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September 2, 1980

Mr. Donald Miller
Deputy Director
Office of Sahel and West Africa
Affairs
United States Agency for
International Development
U.S. Department of State
Room 4533
Washington, D. C. 20523

Dear Mr. Miller:

We are pleased to submit for your review and consideration our proposal request for an operational program grant to provide assistance to the Republic of Gambia and the Banjul, Gambia City Council in the performance of a feasibility study related to the "Renovation, Expansion, and Modernization of the Albert Market" in the Banjul-Kombo St. Mary's region.

Expeditious review and approval of this request would be greatly appreciated.

If there are any questions concerning this proposal, please call me.

Sincerely,


Charles E. Tate
Executive Vice President

CET/mh



BOOKER T. WASHINGTON FOUNDATION

2000 K STREET NORTHWEST, WASHINGTON, D.C. 20006 • (202) 857-4800



Project Title: A Feasibility Study in Re:
The Renovation, Expansion,
and Modernization of the
Albert Market - Banjul,
The Gambia

Project Location: Banjul, The Gambia

PVO Name and Location: Booker T. Washington Foundation
2000 K Street, N.W., 8th Floor
Washington, D. C. 20006

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Contact Person: Charles E. Tate
Executive Vice President

Date Of Submission To AID: September 2, 1980

BOOKER T. WASHINGTON FOUNDATION

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ABSTRACT

The Booker T. Washington Foundation (BTWF) proposes to conduct a feasibility study to determine whether the Albert Market in the capital city of Banjul, The Gambia, should be renovated, expanded and/or modernized. The Market -- an important economic and social institution as well as physical facility -- was constructed in 1854. There have been no significant improvements or expansions to the Market since its construction.

The proposed project has as its objective (1) ascertaining whether there is a economic and social feasibility basis for improving and expanding the Albert Market, in terms of both benefits to the users of the Market and further economic development of Banjul, the Banjul-Kombo St. Mary's Region, and The Gambia, and (2) determining the nature and extent of improvements and expansion necessary to maximize benefits and the bases for further economic development.

The research for the proposed project shall be conducted by an American-Gambian team of economists, marketing specialists, anthropologists, urban planners, sociologists, architects, and engineers.

The duration of the project is estimated at twelve (12) months, at an estimated cost of \$428,565.

TABLE OF CONTENTS

<u>Subject</u>	<u>Page Number</u>
I. Background	
1. Genesis of the Proposal	1
2. The Gambia: A Description	2
3. Banjul-Kombo St. Mary's Region	6
4. Market Systems - The Albert Market	8
II. Research Framework	
1. Conceptual Overview	10
2. Technical Overview	12
3. Assumptions	17
III. Research Design	
1. Hypotheses	18
2. Methodology	20
a) Data Requirements	
b) Data-Collection Procedures and Techniques	
IV. Research Strategies	
1. Data-Collection	23
2. Analyses	25
a) Quantiative Analyses Concerns	
b) Quantiative Analyses Concerns	
3. Analytical Techniques	30
V. Scope of Work	
1. General Description of the Project	31
2. Research Team Composition	32
3. Management of the Project	34
4. Scheduling	35

VI. Project Analysis

1. Statement of Economic Effects	39
2. Technology to be Used and its Appropriateness	40
3. Pertinent Sociological Factors and Implementing Agency Environment	41
4. Host-Country Activity in Project/Program Area	42
5. Institutionalization of Project Activities	43
6. Target Group	44
7. Constraints	46
8. Criteria for Evaluation of the Research	47

VII. Administrative and Budget 48

Annex A - History of Proposal Development

Annex B - Illustrative Survey Instruments

Annex C - Biographies of Research Team's American Contingent

Annex D - BTWF Capability Statement

I. BACKGROUND

1. Genesis of the Proposal

The research proposal contained herein is the culmination of events that began on May 1, 1977. On that date, the City of Tuskegee, Alabama (the sister-city of Banjul, the capital city of The Gambia), submitted a technical assistance grant proposal to Sister Cities International, to assist "in the design of a plan for the improvement of the living and working conditions of the citizens (of Banjul), including environment quality and general welfare". The proposal was subsequently limited to construction and rehabilitation centering on the Albert Market, the principal market of Banjul and The Gambia. About a month later, an FAO Marketing Advisor completed a study of the Albert Market, and recommended urgent improvements in the interests of sanitation, decongestion, and safety. In December 1977, a team from the City of Tuskegee (including the Mayor) and Tuskegee Institute (including the Dean of the School of Applied Science) visited Banjul and The Gambia. The report of this team included ten recommendations for improvements, including the "reconstruction or renovation of the Albert Market". On March 26, 1979, the City of Tuskegee submitted a proposal to AID, which included the objective of renovating, expanding and modernizing the Albert Market.

On October 17, 1979, an AID team visited the Banjul market facilities, and recommended the addition of a new covered market area (19,440 square feet) and rehabilitation of the existing market. Given the complexity of the project, the Mayor of Tuskegee and the Director of Technical Assistance Projects of Sister Cities International asked the Booker T. Washington Foundation to become involved. On April 8, 1980, the Foundation submitted a proposal for the construction and rehabilitation of the Albert Market to AID. Later that same month, the Foundation's Executive Vice President visited Banjul and had discussions with Banjul City, Gambian Government, Albert Market, and USAID Mission officials about the Market. (See Annex A, "A History of Proposal Development").

2. The Gambia: A Description¹

The Gambia is a narrow enclave of about 4,363 square miles (11,300 square kilometers). It is surrounded by Senegal, except for its Western extremity abutting the Atlantic Ocean, and is located along both sides of The Gambia River (a river which begins in the mountains of Guinea, meanders through Senegal, and empties into the Atlantic Ocean after flowing through the length of The Gambia). Its population of about 600,000 (mid-1980) is increasing at a rate of about 3.1 percent per year. The illiteracy rate of the population

1. Data in this section are taken from various World Bank publications--especially the 1979 World Bank Atlas; the World Development Report, 1980; and World Tables, Second Edition, 1980--and from studies and documents of the Population Reference Bureau, Inc.

is about 90 percent. The Gambia has the highest infant mortality rate in Africa (217 deaths for infants under one year of age per 1,000 live births) and one of the lowest life expectancies at birth (41 years of age).

The economy is primarily landistic, with agriculture, livestock and fisheries accounting for approximately 70 percent of the country's gross domestic product and for about 90 percent of the employment of the labor force. Agricultural activity is characterized by a short production period (i.e., the six-months rainy season). Both agriculture and the economy are dominated by groundnuts, which are the source of the country's only major industrial activity (i.e., groundnut oil milling). Millet, sorghum and (more recently) rice are the other major food crops, supplemented by a miscellany of other cereals, fiber crops, fruits, legumes, oilseeds, root crops, and vegetables. Cattle-raising is also an important economic activity.

The gross domestic product was estimated at \$130,000,000 for 1978, with an estimated per-capita GDP of \$230. The per-capita income is, however, unevenly divided as between the rural and urban population--i.e., \$470 per-capita for the urban population and \$130 per-capita for the rural population. Between 1960 and 1975, it is estimated that real GDP per-capita increased at an average annual rate of 4 percent. Due to declining groundnut production--the result of the Sahelian drought and falling prices--real output declined after 1975. The composition of the GDP on a factor-cost basis for

1970-77 was, roughly, agriculture - 57.2 percent; trade and finance - 21.2 percent; mining - 3.7 percent; transport and communications - 3.2 percent; manufacturing - 2.1 percent; electricity, gas and water - 0.6 percent; and all other activities (construction, public administration and defense) plus a statistical discrepancy - 12.5 percent.

As suggested earlier, agriculture (defined to include livestock and fisheries) is, by far, the most important sector. It is also the most rapidly growing sector, as indicated by the following average annual growth rates for 1970-77: agriculture - 12.3 percent; electricity, gas and water - 4.6 percent; mining - 3.7 percent; manufacturing - 2.5 percent; transport and communications - 2.3 percent; trade and finance - 1.6 percent; and all other sectors - 2.9 percent. These growth rates compared with an overall GDP growth rate at factor cost of 7.5 percent.

Exports of merchandise from The Gambia increased from \$17.8 million in 1970 to \$53.5 million in 1977, or by slightly in excess of 200 percent. Significantly, whereas merchandise exports amounted to 92.2 percent of the export of goods and net factor services in 1970, they accounted for 81.3 percent in 1977, reflecting some success by the government to increase tourism and other foreign-exchange-earning activities. The export of groundnuts, however, is the major source of foreign exchange. The Gambia has a fairly consistent deficit on both merchandise and current accounts, which is covered by a combination of short-term and long-term capital movements and net decreases in reserves. The variation in export

prices of groundnuts is a major factor in the deteriorating terms of trade for the country, and variations in production levels (a function of rainfall) further underscore the vulnerability of the economy. The Gambian ratios of external debt to GNP (20.3 percent) and to exports of goods and services (34.7 percent), in 1977, were among the lowest of all LDCs.

In addition to its vulnerability to price and production-level variabilities for groundnuts, the economy suffers from two other structural weaknesses. These are the low productivity of the rural sector, and wide seasonal fluctuations in output and employment (i.e., high levels of output and employment during the six-months' rainy season followed by a period of considerable decrease in activities in all sectors -- trade, transport, manufacturing, etc., -- linked to groundnuts).

In implementing its Fourth Development Plan (1976-1980), the Government of The Gambia has undertaken several programs and projects designed to realize improvement and expansion goals in the economy. These include increased productivity in the rural sector, increased agricultural diversity (emphasizing, especially, rice, cotton and vegetable production), expanded infrastructural development (especially in the transport sector), hotel development and construction, employment generation, mobilization of savings, channelization of credit and other assistance to indigenous entrepreneurs, small-industry expansion, and increased public investment. It is still too soon to evaluate the impact of these initiatives.

3. The Banjul-Kombo St. Mary's Region

It is estimated that somewhere between 25 percent and 35 percent (150,000 - 200,000) of the population of The Gambia live in the Capitol area of Banjul-Kombo St. Mary's Region. Further, the population of the area is increasing at a rate of 4.2 percent per year -- as compared with 3.1 percent for the country as a whole -- due primarily to migration from rural areas.

It is not clear to what extent this urbanized and urbanizing area of The Gambia compares with corresponding areas in some of the Sahelian neighbors of The Gambia with respect to economic, social and political differentiation. Michael A. Cohen, et. al., argue that increased urbanization in the Sahel region of West Africa (Chad, Mali, Maruitania, Nigeria, Senegal, and Upper Volta) has resulted in three forms of differentiation -- i.e., economic differentiation, because some population groups in the country have "responded positively to the introduction of new production methods, transport and communications in rural areas and used these means to exploit agricultural and livestock resources more effectively"; social differentiation because, as a result of migration, lucanae developed and widened between "rural and urban, illiterate and literate, and traditional and modernizing"; and political differentiation, the result of post-independence political authorities, mainly from the educated urban elite, being "more concerned with the consolidation

of political power in the capitals than with extending economic development to the rural sector".² One measure of these differentiations was cited above -- i.e., the disparity in urban and rural per-capital GDP. Readings, without supporting statistical data, raise questions about other dualisms. For example, to what extent have the characteristics of a groundnut economy combined with modernization policies and programs to create "a concentration of the means of production...which the main beneficiaries of modernization have acquired and hire out to those less fortunate" (as in Senegal)³. "What is the relation between modern forms of social differentiation and traditional forms (castes, clans, marabouts, etc.)"?⁴ To what extent is the rural economy "milked" in deference to the urban economy? Whatever the answers to these (and other related questions)-- and whatever the economic, social political situation of the Banjul-Kombo St. Mary' Region vis-a-vis the rest of The Gambia -- the economy and society of The Gambia constitute an environment which impacts on, and which in turn is impacted on by, the Region.

