**Request for Country Allocation of UNDP COVID-19 Rapid**

**Response Facility Resources for L3 COVID-19 Crisis**

**Country:** The Gambia

**Date: September 2nd** , 2020

**1. SITUATION ANALYSIS**

The COVID -19 pandemic has posed unprecedented challenges at all levels of society, particularly affecting the most poor and vulnerable. As at the 30th of August 2020 The Gambia has officially recorded 3,029 cases and 96 deaths, a steep increase of cases has been noted starting the middle of July. Two weeks ago, the country was classified by WHO as having the greatest rise in COVID-19 cases in Africa; cases rose from around 35 at the beginning of July to over three thousand at the end of August and deaths increased from 3 at the beginning of July to 96 at the end of August. COVID-19 has negatively impacted economic, human and social development, and exacerbated pre-existing inequalities, and particularly gender inequality, mainly through the preventive social distancing measures put in place such as the closure of LUMOS to curb the spread of the virus. Women and girls are facing gender-differentiated and disproportionate economic, health and social risks that must be recognized for an effective COVID-19 response and recovery. As of March 30th, the government declared a state of emergency which is still in force. One of the areas most affected by the preventive measures are the weekly markets known as Lumos which have been closed since the start of the state of emergency. These LUMOS serve as a main market for Women’s vegetable produce as well as a source of supply for households goods. It also serve as avenue for youth employment as they are involved in micro and smallenterprises and main source of revenue for the local governments to serve diverse development activities

Currently a national Covid-19 response plan; consisting of a health, social service and socio-economic response is being developed and emphasis is being placed on the economic impact of the lockdown on small, medium and micro enterprises, the majority of which are operated by women. The closure of schools gravely affected women (they sell lunch and drinks during lunch breaks) as this was the only source of livelihoods for most of them. The recently concluded national socio-economic assessment of the impact of the pandemic revealed that the closure of Lumos and reduction of the hours of operation of regular markets to curb the effects of the pandemic dispropionately affected women as they are the main group affected. This measure resulted in a reduction in activity and an accompanying loss of earnings.

Thus the national socio-economic response plan aims to among other things, support such micro and small entrepreneurs with startup capital (most of them have used up their capital for family needs) as well as link them to financial institutions to access financial resources to restart their businesses

**Background to the Weekly Markets (LUMOs) in The Gambia**

Rural Gambian communities have historically faced challenges with marketing agricultural produce and buying commodities for retail at community level as well as for daily consumption. In the past, they had to travel long distances for such business transactions which was costly both in terms of time and money. For hard-to-reach communities, travel difficulties encountered contributed to post harvest losses for perishable agricultural produce which consequently led to loss of income for many farmers. Unable to travel to their regional growth centers or the Greater Banjul Area (GBA), farmers often sold their produce to middle men who canvased the rural areas to buy agricultural produce at low prices; this affects women particularly, because they have less freedom of movement due both to domestic and care responsibilities and gender traditional norms and practices. As a recent FAO report states[[1]](#footnote-2), compared to men farmers and traders, women have less access to education, agricultural information and extension services, technology, and financial services. Their access to market, storage and processing technology remains poor and hampers value chain development.

Recent years however have seen a rise in weekly markets called Lumo in many rural communities in both The Gambia and neighboring Senegal. Currently 38 ‘Lumos’ exist in The Gambia spread over the 5 mainly rural Local Government Areas (LGAs). These weekly markets are held on scheduled days of the week and alternated among villages and towns to minimize clashes in market days for settlements in close proximity. These markets are largely held in the open with only a few solid structures housing shops and restaurants. Merchandise is often displayed in wooden stalls, makeshift structures and on mats spread on the ground. The merchandise includes agricultural produce, livestock, farming implements, textiles, food stuff and even electronic materials, and many of the market vendors, particularly of agriculture food, handicraft and farming related products are women. These market days are important in the weekly calendar of rural communities as they provide a market for their agricultural produce as well as a source of supply of goods in their various communities. There is also a very vibrant service industry; mainly transportation, associated with the Lumos and involves motor vehicles, horse and donkey carts as well as motor cycles.

