their overall agricultural output.

AATG has moved a long way from been a provider of free seeds to the concept of seed banking. The gains registered would be further consolidated and the pitfalls rectified as we work towards the noble goal of food security.

Ernest Aubee
Senior Monitoring Officer
AATG

The Effects of Farmer to Farmer Contacts

Alpha Khan

“We have the solution to most of our problems. The recent farmer to farmer contact between us and the women of Buiba confirms this”, says Musukoto Sanyang of Jassong.

The women of Jassong are predominantly subsistence farmers producing a wide range of grains and vegetables for consumption and sale. Like most villages in the same district, income levels are generally very low. This makes the women

search for a variety of income generating avenues to help boost up family income.

A very popular income generating activity undertaken by the women of Jassong is vegetable production. The women jointly own a hectare of fenced vegetable garden with two wells for irrigation.

In the garden, they grow a wide range of vegetables. The most popular vegetable grown by

most of them is onions. Its covers more that 60% of the total land area of the garden. The women have their reason for this. Onion has a high market value. It is also an everyday need as an ingerdient in most of the dishes.

Unfortunately, onions do not store very well, at least for the varieties produced. This is due to inadequate storage facilities and improper curing.

“We have tried all the possible storage methods we know of but we are still unable to save our onions from rotting. Please help us identify a potential and reliable marketing outlet for our onions”, - says Tumbul Kenyi at a village meeting summoned by the committee and the ActionAid field worker.

After listing many options for possible marketing outlets, the meeting concluded that all those were far from reach and not reliable.

Isatou Kanyi, a citizen of Jassong but married in Buiba attended the meeitng whilst on a private family visit. She made a suggestion which could solve the womens' problem. “I suggest you make arrangements to meet the people of Buiba and find out from them how they market their onions.” This advise was unanimously accepted and delegates were selected.

On the day of the meeting, the delegates from Jassong received a warm welcome from their hosts. When they explained the reason for their visit, the people of Buiba told their guests from Jassong. “We have some clients in Soma (the nearest commercial centre) called **NJENDA NJAAYO** (a Mandikanised Wollof word meaning buying to resell). When our onions are mature, we send a delegation to inform them. They report to us as soon as they receive the message and we discuss and

agree on prices and fix dates for payment upon delivery. They then leave a number of empty sacks with the president (group leader) to be collected on request by producers. The number of empty sacks taken by any producer is determined by her estimated yield of onions..

During the clients' next trip, these producers will be paid the cost of their onion on delivery. Normally, this happens on a Wednesday which is the weekly LUMOO (market day). The clients takes the onions to the lumoo to sell it. Since we established this link with the clients, we have enjoyed a reasonable and fair marketing system for our onions", concluded the group leader.

The people of Jassong were so impressed by this marketing strategy that they agreed to try it. They thanked their hosts and returned home.

The next visit of the community development worker coincided with the payment for the produce by the traders from Soma. The smiles on their faces told the CDW that they had at last found the solution to their problems.

"How was the trip to Buiba?" asked the CDW. "Baa (*a name given to an elderly woman if name is unknown*) sometimes we underrate our abilities and want to rely on outside help, but believe me, we can have the answers to most of our problems if we agree to make contacts amongst ourselves", concluded Musukoto.

Alpha Khan
Community Development Worker

Community Capacity Building For Self-Reliance

The Darsilami Village Development Group

❖ *Sainey Jobe* ❖

Community Based Organisations, or Village Development Groups, have existed for some time in most Gambian villages. But the issues of community self-reliance have pushed these groups into the forefront of rural development. Darsilami in ActionAid's DA 3 is one of such groups.

Darsilami is a fairly large Mandinka community located about 36 km west of Bansang and only a few metres from the Trans-Gambia Highway. The village has a total population of about 895 people in 72 households. The inhabitants are basically subsistent farmers. Rainfed crop production is their major economic activity. The rearing of domestic animals (large and small ruminants) is another income generation outlet for the people of the village. Due to the village's nearness to Brikama (semi-urban settlement), the people engage

in petty business entrepreneurship in addition to farming. The village, with all the potentials for development projects, did not hesitate in putting in place a group that mobilises the population for development activities. Even though traditional groups existed in Darsilami, the formation a development-oriented “Kafo” started in 1989.

The idea to form a VDG emerged when a group of youths realised that the village lacked a development group. The enthusiasm of the youth did not end here. Rather the idea of forming a development-oriented group representing every single household was conceived. This idea was extended to the rest of the population. The proposal was quickly endorsed by the village, leading to the emergence of a well-organised Village Development Group. The Darsilami Village Group has a total membership of 130 (77 women and 53 men).

According to the Chairman of the group, it was formed “to promote the development of the village through self initiated projects and to foster cooperation and cordial relations between community members”. The group also serves as an entry point for all development agencies to the village and also coordinates development activities.

A People’s Cabinet

It is important to note that the Darsilami Yiriwa Kafo has a well organised Group Executive comprising men and women of high motivational and enthusiastic calibre. The democratically elected Executive Committee comprises twenty seven (17 men and 10 women) members. Even though an Executive Committee, Darsilami prefers to call their executive group “a Cabinet”.

Positions in the Executive include the President, Vice President, Secretary and Chasier. Apart from the positions of Organiser, Secretary and Adviser, the rest of the positions are held jointly by a male and a female. One of the members explained the rationale for this: "We want to ensure that no position is left completely uncovered at any particular time. Like if Muhammad Fatty is not around, Fatou Nyabally can fully do everything within the functions mandated by the President without reservations. Secondly, we want to ensure that the "Cabinet" is a highly homogeneous one made up of both men and women at all levels".

One unique strategy developed by this group is the establishment of sub-committees to facilitate the effective running of micro-level development. Although the Cabinet is elected to office, the *sub-committees* are nominated by the President and approved by the group at a general meeting after a thorough selection procedure. The nominees are examined against the respective positions for which they are nominated. This meeting finally decides whether to accept or reject nominees for a particular position.

The organisational framework owes its efficiency to meetings where information on pertinent issues in respect of each committee, are reported and discussed. Meetings are regular and purposeful.

Summons to meetings is facilitated by the striking of a scrap iron bar. This is sounded at intervals, mostly at night, to alert members to attend. Late attendance to a meeting exacts a fine. Lateness to a Cabinet Meeting carries a fine of two dalasis, while lateness to a general meeting, exacts a one dalasi fine. Failure to pay a fine after three months leads to dismissal.

Membership is open to all interested citizens and a registration fee of two dalasis affects only new members who were not in the village at the time the group was formed. Those who were present in the village while the group was formed but failed to join, are charged an extra five dalasis plus the two dalasis registration fee before obtaining membership. The same is applicable to members who are dismissed or voluntarily withdraw and want to rejoin.

The group embarks on many activities in a bid to generate income. These include Tye and Dye, seedling raising, group farm ventures, hire labour (during rice seedlings transplanting and harvesting) and ram fattening. The group also charges interest on seasonal loans received from AATG and other development agencies to generate income.

In addition, yearly subscriptions of ten dalasis per member is made to boost group capital. Some group members own farm implements which they hire out to other interested members at a rate of ten dalasis per day per implement. Monies collected are saved on behalf of the group. These contributions are not only meant to increase group capital, but strengthen the commitment of members to the group's financial activities.

Checking Progress

An interesting aspect of this group's development efforts is the way they design, implement and assess their programmes/projects. Project implementation is collaborative. The monitoring of projects in the collective responsibility of the sub-committees concerned. The general membership is informed about project progress through sup-


committees during general meetings. Pertinent problems are discussed and action plans laid down to redress such problems.

By all standards, the Darsilami *Yiriwa Kafo* has scored tremendous successes. Of course, it has some organisational problems and the financial skills of members needs strengthening. But its present orientation reflects the need of a people seeking to create a self-reliant community.

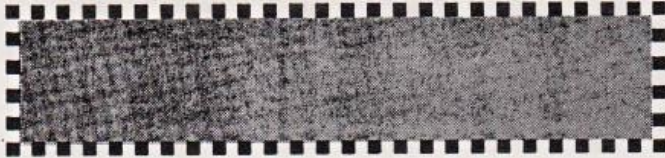
The success of the Darsilami *Yiriwa Kafo* is commendable and exemplary. Overall, the phenomena of the group has rendered it positively responsive changes for the better. The group's footsteps are ones worth emulating by other village groups. What is worth noting is that they started all on their own and they are ready to learn and teach!

Sainey Jobe is the Research Assistant for DA 3.

