

## RURAL FINANCE AND COMMUNITY INITIATIVES PROJECT (RFCIP)

Box 739, Banjul, The Gambia  
Tel : +220 44 97 343/44 94 921  
Fax : +220 44 97 353

E-Mail : [ruralfin@gamtel.gm](mailto:ruralfin@gamtel.gm) ; [ruralfin1@gamtel.gm](mailto:ruralfin1@gamtel.gm)

Staff Name	Position	Telephone	E-Mail
Basiru Jobe	Project Coordinator	+220 44 97 355	<a href="mailto:ruralfin@gamtel.gm">ruralfin@gamtel.gm</a>
Alasan Bah	Agricultural Development Officer	+220 4497354	<a href="mailto:ruralfin1@gamtel.gm">ruralfin1@gamtel.gm</a>
Faatumata Manjang	Administrative Assistant	+220 4497343	<a href="mailto:ruralfin1@gamtel.gm">ruralfin1@gamtel.gm</a>
Omar Baldeh	Rural Finance Officer	+220 4494907	<a href="mailto:rforfcip@qanet.gm">rforfcip@qanet.gm</a>
Marie Sambou-Njai	Field Coordinator, LRD	+220 5531244	<a href="mailto:ruralfinrcd@gamtel.gm">ruralfinrcd@gamtel.gm</a>
Dr. sulayman Sonko	Field Coordinator, CRD/S	+220 5678126	<a href="mailto:ruralfinlrd@amtel.gm">ruralfinlrd@amtel.gm</a>
Falalo Touray	Field Coordinator, CRD/N	+220 5665025	<a href="mailto:kuntauagricst@qanet.gm">kuntauagricst@qanet.gm</a>
Sulayman Manneh	Accountant	+220 4494921	<a href="mailto:ruralfin1@gamtel.gm">ruralfin1@gamtel.gm</a>

**Duration :** 1999-2005  
**Amount:** 10.990.000 \$  
**Responsible Ministry:** Department of State for Agriculture (DOSA)  
P. O. Box 739, Banjul, The Gambia

IFAD RESPONSIBLE
Mr Leopold Sarr The Gambia Portfolio Manager FIDA – Division de l’Afrique de l’Ouest et du Centre, Vial del Serafico 107, 00142 Rome Italie E-mail: l.sarr@ifad.org

### CONTENT

- I. - GENERAL OBJECTIVE
- II. - INTERVENTION AREAS
- III - COMPONENTS
- IV - INFORMATION AND COMMUNICATION

#### I. – OBJECTIVES

- Streamlining and expansion of rural financial services
- Increasing access to nutritionally diverse food and promoting the means of enhancing rural incomes
- Strengthening and development of farmer groups to undertake self-help activities

#### II. – INTERVENTION AREAS

- Lower River Division } for the Agricultural Support and Kafo Capacity
- Central River Division/South } Building Components and Nationwide for the
- Central River Division/North } Rural Finance Development Component.

#### III – COMPONENTS

## **COMPONENTS I - RURAL FINANCE DEVELOPMENT**

The objectives of this component are:

- To accelerate and streamline the development of rural financial services, including the development of a policy and regulatory framework
- The promotion of rural savings and credit
- The removal of infrastructural constraints to household food security
- Institutional strengthening and capacity building of all the key actors within the sector.

The Rural Finance Development Component is divided into two sub-components: strengthening of the VISACA network, and provision of support to the Micro-Finance Department of Central Bank of The Gambia

The geographical coverage of the Component is countrywide, with its main implementing partners being the VISACA facilitators (Freedom From Hunger Campaign (FFHC), Association of Farmer Educators and Traders (AFET), Campaign for Development and Solidarity (FORUT), MICROFIMS) and, especially the Micro-Finance Promotion Centre, and the Micro-Finance Department of the Central Bank of The Gambia.

## **COMPONENT II - AGRICULTURAL SUPPORT COMPONENT**

The objectives of this component are to:

- Assist kafos and producer groups to increase agricultural production and thus enhance Household Food Security from direct consumption as well as from cash sales,
- Address environmental constraints to increased production, and
- Improve the technology available.