2. See Urban Growth and Economic Development in the Sahel, prepared by Michael A. Cohen, with the assistance of Daniele Antelin and Anne de Mautort, Development Economics Department, Development Policy Staff, The World Bank. January 1979, pp. 1-2

3. Amin, Samir, Neo-Colonialism in West Africa (New York: Monthly Review Press, 1974), p. 11

4. Ibid.

4. Market Systems - The Albert Market⁵

There is a deplorable scarcity of specific information in African economic development literature on market systems. One major exception is Samir Amin's exposition of the system in Senegal. Because of many peculiarities of the Senegalese system, however, there appears to be little there that is applicable to The Gambia.⁶

One general observation about less-developed economies is that the absence of an integration of local or sectoral markets into one national market causes the market to operate less well than elsewhere "in causing knowledge of future benefits to motivate present investment."⁷ A companion observation is that markets in less-developed countries operate less well than markets elsewhere "in causing knowledge of future benefits to motivate present investment... because the market forces of relative costs and profits are best adapted to produce marginal changes, whereas larger changes are needed in these economies."⁸ These observations are likely to have greater validity in less-developed economies that are not as small as that of The Gambia. Moreover, apparently the marketing system of The Gambia is being inordinately influenced by outside factors.

5. Throughout the proposal, "Albert Market" and "Market" are to be construed in a geographical or spatial sense, and not in a quantitative or goods-composition sense. For a distinction between the three, see Hopkins, A.G., An Economic History of West Africa (New York: Columbia University Press, 1973), p.5

6. Ibid.

7. Hagen, Everett E., The Economics of Development (Homewood, Illinois: Richard D. Irwin, Inc., 1968), p. 399

8. Ibid.

For example, it appears that the marketing system in The Gambia is being (perhaps) unduly affected by changes in the social structure and nationalization of the marketing network of Senegal.⁹ Be that as it may, the importance of the Albert Market, which is the major market in both the Banjul-Kombo St. Mary's Region and the country, must be appreciated.

The Albert Market was constructed in 1854. The Market is located in the Northeastern part of Banjul, close to the center of government and bordering the main shopping street of the city. The Market consists of an enclosed area of approximately 91,460 square feet (containing "966 stalls, 15 restaurants, 14 stores and 66 store allotments") and a large open area (for vegetable, clothing and cloth dealers, furniture makers, wood sellers, charcoal dealers, smoked fish dealers, and toilets) behind the enclosed area. There has been no significant expansion to or improvements in the Market since it was constructed 126 years ago.

The Market is the focal point of indigenous entrepreneurial and business activity in the Banjul-Kombo St. Mary's Region. It is -- at one and the same time -- a major source of employment, income, goods and services, social activity, and cultural exchange for the population of the Region.

The importance of the Albert Market is enhanced by its proximity to the deep-water port of Banjul and to the outlet to the Atlantic Ocean of the country-long Gambia River (which is navigable

9. Samir, Amin, op. cit., pp. 11-14

by ocean freighters up to 3,000 dead-weight tons as far as 230 kilometers -- 138 miles--up stream to the inland groundnut port of Kaur). Thus, the Market is near both a primary on-loading and off-loading facility for food-crops, fish, and meats produced in The Gambia, and for commodities entering into the international trade of The Gambia. In this connection, the Market serves as an important storage and warehouse center to and for the Banjul-Kombo St. Mary's Region -- as, indeed, for The Gambia.

II. RESEARCH FRAMEWORK

1. Conceptual Overview

The Booker T. Washington Foundation (BTWF) proposes to conduct a research project relating to changes (i.e., improvements and expansions) in the Albert Market of Banjul, The Gambia. Whether changes shall be made, and the nature of such changes, will be dictated by the findings of the research with respect to (a) the net benefits to be derived for those whose socio-economic welfare is related to the activities of the Market, and (b) net development consequences for the local, regional, and national economies.

Individuals whose welfare relate to Market activities fall into two primary categories -- i.e., entrepreneurs and customers/consumers. The Albert Market is the focal point of indigenous entrepreneurial activities -- including vending, wholesaling, processing, producing, and transporting commodities to and from the Market -- in The Gambia. Increased activities of these entrepreneurs, for whatever

reasons, are likely not only to result in an improved socio-economic status for them, but to expand the options for labor in the Banjul-Kombo St. Mary's Region from traditionally limited choices (i.e., agriculture, the "modern" sector, and unemployment) to include employment in an expanding intermediate sector of economic activity.¹⁰ One focus of the proposal research, then, will be to ascertain the entrepreneurial and employment impact of alternative approaches to effecting changes in the Market, as compared to leaving the Market as it is.

The Gambia is classified by the World Bank as one of the twenty-seven low-income countries of the world, with "low-income countries" being defined as those with a per-capita GDP of under \$300.¹¹ As noted previously, the poverty of The Gambia -- as poverty elsewhere -- is not evenly distributed throughout the population. The disparity in per-capita GDPs between the urban population (\$470) and the rural population (\$130) is almost certainly accompanied by

10. See The Intermediate Sector, Unemployment and the Employment-Output Conflict: A Multi-Sector Model, by William F. Steel and Yasouki Takagi, The World Bank, October 1978.

11. See World Development Reports, 1979 and 1980, op. cit., and Capital Flows and Developing Country Debt, by Jeffrey A. Katz, Economic Analysis and Projections Department, the World Bank, August 1979. Katz actually lists twenty-nine low-income countries. Using the \$300 per-capital cut-off, and data from the 1980 World Population Data Sheet, Population Reference Bureau, however, Kenya and Indonesia are no longer in this category. The countries are (in Africa) Benin, Burundi, Central African Republic, Chad, Comoros, Ethiopia, The Gambia, Guinea, Kenya, Lesotho, Madagascar, Malawi, Mali, Nigeria, Rwanda, Sierra Leone, Somalia, Tanzania, Uganda, Upper Volta, and Zaire, and (in Asia and the Pacific) Afghanistan, Bangladesh, Burma, India, Nepal, Pakistan, and Sri Lanka. Katz excludes Haiti, which should also be added to the list.

disparities between the economic, social, political and/or cultural "elites", on the one hand, and the remainder of the population, on the other. The proposed research shall, thus, be concerned with the polarization effect of "modernizing" the Albert Market, in the sense that an attempt shall be made to find that option for effecting physical changes in the Market -- as compared with leaving the Market as it is -- that is least likely to exacerbate the dualism that now exists between the "haves" and "have-nots", and that is most likely to provide benefits to the poorest of Gambians, including consumers, producers and traders.¹²

Conceptually, then, the proposed research will be concerned with increased and improved indigenous entrepreneurship, expanded employment (especially intermediate-sector employment), increased real income (especially to "the poorest of the poor"), and -- as a consequence of these -- an improved and expanded base for the further economic and social development of Banjul, the Banjul-Kombo St. Mary's Region, and The Gambia.

2. Technical Overview

Any physical changes in the Albert Market will necessitate three sets of interrelated activities. These are:

- (a) A definitional study to establish firm parameters and indicators of economic costs, economic benefits, economic impacts and strategies for modernization.

^{12.} Reference to the "poor", the "poorest" and for the "poorest of the poor" are all within the Gambian context, and are not meant as a comparison of economic or social well-being of Gambians with nations of any other country.

- (b) The preparation of architectural and engineering drawings and plans for the physical renovation and construction work.
- (c) Implementation of the renovation, construction and modernization plans.

*if possible
from (a)
appropriate to
include in
Phase I?*

BTWF suggests that the implementation of these activities involves two phases. Activities (a) and (b) constitute Phase I. It is this phase with which the current research proposal is concerned. The implementation of activities under Phase I will, however, provide the information necessary for making a decision with respect to Activity (c) or Phase II of the overall project.

The research proposed by BTWF for Phase I will focus on the economic, social, architectural and engineering factors related to the existing Albert Market. The research shall be conducted with consideration to the six options which were suggested by a 1979 U.S. AID report for the improvement and expansion of the Market.

These options are:

- (a) Complete rehabilitation of the existing market and addition of a new covered area of 40,000 square feet.
- (b) A new covered market and evaluation of the need for repairing existing facilities after the new facility is completed and the new market is fully functional.
- (c) Reduction of the size of the proposed new covered market (to 19,440 square feet) to accommodate meat and fish only, and provide stalls for fruits, vegetables and cereals, and repair sanitation facilities for the existing market.

- (d) Addition of a new covered market area of 19,440 square feet and rehabilitation of the existing market.
- (e) Addition of a new covered market area of 7,200 square feet and rehabilitation of the existing market.
- (f) Rehabilitation of the existing market.

For each of these six options, the following questions would be addressed:

- (a) What would be the impact on the poor (consumer/customers, vendors, suppliers, etc.) of implementing option provisions
- (b) How would present Market users be affected in terms of costs, space allocation, increased competition, and marketing techniques?
- (c) To what extent would increases in operating costs resulting from modernization of the Market affect the revenue currently realized by the vendors and the city government?
- (d) Does the option ~~considered adequately~~ provide for the sanitation and other health and environmental considerations necessary to satisfy ~~all of the vendors~~ and others currently using the facility or expected to use it under expanded conditions, including those vendors with special needs such as fish and meat vendors?
- (e) To what extent can new marketing systems and practices which result in economic and social benefits to Gambians be introduced and accepted?
- (f) Does the improvement/expansion option negatively impact on the traditional marketing patterns currently in effect at the Market?

These and similar questions could constitute the rationale for a panel discussion or ~~panel discussion~~ with knowledgeable Gambians in the private and public sectors (See Section V.1 -- Data-Collection -- below).

The proposed research shall include an examination of current Market-use patterns, including the Market structure and its relationship to other local commercial enterprises, and the marketing distribution practices now in effect at the Market. Current vendors shall be interviewed to determine cost and income profiles, to be used in attempts to make comparisons (a) among Market vendors themselves, (b) between Market and non-Market vendors, and (c) between Market vendors before and after each Market improvement/expansion option.

Current management practices shall be examined, along with tax revenue-data, to determine the cost-effectiveness of the current operation and the extent to which the current facility serves the needs of the Banjul-Kombo St. Mary's Region as a market place for local produce, services and imported intens. Customers/consumers of and suppliers to the Market shall also be interviewed. The study shall also determine the current space-allocation techniques, expenses per square foot of space, and if the current arrangement (fo) the stalls best serves the needs of the various vendors. Consideration shall also be given to the current availability of special facilities, such as storage space, refrigeration, water facilities, etc., that are important and necessary for vendors of perishables.

Once the improvement/expansion options are evaluated and rated, (a) the option that best meets the criteria of minimizing negative impact and maximizing benefit and economic development effects shall be selected, and (b) architectural and engineering plans shall be developed, including lay-outs for the floor plan and Market divisions, specifics regarding the materials to be used in the modernization effort, their availability and cost, and the identification of renovation/construction contractors capable of completing the work in a timely and efficient manner for that option. This information, in addition to similar information for the other five options, and a cost projection for the completion of the selected improvement expansion option -- based on data compiled by the research team from the governments of The Gambia and the Banjul City Council, international development assistance agencies, and from private sources -- shall constitute the final report submitted to AID by BTWF at the completion of Phase I (See Section VI, 5, below).

5. Assumptions

The proposed research project assumes that there shall be no significant changes, in the predictable future, in the following trends and circumstances:

- (a) The economy of The Gambia is, basically, a groundnut economy.
- (b) The economy is unduly influenced by limiting domestic climate situations and fluctuating prices for groundnuts.
- (c) Population growth will not differ from the past, as regards either national or geographically sectional trends.
- (d) The currency of The Gambia -- the Dalasi -- will continue to be pegged to the British Pound, with consequent effects for the balance of payments of The Gambia.
- (e) The economy will continue to consist mostly of traditional smallholder rural activities (i.e., in agriculture, livestock and fisheries).
- (f) The Government of The Gambia will continue to emphasize, in its economic development efforts, hotel improvement, agricultural diversification, increased agricultural productivity, encouragement to small-sized enterprises (especially in the processing of primary products), and human resource development.
- (g) The continuation of external development assistance from AID, the World Bank, and other bilateral and multi-lateral donors.

III. RESEARCH DESIGN

1. Hypotheses

The supposition is strong, in much of the economic development literature, that if the "market" system and processes are "modernized", everyone would be better off and an important impetus to further economic development would have been created. The suppositions are there whether the market is the labor market¹³, the capital market¹⁴, or the product market¹⁵. The Albert Market is not a "product market" in the sense of these suppositions, since they apply more to a system with processes and relationships than to a marketing facility, but it is often assumed that beneficial effects will result from "modernizing" market facilities as well as market systems. The research proposed herein shall be designed to test some of the more major of these hypotheses.