Chapter Three



Literacy and Community Development



Change and Sustainability Through Literacy

❖ **Kekoto Maane** ❖

Illiteracy can be a powerful weapon in the hands of governments that are not prepared to allow people to participate in making decisions affecting their future, and to share in the fruits of development. There is therefore a causal relationship between poverty and literacy. Poverty is inimical to development; development cannot be sustained without empowerment, empowerment is impossible without literacy.

A 1991 Government of The Gambia/UNICEF study estimates that illiteracy rate in The Gambia is 75%. Even more disturbing is the revelation that illiteracy rate among Gambian women is 85% (64% among men). It is within this broad context that AATG has been involved in literacy work for the past 15 years.

The operative word in this context, and towards which all our literacy efforts are directed, is "*Change and sustainability*". We are aware that change can be either for the better or for the worse, but our objective in this case is change for the better. In other words, that literacy would be used as a tool towards capacitating the beneficiary

communities to manage their development affairs and, preside over their own destiny. This is the kind of change we hope to achieve through literacy.

Primary Education

AATG's involvement in literacy (at the formal level) in The Gambia started at the beginning of the 1980s. Hitherto AATG had set up a number of institutions in the Lower River Division, which were referred to as Community Learning Centres (CLCs). Our concern for the growing number of unemployed, unemployable, illiterate or semi-literate youths gave rise to this intervention between 1979 and 1980. The idea was that youths who came into these centres would be assisted to acquire some skills which could make them either self employed or marketable.

However, soon after this initiative, these Learning Centres were converted into Primary Schools at the request of Government and the communities. Subsequently, more primary schools were built in the hitherto deprived areas. *But for AATG's intervention, some of these communities would not have had schools.* However, conversion of the CLCs to primary schools was conditional upon Government's commitment to take full responsibility for the administration of these schools after a period of 5 to 8 years. So in 1980, the existing CLCs became primary schools and the community instructors became primary school teachers. Since the instructors had no professional training, AATG organised various training courses for the teachers.

UNESCO Ideal: Gambian Reality

Government's decision to get the CLCs converted into primary schools was well thought out and in accordance with UNESCO reports on education. One such report is entitled "The Case for Formal Education - Children, Adults or Both", and argues: "UNESCO maintains that the literacy of children and adults are two sides of the same coin." In an ideal world, this might be true. In the present world, however, developing countries are plagued with poor economic performance, high levels of debt and inflation and increased demand for education and other social services. Now, more than ever, countries are forced to choose one side of the coin, either education for children or education for adults. Though always, they have chosen the former and invested available resources in expanding and improving primary education. In so doing, the road to universal literacy is the one previously followed by industrialised countries, making primary school education universal. We would be hard pressed to dispute the wisdom of this choice".

The Government of The Gambia has always been committed to the provision of primary education for all children of school going age, but because of the meagre resources at its disposal, it has not been possible for some of its educational plans to be implemented. Assistance from any quarters was welcome.

Schools Hand-over

In 1988, after a short delay, a few schools were handed over to Government because AATG withdrew from these areas. Some more schools were handed over in June 1990, and the last were handed over at the end of June 1992. Now the 62 schools in the DAs are all administered by the Ministry of Education with assistance in educational materials provided by AATG. Government is also responsible for the payment of teachers' salaries. Initially, this created some difficulties and the Minister of Education had to appeal directly to the Chief Executive of ActionAid for some additional assistance. ActionAid gave a grant of over Two million Dalasis spread over three years.

Child Literacy

In spite of all Government's efforts and AATG's support, enrolment is still a problem in most of these schools. While at the national level 60% of children of school going age are reported to be in school, in some RDAs enrolment is as low as 20%. So that in the rural areas, on the average, about 60% of children of school going age are not enrolled. Various reasons are given for this failure on the part of the communities to avail themselves of this opportunity to send their children to school. Since one of the commonest reasons is the timing, when children are required to attend to domestic chores or koranic classes, AATG started a few classes on an experimental basis, operating at a time convenient for the communities. After three years, some of the participants proceeded to the formal sector.

Adult Literacy

In 1988 it was felt that some consideration ought to be given to the other side of the coin - the adults. It was suggested at the time that about 80% of the adults in the country were illiterate. Of course this failed to take account of the large number of adults literate in Arabic.

In 1989, AATG set up a number of literacy classes in the DAs using the three main local languages - Mandinka, Wollof and Pulaar. However, lack of appropriate literacy materials made progress difficult. Neither the Curriculum Development Centre nor the Non-Formal Education Services could satisfy our material needs. Since there were others involved in literacy we decided to contact other groups such as Jahally Pacharr Project and RIDEP, both based at SAPU, who expressed interest in the scheme.

In order to address the problem of sustainability, AATG decided that each community should identify their own facilitator, while AATG provides the funds to remunerate them for the time being. In time the communities would be responsible for the facilitators.

Future Plans

In November 1993, the literacy programme moved from mass to functional. Another writers' workshop was organised to produce functional literacy materials for the various development groups. Literacy is a prerequisite for the success of Community Based Organisations.

We are convinced that with our concerted efforts we may not be able to eradicate adult illiteracy completely but should be able to minimise it to an acceptable level. Thereby the communities will come to realise the benefits of literacy more and so be persuaded to send more children to school. Combating poverty and literacy, and contributing to sustained development is our goal.

Kekoto Manne was the Education Adviser for ActionAid

Development of Local Languages Will Solve Literacy Problems

❖ *Chuchill Baldeh* ❖

Illiteracy is a diabolical phenomenon that is common in developing countries. Combating it is even more complex. In the case of The Gambia, the adoption of a lingua franca coupled with the development of local languages will alleviate literacy problems.

Illiteracy is the outcome of a highly complex set of circumstances which may not be only educational but also political, socio-economic and cultural. It is an evil that is common in developing countries particularly those in Africa, Asia and Latin America. It is considered that the map of illiteracy corresponds with that of poverty. In other words, it is considered that any part of the world that is poverty stricken is also beset by illiteracy.

Even though particular parts of the globe can be associated with illiteracy, a full accurate assessment of its state, particularly among adults, is very difficult to establish because there is little or no information to indicate the exact number of people affected by it. It

Local Languages

is therefore important to indicate from the onset what it is to be illiterate or simply, what it means to be literate?

A literate person (by UNESCO definition) is "one who has acquired the knowledge and skills indispensable to the performance of all activities for which literacy is necessary in order to play an effective part in their group and or community and whose achievements in reading, writing and arithmetic are such that they enable him/her to continue to use such ability for personal development and that of their community".

In operational terms, in some parts of Africa (The Gambia for example) the statistics do not include persons who have attended Koranic schools and who are literate in Arabic and even those who are literate in their national language. In those countries the term "literate person" is restricted to someone who is literate in the languages of ex-colonial power - usually English, French or Portuguese. To understand the magnitude of the problem one has to look at the available statistics. It was estimated that in 1984 there were 155 million non-literate persons among the 15+ age group in sub-Saharan Africa. The illiteracy rate among African member states of the 15+ age ranges from 93.9% in Somalia to about 15% in Tanzania. The Gambia was estimated to have 79.9% in 1984. These figures are alarming particularly so because in most African countries there were and still are literacy programmes. There are therefore some underlying factors which militate against achievement.

Research findings indicate that for effective implementation of literacy programmes certain qualitative elements such as political will, political

commitment, political mobilization and political coercion/award must be present.

The presence of these qualitative aspects is a "*sine qua non*" for the successful implementation of any literacy programme and the ultimate realization of a literate society. It was for these qualitative aspects that tremendous progress in the reduction of illiteracy rates among adults was achieved in Kenya and Tanzania using a lingua franca-Swahili.

In The Gambia our problems are not only in the non-availability of a lingua franca but in our having lived far too long in separate words in terms of language (as *Jolas, Fulas, Wolofs, Mandinkas*, etc.). In terms of proximity (as Kombo, Fulladu, Foni, etc.) and in terms of religion (as Muslims, Christians and traditional forms of religion). Inevitably we find it too hard to admit or to recognize the one Gambian citizenship to which we all answer no matter what we are, where we are, or who we are. It is however, essential that we start moving forward.

The movement towards the adoption of a common language is a delicate, complex process. It is delicate from the point of view of the political advantages it gives to the people whose language is adopted. It is complex from the point of view of the particular language's ability to respond to the vocabulary needs of scientists and philosophers.

The former is the responsibility of the state and therefore hinged to the commitment and political will of the government. In a number of

instances even if commitment and political will are guaranteed, mobilization poses a severe constraint.