This will be achieved by offering kafos a restricted menu of crop and livestock enterprise improvement packages. The proposed enterprises are early millet, Findo, multipurpose gardens, small ruminants and poultry.

The component is divided into Livestock and Crops Technical Support respectively, and operates in two administrative divisions, Central River and Lower River Divisions.

The main implementing partners for the Component are Departments of Livestock and Agricultural Services respectively and National Agricultural Research Institute (NARI)

## **COMPONENT III KAFO CAPACITY BUILDING COMPONENT**

The specific objectives of this component are to:

- Promote participatory communication approaches for information dissemination and awareness raising
- Strengthen kafos and producer groups to enhance their organizational, planning and monitoring capacities for implementation of their own development priorities
- Improve women and men's access to productive, technical and social services
- Remove constraints to household food security by implementing kafo and village mini-projects.

The Kafo Capacity Building Component operates in the Central and Lower River Divisions, and its main implementing partners include NGOs and Community Based Organizations, and the Departments of Community Development, Agricultural Services and Livestock Services.

### **Results achieved**

The major achievements of the Project for five years of Project implementation include the following:

- (1) Establishment of a **CREDIT LINE REVOLVING FUND** for Village Savings and Credit Associations (**VISACAs**) for access by communities for crop and livestock production and small scale enterprises.
- (2) Disbursement of over **GMD 14.3 million to VISACAs** for on lending to their members as credit for agricultural production and other economic enterprise interventions.
- (3) A total of sixty-two (62) VISACAs have so far benefited from the credit line revolving fund for the five years of Project implementation in the network of 62 established VISACAs. Some VISACAs benefited more than once.
- (4) To date, a total of forty-seven (**47**) VISACAs have been rehabilitated, and twenty-six (**26**) new ones have been constructed and are now fully operational with a cost of seven million and fifty-six thousand, seven hundred and two Dalasi and eighty-eight bututs (**D7,056,702.88**).
- (5) A total of **120 Cashiers** have been trained on various aspects of VISACA lending operations while **300 Management Committee Members** have been trained on various aspects of the VISACA concept and practice and small business skills. The concerned communities have expressed appreciation of the capacity building of cashiers and management committee members and confidence in the VISACA infrastructure and are managing these VISACAs with minimum technical assistance from Facilitator NGOs (**AFET, FFHC, FORUT, MICROFIMS etc**).
- (6) Extensive training of **226 village auxiliaries (125 in crop protection, and 41 in animal husbandry), 24 animators** and sensitization of farmer beneficiaries and awareness creation of Project goals, objectives and activities have been carried out in collaboration with the ACU, DAS, and DLS.
- (7) Completion of baseline survey for livestock pest control in 11 districts of LRD and CRD, and provision of 1.25 million doses of vaccines for the on-going vaccination campaigns. The Sheep and Goat Fattening Association (**SGFA**) of farmers have established a revolving fund whose proceeds (saved in VISACAs) were obtained from the **D1.00 charges per animal and D0.50 per bird vaccinated**. So far over **GMD200,000** has been obtained from the proceeds and saved in VISACAs throughout the country.
- (8) The livestock show ground at YBK and the Livestock Slaughter Houses at Brikamaba and Bansang have been rehabilitated. At four major Lumo sites (Kaur, Wassu-Medina, Brikamaba, and Bureng), loading ramps and a slaughter slab (Bureng), vegetable stalls and storage facilities have been constructed. These interventions are geared towards improving the marketing of livestock and livestock products and vegetables in these growth centers.
- (9) Funding of **185 mini-projects** from Kafos to the tune of over **GMD 12 million**. These mini-projects include **9 milling machines, 49 cereal banks, 65 Village gardens, rehabilitation of 5 village wells, 7 upland conservation structures and construction of 1 Day Care Centre**, are all located in CRD and LRD, the Project intervention divisions as specified in **table 2**. In Chamoi URD/S, Pateh Sam, Makka and Njie Kunda (Namina East, CRD/S) and Pakaliba (Jarra East, LRD), the Project financed gully control and upland conservation intervention that improved the village and farmland conditions. The funding under the Farmer Partnership Fund (FPF) is based on 86% grant from the FPF and 14% contribution by beneficiaries.
- (10) Supported the re-structuring of the Rural Finance Unit of the Central Bank of the Gambia by upgrading it to a full-fledged Micro Finance Department and trained six staff of the Bank in Micro Finance.
- (11) Supported the institutional strengthening of six lead NGOs (FFHC, FORUT, AFET, GAWFA, MICROFIMS and MFPC) in the Gambia by providing them with vehicles, computers, office furniture and running costs.
- (12) Initiated the establishment of an insurance fund for all the networks totaling D300,000.
- (13) Support the creation of an Apex body of VISACAs in western Division to take up the managerial responsibilities of the VISACAs when the Project phases out.
- (14) Initiated and supported the establishment of a coordinating framework for all actors in the rural finance sector to avoid duplication of efforts and resources.