Overall, between 60% and 90 % or rural women are engaged in agriculture as their major source of livelihood whilst between 8% and 30% are engaged in sales and services. For rural men, between 29% and 59% are engaged in agriculture whilst between 19% and 40% are engaged in sales and services[[2]](#footnote-3). Lumos therefore have made a significant difference in the lives of the rural people especially women as they provide increased access to merchandise and products previously only available in distant urban settings, and created opportunities for famers to market their produce in a competitive market setting with greater numbers of buyers.

The weekly markets also tend to set prices of agricultural commodities and therefore enhance trading amongst community members even outside Lumo days. Lumos have also increased awareness of market dynamics amongst many rural communities and sharpened their entrepreneurial capacities. The increased access to a variety of food items has also contributed to improved nutritional status in many rural communities. For rural Gambian women, Lumos are deemed fundamental, both for accessing these basic goods and also for allowing women producers to market their products. Ensuring a stable and diverse food supply chain is important for food security; 57.5% of women of reproductive age have anaemia, and 9.4% of adult men have diabetes, compared to 7.9% of women. Meanwhile, 14.8% of women and 5.6% of men have obesity.[[3]](#footnote-4)

In addition to playing a crucial role in the provision of markets and sources of local produce including cash crops Lumos are also great source of revenue for local councils as sales taxes collected from traders; estimated at about D1000 weekly for each Local Government, Lumos form an important revenue stream for the local government as well as create employment for the numerous revenue collectors and cleaners employed by the local councils for this purpose

Lumos are also emerging as important components of sub-regional trade as they attract traders and buyers from the subregion; mainly Senegal, Mali and Burkina Faso and therefore an ideal place to implement the Africa Free Trade Agreement. These countries are the main sources of livestock for The Gambia and provide a huge market for agricultural produce especially groundnuts given the constraints in groundnut marketing in the country over the past few years. About three decades ago, The Gambia was one of the highest exporters of groundnut in the sub-region. That trend has been declining for the past decade or more, and has been historically male-dominated. Diversifying to alternative crops, such as sesame, cashew and cotton, as well as moving away from rainfed agriculture to horticulture; done by women during the dry season is being encouraged. The Gambia Women Farmers Association (GAWFA) is active in the cultivation of sesame but limited to a few regions in the country.,Support to scale up is suggested. [[4]](#footnote-5) A downside is that Lumos; to some extent, facilitate smuggling of goods across the porous borders.

With the onset of the COVID-19 pandemic, Lumos were closed in March 2020 as a precautionary measure as they are normally a gathering of a lot of people, including cross border traders with little sanitary facilities and no means of observing social distancing. This closure has especially adversely affected the livelihoods of about 50,000 rural women and their families as Lumos provide markets for their agricultural goods as well as being their main source of goods that they purchase and retail in their respective communities. The Gambia has a population of around 2 million people with 48.6 percent of them living below the poverty line. Poverty in rural Gambia is worse than the national level at 69.5 percent, and women and girls are most affected. As a result of this lack of market for agricultural produce, the government had to make special arrangements with buyers to purchase vegetables in bulk as well as put in place policy measures that banned the importation of vegetables during the vegetable growing season to enable women to market their vegetables. There are also huge revenues losses for local councils which had to retrench a lot of their staff whose main function was revenue collection at the Lumos.

**Project Objective**

The Government has realized the huge negative socio-economic impact of the closure of the Lumos and therefore recently decided to re-start the Lumos as part of its strategy to re-open the economy. However, in so doing, there is need to assess the socio-economic impact of the closure as well as engage with stakeholders to develop strategies for the safe opening and better management and operation of the Lumos to maximise their impact on the economy as well as ensure their safe operation. Understanding the gender-differentiated impacts of disease outbreaks is also fundamental to creating effective, equitable policies and interventions that leave no-one behind. A major challenge faced however is how the various stakeholders, traders, buyers, service providers etc. can be reached; as they are so diverse and spread across the sub-region, to determine impact of the closure and discuss strategies for the re-opening. One big lesson learnt here is the need for proper documentation in the lumos; sex disaggregated and gender responsive database of traders and buyers, documentation of quantum of goods traded as well as proper documentation of revenue earned by local councils in each of the Lumo sites. This project therefore provides the platform/opportunity to (i) digitalize the lumos (create an electronic profile of the lumos for proper documentation of stakeholders, trading activities and revenue generation) and (ii) digitalize lumo transactions (the marketing, buying and selling of goods and services. (iii) and to build the Lumos back better through upgrading infrastructure in line with the new normal, while advancing gender equality by means of increasing women’s agency and participation in the Lumos’ recovery process.