13. See, as examples, "Migration, Unemployment and Development: A Two-Sector Analysis" 1970, by J.R. Harris and M.P. Todaro, American Economic Review: Paradigms in the Study of Urban Labor Markets in LDCs: A Reassessment in the Light of an Empirical Survey in Bombay City, December 1979, by Diysak Mazumdar, Development Economics Department, Development Policy Staff, the World Bank; Labor Force, Employment and Labor Markets in the Course of Economic Development, June 1979, by Lyn Square, Country Programs Department, East Asia and Pacific Region, the World Bank; etc.

14. See Hagan, op. cit., pp. 393-94; Capital Market Imperfections and Economic Development, July 1979, by V.V. Bhatt and Alan R. Roe, Development Economics Department, Development Policy Staff, the World Bank; etc.

15. See, especially, Helleiner, G.K., "Marketing Boards and Domestic Stabilization in Nigeria", R. E. Statistics, 48 (February), 1966, pp. 69-78, but also Hagen, op. cit., pp. 241-244 and 469-471.

The hypotheses to be tested are that renovating and/or expanding the Albert Market will:

- (a) increase the economic viability of the Banjul-Kombo St. Mary's Region particularly, in terms of improving and expanding commercial and industrial activities, and of increasing diversity in employment opportunities;
- (b) facilitate the movement of commodities domestically traded in The Gambia as well as commodities entering into the Nation's international trade;
- (c) create a sounder base for the further development of the local, regional and national economies;
- (d) be instrumental in reaching the "poorest of the poor", including both producers and consumers, in terms of increasing their real income and, thus, decreasing (or, at least, slowing or halting the increase of) disparities in real income between the "haves" and the "have-nots" in The Gambia;
- (e) assist in reducing the degree of poverty (which Robert S. McNamara has noted "is a social liability, not the people who happen to be poor")¹⁶ in the Banjul-Kombo St. Mary's Region and in The Gambia;
- (f) enhance the influence and prestige of the Market as both an economic and a social institution, as well as a physical facility;
- (g) provide for more effective coping with the increasing population concentration in Banjul and the Kombo St. Mary's Region;

16. See Introduction (p. 3) to The World Bank and the World's Poorest, June 1980

- (h) facilitate the growth of indigenous entrepreneurship;
- (i) assist in the growth of business enterprises so that they may be better able to benefit from economies of scale; and
- (j) promote a greater diversity in and decrease the seasonality characteristics of the Market's operations.

2. Methodology

(a) Data Requirements

Any improvement and/or expansion of the Albert Market will impact on the Banjul-Kombo St. Mary's Region, and on The Gambia. It is necessary however, to determine the degree of impact and the extent to which it will vary substantially between and among consumers, traders or vendors, exporters/importers, commodity and service producers, and local and national governments. Such factors as Market-use patterns, geographic locations of related business enterprises, extent of import and export activity, and degree of regional economic linkages to the Market affect the nature and extent of economic impact. Also, differences in the needs of the various sectors within the Region are primary determinants of both direct and indirect benefits and disbenefits of Market improvement and/or expansion.

The measurement of benefits and disbenefits necessitates data on a number of variables, including cash flows of vendors and suppliers, consumers' propensity to consume commodities and services

provided by the Market, the multiplier effect of consumption expenditures, the utilization of revenue generated from Market taxes, the degree of competition between the Market and other markets in the area, the "mix" of commodities and services handled in the Market, frequencies of "use" of the Market by consumers and producers, social stratification of consumers/customers of the Market, consumer/customer loyalties to particular vendors in the Market, the "social and political" nature of the Market, access to the Market by available transportation modes, and others. Although it is recognized that any survey instrument designed to obtain these data must be refined and finalized after the research team is assembled in The Gambia, a tentative and illustrative list of questions is to be found in Annex B.

Data requirements shall be met through on-site assessments and interviews with Market consumers/customers, vendors, suppliers, producers, and managers, and with government officials (both of Banjul City and of The Gambia) whose spheres of responsibility include the Market and its operations.

(b) Data-Collection Procedures and Techniques

Data-collection for the project will be effected in two stages. The first stage shall concentrate on obtaining secondary-source data useful in the refinement and finalization of the survey instruments. The second stage shall entail actual interviews with Market consumers/customers, vendors, producers, suppliers, and

managers, and with pertinent government officials. In the implementation of the second stage of data-collection, 100 percent samples of vendors, suppliers, managers, and government officials are anticipated. With regard to Market producers and consumers/customers, a randomly selected sample of some percentage of the universe may suffice: this determination -- and the percentage -- can best be made after the team is assembled in The Gambia.

With regard to the first-stage effort, the research team shall:

- obtain data from sources representing the Albert Market and verify data already collected on Banjul, and The Gambia (these sources include the Gambia Cultural Archives);
- obtain demographic data from local officials;
- develop and test the final data instruments;
- test the validity of any new sampling techniques that may be used to guarantee the availability of comparable data for all members of the sample; and
- make a preliminary selection of individuals and groups to be interviewed.

In short, the first-stage effort must provide the basis for:

- some tentative conclusions concerning the Market's impact;
- definition of all relevant regional economic impact variables;
- development and specification of hypotheses related to the impact and status of the variables to be tested;

- definition of specific economic impact indicators which relate to each hypothesis;
- explicit statements of final analysis plans; and
- agreement on on-site assessment and arrangements for interviews.

Although conclusions derived from the data collected during this stage must be regarded as tentative, these conclusions and hypotheses shall be developed and stated explicitly to insure that second-stage activities can be as precise and comprehensive as possible.

The second-stage data-collection effort shall involve personal interviews, on-site assessments, and the gathering of information necessary for the architectural and engineering specifications for an improved and expanded Albert Market.

IV. RESEARCH STRATEGIES

1. Data-Collection

In Section III, considerable emphasis was placed on the use of a survey instrument, modified in the light of circumstances in The Gambia, resembling that attached as Annex B. It is not envisaged that this shall be the only data-collection strategy, however. Depending upon the nature of data needed, and the individuals from whom such data may be obtained, other strategies may prove to be productive. These could include:

- (a) Panel discussions or seminars in which particular groups of informed private- and public-sector officials would be brought together for the purpose of discussing particular aspects of the Albert Market (e.g., its problems, its future, its importance to the City, region and nation, positive and negative impacts of improving and expanding it, etc.); and/or
- (b) Physical and environmental studies, to ascertain the environmental impact of improving and/or expanding the Albert Market, type of buildings to be constructed if there is to be expansion, the best direction for expansion, etc.

As suggested at various points in the foregoing, the purpose of the data-collection is not only to obtain information on the Market and the people who sell to and buy from it, but also to obtain information on established linkages between the Market and elements in its local, regional, and national environments. At the beginning of the research team's activities in The Gambia, and throughout the research period, efforts will be made by the team to establish rapport with a few knowledgeable people in each target group, for the purpose of being able to return to these people for informational checking and up-dating purposes, and for other reasons in the interest of the project.

2. Analyses

A quantitative analysis of the economic impact of the Albert Market requires empirical on-site investigation, extensive personal interviewing, detailed reviews of the operations of the Market, and the use of available statistical data. It should, perhaps, be stressed again that this research project must be based on on-site evaluations. Significant differences in the type and amount of economic impact can be expected from one sector of the population to another. Therefore, the data-analysis phase of the project shall require professional judgement, pertaining specifically to the degree of regional economic linkages, the assessment of economic impact on market users, and the quantification of local multiplying effects. Since the analysis shall rest predominately on personal interviews to provide the informational base, the design of the interview guides (as distinct from the survey instruments) shall receive major attention. Also, the data to be collected shall be so structured that any of a variety of analysis procedures (e.g., cost benefit, comparative analysis, etc.) could appropriately be employed.

The major focus of the data analysis shall be on determining the cost-effectiveness of renovating and expanding the Albert Market. In particular, an analysis shall be made of the feasibility and utility of the various options for the renovation and expansion, and the likely outcomes of each option, as compared with letting the Market remain as is.

Related to the cost-effectiveness shall be analysis of the service impact on the Region of an improvement and/or expansion program for the Market. A determination shall be made of the socio-economic characteristics and of its impact on the regional population and economy, and on the national economy.

In summary, the analysis shall seek to determine the effectiveness or impact of the Albert Market on the economy of the Banjul-Kombo St. Mary's Region and The Gambia by answering questions such as the following:

- Who are the users of the Albert Market, by category and type?
- What are the levels of use by various sectors of the population?
- How is the economy affected by the Albert Market?
- How satisfied are market users with the quality of goods and services?
- Will renovating, expanding or modernizing the Albert Market cause major changes in employment, delivery of goods or services, improvements in import/export activity, and/or improvements in income levels? *and costs*
- Are such variables as age, sex and occupation significant in terms of who is most likely to benefit from an upgrading of the Albert Market?
- Who is most likely to benefit from an upgrading of the Market?

- What is the regional potential for maintaining the Market if it is renovated or expanded?
- What is the best approach to take in expanding or renovating the Market?

Analyses of the data gathered shall involve two stages. The first-stage shall be effected in The Gambia, before the research team is separated, with all members of the team participating. The objective of the first-stage analysis is to ascertain that there are no gaps in the data that can be filled while the team is together in The Gambia. The second-stage analysis will be conducted in Washington. The participants in this analysis shall be the American members of the research team plus one or two AID officials.

The above suggests that analyses of data-collected would seek to ascertain the benefits and disbenefits to the users of the Market of improving and/or expanding the Albert Market. It also implies that the analyses would also focus on socio-economic factors in the environment which inhibit a "smoother" functioning of the Market now and which might relate to such a functioning after improvement and/or expansion of the Market. In addition, the analyses would attempt to pinpoint some quantitative and qualitative consequences of improving and/or expanding the Market, as opposed to leaving the Market as it is. Some quantitative and qualitative concerns that suggest themselves, at this distance from the Market, are listed below:

(a) Quantitative Analyses Concerns

- Would improving and/or expanding the Albert Market result in additional costs to the vendors?
- If there are additional costs to the vendors, how would they be handled-- absorbed by the vendors or passed on to customers?
- If additional costs are passed on to customers, how will this affect the demand for price-elastic goods? The standard of living of customers in the case of goods the demand for which is price-inelastic?
- What is likely to be the direct employment to Gambians of improving and/or expanding the Market?
- How cost-effective would an improved and/or expanded Market, on the basis of the best alternative of the six options, be?
- How accurate are cost estimates for improving and/or expanding the Market likely to be?
- To what extent can Gambians and locally produced raw materials and finished commodities be used in the improvement and/or expansion of the Market?
- What are likely to be the balance-of-payments consequences of importing necessary raw materials, finished goods, and labor to complete improvement and/or expansion of the Market?
- What are the projected sales volumes in an improved and/or expanded Market?
- How will employment in the Market be affected by improvement and/or expansion?

- Will new vendors be attracted to an improved and/or expanded Market? Will such attractions represent net increases in the number of vendors or a relocation from other markets?
- What are likely to be the cost-benefit ratios of an improved and/or expanded Market, in terms of sanitation, less congestion and safety?

(b) Qualitative Analyses Concerns

- If new vendors are attracted to an improved and/or expanded Market, what are likely to be their occupations?
- What is likely to happen to the "character" of the Market as a result of these additions?
- How much sanitation, health and safety is possible in the Market? How much is desirable?
- Will an improved and/or expanded Market make it more or less competitive vis-a-vis other markets in the area? How?
- Will an improved and/or expanded Market enhance the quality of life in Banjul? How?
- Will traditional marketing techniques be impacted by an improved and/or expanded Market? How? At what socio-cultural cost?
- Can the present Market management cope with an improved and/or expanded facility?
- Should regulations govern the location of vendors in the improved and/or expanded facility (e.g., should noisy or smelly enterprises be located outside the Market, should butcheries be located near eating places, etc.)?
- What about infrastructural services and facilities (e.g., electricity, etc.) for the improved and/or expanded Market?

These are some of the quantitative and qualitative concerns. Doubtless, after the team is assembled in The Gambia, and as the research progresses, other concerns will surface.

