



International Organization for Migration (IOM)
The UN Migration Agency

Information on Return and Reintegration in The Gambia 2017



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Last updated in January 2018

LIST OF ABBREVIATIONS

AfDB	African Development Bank
BECE	Basic Education Certificate Examination
CBA	Central Bank Act
CHN	Community Health Nurse
GAMTEL	Gambia Telecommunication Company
GAWFA	Gambia Women Farmers Association
GDHS	Gambia Demography and Health Survey
GIEPA	Gambia Investment and Export Promotion Agency
GTTI	Gambia technical Training Institute
IBAS	Indigenous Business Advisory Services
MoBSE	Ministry of Basic and Secondary Education
MOHERST	Ministry of High Education, Research, Science and technology
NASACA	National Savings & Credit Association of Gambia
NAT	National Assessment Test
PCU	Project Coordinating Unit
RDI	Rural Development Institute
RFS	Reliance Finance services:
RVTH	Royal Victoria Teaching Hospital
SCM	State Certified Midwives
SRN	State Registered Nurse
SSHFC	Social Security and Housing Finance Corporation
SVTC	Simma Vocational Training Center
VVF	Vesicovaginal Fistula
WASSCE	West African Secondary School Certificate Examinations

TABLE OF CONTENT

LIST OF ABBREVIATIONS.....	3
I. HEALTHCARE	6
A. GENERAL DESCRIPTION	6
1. Primary Healthcare.....	6
2. Secondary Healthcare	6
3. Tertiary Healthcare.....	6
B. CONDITIONS FOR THE COVERAGE OF MEDICAL TREATMENT	6
C. MEDICAMENTS AVAILABILITY	7
II. HOUSING.....	8
A. GENERAL DESCRIPTION	8
B. REQUIREMENTS TO OBTAIN A PLACE TO LIVE FROM THE SOCIAL SERVICES OR EMERGENCY SHELTER	8
C. GENERAL REQUIREMENTS TO BUY/RENT REAL ESTATE	8
D. AVAILABILITY OF SOCIAL GRANTS FOR HOUSING	9
E. EXAMPLE OF RENTAL FEES FOR A TWO-ROOM-APARTMENT/A HOUSE	9
III. EDUCATION	10
A. GENERAL DESCRIPTION OF THE EDUCATION SYSTEM	10
1. Pre-Primary Education (Nursery Education)	10
2. Primary Education	10
3. Middle or Upper Basic Education.....	10
4. Senior Secondary Education.....	11
5. Tertiary Education and University Level.....	11
6. Vocational Education.....	11
7. Vocational Training Possibilities	12
B. HOW RETURNEES CAN ACCESS PRIMARY AND HIGH SCHOOL OR UNIVERSITY	12
C. RECOGNITION OF FOREIGN DIPLOMAS	13
IV. ECONOMIC SITUATION AND EMPLOYMENT	13
A. GENERAL DESCRIPTION	13
B. REQUIREMENTS TO ACCESS THE LABOUR MARKET	13
C. UNEMPLOYMENT ASSISTANCE PROVIDED BY THE STATE	14
D. PENSION SYSTEM AND OPPORTUNITY TO ACCESS IT BY RETURNEES	14
V. BANKING SYSTEM AND BUSINESS SET-UP OPPORTUNITIES	14
A. GENERAL INFORMATION	14
B. OPPORTUNITIES TO ACCESS CREDIT TO START A BUSINESS OR BUY A REAL ESTATE	15
VI. TRANSPORTATION	15

A. GENERAL DESCRIPTION	15
B. DIFFERENT MEANS OF TRANSPORT AVAILABLE BETWEEN MAJOR CITIES	15
1. Taxis.....	15
2. Buses.....	16
3. Water transport.....	16
VII. TELECOMMUNICATION	16
A. GENERAL DESCRIPTION	16
VIII. LIST OF CONTACTS	17
A. HEALTHCARE CENTRES.....	17
1. Private Hospitals and Clinics in Gambia	17
2. NGOs, IOs or humanitarian organizations providing medical assistance.....	18
B. REAL ESTATE AGENCIES OR OTHER MEANS TO ACCESS THE HOUSE MARKET	19
1. Private real estate agencies.....	19
2. Social/Public services	20
3. NGOs, IOs or humanitarian organizations providing housing assistance	20
C. SCHOOLS AND OTHER INSTITUTIONS RELATED TO EDUCATION/TRAINING	20
1. Private training centres	20
2. NGOs, IOs or humanitarian organizations providing assistance	21
D. EMPLOYMENT CENTRES.....	22
E. MAIN BANKS AND FINANCIAL INSTITUTIONS	22
1. Private financial institutions.....	22
2. NGOs, IOs or humanitarian organizations providing assistance in the financial sector ..	23
F. MAIN TRANSPORTATION COMPANIES.....	24