(iv) provide opportunities for start and build resilience of traders particularly women and youth.

**2. PROJECT OUTPUTS AND ACTIVITIES**

***Output 1: Assessment on the Impact of Covid-19 on the Lumos (traders, buyers, Local Councils, associated service providers and other stakeholders).***

This will be a detailed assessment. Itwill cover the 38 Lumos in the country and will focus on the socio-economic impact of the closure of the ‘Lumos’ on stakeholders; traders, buyers and associated service providers in the five Local Government Areas where they take place. The assessment will ensure that individuals key demographics are registered, as a base for the project to properly identify the impact of the crisis for different groups of people and types of households. It will also ensure gathering the specific conditions, needs and points of view of women traders, services providers and business owners. The assessment will also examine the level of revenue loss of local councils. Findings from this assessment will provide relevant data on income and socio-economic impact in order to assess the livelihood impact of the pandemic on people and the revenue impact on Councils in terms of revenue loss as a result of the closure due to the pandemic. Data to support an initiative on how the Lumos could be built back better post-Covid-19 will also be collected. The detailed assessment will target stakeholders within the vicinity of the lumos as well as other critical stakeholders such as health officials, security personnel and the local authorities to gather information for a basic understanding of the impact of the closure as well as provide essential input for the reopening. Women’s participation will be guaranteed by using the necessary gender sensitive methodologies, including the UNDP Guide on How to Integrate Gender into Socio-Economic Assessments in the context of COVID-19[[5]](#footnote-6), ensuring their voices are taken into consideration for the reopening. The CO will coordinate this output with the CB Remote Support Unit –which will support the assessment with digital tools available.

The Activities under this output are:

*Activity 1.1: Establishment of a technical working group to work out project modalities; it will include at least one gender specialist with previous and proven experience in gender sensitive participative assessments.  
Activity 1.2: Design of gender responsive research instruments/questionnaires for a detailed assessment*

*Activity 1.3: Selection of a gender responsive representative sample of respondents (traders within vicinity, buyers, service providers and security and local authority personnel)   
Activity 1.4.: Conduct Assessment*

*Activity 1.5: Produce assessment report*

*Activity 1.6 design action plan to address recommendations*

***Output 2: Lumos Re-opened in line with Guidelines and with COVID-19 regulations in place***

***Work with Local Area Councils, The Ministry of Health, WHO, security services, the Red Cross and Lumo committees and other stakeholders to determine how to re-open the Lumos***, taking account of all the heath, sexual harassment and GBV prevention, security, safety measures such as PPEs, hand washing stations and masks, etc. needed to ensure that the public is kept safe from the spread of Covid-19, especially considering the fact that some of the traders come from Senegal and boarder communities with higher prevalence of Covid-19. Sensitization activities will actively promote men’s engagement in health care and prevention activities to avoid reinforcing gender stereotypes and increasing women’s upaid care work. Clear guidelines on when (based on criteria) and how (based on health guidelines) the Lumos could open again will be developed. The support from security services will solicited for enforcement of the measures instituted. Once adequate policy guidelines and measures are put in place Lumos would be reopened.