- (15) The Sheep and Goat Fattening Association (**SGFA**) of farmers have established a revolving fund whose proceeds (saved in VISACAs) were obtained from the **D1.00 charges per animal and D0.50 per bird vaccinated**. So far over **GMD200, 000** has been obtained from the proceeds and saved in VISACAs throughout the country. With the full-scale operation (nationwide) of this intervention, the availability of significant savings will contribute towards the sustainability of the intervention.
- (16) The livestock show grounds at YBK and Abuko and the Livestock Slaughter Houses at Brikamaba and Bansang have been rehabilitated.
- (17) Development, multiplication and dissemination of cassava, sweet potato and Findo planting materials and processing equipments nationwide for better access of beneficiaries to planting materials which are in high demand.
- (18) Establishment of six intensive feed gardens in LRD and CRD that are integrated with vegetable production to provide supplementary fodder to small ruminants for increased productivity and provide nutritious food to rural communities and generate income for food security and poverty alleviation.
- (19) Institutional support to line departments of DOSA (DAS, DLS, NARI, DOP) in the form of office equipments, vehicles, motor cycles, fuel, computers with unhindered state of the art access to internet and rehabilitation of offices and residential quarters.

#### IV - INFORMATION AND COMMUNICATION

##### ➤ Production of radio - or television - programs

- (i) production of a nationwide video documentary on project activities since the inception of the project in English and local languages (Wollof and Mandinka)
- (ii) Video documentary of IFAD Silver Jubilee Celebrations, 25<sup>th</sup> February 2003, in the Gambia with 10 (ten) traditional theatre groups.

##### ➤ Support to rural medias

- (i) Construction, with an International NGO (Action Aid The Gambia – AATG) a rural community radio in Brikamaba (Central river Division/South).
- (ii) Sensitization of media and National Assembly members on RFCIP programmes, activities and achievement

##### ➤ Medium producing

- (i) Capacity building of the Agricultural Communications Unit (ACU) in the procurement of audio-visual aids including a mobile video van, and a digital camera.
- (ii) Funding support to ACU for the conduct of film shows in Project target villages
- (iii) Production of project briefs (200 copies) to all stakeholders based on the quarterly and/or semi annual progress reports of the project.
- (iv) Development of over 200 copies of crop and livestock production manuals on horticulture, small ruminants and rural poultry.
- (v) Production of posters on small ruminants and mass vaccination campaigns.
- (vi) Training of traditional drama groups on the theatre performance and message development on VISACAs, agriculture and kafo organizations.

##### ➤ Others

Support to line Departments of DOSA (Department of Agricultural Services {DAS}, Department of Livestock Services {DLS}, National Agricultural Research Institute {NARI}), Central Bank of The Gambia {CBG} and 5 NGOs with office rehabilitations and furnishing, vehicles and operational expenses, training and office equipment with internet/telecommunications facilities.