3. Analytical Techniques

It is anticipated that data obtained from the survey instruments, panel discussions or seminars, physical and environmental studies, and other means, shall be amendable to various types of analyses. Much of the data obtained, for example, can be utilized for financial analyses of the Market's operations, by the construction of a balance sheet and an income statement, to be compared with pro forma statements of the Market, after improvement and expansion of the Market. Cost-benefit analyses of the Market's operations, in terms of conveniences for consumers/customers, vending activities, suppliers distributions, and Market management, would also be possible from the data collected. Further, comparative analyses, in terms of the distribution of benefits (and disbenefits) as between categories of users (vendors, suppliers, customers/consumers, etc.) and as between different groups within each category of users, could also be made from the data collected. This is not necessarily an exhaustive list of the analytical possibilities, and the data (once collected) may suggest other productive analytical techniques. The value of a variety of such techniques, of course, derives from the fact that they make possible more intelligent choices between the six improvement/expansion options,

and from the possibility that they may suggest an option not even included among these six.

V. Scope of Work

1. General Description of the Project

As noted at several points in the foregoing, the major elements of the proposed project shall be:

- (a) A definition, examination, and analysis of the organization, activities and linkages of the Albert Market.
- (b) A determination of the socio-economic effects of the Albert Market on the local population, including, especially, those elements of the local population whose economic and social well-being is linked to the activities of the Market.
- (c) A determination of the relationships between the Market, on the one hand, and the local, regional and national economies, on the other.
- (d) An examination of each of the six options for improving and expanding the Market, in terms of the impact on producers for and suppliers to the Market, customers/consumers of Market products and services, and the variabilities in or distributions of these impacts as between different classes of producers, suppliers, and customers/consumers.
- (e) A determination of the impact of each of the six options on the local, regional and national economies, and on the further development of each economy.

- (f) A determination of the option for improving and expanding the Market which is most cost-effective, including social costs and benefits to the extent feasible, and a comparison of the effects of that option with leaving the Market as it is.
- (g) The development of engineering and architectural drawings and specifications for the expansion and improvement of the Market, in accordance with the chosen option.
- (h) A determination of the costs for expanding and improving the Market, based on drawings and specifications related to the chosen option.
- (i) A final report, with recommendations to AID.

2. Research Team Composition

Project implementation, related to the above elements, shall be effected by a research team composed of an American contingent and a Gambian contingent. The American contingent shall consist of an economist, a business specialist, a sociologist/economist, and an architect/engineer. Efforts shall be made, after the American contingent arrives in The Gambia, to select a Gambian contingent that supplements and complements the knowledge and skills of the American contingent, and whose members speak Wolof and Mandinka as well as English. In selecting the Gambian contingent, the advice and assistance of the Indigeous Business Advisory Service (IBAS), among others,

← does not include Lewis or MCP.

shall be sought.

The research team will be directed by Flournoy A. Coles, Jr., an economist. He will be assisted, in terms of research guidance and focus, by John Van Dusen Lewis, a social anthropologist in the Howard University African Studies and Research Program. Ms. Marilyn Dawson will serve as a senior research analyst for the team; as sociologist/economist, Ms. Dawson will bring to the project a considerable experience with and background in economic development activities in less-developed (especially African) countries. Kem Kemathe will be the senior business analyst on the team; Mr. Kemathe, A Kenya national, has had considerable practical experience in business development in Africa and the United States. Robert McKinnie is a doctoral student in the Howard University African Studies and Research Program, specializing in urban planning; his performance in the project will be closely monitored, in collaboration, by Flournoy A. Coles, Jr. and John Van Dusen Lewis. William Allford is an architect/engineer with considerable experience in Africa; he shall be responsible for the architectural and engineering analyses and specifications of modifications in the Albert Market, assuming feasibility.

In addition to the above, two consultants -- one a marketing specialist, and the other an anthropologist -- will be employed to provide consultative assistance in their respective areas.

These consultants shall (a) advise the American contingent of the research team before its departure to the Gambia, and (b) assist in the post-research analysis of the data in Washington. It is anticipated these two consultants can be provided by Tuskegee Institute.

Dr. John Lewis, Assistant Professor of African Studies, Howard University, has agreed to serve as an advisor to the project. Dr. Lewis has recommended one of his graduate students Mr. Robert McKinney, (noted above) as a research assistant to the project. Dr. Lewis will collaborate with the project director, Dr. Coles in the preparation of an overall project work plan which will maximize the participation and contributions of Mr. McKinnie to the overall study. Dr. Lewis is a social anthropologist with extensive experience in African rural development and research related to rural development in Africa.

3. Management

BTWF shall be responsible for the management of the proposed research project. Thus, the director of research shall function under the general supervision of BTWF's Executive Vice President, and shall be responsible, through him, to the President and to the Board of Directors of BTWF. BTWF has demonstrated its capability to manage projects such as the one herein proposed (See Annex D).

Routine evaluations shall be scheduled at the end of each major task, as outlined in the General Description of the Project, above. An evaluation monitoring system shall be initiated after the study instruments have been designed, and monitoring shall continue each month while the study is in progress. An indepth evaluation shall be completed at the end of the project. This evaluation shall involve BTWF, the host-country participants, USAID/Gambia, and other participating and/or cooperating organizations. The project evaluation standards shall be designed in accordance with Option (6) of Section 4, in Annex 2 (Evaluation) of AID Handbook 3.

4. Scheduling

It is anticipated that the duration of Phase I -- the activity proposed herein -- shall be twelve months. Implementation activities shall be in accordance with the following schedule: Pre-operational activities (staffing, travel to the Gambia, project organization) - one month; recruitment and training/orientation of the Gambian contingent of the research team - one month; final preparation of the study design, finalization and pre-testing of the survey instruments, and preparation of study performance plan - one month; establishment of architectural/engineering study specifications and parameters, and determination of level of architectural/engineering level of efforts - one month; data - collection and initial

analysis of feasibility data by the research team - three months; second study analysis and report preparation of research team's feasibility findings - three months; conduct of the architectural/engineering site survey, performance of tests, and analyses - three months; and preparation of architectural/engineering report, including designs, drawings, and specifications - three months. Graphically, the envisaged schedule is as follows:

MONTHS

Activity	1	2	3	4	5	6	7	8	9	10	11	12
I. <u>U.S. Pre-Operational</u>												
a. Hire staff and engage consultants	→											
b. Prepare final organizational and management plan	→											
c. Review and refine the study design and survey instruments	→											
d. Prepare and obtain necessary clearances and make arrangements for travel and work in the Gambia	→											
II. <u>Gambia-Pre-Operational</u>												
a. Secure living and working accommodations for U.S. team		→										
b. Establish contacts and working relationship with Gambia and U.S.AID representatives		→										
c. Recruit and train Gambian staff		→										
d. Identify secondary data sources and schedule contacts		→										
e. Familiarize team with local environs and the Albert Market		→										
f. Conduct exploratory surveys to test assumptions		→										
g. Prepare final research design plan and survey instruments			→									
III. <u>Perform Socio-Economic Study</u>												
a. Data Collection				→								
b. Preliminary Analyses						→						
c. Final Analyses							→					
d. Report Preparation and submission									→			

VI. PROJECT ANALYSIS

1. Statement of Economic Effects

The successful execution of the project will produce positive short-term and long-term economic effects in the Banjul-Kombo St. Mary's Region and in the overall economy of The Gambia. The research undertaken will produce short-term work for Gambians (interviewers and data-collection personnel), and (assuming Phase II) in construction and renovation (laborers, craftsmen, and the skilled construction trades). It is also contemplated that a Gambian construction firm shall be engaged for the construction work, if that eventuates.

The overall project shall ultimately impact in a positive psychological manner on the Gambian people and produce a ripple economic effort in terms of savings, business development, and the expansion of cooperative economic activities by small tradesmen in the Banjul market complex. Assuming Phase II, the Market would offer a wider variety of products to shoppers and improved services and facilities to tradespersons selling in and buying from the Market. The net effect of these changes should be to increase sales, reduce operating costs, control prices at affordable levels, and improve the quality of the goods and services offered. An especially salutary effect of Phase II is expected to be an increase in real income for the poor, in terms of lower prices and higher quality for the commodities and services they must obtain

for survival.

In the long-term, the overall project will create alternative mechanisms for food processing, storage, preservation, and distribution, and will demonstrate efficient, more modern management methods and systems. These mechanisms, methods and systems could then be replicated with Government assistance, in other regions of the country.

Other anticipated economic effects are entrepreneurial stimulation, and the spin-off of certain Albert Market-based enterprises (e.g., tailoring, household items, shoes, jewelry) into commercial strips in other sections of Banjul and the Kombo St. Mary's Region.

2. Technology to be Used and Its Appropriateness

Modern management, research, architectural and engineering methods and systems shall be used for all project management and development. Modern state-of-the-art tools, equipment, and vehicles regularly employed in The Gambia for similar work shall be used. Local laborers, craftsmen, and technicians possess much of the know-how, skills, and management expertise to implement the contemplated improvement and expansion program, if Phase I results establish necessity and feasibility. BTWF shall supply senior-level management, research managers, and the architects and engineers required to perform all phases of Phase I activity.

5. Pertinent Sociological Factors and Implementing Agency Environment

The Gambia is a small country with a predominantly agricultural base in a transitional stage of development between a traditional society and one in which the pre-conditions for economic take-off are being established. The apparently considerable interaction (including intermarriage) between the Muslim and the non-Muslim elements of the population strongly suggests a greater willingness than in most other predominantly Muslim countries to adapt to changes inevitable in the economic development process. Further, the country is apparently freer from tribalism than elsewhere in Africa, and women play important roles in the economy as producers, traders, business owners, and investors.

Population distribution and population densities in The Gambia, as well as transportation systems, favor Banjul--and long-standing traditions bringing small farm producers, cattlemen, fishermen, commuters, and tourists to the Albert Market--as a major socio-cultural and economic center of The Gambia. Further, the Gambia River provides the infrastructure for the ready transfer of agricultural products to this major population center, and the transfer of finished goods (cloth, clothes, tools, etc.) from Banjul to the interior of the country.

4. Host-Country Activity in Project/Program Area

In the implementation of its Fourth Development Plan, as noted earlier, the Government of The Gambia is engaged in several activities which relate directly and indirectly to the expansion and improvement of the Albert Market. These activities include transportation improvements, increased agricultural production and diversity, and small- and medium-scale business development. Moreover, the Government of The Gambia stated in a letter to the Banjul Town Clerk that it would invest D250,000 (about \$140,000) in the Albert Market project.

The majority of the Gambian people are dependent on agriculture and agriculturally-related activities. The Government's major development goals are economic diversification within the national economy, self-sufficiency in food production, rural development, and increasing livestock production. The Gambia has an abundance of fish and has increased production from the Gambian River and the coastal waters of the Atlantic Ocean. Because of continuing migration from rural to urban areas, the Government is placing greater emphasis on the development of small- and medium-scale enterprises in Banjul and other urban centers.

The Gambia is the recipient of loans and grants from most of the international economic assistance agencies and development banks for the implementation of capital and infrastructural projects related to the achievements of the development objectives outlined above. Much of this activity is centered on improvements

in roads and other aspects of the transport sector.

Renovation, expansion, and modernization of the Albert Market is complementary to and supportive of the Government's programs to diversify the economy, increase food production, promote rural economic growth, and to stimulate the development of small- and medium-scale enterprises.

5. Institutionalization of Project Activities

The project is predicated on--and is assured of--the complete support and cooperation of the Banjul City Council and the Government of The Gambia. It shall be proposed to the Government of The Gambia and to the Banjul City Council that a "working group" be established to guide the re-development of the Albert Market and the implementation of plans for modernization. The working group should include representatives from the Ministries of Agriculture, Economic Planning, Health, and Tourism, the Banjul City Council, USAID, and the trades-people who occupy the Market. This working group would function in a manner similar to American-style boards for fair-grounds and convention centers in the U.S. The working group would monitor the activities of the Market; promote the use of the Market; generate plans for continual upgrading of services and facilities; design demonstration projects for other regions and towns based on the Albert Market model; and institutionalize linkages between the various sectors of the economy and the regions of the country in the areas of food production, storage, processing and distribution,

small- and medium-scale enterprise development, and modern management methods, systems, and training.