The Activities under this output are:

*Activity 2.1: Identification of key stakeholders and establishment of a Lumo re-opening working group, ensuring the representation of rural women*

*Activity 2.2: Working group meetings and preparation of gender-responsive recommendations and guidelines*

*Activity: 2.3: Stakeholder sensitization on recommendations and guidelines for Lumo re-opening*

*Activity: 2.4: Health Communication: health and safety guidelines*

*Activity 2.5 Provision of equipment and supplies: PPEs, hand washing stations and masks*

*Activity 2.6 support to the security services to enforce and engage local communities to implement the measures.*

***Output 3: Second round of Socio-Economic Impact Assessment of Lumos conducted and Lumo database covering the 5 regions created***

Once the Lumos re-open and all the stakeholders are reachable, a second assessment will be undertaken to collect information on the real socio-economic impact of the closure of the Lumos. This second round will also ensure gender responsiveness. Information from this second assessment will be used to build back better including the design of strategies and interventions to reduce the vulnerability of individuals, with particular emphasis on women, girls and boys, and enhance their ability to cope with the negative consequences of this shock.

Given the constraints encountered in reaching out to traders and buyers out with the vicinity of the Lumos due to non-existence of documentation, ***Digitization of the Lumos (the creation of electronic profiles of the lumos) will be undertaken as a possible solution to this challenge created by the pandemic***. A sex disaggregated and gender responsive database, of all stakeholders (according to what is already stated in Outcome 1); buyers, sellers, transport service providers, which will include types and quantities of goods and or services provided for a proper determination of the estimated volume of economic activity that takes place in each Lumo. The database will also include documentation of the normal residence or location of individuals for ease of access as and when the need arises to provide support.

Some of the known effects are that a lot of the traders had spent their capital on livelihoods during the pandemic whilst others; mostly women, lost their livelihoods as their goods such as vegetables were perishable and so lost as there was no market for them at the time of production. Possible interventions will prioritize support to the hardest hit, and will therefore include linking traders with micro-finance institutions to provide cash injections to restart their businesses, entrepreneurship training, one time cash transfers, etc. The collaboration of micro finance institutions such as the Social Development Fund (SDF) and the Ministry for Women, Children and Social Welfare will be solicited. These stakeholders will be involved in the development of the data base and efforts will be made to link traders in the data base to SDF and other financing entities for future financing.

The Activities under this output are:

*Activity 3.1: Preparation of gender responsive data collection tools*

*Activity 3.2: Gender responsive data collection on Lumo days in the 38 Lumos for documentation of economic activities, financing and other support needs (second round)*

*Activity 3.3: Creation of a Lumo database with adequate addresses to ease contact tracing in case of future support initiatives*

*Activity 3.4. Linking traders to microfinance institutions*

*Activity 3.5. Provision of micro-finance services and entrepreneurship training*

*All interventions will develop specific and gender sensitive interventions for women, due to their pre-existing limited access to credit and training.*

***Output 4: Pilot Lumo digitization launched in 1 Region (in collaboration with the EU- ACP Trade Capacity Building Programme on competitiveness and digitalization in The Gambia) and the Private sector***

The government will be supported by the EU on the formulation and implementation of a Digitalization Framework of MSMEs and this initiative will collaborate with the project in its implementation. As an outcome of this exercise and in line with the Covid-19 Socio-economic response and recovery ethos, 1 region will be selected for a Pilot for “building back better” which will involve supporting the selected Lumo to upgrade its infrastructure, creating a platform for marketting of produce and providing necessary equipment and training on the use and application of the platform. This will involve working with the local councils to develop systems and strategies on linking the Lumo database to the revenue collection mechanism of councils. Local Councils will be supported with computer equipment and systems to set up a digitized revenue collection office in the pilot lumo for the collection of revenue. In addition, the capacity of Lumo traders and other stakeholders to market their goods and services and transact electronically will be enhanced through the use of the digital platform. An IT company will be contracted to set up an online platform for the development of a logistic mechanism that supports not only adequate collection, restocking and display, but will also support to have measurable data to generate better estimates on sales and market behavior, enabling local governments to have better forecasting tools. The added value lies in the introduction of payment modalities and access to updated information about quality and quantity of products, so customers can know beforehand what they will find. The platforms will be designed using a user centered approach for easy adoption by stakeholders.

Leveraging on the shared objective for an inclusive digital economy as we build back better and guided by the vision to re-open the Gambia’s economy in a responsible manner, the interventions being piloted will also address in a comprehensive manner, both demand side and supply side constraints related to MSMEs digitalization. Therefore, deliberate actions will be taken to ensure seamless compatibility and transaction process between the traders and buyers on the one hand and between other equally relevant stakeholders such as regulators, mobile money operators, revenue collectors and standardization institutions on the other hand.