In a country where a hotch-potch of ethnic groupings exist each with official use marginalises the speakers of the other languages even if these are the minority. In The Gambia for example, the choice of Mandinka, (even if it was based on its being the majority language) as a lingua franca could lead to public resentment, even open protest or revolt. The other minority language groups could later unite and exert tremendous pressure to secure a change. It was therefore wise that in 1976 The Gambia Government opted for the initial development of 3 majority languages (Mandinka, Wolof and Pulaar) and to examine their use in primary schooling. This approach will enable scholars and linguists to describe and develop materials and for pedagogues to develop techniques for effective instruction at the formal and non-formal levels.

It is hoped that the choice of a *lingua franca* would be of benefit to the people. Characteristics such as our ability to respond to the lexical and structural needs of science and technology can also determine its suitability and sustainability.

Churchill Baldeh is the Programme Manager for DA 3

The Role of Skills Training in Rural Development

❖ Lamin Jarju ❖

The development of Appropriate Technology and the subsequent training of artisans in these technologies go hand in hand. These are essential components in any development strategy aimed at enhancing self sufficiency in food production for rural farmers. Undoubtedly they will also help to improve the income generation capabilities of existing artisans while helping rural farmers to gain access to improved farm implements with a view to boosting production.

The limited achievements in the development of appropriate technology skills is due to a combination of factors which include the following:

- Cultural norms and values (in some cases people's attitudes) serve as an impediment to attempts made by government and non-governmental organisations in making headway in some of the skills disciplines (e.g. blacksmithery).

Skill for Development

- Lack of or limited investment by government and non governmental organisations in the development of appropriate technology skills;
- Lack of or limited involvement at the grass root level (the users themselves) in all aspects of the development of appropriate technology skills (i.e. options to select for testing and experimentation);
- An ineffective co-ordinating centre that can identify sources of information and establish contacts between local people and those external information centres which can provide valuable help in identifying and evaluating technical solutions (Research & Development and training component);

At the National level, as a matter of policy, the Ministry of Education transformed the then Junior Secondary Schools into Secondary Technical Schools. The idea was to equip these schools so that students can learn skills which they can utilise and become self employed. Sound as the idea may the government was unable to meet the cost of the venture rendering the idea non-feasible.

Efforts by other institutions and non-governmental organisations bear the same hallmark. Nonetheless, NGOs like AATG have taken the initiative in the right direction. Technical training to international standards is not enough as technologies learnt are not adapted to suit local conditions! Some if not all, are sophisticated and their applicability requires expertise and huge capital investment. All these

programmes and training institutions seem to lay more emphasis on the development of technology rather than technology for development.

Government Policy makers must have devoted some thought to that given the establishment of the Appropriate Technology Unit of the Department of Community Development, the inception of the Rural Vocational Training Programme (RVTP) and the establishment of the Chamen Multipurpose Training Centre. The strategy for the implementation of these programmes is good but the management, manpower requirements and other bottlenecks have led to the failure and the inefficient operation of most of them.

ActionAid The Gambia (AATG) did some work in this area and has a wealth of experience over the years. It is worthwhile to share those experiences with other players (ie Government and other NGOs) committed to improving the lot of the rural populace.

AATG's involvement in Skills Training and Development began with the establishment of the Jali skills centre in 1988. When the Organisation responded to the request of the Kantong Kunda (Kiang West) Community. The initial strategy emphasises the training of youth in relevant skills with a view to improving the communities access to improved farm implements and other labour saving devices. The measure was aimed at creating self employment opportunities for the beneficiaries (rural youth) thereby enabling them to have a secure source of income and minimising rural urban drift. The strategy was revisited in 1992 after the February 1992 skills training and outreach survey and was found inappropriate.

The rural artisanal market is bound to be saturated at some point if the trend continues. This prompted a shift in strategy in favour of skills upgrading for existing artisans. It has become increasingly for existing artisans. It has become increasingly apparent that these people have long been practising their finally settled down. More so they have a wealth of experience regarding communities, requirement in terms of farm and other essential implements.

Although the shift in strategy emphasised upgrading the skills of existing artisans there was no system of fine tuning skills upgrading with Research into the Development of prototypes (farm implements and other labour saving devices), and the mode of training artisans on the prototypes of those approved technologies. Technology is not static whatever the type, it is subject to changes in accordance with the needs of the users.

The systems relating to Appropriate Technology skills development across the country should be complemented by artisanal training, on the production of prototypes of approved technologies remains loose. However, the absence of this link led to a total marginalisation of the rural artisanal population even though they form the base of the rural industry. The need to improve the skills level of artisans through the provision of short upgrading courses is crucial, if technology innovation is to reach those who need it most. Technology innovation cannot be done in a vacuum as there has to be a source from which areas for the concentration of efforts can be identified.

The need to improve on the current farm implements and other labour saving devices in consultation with the communities it therefore very crucial.

Research and Development

AATG is aware of this and has provided for it by setting up a Research and Development Centre at Sapu to complement efforts in skills upgrading for existing artisans with the development of technology appropriate to the needs of the communities with which we work.

This is an essential element of appropriate technology skills development, as it will ensure lasting improvement in many other areas of development. To enhance efficiency in R&D capabilities, efforts will become more responsive and related to everyday problem.

This will be achieved through the involvement of people who will use the fruits of research in the research process itself, and in decisions about research content.

Our research efforts will be aimed at mitigating poverty and hardship among rural people, especially the poorer of the rural people, and to enhance the quality of their lives in ways which they will welcome; in short, priorities will be arrived at less by an overview of the rural situation.

Starting with the rural people, their views, their problems and their opportunities, will give a different perspective. It is crucial that we capture that perspective. This will require a revolution in professional values and in working styles; it requires humility and readiness to innovate.

Structures that will channel technical information, assistance, training and also ensure community participation in the prioritization and choice of technology need to be established and strengthened. The R&D, in consultation with the communities, will identify, prioritise, conduct research into appropriate technology skills development, using existing rural technology as a basis. Complementary to that, prototypes of approved technologies will be developed; the stages in the development process will be documented and formulated into short term training courses for artisanal training.

There should be close collaboration between the Research and Development Centre and training institutions, so that artisans can be trained on the achievements of the farmer. This should emphasise addressing the needs of the communities. To make the best use of the existing structures within the country, the Research and Development Centre and relevant institutions will closely work together, to ensure a comprehensive coverage as regards the technology needs of the communities.

The research and development findings should be disseminated to the communities through the artisans. This will be a two way process, with the R&D centre being there to give advice and help to artisans raising problems or queries originating from their work within communities. It will also introduce new ideas, methods and technologies through suitable and appropriate towards achieving mutual goals.

This approach will contribute to development, by ensuring that in cases where a better technology is needed to help solve a problem, the technology chosen will be the most appropriate one. Participation in the process of identifying, improving, and adapting a technology to the local context will also increase the technological competence of the people involved. The idea is not to develop totally new technologies, but to improve on existing ones or adapt them to suit the local context.

The prime movers in this participatory appropriate technology skills development will be the people interested in the change in the application of innovative appropriate technology (i.e the motivated group) This approach should emphasise the utilisation of resources and the knowledge already available locally. The local context will be respected and not despised.

ActionAid Was There When a Dying Village Needed Water

❖ **Lamin M. F. Jobaate** ❖

A village founded several years ago was almost dying until the weary Alkali reached the offices of ActionAid in Wassu. Sweating and with weary feet, he pleaded for water.

An accurate time-line could not be given here due to difficulty in remembering dates, however, according to the present Alkali, Kerr Modou Sey was founded about 100 years ago by Modou Sey a migrant from Senegal who settled there with his family and other Gambian ethnic groups.

The village population increased over the years because of the wide range of fertile farm lands. After about 10 years the population began to decline. By 1927, the whole village had migrated because of acute water shortage. Modou the founder, and other compound heads and their families moved to form another village now called SAFALU in the same chiefdom. The rest of the households settled in neighbouring villages.

AATG was there when a dying village needed water

This large village was reduced to a hamlet, which it remained for quite a number of years before it was re-founded by Modou Siise, also from Senegal. At present the village has a second name Touba Mbacke which is more popular.

Modou Siise died after a few years of re-establishing the village. He was replaced by Abdou Siise who was also from Senegal. Abdou later returned to Senegal because he could not cope with the mounting water shortage. He was replaced by Babou Nyang from Njoben. Babou also had to migrate as a result of a fire disaster which affected five compounds including his own. Alfusainey Jallow, the current *Alkali* lived in the village during the tenure of the last two *Alkalulo*. He had experienced several decades of water shortage.