I. HEALTHCARE

A. GENERAL DESCRIPTION

The Gambia healthcare system is built around 3 levels which are Primary, Secondary and Tertiary. The government is operating four referral hospitals. In addition there are eight main health centres and further 16 smaller centres, more than 200 mobile clinic unit teams as well as the Medical Research Council which is funded by the UK Government. There are also a number of privately run clinics and health focused NGOs operating.

1. Primary Healthcare

Primary healthcare is focused on villages with a population of over 400 individuals. A village health worker and a traditional midwife are trained and then assigned to deliver primary healthcare to their village of responsibility. They are responsible for providing out-patient care, community health education, ensuring a sufficient level of essential medicines and conducting home visitations. Apart from assisting mothers to be in home births, the midwife's responsibility is the referral of mothers who seem to be at risk to the local health centres.

2. Secondary Healthcare

At this level, medical care is provided by the large and small health centres. There are around 7 main government-run and private health centres as well as 12 smaller centres, staffed with resident nurses, doctors and ancillary staff. Each of the health centres provides in-patient and out-patient treatment.

3. Tertiary Healthcare

Tertiary healthcare services are delivered by four referral hospitals (Medical Research Council (MRC), several private clinics and NGOs operated clinics). The main referral hospital is the Royal Victoria Teaching Hospital (RVTH) in Banjul. The three other referral hospitals are located at Bansang, Farafenni and Bwiam.

Healthcare facilities are currently relatively sparse in The Gambia, but new health clinics are being built up across the country. The centrepiece of the Gambian healthcare system is the Royal Victoria Teaching Hospital in Banjul.

The Gambia has a medical school called the American International University West Africa whose courses include a Doctor of Medicine degree, pharmacology, dentistry, nursing / midwifery, and a health professional's course.

B. CONDITIONS FOR THE COVERAGE OF MEDICAL TREATMENT

For all those who live in Gambia, approximately 63% of total health expenditure is drawn from government funds with bilateral and multilateral donations, external borrowings, grants and NGO funds providing the remainder.

Identification Document needed for medical treatment:

- National identification cards
- Passport
- Birth certificate
- Anti-natal card (for pregnant woman)
- Clinical card (for children under 5 years)
- Consultation ticket (persons above 12 years, GMD 25 (USD 0.52) and children GMD 10 (USD 0.21))

In the 2013 Gambia Demography and Health Survey (GDHS), women and men were asked if they were covered by any health insurance and, if so, what type of insurance. It was indicated that only a small percentage of women and men in The Gambia have health insurance coverage (2 percent and 3 percent, respectively), mostly employer-based insurance. Health insurance coverage is more common among urban women and men (4 percent each), those in Banjul (5 percent and 6 percent, respectively).

Health and travel insurance covers against personal accidents, medical emergency treatment and repatriation of mortal remains. It also provides compensation for the loss of insured baggage during travel as specified in the policy. The liability limits of the insured is USD 35,842.29 and it covers Africa, Europe, Schengen countries and America.

C. MEDICAMENTS AVAILABILITY

Medicaments are mostly available and accessible in the public and private health centres in the urban areas. In the rural/provincial areas, opportunities to access public services are inadequate. Outside of the major population centres, facilities are limited. Some treatments and medicaments are unavailable and emergency services are widely known to be slow and unreliable.

The main challenges of the public health sector are not fully operational and adequately staffed health centres and communication problems between the central and divisional levels of authority.

The Ministry of Health continues to strive to extend the distribution chain to health workers at the community level as well as to the non-commercial NGOs. Licensed wholesalers are responsible for the distribution of drugs to license holders in the private sector.