An essential element of the project will be the design of a training component. The objective of this component will be to augment the knowledge and skills of Gambians so that they are able to assume the responsibilities for all activities related to a new market facility, from planning to administration, management and operation. Moreover, Gambians will be used to the maximum extent possible in all phases of the overall project necessary for the realization of the new market facility, with on-site and on-the-job training incorporated into each phase of the project. The long-range training component will also encompass the development and improvement of entrepreneurial skills for more efficient vending operations within the Market.

6. Target Group

The beneficiaries of this research proposal, if implemented, fall into two categories--i.e., immediate beneficiaries, and ultimate beneficiaries. The immediate beneficiaries are those individuals who must make decisions with respect to expansions and improvements to the existing Albert Market. These include managers of the Market, members of the Banjul City Council, officials of the Government of The Gambia, and officials of AID (both in The Gambia and in Washington).

The ultimate beneficiaries of the project--assuming a finding to renovate, expand, and modernize the Albert Market--will be skilled, semi-skilled, and unskilled Gambian laborers who would be employed in the affecting improvements and expansions; the small producers of food crops, livestock, and fish in the Region; traders, suppliers; elements of the Gambian population who depend on the Market for food for their daily meals and other necessities (such as clothing, shoes, hardware, and cosmetics); and entrepreneurs (like taxi-cab and bus drivers, etc.) whose economic and social well being is intricably linked to the Albert Market.

Secondary ultimate beneficiaries should be the urban and rural poor throughout the country, because the Government of The Gambia would have a replicable model for a modern, sanitary market system for food-processing and -distribution, food-storage and -preservation, and for import/export and wholesale/retail trade business activities. Another secondary ultimate beneficiary will be the Banjul City Council, which will own the improved real estate assets and will potentially receive increased revenue from the traders and business persons utilizing the market.

In the long-term, the entire Gambian people will benefit because it will serve as a national symbol of pride and evidence of the aspirations and capabilities of the Gambian people. There is no significant indigenous presence in the Gambian private sector at this stage. Successful implementation of the total Albert Market project could initiate a reversal of this condition, in that

the physical configuration and facilities for indigenous private-sector activities in a variety of economic areas will have been established in the Market which could be replicated elsewhere in the country.

7. Constraints

The Gambia, to a greater extent than is the case in many other African and less-developed countries, suffers from a lack of reliable economic and social statistical data. This will necessitate (a) an evaluation of existing data, and (b) a careful sampling of sources for primary data. As indicated in Section IV, 2 (Methodology) below, the research samples shall be selected on the basis of characteristics of necessary respondents in terms of the objectives of the research project.

The other major constraint could be the quality of the Gambian contingent of the research team. The lack of skilled manpower--which is considered by the World Bank as "one of the major bottlenecks hindering economic development and slowing down penetration and execution of development projects"--may make for difficulties in the delineation of the Gambian element of the research team. Whether this is a problem can only be determined after the arrival in The Gambia of the American contingent of the research team.

In contrast to many other less-developed countries, it is anticipated that there will be no political obstacles to the implementation of this project. As a matter of fact, the Government

of The Gambia and the Banjul City Council have pledged their complete support to and cooperation with this proposed project. (See Annex A)

8. Criteria for Evaluation of the Research

The purpose of the proposed research is to assist in determining whether the Albert Market should be improved and expanded--and, if it is to be improved and expanded, the extent of such. These revisions in the Market may be salutary in themselves, in terms of the Market. And, thus, the study could be adjudged successful if it merely documented the need to improve and expand the Market. But, past studies--e.g., the FAO study, the U.S.A.I.D. Study, etc.,--have accomplished this objective. The proposed study accepts the findings of these studies, but it goes further in that it shall focus on the beneficial and economic development effects of improving and expanding the Albert Market. The beneficial and economic development effects, as delineated herein, then, are the criteria by which to evaluate the study after it is completed.

By "beneficial effects" is meant the effects on and for those individuals and institutions whose activities relate directly and indirectly to the operations of the Market. These include consumers/customers, retailers, wholesalers, jobbers, producers/suppliers, market managers, transportation personnel, market servicers, and the City Council of Banjul. By "economic development effects" is meant, primarily, the impact on a range of economic, social, cultural, political, psychological and other conditions and

attitudes which are systemically related to the economic development process.

VII. Administrative and Budget

The Director of the research team shall travel with the American contingent of the team to the Gambia, and shall remain there through the recruitment and training/orientation of the Gambian contingent of the team and until the actual research gets underway (i.e., about a month). He shall return then to BTWF. He shall go back to the Gambia to direct the first-stage analysis of the data, about five months later, and shall remain in the Gambia until (a) the analysis is completed, and (b) any data gaps revealed by the analysis are filled. He should, then, return to Washington with the American contingent of the research team, to complete the project and submit a report to AID. The other members of the American contingent of the research team shall remain in the Gambia from about the beginning of the second month of the project until the data are collected and the first-stage analysis is completed (i.e., about six months). Thereafter, these members of the team shall assist in the second-stage analysis and the preparation of the final report.

The Gambian contingent of the research team shall work on the project from about the beginning of the second month to the end of the data-collection and first-stage analysis of the data.

It is envisaged that this will take approximately four months.

The budget reflecting the above follows:

ESTIMATED ADMINISTRATIVE MANAGEMENT COST

<i>9 mos.</i>	
Personnel Costs	
Program Director - 12 months <i>Cost</i>	\$ 42,000
Senior Business Analyst - 9 months <i>Kenetree</i>	24,000
Senior Researcher - 9 months <i>Clawson</i>	18,750
Research Assistant - 9 months <i>Holman</i>	10,500
Secretary/Support Staff - 12 months	12,500
Senior Technical Specialist ¹ - 4 months	<u>10,800</u>
Total Personnel Cost	\$118,550
Fringe Benefits - 17% of Personnel Cost	20,154
<i>102</i>	
Consultants	
Marketing - 30 days X <u>\$200.00</u> per day	6,000
Senior Researcher-Anthropologist - 30 days X <u>\$200</u> per day	6,000
4 Interviewers @ \$25.00 per day X 88 days	8,800
Engineer/Architect - Plans and Drawings ²	51,000
<i>102</i>	
Travel	
6 Roundtrips - Wash/Gambia \$1,300 per trip	7,800
Auto Rental - 4 months	9,000
Local Travel - \$200.00 per month X 12 months	2,400
Per diem - 480 days X \$74.00 per day	35,520
Supplies, Duplicating, Periodicals & Other Direct Cost	<u>11,000</u>
Total Direct Cost	\$276,224
Indirect Cost	124,301
Fixed Fee	<u>28,040</u>
TOTAL ESTIMATED COST	<u><u>\$428,565</u></u>

These are costs mfg. and materials travel to sample from x. and to be used in production of instruments

1. A senior architect, Mr. Allford, will provide technical support to the socio-economic study at a level of one man month. The remaining 3 man months will be devoted to the architectural/engineering study.
2. Senior consultants will be engaged to perform the architectural/engineering study under the supervision of Mr. Allford, and at a total cost of \$51,000

ANNEX A
HISTORY OF PROPOSAL DEVELOPMENT

History of Proposal Development

a) The Albert Market

The Albert Market was constructed in 1854. The Market is located in the Northeastern part of Banjul, close to the center of government and bordering the main shopping street of the city. The Market consists of an enclosed area of approximately 91,460 square feet (containing "966 stalls, 15 restaurants, 14 stores and 66 store allotments") and a large open area (for vegetable, clothing and cloth dealers, furniture makers, wood sellers, charcoal dealers, smoked fish dealers, and toilets) behind the enclosed area. There have been no significant expansions to or improvements of the Market since it was constructed 126 years ago. This fact, notwithstanding, on the basis of a visual inspection by AID officials in 1979, it was concluded that "it seems certain that the basic structure, i.e., foundation, structural steel members, etc., is in good condition".

On the basis of this same visual inspection, on the other hand, it was also concluded that "the Market is dangerously overcrowded, fire hazards abound in the restaurant areas, the fresh food vending areas are woefully unsanitary, maintenance is virtually non-existent, (the meat and fish vending stands seem not to have been washed down in years), stagnating water was seen in the open drainage system, the toilet buildings have all been closed, etc. Only the textile and clothes stalls seemed to be in reasonably good condition".

These findings substantiate those contained in the report of a study conducted by a Marketing Advisor (H. Trupke) of the Food and Agricultural Organization, two years earlier (i.e., in June 1977). This study concluded that " the deteriorated, unsanitary, inadequate, crowded and dangerous conditions of the market and the (comprehensive) analysis of the cost and revenue make it quite obvious that improvements are urgently required". The study elaborated as follows: "The daily increasing congestion makes it more and more irksome for the housewife to do her daily shopping and for the trader to carry out his business. The lack of facilities and nonfunctional location of the stalls increase marketing costs considerably and contribute substantially to the occurrence of losses in the marketing process. Due to the haphazard construction of stores, etc., the market becomes un-surveyable and revenues are not collected to the full extent possible. In order to increase the efficiency of the market several steps will have to be taken in the various areas of indicated below". The report then went on to classify the improvement needs of the market in three categories -- i.e., Class I ("Does not involve any substantial structural changes and should be done immediately"), Class 2 ("Involves minor structural changes and should be done as soon as possible"), and Class 3 ("Involves major structural changes and should therefore be carefully planned for implementation in late 77/early 78"). Recommendations for expansion and improvement were made

in each of these categories, with respect inside sales facilities, outside sales space, the landing point, the local produce wholesale area, storage facilities, sanitation, fire fighting and emergency first-aid, and fee collection and administration facilities. The report, however, noted that the "recommendations are...only a piece-meal approach which allows for the temporary improvement of the situation within the framework of the existing financial constraints".

The AID officials, referred to above, in the 1978 developed six options for addressing the improvement and expansion needs of the market. These were (i) complete rehabilitation of the existing market and addition of a new covered area of 40,000 square feet; (ii) a new covered market and evaluation of the need for repairing existing facilities after the new facility is completed and the new market is fully functional; (iii) reduction of the size of the proposed new covered market (to 19,440 square feet) to accommodate meat and fish only, and provide stalls for fruits, vegetables and cereals, and repair sanitation facilities of the existing market; (iv) addition of a new covered market area of 19,440 square feet and rehabilitation of the existing market; (v) addition of a covered market area of 7,200 square feet and rehabilitation of the existing market; and (vi) rehabilitation of the existing market.

b. History of Proposal Development

On May 1, 1977, the City of Tuskegee, Alabama, submitted an

application for a technical assistance grant to Sister Cities International. The broad and general purpose of the proposed project was "to provide technical assistance to the Banjul City Government in the design of a plan for the improvement of the living and working conditions of the citizens, including environmental quality and general welfare". Needs to be addressed by the proposed project included the Albert Market as well as the Lasso Wharf Sub-Market; paramedical health care; housing; urban planning; land reclamation; the construction of a new town hall and ancillary buildings; the development of educational, recreational, health and cultural facilities; and solid-waste management. This list was later confined to the concept of construction and rehabilitation centered around the Albert Market, however.

The following month, the study analysis and recommendations for the Albert Market by the FAO Marketing Advisor, H. Trupke, referred to above, were completed.

In December 1977, a team composed of the Major of the City of Tuskegee (Johnny Ford), the Director of the Macon County Community Action Committee (Peter Balogun), and the Dean of the School of Applied Sciences of the Tuskegee Institute (B.D. Mayberry) made an exploratory visit to Banjul and the Republic of the Gambia. The visit was jointly sponsored by Tuskegee Institute, under a grant from AID, and by Sister Cities International. The central focus of

the visit was "an initial step essential for the implementation of the purposes of the Tuskegee Institute/AID Rural Development Project funded under Section 211(d) of the foreign aid legislation". The report on the visit makes a series of ten specific recommendations relative to rural development in the Gambia. Additionally, the report addressed other priority needs, including a new facility for The Gambia high school, a new municipal building, housing for low-income families, and the "reconstruction or renovation of the Albert Market".

On March 26, 1979, the City of Tuskegee submitted a preliminary proposal to the AID Operations Officer (Douglas Broome) in Banjul. The title of the submission was "The Construction of a New Section to the Albert Market in Banjul, The Gambia". The estimated cost of the project -- including the development of architectural and engineering designs and plans, construction of the new facility, and planning, management, administration and contingencies -- was \$1,082,000.