Water Supply

Since its founding, the village has had only one well in use sunk to a depth of 55 metres. In spite of its depth the water volume was so limited that it could not adequately serve the village. This well was sunk with the support of a colonial commissioner known as Major Madean. Some members of the village reported that the water turns muddy, particularly during the dry season, after two or three women have fetched water from it.

To supplement water supply, the women used to walk 5km and 3.5km to neighbouring Dingerai and Genteburr respectively to fetch water.

Water collection took a valuable part of the womens' time. This activity coupled with other domestics chores leaves little time for

AATG was there when a dying village needed water

child care. Clinic schedules were often cancelled for water collection. Women would go to bed late and wake up very early for the next day's drudgery.

A borehole was installed in Kass Wollof, 6km away in 1982. This facility offered more rapid and easier water collection opportunities because the water is much cleaner. The Alkali arranged with the community of Kass to enable the people of Touba to get their supply from the borehole. The two parties agreed on five dalasi payment for every 200 litres of water collected and an extra five dalasis for transportation cost for those without carts. The money generated in this process supplemented the running cost of the borehole. This process went on for eleven years.

A Plea for Water

According to the Alkali, different institutions including the Government were approached for assistance to solve the acute water problem. Nine attempts to dig a well were made by different development supporters such as UN, Area Council and individual community members. These efforts failed because of the rough terrain, the poor technology coupled with the low depth of the water table.

The Alkali deeply concerned about the problem, maintained the search for assistance until his weary feet and patched throat took him the offices of ActionAid in 'Wassu (Development Area 2). The relentless efforts of the Alkali led ActionAid staff (DA 2) to appraise the village's request for water. The initial appraisal results recommended that

AATG was there when a dying village needed water

support be given to Touba. This was later approved by the DA management.

Prior to the implementation of the well construction activity, a discussion was held with the village during which the roles of both ActionAid and the village were defined and agreed. The formation of a Water Committee was also discussed as an integral part of the project. Soon afterwards, ActionAid deployed a well digging team to Touba Mbacke and the sinking started. One community member was selected to join the team so as to learn and serve as a village-base technician who would take care of possible future technical problems. During the process of digging the well, community participation was excellent. The community collected sand and gravel, evacuated dugout material from the well, and provided boarding and lodging for the well digging team.

This bold humanitarian initiative was nearly abandoned when the well digging team a layer of rock encountered after only one meter depth.

The Alkali and other community members lost confidence and started to weep over what they believed was a lost chance. "The same problem (rock layer) that prevented the previous attempts from succeeding is encountered again; we are no where!" said the *Alkali*, almost in tears.

The Wells Team confidently reassured the villagers that the problem would be addressed. With the use of a compressor jackhammer, the team drilled through 11 metres of rock before hitting sand again. After so much hard work, a concrete lined well with a total depth of 54 metres, a diameter of 1.60m and a water volume of 2.80 cubic metres was finally completed in May 1993.

Life With Water

The Alkali informed me that due to their profound happiness and magnitude of relief, he considered ActionAid as “the founder of present Touba Mbacke.” He expressed confidence that the population of the village will increase because of the availability of water supply. He said as soon as water was reached during the well sinking process, former settlers started to express their desire to come back to the village. Eight households from Njoben, Sangulay, and Manjumba have applied and most of them have already been allocated land for production even though they have not yet established compounds. Within six months of completion of the well, the villagers were able to assess significant changes in the village in respect of water as follows:

- *People are getting water for domestic use in much lesser time at a little cost unlike before when the process took hours and at high material, financial and labour costs;*
- *Water sanitation has improved generally;*
- *Improved weight in livestock;*
- *More time available for child-care and farm activities;*
- *Time and money spent on collection is reserved and directed to other areas of need.*
- *More time for the people to interact within and outside the village.*

AATG was there when a dying village needed water

In appreciation of this valuable support from AATG, the community organised an inauguration ceremony to which they invited the Country Director of AATG and DA2 staff.

There were over one hundred and fifty people from neighbouring villages including the district Chief and community leaders at the ceremony. The community slaughtered a bull and provided "Benachin" for the people who attended - a hospitality they insisted on providing! At this ceremony the villagers unanimously decided to name the well after Malamin Sonko (AATG country Director).

Churchill Baldeh, the former Program Manager for the DA introduced the chief of the district, village Alkali and ActionAid staff present.

In his speech, the Country Director thanked the Alkali and the entire community for their valuable participation in the sinking of the well. He described AATG as being a strange farmer who would one day sell his seed (to be used and sustained by the community) and go away but would not move the house he constructed during his stay. He said it is very important for the communities to understand the AATG mission statement which reads:

ActionAid exists to help children, families and communities in the world's poorest countries to overcome poverty and secure lasting improvements in the quality of their lives.

He said that human beings have "capabilities for construction and destruction" and noted that most of our forest cover was destroyed

AATG was there when a dying village needed water

because of this capability. He urged the community to take care of the well, and to support the work of the Water Committee.

The Alkali was so over-joyed that he could not speak at the meeting. He was choked with emotion as he saw women and children moving joyfully towards the well of hope.

The Village Today

Touba Mbacke presently comprises six compounds 70 people and 9 households. It has drastically decreased in size since the 1920s when as much as 100 compounds were registered. The village is located in Niani District in MID north 5km from Dingerai on the Farafenni/George Town high way. Touba is bounded on both sides by vast fertile land. The people depend on subsistence farming.

There are a total of 142 domestic animals including sheep, goats, cattle, and donkeys. Four children from the village are attending the nearest primary school which is 5km away in Dingerai. The nearest Health Center to the village is 16km away in Kuntaur while Bansang the nearest Hospital is about 50km away.

Men and Women are Partners In Development

❖ Ousman Mohammed Cham ❖

1994 was declared International Year Of The Family. What does this mean for man/woman relations? Should the ideology governing gender issues in other societies be the same yardstick for us in Africa?

Concern for gender and gender related issues have been and continue to be the preoccupation of both the STATE and other Development institutions. This enthusiasm has however not been accompanied by a clear understanding of gender issues. Gambian experts in women's affairs tend to take Eurocentric approach on gender issues. Such people always perceive men as the problem (a chauvinistic Society, male dominated society). They also fail to make men their target or the solution to the problem of women. Understandably, the issues of gender are more complex than this simple analogy. For our society, the issue of gender is more of the creation of life-space, room for manoeuvre, a change in attitude, a genuine mutual respect, a show of solidarity and genuine appreciation of each other's strengths and weaknesses.

The meaning of gender has been reduced to mean issues affecting women. Such a definition does not only negate the significance of the relationship between men and women but tends to cause disunity among both sexes. When dealing with gender, an understanding of the existing relationship between the two sexes is crucial.

Positioning women or men should not be perceived as a revolution which fights for a win or lose situation. Simply put, a gain in one sector should not be seen as a loss in the other.

The issue of gender in our circumstances needs to be addressed with special care. Understanding the family as a socio-cultural unit will help us to know the power relations inherent in the family and how such relations impact on the maintenance and the management of the family and indeed the wider society.

In Europe, the gender debate is almost a "boundary debate" - who starts where and who stops where. For them everything relating to gender evolves around equality - equal access, equal opportunities for employment, equal pay, equal legal recognition, equal political opportunities etc.

In our society where these phenomena are somewhat in short supply, where our major preoccupation is the urge to map out survival strategies with the few opportunities that exist, the issue of gender becomes an issue of partnership. How best both men and women as partners work together to challenge or rather face the challenges of their environment should be our agenda. *Our Gambian family set-*

up and family connections offer a lot that we could boast of. Therefore, efforts being directed to address the issues of gender should strengthen this family relationship as the central fabric of our society and not to weaken it.

Some specific programmes aimed at women more often than not do not achieve their purpose - instead women are effectively marginalised by them. These programmes usually treat women in isolation and not as part of a social set-up whose demand and influence on them are great. For instance, giving women small cash credit with the hope of making them more economically reliable, may help, but is not addressing the problem affecting the women. Upon further examination, one would realise that such activities only scratch the surface of the socio-economic problems facing women.

What needs to be looked at is existing power relations between the men and women. Women need to have more negotiating power, more confidence, more decision making power. Here, economic power becomes a means to an end not an end in itself. Women in the rural areas have economic assets but the power relations in the family is such that they are only nominal owners.