Based on an assessment of digital skills gaps, training will be given to the main stakeholders to ensure proper and effective adaptation and engagement with the online platform of the Lumo. The issue of cybersecurity and data privacy will also be mainstreamed into the interventions in order to limit possible negative impact associated with digitalization.  It is worth noting that the main catalyst to overall delivery will be the planned Government of The Gambia Digitalization Framework For MSMEs being supported by the EU.

Telecommunications service providers will be engaged to facilitate transactions such as posting of goods available by producers on to the platform as well as electronic money transfers for payment of goods and services. This output will rely heavily on technical input from the Accelerator Lab and guidance from FAO and UNCDF. The project will guarantee that any potential job opportunities created by the new system to be put in place will prioritize the youth, particularly women; equally, it will ensure that women traders have equal access to training opportunities, with specific targeted activities if deemed necessary.

*Activity 4.1: Consultant hired to prepare the formulation and implementation plan for the digitization Framework of MSMEs.*

*Activity 4.2: Selection of Local Authority & Lumo for pilot exercise*

*Activity 4.3: IT Consultant hired to set up online marketing platform for Lumos*

*Activity 4.4: Telecommunications service providers engaged to facilitate online transactions/electronic money transfers*

*Activity 4.5: Purchase and installation of necessary equipment, infrastructure, training services etc.*

*Activity 4.6 Launch of digitalization programme.*

**3. MANAGEMENT ARRANGEMENTS**

UNDP Gambia has established a dedicated COVID-19 Preparedness and Response project in Atlas. All project funds as well as funds received from Regional Responded facility will be housed within this project and the RRF will kick start the immediate activities/gaps and support in scaling up the intervention. The Office of the President (OP) and the Ministry of Trade will be the co-leads on this project with the Gambia Bureau of Statistics (GBOS), SDF, the Ministry for Lands and Regional Government and the Ministry of Women, Children and Social Welfare as the implementing agencies. The lead government institutions is collaboration with UNDP will ensure the active participation of and information provision from the Local Authorities while GBOS will prepare the research instruments and conduct the assessments incollaboration with other stakeholders. SDF will lead on the micor-finance aspects whilst the Ministry for Women, Children and Social welfare will ensure that gender is adequately mainstreamed into all aspects of the project. Ministry of local Government will coordinate actions with the local authority/councils. The UNDP Country Office has a dedicated COVID Response Coordinator who will provide general oversight over the project under the overall direction of the Resident Representative and the day to day oversight of the Deputy Resident Representative.

A Technical Working Group (TWG) will be constituted and will comprise of personnel from the Ministry Lands and Regional Government (Local Governance Directorate), Directorate of Strategic Policy and Delivery, Directorate of Development Planning (MoFEA), Ministry of Trade and the Association of Local Government Authorities, The Women’s Bureau under the Ministry of The Ministry of Women, Children and Social Welfare (MWC&SW), Gambia Bureau of Statistics (GBOS) and UNDP. The TWG will meet fortnightly to review project progress, assess continuing relevance of project strategy and make decisions on any significant deviations of agreed action.

**4. ANNUAL WORK PLAN BUDGET SHEET (***Outputs and activities as described in section 3 above with budgetary requirements)*