The following categories of persons can receive free medication and public health services:

- Refugees
- Pregnant women up to delivery
- Children under five years

II. HOUSING

A. GENERAL DESCRIPTION

The Gambia has a limited housing finance sector. As the mortgage market does not yet meet the breadth of the population who might afford a mortgage, most households still finance their housing independently with savings or non-mortgage credit. With an urbanization rate of 4%, demand for affordable housing will remain strong, both for rental and purchase.

The lowest recorded interest rate on a mortgage in The Gambia is 20 percent, as of September 2016, with a 30 percent down payment. The Housing Finance Company of the Gambia Ltd and the Social Security and Housing Finance Corporation, both members of the African Union for Housing Finance, are leading lenders in the country. With a good macroeconomic environment, sound policy, better data and increased access to affordable credit, an enabled housing market can increasingly provide housing that the average household in The Gambia can afford.

B. REQUIREMENTS TO OBTAIN A PLACE TO LIVE FROM THE SOCIAL SERVICES OR EMERGENCY SHELTER

There are no emergency centres for returns in the Gambia, however, SOS Children Villages and the Department of social Welfare provide support to people living in the street. The Department of Social Welfare (DSW) is responsible for the promotion and protection of the rights and welfare of vulnerable persons such as children, the elderly, persons with disability and adults in difficult circumstances. Their services focus on the social protection of individual families and groups.

SOS Children's Villages supported the population in surrounding neighbourhoods during emergencies, for example by building houses for impoverished families.

C. GENERAL REQUIREMENTS TO BUY/RENT REAL ESTATE

Private homes/land can be bought from the estate agents that have properties for sale. There are no basic requirements for purchasing such land/houses except the availability of funds. Nevertheless it is highly recommended to use the services of a qualified Greater Banjul based legal practitioner before making any real estate decisions. They can carry out the property conveyancing process on your behalf such as searches at the Registry of Deeds, acquiring title deeds, preparing a draft contract for you, registration of title deeds, stamp duty, leases and other formal types of documentation. Tip: do check your lawyer's fees and request references. After purchasing a land, you should get all relevant documents from the property agent or the owner.

For land or house rent, a contract or agreement documents should be obtained, specifying the duration, cost, and any other relevant information. In some instances, landlords ask for guarantees (security) either cash amount or in kind.

D. AVAILABILITY OF SOCIAL GRANTS FOR HOUSING

The Social Security and Housing Finance Corporation (SSHFC) is in charge of administering and operating three funds i.e. Social Security, Industrial Injuries Compensation and the Housing Finance Fund in The Gambia. The SSHFC provides serviced plots of land with or without small construction loans for low and middle-income groups. They also provide a suitable number of completed housing units for those in the middle-income groups. The corporation is involved in various housing projects such as Brusubi, Bakoteh and Kanifing layouts; and the new housing estates of Jabang, Tujereng and Brikama Jamisa.

E. EXAMPLE OF RENTAL FEES FOR A TWO-ROOM-APARTMENT/A HOUSE

Gambia's settlement consist of urban, semi-urban and villages. Gambia's biggest urban centre is Serekunda. Banjul is the country's fourth biggest city and seat of government.

Banjul: The city of Banjul is the economic centre of the country and houses the Central Bank of the Gambia. The port of Banjul serves as a major trade port in the country, and export items like peanuts, beeswax, palm oil, skins, and hides are all shipped from the port. The rental fee for a two-room-apartment in Banjul (city): ranges between GMD 2500 (USD 52.19) to GMD 4000 (USD 83.51).

Serekunda: The biggest urban centre in Gambia is Serekunda which is only 13 km to the southwest of Banjul. Example for a rental fee for a two-room-apartment in big town (urban) like Serrekunda range between GMD 2000 (USD 41.75) to GMD 3000 (USD 62.63).

Brikama: Brikama is located south of Banjul. It is the biggest city in the Brikama Local Government Area and houses a population of about 57,000. Several major educational institutions like the Gambia College are also located in Brikama. The rental fee for a two-room-apartment in a semi-urban town like Brikama ranges from GMD 1500 (USD 31.31) to GMD 2500 (USD 52.19).

Bakau: Bakau is located on the Atlantic coast west of Banjul. The town is famous for its beaches, crocodile pool, and botanical gardens. It is the nation's most developed town. Tourism is a thriving industry in Bakau, and a large percentage of employment is generated by this industry. Hotels and guest houses are located near the beaches of the town. Several banks, offices and schools are also present in Bakau. Fishing is another important economic activity here. The rental fee for a two-room-apartment in Bakau ranges between GMD 2000 (USD 41.75) to GMD 3500 (USD 51.1).