Men control these assets and usually benefit more from them. In the name of matrimonial harmony as dictated by our culture, the women remain silent. Such power relations perpetuate self resignation on the side of the women. They become fatalistic about their circumstances to the point of loosing confidence in their potential of taking on more power. This power cannot be given. *It must be taken and cannot be taken by anyone but by women themselves.*

Therefore women's programmes must aim at creating the right environment in which they do not negotiate away the power they need to participate fully in maintaining and managing the wider society. This change in power relations should be perceived as a hygienic shift from the domination of one sex by another to development democracy that transforms with people's needs and conditions of life. The partnership to be cultivated therefore is one that encourages a viable social system in which everyone stands to benefit.

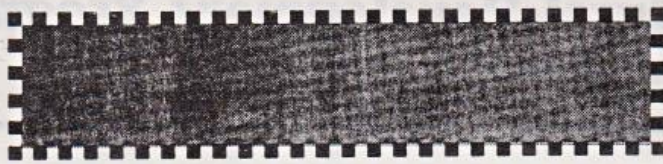
My contention is not to frown at strengthening the women economically, what I oppose is merely exposing them to the cash economy which they do not control. **If the women are in control of their cash, then they begin to negotiate from a position of strength, if this is done, the entire development outlook of The Gambia will tremendously show positive signs of change for the better.** Nobody doubts the determination, the commitment of the women as the backbone of the rural economy. Therefore they should be given the chance to realise their full potential.

Men on the other hand mostly perceive themselves as the favourites of our culture. Poor or rich, it is their natural place to be counted first. Society also perceives men as the stronger sex while the women the weaker ones. The bride price levied on women have been equated by some men to ownership and therefore within the framework of the family unit, women are accorded the back seat. This is the sad reality of most Gambian rural women. If women confront men in a way that they (men) see themselves as losers in the power relations, there will no doubt be met with resistance.

Therefore, the type of education and awareness raising in addressing gender, should be organised around the issue of strong partnership directed at planning for a better future for all members of our society. A partnership in which women would not be treated as second class citizens or domestic unequals, but as equals in a democratic society. Such partnership should address strategic gender issues aimed at combating the existing gender imbalance in our society.

Finally, altering the existing power relations in the family is a task for men and women. This will be done in recognition of their own cultural priorities, opportunities, constraints and pace.

Chapter Four



AATG Moves Into The Future



Towards a Decentralised, Integrated Rural Development Programme

Background

❖ *Sakou Jobe* ❖

In the course of its 15 years of working in partnership with communities to bridge the poverty gap in rural Gambia, ActionAid The Gambia (AATG), has undergone a series of changes geared at enhancing programme design, implementation and management. The process of gradual change has enabled AATG to put in place an increasingly decentralised and integrated structure, where roles, responsibilities and decision-making authority are determined and allocated accordingly. Restructuring has been a key enabling tool in such a revolutionary process.

Why Decentralise ?

A development programme in its early age (with limited scope, coverage, resources) may centralise its operations without having to dangerously grapple with bottlenecks, which may result in inefficiency and failure. But this is less obvious in the case of older programmes.

AATG was timely in acknowledging this fact. With gradual expansion and intensification of its intervention, the growing concern was how to deliver services in the most effective and efficient manner.

This pre-occupation was all the more significant when by 1988, AATG, having completed its withdrawal from western Division, was operating in villages extensively scattered throughout the remaining 4 administrative Divisions of the country. The management of major programme operations and related support services from Headquarters witnessed the growing use of resources in their diversity, a situation which became accentuated as Regional offices and their outfit reinforced their demands for support to match the rate of sector programme development. The search for alternative solutions to the problem of centralised programme management led to the option: decentralisation and integration.

Intergration: A Unifying Process

The centralised programme was also sectoral in nature, an approach less conducive to integrated rural development. Sectors took different courses to fulfill the same aim, with little or no recourse to dialogue, interaction and sharing, among implementors who meet in the same office premises, come across each other in the field, encounter and address the same community members.

Periodic meetings at the Regional and headquarters level were not sufficient opportunities to weave a unifying fabric. We were

like actors performing in the same drama, yet far away from each other in mood purpose and orientation! Given the multiple factors responsible for underdevelopment and how intricately they can be related, AATG duely noticed that its intervention strategy had shortcomings that needed to be addressed to enhance performance: The integration of programme activities turned out to be the answer. This process would provide a framework for a well coordinated system. A system whose component parts would be responsive and supportive of each other.

Restructuring: Means To An End ?

Restructuring has been a useful instrument in AATG's evolutionary process towards decentralisation and integration. Pioneer steps were taken by the present *Country Director* in 1988, when he submitted for AAUK's approval, a restructuring proposal which would enable AATG to comply with the Board's sponsorship policies. As at October 1988 the programme was operating with a sponsorship level of 12,804. The restructuring plan presented a comprehensive withdrawal schedule from a total of 10 Chiefdoms/Districts and a sequential phase-in and concentration in eleven chiefdoms in two Administrative Divisions.

Prior to this restructuring proposal, AATG's operational areas were broadly classified into 2 regions: Eastern Region (comprising Maccarthy Island Division and Upper River Division) and Western Region (composed of Lower River Division and North Bank Division). Regional Agricultural Team Leaders and Education officers were responsible for the coordination of field activities under the

direction of sector programme heads based in the Kanifing Headquarters.

Each Region had an appointed chairperson who would conduct periodic Regional meetings as part of the Planning and Reporting process. Matters beyond the teams' decision making scope were forwarded to Headquarters for action. This Regional relationship could be endorsed as an important but insufficient step towards integration.

By July 1989 AA later the Target Area concept to Development Area concept was activated. Target Area Development Managers were vested with the overall coordination of the various components of the Target Area development programmes, a function which necessitated a versatile and generalist approach.

Other elements of the restructuring process were pursued and applied by AATG in subsequent years.

By July 1990 the withdrawal process was completed. At about the same time, the Jarra chiefdoms were seperated from the parent Target Area One and renamed Target Area 4. The phase-in process was consummated in RDAs 1, 2 and 3 in 1990, 1991 and 1992 respectively; But DA2 by virtue of its size (256 villages) envisages full village coverage by 1999.

A Step By Step Process

“Slow but sure wins the race” the old adage goes. This principle is manifested in AATG's meticulous approach to decentralisation and

integrated programme implementation. The successive steps are prudently calculated, measured and applied at a pace commensurate to the level of programme maturity. The sequence is based on a straight forward rule Implement step one satisfactorily, then move on to the next... Supportive systems, checks and balances have to be put in place and satisfactorily applied. It is not therefore an overnight process. It has a long life to live. Lessons learned overtime are fed into the system to enhance results.

With the change from Regional teams to Development Area Teams with field based managers, challenges of course multiplied. More decision making authority means more responsibility and accountability. Better integration and improved poverty - focused programming call for more customised training and the application of multi-disciplinary skills. Programme expansion and intensification require the strengthening of support services, etc.

AATG thus witnessed gradual deconcentration and systematic delegation and devolution of authority across time and space. New and interesting events were to unfold like in an act loaded with suspense.

More interactive staff and community involvement was achieved. Development Area planning and implementation, came more and more closely to the grassroots in accordance with our local mission statement (*Tendaba Declaration of November 1991*). Through the acquisition and application of relevant technical and management

skills (with the support of DA and Head office management), staff are becoming more multidisciplinary in nature and cross sectoral/ problem area relationships are improving.

Meanwhile, the step by step decentralisation of various support services has significantly contributed in rendering the DA service delivery system more effective and efficient. This covers Administrative, Sponsorship, Accounts, REMU staff who became DA based, relating to Kanifing support officers/managers in a functional way.

More Expectations

Kanifing management continues to support DAs to operationalise the decentralisation and integration process. This is manifested in a variety of cases: The establishment of progressive DA Bank Accounts with the associated structures and systems to ease financial transactions; DA responsibility for certain personnel and administrative functions (recruitment of ancillary staff, approval of staff earned and compassionate leave, repair of DA offices); Execution of programme functions such as the purchase of inputs and the approval of training proposals up to a tune of D5000.00 - all aimed at ameliorating service delivery.

The decentralisation of the computer system and support services has enhanced information/data processing, especially village profile development and plans and budgets preparation. The Central Credit Committee in Kanifing has plans to hand over final credit approvals

to the DA Credit Committees. Plans are also in the making to further decentralise sponsorship support services. In due course, Sponsorship will also be an integral responsibility for community development workers whose roles will change during the implementation of Community Based Management (CBM) and Micro Regional Field Methodology in the DAs.

Further DA decentralisation into micro regions coupled with CBM will enhance staff - community interface, reinforce and build up community decision making capacity. But the ultimate aim is to make the beneficiaries exclusively responsible for managing the activities and circumstances affecting their lives. The foundation for this eventuality has been laid and the structure is being built, with the expectation of sustaining it for future generations.