On October 17, 1979, an AID team -- composed of Owen Lustig, Tom Moser, and Lyle Weiss -- made a visit to the Banjul Market facilities. Their findings and action options were detailed just above. Their estimated total costs of the six options ranged consistently downward from \$1,749,600 for option (i) to \$642,000 for option (vi). They noted that the Banjul city officials favored

option (i), as presented by Sister Cities, that options (ii) through (iv) would be responsive to the concerns of the City, and that options (v) and (vi) "would be accepted albeit reluctantly". They recommended the funding of option (iv). This option provides for the construction of a new market of approximately 19,440 square feet, and the relocation of fresh fish, meat and vegetable vending to the and healthier environment as "Phase I", and the rehabilitation of the existing market (including new toilets; repaving; water, sewer and drainage; and the refurbishing of the "covered area for other marketing uses not requiring utilities") as "Phase II". They estimated the cost of this option at \$1,082,400 -- about the same as the estimate contained in the proposal from the City of Tuskegee submitted March 26, 1979.

Given the size and complexity of this project, the Mayor of Tuskegee and the Director of Technical Assistance Projects for Sister Cities International agreed that the involvement of a private voluntary organization with relevant experience in economic development activities was essential. Hence, the Booker T. Washington Foundation was approached, and agreed to become involved in the proposed project.

After various meetings with Sister Cities, AID officials, City of Tuskegee and Tuskegee Institute, the Foundation submitted, on April 9, 1980, a proposal for construction and rehabilitation of the Banjul Market.

After review by AID officials, it was agreed that a second OPG should be submitted which would give the project a phasing approach. Phase I was to be an analysis of the market to determine if a new facility is necessary. Phase II was to encompass the preparation of engineering specifications, drawings and construction cost estimates. Phase III would have involved supervision of the rehabilitation and/or construction.

Subsequent to these meetings with USAID in April 1980, Mr. Charles E. Tate, Executive Vice President of the BTWF, made a site visit to Banjul and held discussions with the Mayor, the Town Clerk, Members of the Council, officials in the Ministry of Economic Planning, the Manager of the Market, and USAID Mission officials in The Gambia.

Concurrently, Mr. Tom Moser, Director of USAID Gambia, visited Washington, D.C., and participated in discussions with BTWF, and with Mr. Tate upon his return from Banjul.

The project proposal presented herein reflects the consensus of these meetings that the total project should be undertaken only after completion of a definitional study which established project feasibility. The project proposal has been structured to satisfy this concern.

ANNEX B
ILLUSTRATIVE SURVEY INSTRUMENTS

TENTATIVE QUESTIONNAIRE FOR GOVERNMENT OFFICIALS

1. MARKET FUNCTIONS

- a) Who wants the Market?
- b) Who establishes policies for Market operations?
- c) How much space is available?
- d) How is available space allocated?
- e) Who are the traders and entrepreneurs selling goods and services in the Market?
- f) How does one acquire space?
- g) What are the costs for space -- what are the pricing methods?
- h) What are the non-trading functions and activities of the Market?
- i) Who manages the Market?
- j) How are goods and services priced? By whom?
- k) What is the volume of business per day? Per week? Per month? Per Year?
- l) What type of changes do the owners want? The traders? The management? The customers/consumers?
- m) Who are the major suppliers to the Market?
- n) What services are offered/available to traders?
- o) What services are needed/desired by traders?

2. CUSTOMER/CONSUMER

- a) Who are the Market's customers in terms of trade, income level, age, sex?

- b) Where do they live?
- c) How often do they come to the Market?
- d) What do they buy?
- e) Where else do they shop?
- f) How much do they spend at the Market?
- g) Why do they come to the Market?
- h) Which Market facilities do they use (i.e., restrooms, restaurants/kitchens, parking, etc.)?
- i) What changes would they like to see in the Market?

3. SOCIO-ECONOMIC

- a) What is the role of the Market in the economy of the region?
Of the country?
- b) What are the impacts of the Market on small producers of
vegetables, livestock, fish, hard goods, etc?
- c) What are the relative economic advantages and disadvantages
of the Market in terms of location, tradition, services?
- d) How much revenue is generated from space rents? How are
these revenues used?
- e) How do prices for goods and services compare with other
outlets in the region?
- f) What are the employment effects -- jobs, wages, savings?
- g) What are the effects on other sectors -- transport, tourism,
general commerce, education, health?
- h) How is the Market viewed by Gambians?
- i) What is the revenue-generating potential of the Market?
- j) What new/expanded role(s) could the Market play in overall
Gambian economic development?

- k) What are the alternative economic choices and options to the Market in terms of sources of goods and services, revenue, entrepreneurship, Gambian business development?
- l) How are Market taxes used? Maintenance and improvements of the Market place? Other uses?

TENTATIVE QUESTIONNAIRE FOR MARKET MANAGERS

1. What position do you hold in the management of the Albert Market?
2. What are your specific duties?
3. How long have you been in your present position?
4. How long have you been employed in a managerial position in the Market?
5. What was your employment prior to coming to the Market?
6. Do you have another job, in addition to your employment in the Market? Where? What do you do?
7. What is your educational background?
8. Are you satisfied with the location of the Market?
If not, where would you like to see it relocated? Why?
9. Are you satisfied with present conditions in and of the Market? Why or Why not?
10. Would you like to see the Market handle more commodities and/or services? Less? Why?
11. Are improvements needed in the transportation of commodities into the Market? What improvements? Why?
12. What additional facilities are needed in the Market?
Why?
13. Who would benefit -- and how -- from an expansion and improvement of the Market? Traders? Customers/Consumers? Suppliers? Managers? Banjul City Council? Banjul-Kombo St. Mary's region? Government of the Gambia? The national economy?
14. What is the relationship between the Market and other markets in and around Banjul?

15. What are the various occupations to be found in the Market? Do members of particular families or tribal groups tend to specialize in particular occupations?
16. Will improvement and/or expansion of the Market make your job easier? How?
17. How are stalls assigned or space allocated in the Market? Other vending places?
18. How are prices determined for stalls in the Albert Market? Other vending places?
19. How often are rents or fees paid for the stalls? The other vending places?
20. Do prices for stalls vary? What factors cause the variations? What prices are charged?
21. For other vending places, what are the prices? Do these prices vary? Why?
22. Who are the users of the Market (by category and type)?
23. How are policies and operational procedures for the Market determined?
24. Who establishes policy and operational procedures for the Market?
25. How much space is available in the Market?
26. Is the present space adequate for users of the Market?
27. What complaints have you had regarding space?
28. How is space presently being used by vendors? Providers of goods and services? Others?
29. If more space were made available how would it be utilized?
30. How many requests have you received in the past year for additional space? Who made the requests?
31. How many users have been turned down for space?

32. Who else, other than vendors and providers of goods and services, use space?
33. Who manages the operations of the Market?
34. What is the average tax revenue generated by the Market?
35. What is the daily income of the Market? per week? per month? per year?
36. What are some of the average costs for services and products in the Market?
37. Who determines the level of pricing in the Market?
38. What complaints have you received on the operations of the Market? From vendors/traders? From Consumers/Customers?
39. Who are the major suppliers of goods and services to the Market?
40. What are the typical goods and services sold in the Market?
41. If the Market were renovated or modernized what additional goods or services do you think could be sold in the Market?
42. What requests have you received for expanding the offerings in the Market? From whom?
43. How could the local government benefit from expansion or renovation of the Market?

TENTATIVE QUESTIONNAIRE FOR TRADERS*

1. Where is your original home? Present home?
2. How long have you been a trader? At Albert Market?
3. Have you ever had other employment? If so, why and how did you become a trader?
4. What is your annual income?
5. Is trading in the Market your only source of income?
Your major source of income?
6. Are you selling the types of goods you sell by personal preference?
If not, what has determined the goods you sell?
7. How did you acquire your present selling stall? Did you have a previous stall? If so, why did you move? Is your present stall satisfactory?
8. How often are you here? Days in a week? Weeks in a month?
Months of the Year?
9. What products do you sell in the Market?
10. Do you make or produce the commodities you sell? If not all, what percentage?
11. Did you require capital to get started? How much? What was the source of that capital?
12. What is your volume of business?
13. Do you bulk products elsewhere for transportation to the Market?
Where?
14. Do you bulk products from the Market for distribution elsewhere?
Where?

* This questionnaire is based primarily on research of Dr. Vasantha Naredran ("Tentative Schedule for Research on the Anthropology of Markets," March 1979), and Dr. Lillian Trager ("The Role of Traders in Rural Marketing Systems", April 1980).

15. In addition to the commodities you buy/sell in the Market, do you buy/sell other commodities? What commodities? Where do you buy or sell them?
16. Do you arrange for the transportation of the goods you buy/sell to or from the Market? What mode(s) of transportation do you use? What is the cost?
17. Do you provide credit to the buyers/sellers in the Market? To Whom? How Much? What terms?
18. Do small farmers/producers provide goods to you for resale in the Market? If so, where are these farmers/producers located?
19. Do the small farmers/producers provide goods to you for resale on a cash, credit, or consignment basis?
20. If you obtain goods from small farmers/producers, how is the price you pay determined?
21. How many people do you employ? What are their names?
22. Are your employees members of your family? How many?
23. Are your employees members of your tribe? How many?
24. Could you use more employees? If so, what are the obstacles to obtaining them?
25. Would you like to see the Market improved? How? Why?
26. Would you like to see the Market expanded? How? Why?
27. How much more space could you use efficiently? Pay for?
28. What services would you provide your customers that you do not now provide if you had more space?
29. In addition to your buying and selling of goods, what else does the Market mean to you?
30. Does the Market management assist you in selling you product? How?

31. What competition do you have from other traders at the Market?
32. What problems have you encountered as a trader in the Market?
33. How much do you spend in the Market?
34. Are you satisfied with your involvement with the Market?
35. Which facilities do you use in the Market (i.e., restrooms, restaurants, kitchens, parking, etc.)?
36. What suggestions would you have for changing the Market?
37. If the Market were modernized, expanded or renovated, how would you be affected?
38. What additional services could be added to the Market to make your business more successful?

TENTATIVE QUESTIONNAIRE FOR MARKET SUPPLIERS

1. How long have you been providing supplies to the Albert Market?
2. What commodities do you supply to the Market?
3. How often do you deliver commodities to the Market?
4. What means of transportation do you use to make your deliveries of commodities to the Market?
5. Do you produce and make the commodities you supply to the Market? What percentage?
6. If you do not produce or make the commodities you supply to the Market, how are they obtained? From individual producers? From other suppliers? In what proportions?
7. Do you provide supplies to other markets? How many? Where are they located?
8. Do you provide supplies on credit to the Market? To the other markets? What terms?
9. How many traders in the Market are your customers?
10. How many employees do you have? Members of your immediate family? Extended family? What are the names of your employees?
11. Should the Market be improved? How? Why?
12. Should the Market be expanded? How? Why?
13. Would improvement and/or expansion of the Market make your job easier? How?
14. Would you like to see the Market relocated? If so, to where? Why?
15. How would expansion or improvement of the Market affect your business? Greater or more sales? More employees needed? Increased competition?
16. What is likely to happen if there is no improvement or expansion

of the Market? To your business? To the Banjul economy?
To the regional Economy? To the national economy?

TENTATIVE QUESTIONNAIRE FOR CONSUMERS/CUSTOMERS*

1. How far do you live from the Albert Market?
2. Have you always lived at your present residence
3. How do you get to the Market?
4. How often do you come to the Market?
5. How long have you been coming to the Market?
6. What commodities and/or services do you purchase in the Market?
7. Why do you use the Market?
8. Do you make purchases in other markets? If so, what commodities and/or services do you purchase in these other markets? Why do you use these other markets? How far are these other markets from your home?
9. Are there other markets you could use but do not use? If yes, why do you not use them?
10. Do you have a preference as between the covered and uncovered sections of the Market? If so, what factors condition that preference?
11. Do you know of people who could use the Market but do not? Why is this?
12. On the average, how much do you spend during each visit to the Market? To other markets?
13. Do you buy from particular traders in the Market? If yes, are these traders members of your family? Members of your family? Members of your tribe? Male or female? Older or younger than you?
14. Do you pay cash for all purchases in the Market? If not cash, is it credit or barter? If credit, for what period? Is there a limit to the amount of credit extended to you? If barter, what goods do you use to buy in the Market?