Farafenni: Located on the Trans-Gambia Highway, Farafenni is a Gambian town and an important centre of commerce in the country. Wolof, Mandinka, and Fulu are the major languages spoken in the town. A large military base is present in the city. A few schools and a recently built hospital are also housed by the city. One big market and a small one, as well as several shops, are located here. Example for a rental fee for a two-room-apartment in big town (rural like Farafenni) range between GMD 1500 (USD 31.31) to GMD 2500 (USD 52.19).

Rural Areas: It is difficult to give examples for rental fees in rural areas. Villages across the country have different rental fees depending on the location and accessibility. A rough estimate for a two-

room apartment in rural areas (provinces) ranges from GMD 500 (USD 10.44) to GMD 1500 (USD 31.31).

III. EDUCATION

A. GENERAL DESCRIPTION OF THE EDUCATION SYSTEM

The Gambian Constitution mandates compulsory primary education. In 1995, the gross primary enrolment rate was 77.1 percent until the president of The Gambia ordered the termination of fees for the first six years of schooling in February 1998. In this framework, the government of The Gambia began a major education initiative which included a 15-year plan that has emphasized increasing gross enrolment rates, lowering school entry age from 8 to 7, developing basic education curricula, and improving teacher training.

Access to upper basic education (grades 7–9) has also improved during this period, with an increase of about 25 percent in overall gross enrolment rate. Though school enrolment has improved, retention and quality of education and training for boys and girls at all levels remain a challenge.

The different stages of the current Gambian education system are outlined in the following sections.

1. Pre-Primary Education (Nursery Education)

The non-compulsory nursery schools comprise three years of education. Its purpose is the preparation of the children to continue into the primary school. While efforts to improve access to basic education have been particularly successful, pre-school attendance rates have remained low and unchanged for over ten years despite evidence of their highly significant impact on literacy and numeracy skills of young children.

2. Primary Education

The six years of Lower Basic Education is compulsory and free to all children regardless of race, ethnic, origin and religion. During the primary or Lower Basic Education pupils sit to two examinations called the National Assessment Test (NAT). These tests are to assess the performance of the students at the end of their third and fifth grade. The core curriculum subjects of the lower basic school (primary education) are English language, mathematics, integrated studies, science and social and environmental studies.

3. Middle or Upper Basic Education

At the end of the six years of primary school education, students continue to Upper Basic School, a three-year education programme. At the end of the three years, there is a selection examination which marks a hurdle to many students to continue to senior Secondary School education. As boys were far more likely to be sent to school if their parents had a bit of money in the past, girls today are assisted by the government in paying their school fees.

4. Senior Secondary Education

The students who have passed the marks at junior secondary school and who have the necessary funds can continue with three years of Senior Secondary School education. Senior secondary school students can take three elective subject areas of study: Commerce, Science or Arts. At the end of the Senior Secondary School they have to take the West African Senior Secondary Certificate Examination.

5. Tertiary Education and University Level

After passing the exam at the end of Senior Secondary School and provided they have the necessary funds, students can elect to attend either a tertiary institution or a university. Tertiary institutions include the Gambia Technical Training Institute, the Management Development Institute (MDI), the Rural Development Institute (RDI), and the Gambia College.

The Gambia Technical Training Institute trains students in technology, accounting, marketing and technical work. At the MDI, students can acquire middle-level training management, marketing and accounting, as well as take computer-training courses. The RDI, located in the Lower River Division at Mansa Konko, train workers for community development.

The Gambia College, a two- to three-year institution in Brikama, is mostly skill-based and offers training for the work as teachers, nurses, public health officers and agricultural extension workers. Almost all teachers in The Gambia earn their qualifications at the Gambia College.

University can be entered straight from Senior Secondary School, or after completing one or more years at Gambia College. The University of The Gambia (UTG) is the nation's only university. Unfortunately, few students have the monetary or educational opportunity to attend this institution, let alone the resources to study abroad.

6. Vocational Education

Gambia Technical Training Institute (GTTI) provides the highest level of technical and vocational education and training available in The Gambia. Over the years the institute has expanded its programmes from the original craft level provision to Full Technological Certificates (FTC) and diplomas (e.g. introduction of a Bachelor's Degree programme in Community Building and Design and a Higher National Diploma in Engineering, Computer Science and Construction).