AATG is community focused and is committed to giving people choices. Indeed, the process of supporting people address their choices requires a supportive decentralised and integrated programme structure.

CBM is about empowerment; the successful transfer of power from a centralised authority, that is, from DA management and extension teams to the village to ensure community management of self-designed programmes. The process of course is concurrent with building community capability. Communities then posses and use power formerly associated with AATG. CBM is the festation of community empowerment.

The CBM seeds sown in DA1 through the experimentation (1994) have germinated and the seedlings are undergoing progressive growth and development. Other DAs will plant the seeds in 1995 so that the crop is gradually multiplied and spread for the benefit of supported communities. The Micro - Regional field methodology serves as water and nutrients which are indispensable elements for the growth and development of the CBM process.

A recent bold and novel step forward in the decentralisation and integration of AATG's rural development programme concerns the proposed split of the Deputy Director position into 3 positions of Senior Programme Managers and the other for one for Operations, Research and Policy and the other for Phase-out. These three positions will provide an opportunity for AATG to do better programming and implementation giving due regard to research and policy directions within a continuously changing development climate.

We reckon that meaningful decentralisation and integration have to be sequential and that time and effort must be invested to consolidate and replicate the gains. AATG is aware of this and is moving meticulously towards such an achievement. We are far from claiming that the strategy is a panacea but we have the conviction that if properly implemented it will lead to success. Hopefully, in the medium to long term, the Agency will be proud of being awarded credit for operating a decentralised integrated rural development programme.

Community Based Management is the Key to Self-Reliance

❖ Jeff Saussier ❖

Jeff Saussier (AATG's former Deputy Director of Programmes) argues that Community-Based Management is the key to self-reliance. But the secret to this is not in communities' unwillingness to yield power, but in NGOs willingness to release it. Are NGOs ready for the challenges of the 1990s?

Tofler's Third Wave

In 1976 Alvin Tofler wrote an important book, *The Third Wave*, that was to have profound impact on the field of development. Tofler argued that prior to the industrial revolution, people were bound together in small family, clan and community units in a system that he called "prosumptive". In balance with the environment (for the most part) prosumption meant that most of what one produced one also consumed (today we call this subsistence). Decisions were made in

small units (like a village) to solve local problems in local ways using local resources. As populations and communication grew the localized moves, solutions and systems became loosely connected/codified and intertwined so that peace could be kept and that there could be an exchange of ideas and resources for mutual benefit (don't worry, Tofler didn't make this world utopian... there was disease, starvation, feudal subjugation, slavery, superstition and war).

When the industrial revolution came (about 500 years ago), a "code" was set up to define the systems of production and consumption, the change from coping with the environment to battling and defeating nature to make it subservient to man's desires.

To change the nature of interaction from a community based one to a global market, where the control of resources by a set of actors would determine "leadership", rather than the presumptive system where leadership was defined by family, age, experience, respect, religiousness, piousness, or wisdom. Again, the old system was not perfect by any means there was greed, some Kings and Popes were as crazy as loons, etc.

The code that developed made the factory possible, it made the trains run on time; it made a global postal system possible. It also created great disparity among the human community, and most certainly, separated the producer from consumer (making profitable trade possible). Most importantly, it put people in the position of passivity in decision-making.

This code included Standardization that is, the replication of identical articles; **Synchronization** - time schedules based on system needs rather than human needs; and **Centralisation** - decisions made at the top, because the systems were becoming too complex, and synchronization had to be kept. This code also included: **Specification** - each person does a different task, (so that standardisation could have the higher quality, and lead to advancement in knowledge for the sake of the system... not the person himself). **Maximisation** - bigger is better, more is better, more is cheaper per unit, the bigger/more/cheaper became the basic evaluative unit of efficiency and effectiveness.

The Breakdown

Tofler (also the author of the controversial **Future Shock**) said that this code is in the midst of breakdown.

First, new technologies are making things possible so the code is no longer necessary. Secondly, we have found, through the education it puts "things" before people, in short, it is dehumanising.

Thirdly, we have found that the code is not necessarily the most "effective" system (effective is different from efficient). Fourth, the Third World is mostly presumptive and that they are being forced to undergo transformation to the individual revolution "code" by outsiders who in themselves and in their societies, are breaking the code. The result is miscommunication, mis-direction and mutual confusion.

During the same decade I was in school, learning as part of my trade, ecological modelling. At that time there were two schools of thought. The first (mathematically derived from *Newton* and *Descartes*, among others) stated that all phenomena could be described in a simple mathematical model (the ecology guru being *Odum*). Once hypothesis and observation matched each other you then had a "law". The equation always worked; if it did not, you either did not observe correctly, or you were not measuring correctly, you were actually dealing with a different phenomenon and using the wrong equation (hypothesis-law).

However, this required breaking things down into components and looking at sub-systems within a larger system. If you looked at the whole system you saw that there was diversity of inter-play among the components. There were many phenomenon(s) that didn't fit the "laws" no matter how your broke the system down.

One way to look at it was that science and scientific principles, whose premises were influenced by the "codes" of the industrial revolution, were advancing towards a new philosophy of thought that was post-industrial.

And so, while I was in school a new philosophy of modelling was emerging, called "chaos" with two complementary principles called "super-string" and "symmetry". This new science allowed for complexity and diversity. It allowed for customization. Without getting technical, it said that phenomenon were so complex and dynamic that a new set of "laws" in themselves needed a new dynamism themselves.

After Tofler

In the 1960s and 1970s development theory (which was very young and not even accepted by the economists) was based on dynamically engaging human communities that were “prosumptive”. It was based on the small micro-project, on peoples’ identified needs and the local resource base. Appropriate technology was born. The generalist was the agent of development.

There were successes, there were failures. There was not a fixed set of “laws”, there were no scientific “principles” of measurement. Because it worked in the “prosumptive” area, there were no monetary transactions that the economists could use to show “growth”. In short, the “fractals” of the development effort (that may or may not have been successful) were at odds with Tofler’s “code”.

During the late 1970s and the 1980 community-based micro-project development, fell into disrepute, displaced by economic-growth, “integrated” (a bastardisation of the term), standardised, technically-sophisticated, replicable and synchronizably-measurable Development. It had successes (India is self-sufficient in food), it had failures (the *Green Revolution*, the *Turkwell Dam*).

However, this exacted a cost:

- (a) standardisation had to be introduced, since isolated communities were not exposed to the accumulation of

knowledge of the specialists, and, sometime you had to force square pegs into round holes;

- (b) synchronisation was necessary to account for the massive resource flows being dispersed to literally thousands of locations;
- (c) this required centralisation to coordinate the effort and ensure accountability,
- (d) maximisation was required to meet the demand of the “efficiency-effectiveness complementary”.

The development system disregarded the generalist and put in place the specialist. But make no mistake, it taught us a great deal: new technologies, new capabilities, some economic growth (but not in Africa, as a whole) and created a demand for education and development of industry that would create jobs and supply goods and services.

It kept the resources flowing and created some global awareness of interdependence and responsibility (of course, somewhere along the way the environment was destroyed, thereby tearing the social fabric apart.

The development environment moves at a faster pace than the development of mankind. So from the first wave of the 1960s and 1970s, to the second wave of the 1980s, we now enter the 1990s ready to engage the third wave.

Community Management

Things come round full circle and the time is ripe, especially in The Gambia to find a new wave, some call it development with a human face. We have chosen to call it Community Based Management (CBM).

Where did it come from? Did it just spring up from the ground? No. It is the natural evolution of the AATG Programme. You have been riding the wave for years. But it came into focus in the Tendaba Declaration. It is a defiant statement against the code.

Development is not simply "things". It is people: People taking control over their destiny and ensuring a better future for their/our children. It's based on the community as a unit of society. The African community is a strong force, though it has been threatened by the code, that made the extended family and that special sense of comradeship among neighbours almost extinct in the northern half of the planet.

It's based on non-standardisation, non-synchronisation and non-centralisation. CBM says that each person, each household, and for our purposes, each community, lives with a unique set of circumstances, unique set future. We must meet that set of uniqueness with ability to:

- * accept diversity and embrace it;
- * accept complexity and learn to deal with it;

- * accept a new pace, not set by rigid time schedules, but by the natural and organic pace of the people with whom we deal.

Cutting Edge

CBM will use the power of PRA to help communities focus on their problems and help them define their vision of the future. That will require that we take PRA to a much further degree than mere maps and transects.