*This questionnaire is based on research of Dr. Vasantha Naredran

15. How many members are there in your immediate family? What is your relationship to the other members of your family?
16. Do you make all the purchases in the Market for your family?
17. Do members of your family buy in other markets? Which members? What markets? What do they buy? Why do they use these other markets?
18. How important is the Market to you? Why?
19. How are prices determined in the Market? Are you satisfied with those prices?
20. Are you satisfied with the quality of commodities and services you buy in the Market? If not, why not?
21. Is the Market meeting your basic needs?
22. Would you like to see the Market improved? How? Why?
23. Would you like to see the Market expanded? How? Why?
24. Would you like to see the Market relocated? To where?
25. Should the Market have a greater variety of commodities and/or services for sale? What additional commodities and/or services should be added?
26. Are there any commodities and/or services now sold in the Market that you think should not be sold? What are they? Why do you think they should not be sold in the Market?
27. What is your occupation? Income level? Age?
28. How much do you spend on a typical visit to the Market?
29. Which goods and services do you purchase the most from the Market?
30. What problems have you had as a customer at the Market?
31. Are you satisfied with the service you receive from the Market?

ANNEX C
BIOGRAPHIES OF RESEARCH TEAM'S AMERICAN CONTINGENT

CURRICULUM VITA

John Van Dusen Lewis

African Studies & Research Program

HOWARD UNIVERSITY

Washington, D. C. 20059

AREA CODE 202: 636-7115

Education

B.A.	1969	History	Columbia College, Columbia University
M.A.	1972	Cultural Anthropology Graduate Faculty, New School for Social Research	
M.Phil.	1974	Social Anthropology Graduate School, Yale University	
Ph.d.	1978	Social Anthropology Graduate School, Yale University	

Teaching Experience

1978-	Assistant Professor: African Studies & Research Program of African Studies	Howard University
1972-1974, 1975	Teaching Fellow Introductory Anthropology	Yale University
1970-1972	Teacher, 10th Grade History Curriculum Co-ordinator	New York City Board of Education Welfare Education Plan: Bedford Stuyvesant Youth-In-Action, Training Program for Young Mothers 27 McDonough St Brooklyn, New York 11216

Overseas Research Experience

1977-1978	International Livestock Center for Africa & L'Institut d'Economie Rurale: Bamako, Mali	Pastoral Production Systems in Central Mali
January-June 1977	"	"Livestock Investments of Tenant Farmers of the Office du Niger Rice Perimeter"
June 1977-April 1978	"	"Transhumant Herd Management between Mali's Niger Interior Delta and the Mauritanian Sah"
1976 October, November	USAID/Senegal	Rural Development and the Peasant Societies of the Casamance, Senegal
1974-1975	REDSO/WA, RFSUNY (Research Foundation of the State University of New York), & L'OMEEVI (L'Office Malien du Betail et de la Viande).	Small Farmer Livestock Development Strategies in Rural Segu, Mali

RESUME

Kem R. Kemathe

Height: 5'8", Weight 168
Health: Good
Marital Status: Single
Dependents: 3
U.S. Citizen;

EDUCATION

- 1978 Ph.D. (Economics), University of Pittsburgh, Pittsburgh, PA 15260.
Dissertation: Business and Economics, Selected Characteristics of Black Businesses in the United States, 1969-72, with Two Case Studies of Black-Owned Businesses in Pittsburgh As Special Reference, 315 pages.
- 1973-74 Law. First Year Law School, Evening Division, Duquesne University Law School, Duquesne University, Pittsburgh, Pennsylvania 15219.
- 1972-73 (1) Cost Accounting Course, Duquesne University; (2) Federal Tax Planning Course, Graduate School of Business, University of Pittsburgh.
- 1973 Certificate of Business Management and Technical Consultant, Student Consultant Project, Graduate School of Business, University of Pittsburgh.
- 1971 M.A. (Economics), University of Pittsburgh.
- 1967 M.A. (Political Economy), McGill University, Montreal, Quebec, Canada. Thesis: Political Economy and Economic History, Economic Dualism and Development in East Africa, 1895-1960, 380 pages.
- 1966 LL.B. (Inter.), University of London, External Department, Senate House W.C.1, London, England.
- 1963 Bachelor of Commerce (B. Comm.; Accounting, Finance and Economics), University of Montreal, Quebec, Canada.
- 1958 General Certificate of Education (Advanced Level), University of Nairobi (was affiliated with University of London at that time), Nairobi, Kenya, East Africa.
- 1955 Cambridge Overseas School Certificate, Nyeri Catholic High School, Nyeri, Kenya, East Africa.

May, 1980

FLOURNOY ARTHUR COLES, JR.

EDUCATION:

Xavier University (New Orleans)	B.A., 1941: Mathematics and Economics
University of Pennsylvania	M.A., 1942; International Economics
University of Pennsylvania	Ph.D., 1949; International Trade, Transportation and Public Utilities, Economic Theory, and Political Science

CURRENT ACTIVITIES:

Senior Consultant, Booker T. Washington Foundation

Professor of Management, Emeritus
Vanderbilt University

RECENT ACTIVITIES:

Consultant, African Training and Research Centre in Administration for Development (CAFRAD) 1972 - 1976.

Consultant, U.N. Economic Commission for Africa, 1972 - 1976.

Co-Director of Management Development Seminars, 11 weeks, Summer 1976 Kenya Institute of Administration, Nairobi.

External Examiner, School of Administration University of Ghana, West Africa, 1972 - 1976.

President, National Economic Association, 1977-78.

Professor of Management, Owen Graduate School of Management, Vanderbilt University, 1969 - 1980

RESEARCH AND CONSULTING INTERESTS:

Economic Development (incl. - economic planning, program and project design and management, manpower development and utilization and resource allocation and utilization).

International Economics (incl. - trade and finance).

Labor Economics (incl. - labor market analysis, labor market discrimination, labor legislation, unionism, unemployment, and labor market discrimination).

Managerial Decision-Making (incl. - demand analysis and measurement, production analysis, cost analysis, profit planning and

Robert McKinnie

Unmarried
Excellent Health
5'8" 133 lbs.

Current Activities:

Ph.D., African Studies, Housing and
Physical Planning, Howard University

Instructor/Research Associate
Department of Architecture
Howard University
Washington, D. C.

Education:

Howard University, Washington, D.C.
Master of Architecture, May 1979,
Architecture of Developing Areas

Howard University, Washington, D.C.
Bachelor of Architecture (Honors)
First Professional Degrees, May 1978,
Structures and Construction

Cornell University, Ithaca, New York
Major: Architecture, 1973

Work Experience:

Consultant: L.J.H. Brown and Associates,
Washington, D. C., 1979, Design and
Renovation

Consultant: Drysdale Design Associates,
Washington, D.C., September 1978 -
May 1979, Design and Space Planning

Research: Howard University School of
Architecture and Planning
Research Grant for study of minority
architects and contracting with the
federal government, 1978

Research: Howard University School of
Architecture and Planning
Research on socio-cultural trends in
Urban Washington, D.C., September 1977 -
May 1978

Research: Howard University School of
Architecture and Planning
Research in environmental psychology,
African architecture, and contracting
minority architects with the federal
government, May 1977 - September 1977

Marilyn J. Dawson

OBJECTIVE:

Responsible developing country decision-making position which utilizes my management ability, communication skills, technical experience in social planning and economics and multidisciplinary background in urban and rural development.

SUMMARY OF BACKGROUND:

Planned social services, housing and physical upgrading projects in developing countries; experience in integrated urban and rural development, services administration, income and expenditure analysis, economic analysis, local government, training, management, health and education. Graduate academic work in economics, statistics, cost benefit analysis, project evaluation and human resources in developing countries.

RELATED ACCOMPLISHMENTS:

Research, Analysis and Writing Skills

Carried out social and economic analysis of housing, physical upgrading, urban development and social services projects in Africa, Asia and Latin America; conducted industrial market studies in Africa; researched and wrote on international education programs; researched, designed and developed a training methods manual for community development participation.

Management Skills

Society for International Development - Council Member, Assistant Treasurer, Audit Committee, Chairperson of the 1980 Conference responsible for program planning, financial management, publicity and logistics; elected officer in civic and social organizations; elected leader of graduate course in Foreign Aid; senior supervisory youth counsellor.

Training

Investigated innovative training methods to increase popular participation in development; planned educational institution development seminar for officials of developing countries; planned USAID housing and urban development course for senior developing country officials; developed integrated education curriculum; trained local counterparts in developing countries; instructed insurance claims representatives in adjustment procedures; classroom teaching experience.

R E S U M E

NAME

William M. Allford

NUMBER OF DEPENDENTS

(5) Self, wife and 4 children.

ACADEMIC TITLES

Associate in Architecture, 1947
University of Havana, Cuba

Bachelor of Arts, 1951
University of Southern California

Masters in Architecture, 1953
University of Southern California

LANGUAGES

Spanish, fluent; German, fair; French
fair; English, fluent.

PROFESSIONAL SOCIETIES

Sociedad de Arquitectos y Ingenieros
de Puerto Rico.

ANNEX D

BOOKER T. WASHINGTON FOUNDATION CAPABILITY STATEMENT

BTWF's Prior Experience in Project and Related Areas

The Booker T. Washington Foundation is a public, non-private, operating Foundation which was chartered in 1967 by the National Business League. The National Business League was founded in 1900 by Dr. Booker T. Washington to promote economic cooperation and economic self-help among people of African descent in the United States. Thus, BTWF is an integral element of the oldest traditions of black self-help and economic development in the United States. The work of BTWF is supported by contracts and grants from the U.S. Government and from private U.S. foundations and corporations.

BTWF is engaged in the design, development, and implementation of economic, business and industrial programs and systems which create and institutionalize scientific and technical know-how, modern management methods and systems, the expansion of rural and urban business firms, the training and development of managerial and technical manpower, capital formation, and expanded business markets for black Americans and other economically disadvantaged people of color in the U.S.A.

To carry out its program, BTWF has assembled a multinational and multi-disciplined staff of eighty professionals.

The BTWF staff has training and experience in the fields of engineering, architecture, economics, management, business, finance, systems analysis, education and training, rural development, urban planning, marketing, and in the organization and management of small and medium-scale business firms.

Over the past ten years, BTWF has had extensive experience in the design, development and management of multifaceted business, industrial, and economic infrastructure development ventures, which required the cooperation of two or more public and private sector organizations and the coordination of diverse technical impacts and resource elements. Some examples of programs and projects managed and implemented by BTWF are summarized below.

Telecommunications

BTWF designed, developed and managed a national program to organize black and minority-controlled corporations to acquire franchises to operate cable television systems and licences to operate radio and television stations. BTWF provided engineering, management, construction and financial expertise which enabled blacks and other minority entrepreneurs and investors to gain the ownership of several of these multi-million dollar businesses.

Manufacturing

BTWF managed the acquisition of a major steel-making industrial plant in New York City for the black-controlled Harlem Commonwealth Council. A BTWF team comprised of industrial engineers, materials scientists, metallurgists, and financial experts conducted an exhaustive on-site analysis of the plant, the staff, and the production methods. BTWF prepared plant renovation and modernization plans, business plans and financial pro forma, and made technical and financial presentations to major U.S. financial institutions. The facility was acquired, now employs over 300 workers, and has an annual sales volume of \$12 million. The plant manufactures automotive parts and steel bars for concrete railroad crossties.

Marketing Systems

Under a contract with the U.S. Department of Defense, the BTWF has designed and tested a marketing system which will expand the participation of black and minority business firms in the production of varied goods and services purchased by the Department annually. The BTWF system generates pre-purchase engineering review and analysis and certification of the capacity and capability of the firm to

produce the required items. A significant portion of this work involves close cooperation and coordination with the U.S. Army Corp of Engineers in the development of minority architectural and engineering sources for a wide variety of construction projects. The BTWF staff architect works directly with the Army Corp Technical personnel in the review of construction project specifications and drawings and the identification of competent A & E firms. The Department of Defense has stated that it wants BTWF to place this innovative marketing system in national operation in 1980.