| **EXPECTED OUTPUTS** and indicators including annual ta | **PLANNED ACTIVITIES**  *List all activities including M&E to be undertaken during the year towards stated CP outputs* | **TIMEFRAME[[6]](#footnote-7)** | | | | **RESPONSIBLE PARTY** | **PLANNED BUDGET** | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Q3 | Q4 | Q1 | Q2 | Source of Funds | Budget Description | Amount |
| I. ***Assessment on the Impact of Covid-19 on the Lumos (traders, local authority councils and associated service providers)***  **Indicator:** Assessment of Lumos completed and published  **Baseline**: 0  **Target:** 38 Lumos in 5 Local government authorities | ***Activity 1.1****: Establishment of TWG to work out project modalities* ***Activity 1.2:*** *Design of research instruments/questionnaires*  ***Activity 1.3:*** *Selection of representative sample of respondents* ***Activity 1.4:*** *Conduct Assessment*  ***Activity 1.5:*** *produce assessment report* | X |  |  |  | OP, GBOS, UNDP | RRF | Data Collection logistics, administration and communication | $ 40 000 |
| ***2. Lumos Re-opened in line with Guidelines and with Infrastructure in place for their safe re-opening***    Indicator: Guidelines and recommendations finalized and implemented  Indicator: Lumos re-opened and functioning in accordance with prescribed guidelines and recommendations  Traders and related service providers operating in accordance with the guidelines  Baseline: 0  Target: 5 Local Area Councils | ***Activity 2.1:*** *Identification of key stakeholders and establishment of a Lumo re-opening working group*  ***Activity 2.2:***  *Working group meetings and preparation of guidelines and recommendations*  ***Activity: 2.3:*** *Stakeholder sensitization on recommendations and guidelines for Lumo re-opening*  ***Activity: 2.4:*** *Health Communication: health and safety guidelines*  *Activity 2.5 provision of equipment and supplies* |  | X |  |  | OP, Local government authorities,  GBOS, UNDP | RRF | Consultancy, Training, Data Collection, Logistics, Communication, infrastructure | $ 100 000 |
| ***3. Second round of Socio-Economic Impact Assessment of Lumos conducted and Lumo database covering the 5 regions created***  Indicator  Data collected from 38 Lumos and integrated with the original assessment findings  Lumo database created and accessible to stakeholders.  # of traders linked with micro-finance institutions  # of traders who access micro-finance services and entrepreneurship training  Baseline: 0  Target: 38 Lumos in 5 Local Area Councils | ***Activity 3.1:*** *Preparation of data collection tools*  ***Activity 3.2:*** *Data collection on Lumo days in the 38 Lumos for Assessment of socio-economic impact (second round)*  ***Activity 3.3:*** *Creation of a Lumo database*  ***Activity 3.4.*** *Linking traders to microfinance institutions*  ***Activity 3.5.*** *Provision of micro-finance services and entrepreneurship training* |  | X |  |  | OP, GBOS, UNDP |  | Training, Data Collection, Logistics, Communication,  Database, | $50 000 |
| ***4. Pilot Lumo digitization project launched***  Indicator: Pilot digitization launched with selected Lumo  Baseline: 0  Target: 1 Lumo in 1 Local Area Council | ***Activity 4.1:*** *Consultant hired to prepare the TORs and support formulation and implementation plan for the digitization Framework of MSMEs.*  ***Activity 4.2:*** *Selection of Local Authority & Lumo for pilot exercise*  ***Activity 4.3****: Set up online marketing platform for lumos*  ***Activity 4.4:*** *Telecommunications service providers engaged in a partnership to facilitate online transactions/electronic money transfers*  ***Activity 4.5:*** *Purchase and installation of necessary equipment, infrastructure, training services etc*  ***Activity 4.6:*** *Launch of digitalization programme.* |  |  | X |  | OP, Local Area Council, UNDP |  | logistics, training, administration, equipment, communication, infrastructure | $60, 000 |
| **Total** | | | | | | | | | **$250,000** |

1. National gender profile of agriculture and rural livelihoods. FAO [↑](#footnote-ref-2)
2. Source: MICS2018 [↑](#footnote-ref-3)
3. https://globalnutritionreport.org/resources/nutrition-profiles/africa/western-africa/gambia/ [↑](#footnote-ref-4)
4. https://www.chronicle.gm/as-gambias-groundnut-production-declines-experts-call-for-shift-to-alternative-remunerative-crops/ [↑](#footnote-ref-5)
5. Access at, https://www.undp.org/content/undp/en/home/librarypage/womens-empowerment/how-to-integrate-gender-into-socio-economic-assessments.html [↑](#footnote-ref-6)
6. The activities will start from the 3rd quarter of 2020 and end at the end of the first quarter of 2021 (March) [↑](#footnote-ref-7)