But the real secret of CBM will not be in how we yield power, but whether we have learnt the wisdom to release power, to release control. We turn from planning and embrace support and response, and work not for our own purposes, but that of those we serve. We are not alone in trying to ride over the second wave and onto the third. But we are on the "Cutting edge" position.

In The Gambia there are many who seek the golden fleece of CBM, but still cannot let go of control and isolation, they still live boxes of "sectors" and "our" project. It is here that CBM can be the "cutting edge" in the development arena. We have broken out of the retractions of sectoral compartments, we realise that communities can access a variety of resources, and we seek to build community capacity to access those resources.

This '*cutting edge*' position also carries a responsibility. It would be in AATG's strategic interest to (and even more so together), share experiences and come to some common understanding. We have

already felt the impact of dis-juncture in intent, modalities and operations of 'competing' agencies and projects in the areas of credit, literacy and vocational skills. **Let us not repeat the past, let us use our strategic position, our "cutting edge", to enable the fragmented parts come together into a credible model for actual and do-able Community-Based Management of the development process. It will open new doors for the communities we serve.**

The methodology thereby suggests that AATG works to the pace of absorption and capability of the community since villages will be at different stages.

Jeffrey D. Saussier was a Consultant to AATG on CBM and former Deputy Director of Programmes. He returned to AATG as Deputy Director (October 1994 - March 1995).

Our engagement with farmers should create room for imaginative possibilities. After all, is extension not a search for options or possibilities for signs of new meaning in our imagination, and engagement of the community?

Fieldworker, an Open Mind and Development

❖ Ousman Cham ❖

What is the difference between the Colonialists of yesterday and the Extension Worker of today?

They both possess the dangerous illusion of being masters of knowledge with all the solutions. How does an extension agent overcome this poverty of the mind?

The statement we all adore '*is Giving People Choices*'. This is a loaded statement which needs a certain degree of understanding. It is all about options. Technically, we feel satisfied about diversification in agriculture, but could hardly accommodate diversification in our thinking. *Giving People Choices* becomes meaningful only if they are allowed to make choices.

Our engagement with farmers should create room for imaginative possibilities. After all, is extension not a search for options or possibilities, for signs of new meaning in our imagination, and engagement of the communities?

Too often, as extension workers, we find ourselves so busy engrossed in debates which are mostly academic, abstract and philosophical, that we usually miss the simple things which practically happen and affect the lives of the people.

Our level of education or schooling (to be more accurate), keeps reminding us that we need to justify our existence, even to the rural people. Imagine the usual amount of the debates fieldworkers get into whenever they meet. Such sessions do not only waste precious time but reveal the extent to which we are ready to defend our academic titles. From time to time we all get caught in the "Diploma Disease" syndrome. This is what usually makes us miss the basic issues we need to address in poverty alleviation. I am not in any way suggesting for one moment that rural people are simple people whose problems require simple solutions. Rather, I am suggesting that the many things that occur to us or our academic world as trivial may provide the useful lead to the solution of the problems we seek to readdress.

The type of Extensionist or Field-worker I wish to cultivate is the one who has the ability to pick up the little but significant crumbs that fall from the "academic tables", put them together piece by piece and present another way of looking at the problem.

It's beyond logic to assert that this is a simple task that I am describing here. It is a skill that requires the extension worker to put the farmer in front as the leader of the knowledge of their circumstances. That is the ability to surrender to and appreciate the existing knowledge

Poverty of The Mind Threatens Development

on the ground. It also means taking the backseat and listening to others.

In most cases we form academic opinions/judgments shaped or informed by our experiences and knowledge. It is amazing to see the way we defend such positions to the point that we are blind and insensitive to the presence and views of others. With such confidence, we may be busy doing the wrong things most of the time. The ability to stand back from your self and what you believe in, makes the obvious look rather strange. It requires the skill of lateral thinking an accepting our limitations as extension workers.

One of the ills of colonialism, was their attempt and success at schooling the minds of the people they colonised. They made the African believe that they were objects rather than rational beings capable of dealing with possibilities. Colonialism successfully made Africans believe that they (the colonialists) were the custodians of "the best way".

As a result, they undermined and suffocated any attempt at rational arguments by the colonised. Therefore, the African became totally dependent on them for virtually everything.

For instance, colonial policies made Gambian farmers think that the land was good for nothing but groundnuts and efforts to dislodge the farmer from this belief have been met with serious frustrations in later years. But those of you with agricultural orientations and backgrounds know the environmental implications of groundnut farming as it affects the quality of soil. We can simply condemn and dismiss the colonialism as a thing of the past. But to what extent are we different?

Yes we are indeed very different. Theirs was a deliberate attempt to keep the people down for their selfish ends. Ours is by default. But the colonialist and most Extension workers of today have one thing in common: that is, the dangerous illusion of being the master of knowledge with all the solutions. Let us look at some practical examples. Imagine the extent to which we have made the people totally dependent on us as Extension workers. We have forced people into straight jacket thinking. For instance, we have developed the concept of the *Group* until recently when it dawned on us that other options could also be explored and can even work better than *Groups*. It was then that we began to release our grip on the Group notion, and to explore and understand the role of the individual in the Group. Prior to this we did not entertain individual requests. Thanks to *Allah*, reason has prevailed and we are prepared to build on our understanding of how the individual relates to his or her community.

Another fanciful notions was '*Community Gardens*'. We refused to even think about or acknowledge the existence of individual backyard Gardens which in most cases have better economic returns than the Community Gardens. We always argue that we do not have enough resources to attend to individuals but then, should we ignore existing backyard gardens?

Why do we shy away from thinking about trying individual household grain storage facilities - because we are used to community (central) storage. Yet we all know very well that it is a foreign idea imposed on the communities (by groups such as the WFP and FAO) to construct central storage facilities and to offer farmers with no other choice or option but to use them. A little probing would have revealed that some community members would have preferred to store food in their household stores because it is human and convenient.

Most people would not like to expose what they have to the others, especially in communities where to refuse a request is criminal. As salaried men and women we do not like to have joint Bank accounts. Yet we try to impose it on others.

But we believe in the "Community Spirit" and therefore, thought that every intervention should have the Community/Group label on it. We always tend to think that anything to do with the individual would destroy this Community/Group Spirit. This is naive thinking. Remember it is individuals who makes up the community.

For example, the DA 3 strategic shift from Group Beekeeping Projects to Household beekeeping projects, the household backyard Ram Fattening etc, are examples to support the need to explore other possibilities. These shifts were "forced" on us by the communities. They changed the rules of the game and it paid dividends.

This is not an argument against group projects because we have numerous examples of strong successful groups and group projects, but an attempt to encourage objective and analytic thinking of the different options and the need to be responsive to communities.

I am in no way advocating for individual projects, but just offering the option that there exist other units of measurement in the communities other than what we know, and that, we should keep our options open. *Open mind is important in development.*

The above also implies that we have not yet come to grips with understanding the complexities of the environment that we are engaging. In our anxiety to help poor people help themselves, we take many issues for granted. For instance, we do not usually report basic things that we see happening in the villages.

Poverty of The Mind Threatens Development

Over the past two years we in ActionAid The Gambia have debated relentlessly about community based indicators, how to measure quality but hardly did we ask the communities to put down their own indicators. In fact the communities have always given their own indicators in our conversations with them but we just do not document these because our training teaches us that what the communities say lack the scientific flavour and the mumbo-jumbo we usually love to profess.

Think of simple statements uttered by the villagers such as "since we started vegetable gardening I have become less dependent on my husband for my financial needs". "Now that she earns money on her own she doesn't answer to a single call from me, her husband" etc. A woman holding her gold earring saying, "I bought all these last year when I sold my produce", "I have named this baby after our Community Health Worker because of the good work he does in our village"; "I am unhappy with my Executive member because before he became executive member he could not buy big cola nuts but since we made him a Treasurer he always buys big cola nuts". What do these statements mean to you as an Extension Worker? Ask a farmer why he continues to do what he is doing, or why gardening? Ask a woman watering her beds the same question. The answers you get will be very amazing.

The greatest poverty that we could ever face is the poverty of the mind. It reduces one to the threshold of mere existence. As Extension or Fieldworkers we need to change our attitudes and rules of engagement for the poor to build on their skills and confidence in a bid to maximise their potential in taking control of their own development. That is what participatory development is all about.

Ousman Cham

Senior Programme Manager Policy and Research

Planned Phase-Out: A Logical Outcome of Success

❖ Zaya Yeebo ❖

It is not an exaggeration to argue that ActionAid has several examples of forced withdrawals from communities but little experience of planned withdrawals or phase-out. Yet, after a decade of intervention, a well planned Phase-out or withdrawal will not only encourage self reliance, but also a manifestation of empowerment.