Regional Economic Development

BTWF recently completed the design of a seven-state regional economic development program for blacks in the Southeastern U.S., in cooperation with the Tennessee Valley Authority. BTWF is now assisting the new agency generated by its design (the Tennessee Valley Center) in the development and implementation of the regional economic development program. With the assistance of the BTWF, the Center will assist black communities directly in the states of Tennessee, Alabama, Mississippi, Georgia, North Carolina, Kentucky and Virginia in expanding food-crop production, food processing and distribution, manufacturing facilities for metal products,

agro-industry development, manpower training, fisheries development, land ownership and development, and the operation of solar, alcohol and other alternative fuel enterprises. This regional program has been endorsed by President Carter and the U.S. Congress. Since 80 percent of the seven-state area is rural, a major emphasis of the program is on rural development. BTWF has a five-year contract with the Center to implement the program design. One of the first projects undertaken by the Center is the partial financing of an industrial park in rural Fayette County (Moscow) Tennessee. BTWF reviewed the design and development plans for the industrial park and advised the Center on a financing mechanism which will enable the poor, Black majority in Fayette County to participate in the ownership and long-range development of the industrial park.

Industrial Research

BTWF is currently performing the fourth annual contract with the U.S. Department of Transportation, Federal Railroad Administration, for industrial research and marketing studies of selected manufactured products in the railroad sector. This research identifies and defines the state-of-the-art for the production of specific railroad products, the production

and technical personnel required to perform each operation, the quantity and type of equipment, the pricing and marketing practices of the industry, plant and facility space and construction requirements, and the capital structure of a typical plant. Based on the analyses of these factors, strategies and scenarios are presented for the establishment of black- and minority-owned enterprises in the railroad sector. As a result of the BTWF research, blacks are now operating manufacturing facilities which supply steel spikes, treated crossties, and freight-car spare parts to the railroad industry. Under this program, BTWF has also designed a training program for minority business firms and has produced a series of self-study training manuals for use in the training program.

Technology Commercialization

Under a contract with the U.S. Department of Commerce, BTWF designed a national system to assist investors and entrepreneurs in the development of commercial markets for existing inventions and innovations. BTWF currently operates a regional component of this system and provides managerial, engineering, financial, production and marketing expertise to Black and minority entrepreneurs and business firms.

Training

BTWF has designed and implemented a number of technical training programs. The BTWF effort includes the program design, curricula design, installation of equipment, selection of the teaching staff, teaching, management, and program evaluation. These programs have covered construction (including cable television construction), radio and television program production, rural enterprise development, and small-business management. Other training activities include:

Project Outreach, instituted in 1968, to provide training in business opportunities, business start-ups, accounting procedures, marketing and production. This project was co-sponsored by SBA.

In 1975, the design, development and implementation of a cable television technician and construction skills training program in Dayton, Ohio, for the Department of Labor-sponsored Miami Valley Manpower Consortium. This program is currently expanding its scope.

Regional seminars, 1977, to train small business operators in financial packaging, marketing, and joint-venture operations.

The Certificate Institute Series, established in 1977, to train entrepreneurs by using a structured

modular approach. The modules have been taught by university faculty and have included such areas as management principles, management law, marketing, financial management, and capital accumulation.

In 1977, a media production/training center, established in Knoxville, Tennessee, for the purpose of preparing minority persons for participation in the growing film, radio, television, cable television, and public radio markets.

In 1978, the design of a telecommunications curriculum and community development practicum for Wright State University.

Alternative Fuels

BTWF is currently engaged in solar energy, coal gasification, coal production, and alcohol fuel production projects. BTWF's role is scientific analysis, engineering management and financial analysis in support of both public and private organizations.

The programs and projects summarized above are illustrative of the range of professional expertise and experience of the Foundation. Economic research, systems analysis, and public policy analysis also comprise a significant element of the BTWF experience and work activity. The capabilities of these staff elements shall be utilized as

necessary and appropriate.

**AGENCY FOR
INTERNATIONAL
DEVELOPMENT**



ANNUAL BUDGET SUBMISSION

FY 82

GAMBIA

JUNE 1980

**UNITED STATES INTERNATIONAL DEVELOPMENT COOPERATION AGENCY
WASHINGTON, D.C. 20523**

DECISION UNIT

THE GAMBIATABLE V - NARRATIVEDecision Package Minimum

An outlined in Table V, the minimum package consists exclusively of pipeline and on-going projects and shows no increase in personnel ceilings over those in FY 81. The package is based on the assumption, that the proposed Primary Health Care project (635-0210) and the Rural Development Program II (635-0204) will be approved in FY 81, as will the proposed increase of five FNDH positions.

The package indicates the continuation of agriculture as the Mission's priority focal point, which is reflective of the CDSS. We have selected Mixed Farming as our number one project owing to its size, complexity and anticipated stage of development. We expect also that from the information gained through the project's involvement in the livestock area, we will be able to better gauge the formulation of our proposed Livestock Marketing project (see AAPL Package) and possibly better identify other related development areas.

We have included the regionally-funded Gambia River Basin Development project in our rankings primarily because we expect the Mission to be deeply involved in its development and implementation and also because it may very well become the key determinant in the AID program's future direction, i.e., the magnitude of our participation in the proposals that are expected from GOTG decisions regarding the anti-salinity barrage.

We have shown Rural Development Program II as number three, though by FY 82 it might actually be on a par with Mixed Farming owing to the extent to which the overall RDP II could be impacting on the agriculture sector by that time. It is difficult to predict at the moment, as the thrust of this large-scale effort is still being shaped.

The proposed Primary Health Care project for FY 81, if approved, will be the Mission's first bilateral intervention in the health sector, which follows from our CDSS. As pointed out in the project narrative, this effort would be supportive of a major undertaking by the GOTG to bring better health to the rural poor.

The remaining three activities in our rankings are PVO-supported. We have ranked the Gambia Opportunities Industrialization Center project above the Albert Market project despite its anticipated funding requirements for FY 82 being five times less, largely because it will have been functioning for a far longer period and should be showing some measurable results well before then. Albert Market will be primarily a construction effort. The Title II project is given a higher rank than both as food aid has taken on particular importance with this year's severe fall-off in agriculture production.

FY 1982 ANNUAL BUDGET SUBMISSION

TABLE I - LONG RANGE PLAN BY APPROPRIATION ACCOUNT (\$ Thousands)

Development Assistance	FY 1980 EST.	FY 1981 EST.	Decision Unit			THE GAMBIA			
			FY 1982 REQUEST			PLANNING PERIOD			
			MIN	CURE	AGRI.	1983	1984	1985	1986
<u>SL DEVELOPMENT PROGRAM</u>									
-0202 Soil and Water Management Unit	-	1,314	-	-	-	-	-	-	-
-0203 Mixed Farming and Resource Management	2,537	2,000	720	-	720	269	-	-	-
-0204 Rural Development Program II	-	2,300	3,830	-	3,880	1,000	377	-	-
-0206 Rural Roads Maintenance	1,300	1,944	-	-	-	-	-	-	-
-0208 Coop Development PVO	400	100	-	-	-	-	-	-	-
5-0209 Livestock Marketing	-	-	-	-	1,500	500	-	-	-
5-0210 Primary Health Care	-	400	400	-	400	400	-	-	-
5-0211 Albert Market - PVO	-	300	1,500	-	1,500	500	-	-	-
5-0215 Gambia Opportunities Industrialization Center - PVO	297	300	300	-	300	-	-	-	-
TOTAL	\$4,534	8,658	6,800	-	8,300	2,669	377	-	-
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-480 (Non-Add) Title II	755	1,021	1,363	-	1,363	1,675	1,985	2,295	2,605
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Total Personnel									
USDH	6	6	6	-	6	6	6	6	6
FNDH	5	10	10	-	10	10	10	10	10

Bureau Code:

Decision Code:

TABLE V - FY 1982 PROPOSED PROGRAM RANKING

TABLE V - FY 1982 PROPOSED PROGRAM RANKING					DECISION UNIT					
					THE GAMBIA					
RANK	DECISION PACKAGES/PROGRAM ACTIVITY	PIPELINE/ ENGOING/ NEW	LOAN/ GRANT	APPROP. ACCT.	PROGRAM FUNDING (\$000)		WORKFORCE (Number of Positions)			
	DESCRIPTION				INCR	CUM	USDH		FNDH	
							INCR	CUM	INCR	CUM
	<u>Decision Package Minimum</u>			<u>SDP</u>						
	<u>Pipeline Projects</u>									
	635-0202 Soil & Water Management	P	G		(890)	(890)				
	635-0206 Rural Roads Maintenance	P	G		(1,744)	(2,634)				
	635-0205 Gambia Reforestation	P	G		(755)	(3,389)				
	635-0208 Cooperative Development	P	G		(100)	(3,489)				
	Sub-Total (Non-Add)					(3,489)	6	6	10	10 ¹⁾
	<u>New and Continuing Projects</u>									
1	635-0203 Mixed Farming	0 ²⁾	G		720	720				
2	625-0012 Gambia River Basin (Non-Add)	0	G		(2,500)	(2,500)				
3	635-0204 Rural Development Program II	0	G		3,880	4,600				
4	635-0210 Primary Health Care	0	G		400	5,000				
5	PL-480 Title II (Non-Add)	0	G		(1,363)	(1,363)				
6	635-0215 Opportunities Ind. Center - PVO	0	G		300	5,300				
7	635-0211 Albert Market - PVO	0	G		1,500	6,800				
	Total minimum package and related workforce				6,800		6		10	
	<u>Decision Package AAPL</u>									
8	635-0209 Livestock Marketing	N	G		1,500	8,300	-	6	-	10
9	- OPGs (Non-Add) ³⁾	N	G		(200)	(200)				
	Total AAPL package and related workforce				8,300		6		10	
	1) Workforce total assumes increase of 5 FNDH positions in FY 81.									
	2) Assumes approval of Primary Health Care project and Rural Development Program II in FY 81 and Albert Market in FY 80.									
	3) Assumes regional funding.									

TABLE IV PROJECT BUDGET DATA

DECISION UNIT

THE GAMBIA

PROJECT		OBLIGATION DATE		DATE OF NEXT PLANNED NON-ROUTINE EVAL.	CUM PIPELINE AS OF 9/30/79	ESTIMATED U.S. DOLLAR COST (\$000)							FY 1982 APPL OBLIG.	FORWARD FUNDED TO (MO/YR)	FUTURE YEAR OBLIGATIONS
						FY 1980			FY 1981			FY 1982 APPL OBLIG.			
						OBLIG.	EXPEND.	CUM PIPELINE	OBLIG.	EXPEND.	CUM PIPELINE				
NUMBER	TITLE	G/L	INITIAL	FINAL											
635-0202	Soil & Water Management Unit	G	78	81	-	876	-	500	376	1,314	800	890	-	9/82	-
635-0203	Mixed Farming & Resource Management	G	79	83	-	849	2,537	1,500	1,886	2,000	1,500	2,386	720	6/83	269 ¹⁾
635-0204	Rural Development Program II	G	81	84	-	-	-	-	-	2,300	300	2,000	3,880	9/83	1,377
635-0205	Gambia Reforestation	G	79	79	-	1,575	-	300	1,275	-	500	775	-	9/83	-
635-0206	Rural Roads Maintenance	G	79	81	-	1,500	1,300	1,000	1,800	1,944	2,000	1,744	-	9/83	-
635-0208	Cooperatives Development FVO	G	80	81	-	-	400	50	350	100	350	100	-	6/82	-
635-0209	Livestock Marketing	G	82	83	-	-	-	-	-	-	-	-	1,500	9/83	500
635-0210	Primary Health Care	G	81	83	-	-	-	-	-	400	150	250	400	6/83	400
635-0211	Albert Market - PVO	G	80 ²⁾	83	-	-	-	-	-	300	100	200	1,500	9/83	500
635-0215	Gambia Opportunities Industrialization Center - PVO	G	78 ³⁾	82	-	-	297	150	147	300	200	247	300	9/82	-

- 1) \$6,375 LOP assumes \$375 will be reallocated to project from cancelled contract for Socio-Economic Study.
 2) Project expected to be initiated in FY 80 using regional funds.
 3) Regionally funded prior to FY 80.