Since 1979, AA-The Gambia has been working to alleviate poverty and improve the quality of life in rural communities. This partnership between rural communities and AATG, has been mutually beneficial. However, no development organisation can remain in any rural community forever. This is therefore a mutual recognition that AATG's programmes and rural approach is time bound.

To understand the rationale and historical basis of phase out, it is important to look briefly at the historical genesis of AATG's activities in The Gambia as a basis for appreciating why phase-out is a natural development of our integrated rural development approach and our long term goal of community self management and self reliance in rural communities.

Between 1979 and 1984 period, AATG's rural development work was mainly in agriculture and literacy. Within this period, AATG supported basic education by building schools, providing educational materials and train teachers. In agriculture, AATG provided inputs and extension services.

The second phase of AATG's operations occurred between 1986 - 1989. During this phase, AATG concentrated on input supply and service delivery. Programming became sector focused.

The third phase (1986-1989) was the consolidation and multi-sectorial phase during which there was a reduction in programming. The focus shifted to distinct project areas known as Development Area (DAs). In the fourth phase (1989-1992), AATG's rural development strategy shifted once again towards a more integrated community - based development approach.

Between 1990 and 1993, AATG rigorously discussed and adopted *Country Strategy Paper* (CSP) which clearly defined the parameters of these strategic shifts.

As a result of these discussions, AATG adopted a new programme methodology in which input delivery, service provision and supply driven planning gave way to demand driven development where the communities were encouraged to take a greater role in managing the development process. AATG has always emphasised the building of local institutional capacity as the best vehicle for sustainability and eventual self reliance at the local level.

The Logic

Phase-Out is a logical outcome of AATG's development strategy. Yet, it is still new most ActionAid programmes. Complimentary to AATG's genesis and development approach is the recognition that phasing into a community naturally involves phasing out as well. However, this should be based on a critical appraisal of the original factors that necessitated the phase-in, achievements, coverage attained and funding ability. As the CSP argued, "*our strategic plan envisages no growth in programme size and coverage both in terms of financing and population. DAs 1 & 4 will be in phase-out mode during the period and AATG will phase in DAs X in 1997*"

Sakou Jobe also noted in his paper presented to the 1993 *Strategic Review Meeting (SRM)* that, "as programmes grow older, coverage increases and funding levels decline, the issue of systematic phaseout should be studied."

On his paper, '*Thoughts on Phase-Out*,' Lamin Toure defines it as "an unavoidable end point of AA's work in any country programme."

It involves ACTIONAID severing long standing programming relations with the communities". Phase-Out is therefore an "on-going process that starts with the programme, grows with it and marks the end of it."

Similarly, Ousman Cham has said that "our engagement in the communities will be designed in a such a way that the fulfillment of the CBOs in respect of both organisational and financial maturity would serve as the basis for gradual phase-out from each community."

Another DA Manager, Falie Baldeh goes further when he argues that, "phase-out will be a gradual process by enabling communities to take control of their own development through maximum utilisation of human, physical and financial resources, as well as opportunities at their disposal on sustainable basis. The process will enable the people to manage a paradigm of change and need not be linked to the declining external funding or time span of an organisation."

The above constitutes a broad concept of what Phased-Out is and how it relates to AATG programming activities.

AATG has studied and noted three broad options for Phase-Out. These are: *Phase-out by problem*, *Phase-out in relation to capital exposure/recycling maturity and a combination of the two* (Sakou: 1993). Sakou Jobe opts for the third approach because it has a "wider outlook and is less restrictive. It will also enable us to phase out more gradually, taking into account programme coverage, achievements vis-a-vis targets, objectives and the degree of (human, physical and financial) HPF (human, physical and financial) development in the communities we

assist” In line with the above eloquent statement, Ousman Cham argues that phase-out should be “programme led and not funds led”

Criteria

Some crucial factors in phase-out also determines the process and eventual success. After an exhaustive debate. DA 4 staff concluded that "although the financial maturity of a Community Based Organisation (CBO) would be crucial in the phase-out process, the CBO's orgainsational maturity would be the key to the decision to gradually phase-out DA's engagement with communities."

Not to be overtaken by their colleagues, DA 1 staff also argued that "the existence of a viable and independent development groups (in each commuity), that can take and implement decisions and are capable of recycling and making their funds grow" help determine phase-out.

In view of AATG's 15 years of work and recent indicators of development needs, the criteria has been broadened as sharpened.

They include, improved access to basic services and social facilities (eg seedstore,PHCs schools, water etc). Food availibility throughout the year (ie 70% of household should be above Food Poverty Line); and development of local institutions; especially, their financial maturity.

The People's ability to engage the systems and resources at their disposal as well as opportunities for eradicating their poverty are principal factors to be taken into account during phase-out.

AATG is also aware that communities are at different stages of development. Recent PRAs and the updated village profiles which classify villages by level of development will be used as yardsticks. This will be considered alongside the level of maturity of individual CBOs.

Communities can be divided into three categories:

Category One:

Communities with weak village development groups and inadequate financial resources. Groups members in this category usually have little organisational and management skills to sustain the systems. Meetings are irregular, and members are irregular, and members depend more on CDWs for overall organisation and technical advice.

However, community members are assuming increasing role in identifying their priorities and implementing approved projects along with the use of local resources. They show interest in overall resource allocation.

Category Two:

Communities which are convinced that they can eradicate poverty, believe in group actions and are willing to try innovative programme methods. Members use better management, monitoring and evalua-

tion skills in programming. There is broader participation in needs assessment and resource allocation. The CBOs assume responsibility for management functions of CDWs and committees have specialised technical skills playing active role in project designs.

Category Three:

Experiences some of the factors mentioned above. In addition to set criteria these communities engaging systems and opportunities to eradicate poverty. Members are open to innovations and can plan for the future. There is low dependency on external resources and can control the terms and conditions by which assistance is provided. The communities would have broad spectrum of groups which high level of transparency and abilities to manage and control resources, assign tasks and evaluate village level development projects.

While the above criteria will serve as useful sign posts, it does not imply that AATG will continue to operate in a particular area when all signs indicate that several factors makes the achieve of any conceivable impact possible.

Preparations

As an innovative development strategy, Phase-out should be planned and carefully implemented to ensure the least disruption of development initiatives in communities. This implies that both the communities and AATG staff should be prepared for Phase-out.

ActionAid has consistently argued that Phase-out does not mean "an abrupt and unprepared disengagement from communities." Communities in the DAs targeted for phase-out should therefore be sufficiently prepared. This should include formal and informal meetings with CBOs, community leaders and other NGOs working in those communities to discuss the rationale, feasibility, process and time for phase-out. These will be educative as well as consultative meetings. Such meetings should discuss the rationale and justification for the scaling down of some programme activities and the upgrading of others.

Like communities, staff should also discuss the "politics" of phase-out, in particular, its implications for staffing levels, and the agency's levels own changing roles in the phase-out period and beyond.

In the case of AATG, the theoretical basis for Phase-out was thoroughly discussed. What remains to be seen is how AATG staff and communities cope with this approach. By AATG's own projections, communities are prepared. But it is also possible that the "weaning" is too early. Whatever the case both AATG and Communities can learn useful lesson for the future.

Zaya Yeebo

Development Communications Coordinator 1992 - 1995

Challenges of Development and Change is about concrete programmes to support poor, underprivileged in Africa. There is already a wealth of information available on the state of the world's poor, but not enough about the concrete efforts being made by NGOs and local communities to bridge the poverty gap.

Challenges of Development and Change describes the pioneering experiences of key actors in the development scene in The Gambia, in a series of articles describing the agency's birth, growth and present status as one of the best and most successful NGOs in The Gambia and ActionAid in general. The authors show that development is about people, their needs and their feelings, that NGOs can work successfully with rural communities to bridge the ever widening poverty gap.

Contributions in this book are by people with a wealth of experience of the development issues in The Gambia and Africa.

Challenges of Development and Change aims to promote, informed positive thinking and how practical action in dealing with rural development initiatives such as participatory development, Phase-Out, rural credit schemes, NGOs in The gambia, and many more.

Challenges of Development and Change is edited by Margaret Bakurin and Zaya Yeebo, both of the Development Communications Unit, ActionAid The Gambia.

ACTIONAID works in 19 countries in Latin America, Asia and Africa. ACTIONAID aims to enable children, families and communities to alleviate their poverty and secure lasting improvements in the quality of their lives. By working with them, ACTIONAID help to create conditions under which poverty may be mitigated in the future.