Entry requirements: The Gambia Technical Training Institute (GTTI) and other training institutions in the country accept student admission with the following education level: students who have completed grade 12 (Senior Secondary School) or Grade 9 Junior Secondary School, students dropped out at grades 10 and 11 are considered for enrolment in the training.

Admission fees: GMD 200 (USD 4.18) for the admission at GTTI. These fees range from GMD 100 (USD 2.09) to GMD 250 (USD 5.22) in other institutions.

7. Vocational Training Possibilities

Vocational/skills centres in the country are not evenly distributed among the regions. Even in areas where they are available, most of them do not meet the required standards and do not have the right systems in place.

The following are examples for adequate vocational training institutions:

- The **Simma Vocational Training Centre** was founded in 1991. The SVTC courses include computers, accountancy, cooking, first aid, tailoring, etc. At the end of the course students get an opportunity to sit for the City & Guilds exam and if successful are issued a certificate from the institute.
- The **Insight Training Centre** was established in 1999 to provide education and skills training to everyone focusing on young boys and girls so that they can reach their full potential to be either employed in other institutions or be self-employed. Insight objective is to keep youths out of the streets into offices and workshops thus reduce poverty and crime.
- **Vicky's Salon** is a hairdressing training school & salon established in 2008.. Victoria's aim is to provide good standard tuition to young women so they can gain sufficient proficiency in hair styling, along with a diploma, in order to seek employment or start their own business.

B. HOW RETURNEES CAN ACCESS PRIMARY AND HIGH SCHOOL OR UNIVERSITY

Primary school, high school and university education can be accessed through the Ministry of Basic and Secondary Education (MoBSE) and the Ministry of Higher Education, Research, Science and Technology (MOHERST).

ACE is a \$3-million-dollar project aimed at training as many Gambians as possible, both for short term and long term, in order to build their capacity in Science, Technology, Engineering, Mathematics, Health and Agriculture. Following the award of degrees, the ACE Secretariat in collaboration with the Project Coordinating Unit (PCU), Ministry of Basic and Secondary Education (MoBSE) have been facilitating the departure of ACE awardees to their respective institutions.

The Government of the Kingdom of Morocco is offering scholarships to The Gambia through the Ministry of Higher Education, Research, Science and Technology under different disciplines except for Medicine.

The returnees need supporting documents to enrol in any institution of learning. This requires an identification document such as a birth certificate, National Identity Card or Passport. For the entry into Upper Basic, Senior Secondary and University education, there is a requirement of educational background.

C. RECOGNITION OF FOREIGN DIPLOMAS

The foreign certificates are sometimes subjected to verification conducted directly by the school or the employer.

IV. ECONOMIC SITUATION AND EMPLOYMENT

A. GENERAL DESCRIPTION

With the consistent increase in population, there is a growing demand for services and land for residential and agricultural use, which poses major development challenges.

As a small and open economy relying on agriculture and tourism, Gambia remains highly vulnerable to climate change and external shocks. Policy inconsistencies, high spending and unfavourable weather conditions in recent years have negatively affected potential economic and fiscal performance. In addition, Gambia is characterized by high debt and high interest rates. Growth for 2016 is estimated at 2.1%, down from 4.4% in 2015. This can mainly be explained by policy slippage on reforms, the crowding out of private investment, an average agricultural season and a year-end political scenario that tamed the tourism season. The outlook for 2017 and 2018 is positive, with growth rates projected at 3.5% and 4.8% given a peaceful political transition.

B. REQUIREMENTS TO ACCESS THE LABOUR MARKET

The requirement to access the labour market depends on the sector of employment. Traditionally, the main jobs in Gambia tended to be in agriculture (subsistence farming, horticulture, animal rearing, and fishing). However, the past few decades have seen a steady demand for employees in other sectors such as finance, construction, hospitality and manufacturing.

The requirement for most of these jobs for Gambian nationals are birth documents (e.g.; birth certificate, national Identity Card, Passport) and education or training credentials.

Candidates for appointment are required to submit to the appointing authority:

- An application in their own handwriting, on the prescribed form;
- Satisfactory evidence that they fulfil the minimum requirements for the position they are applying;
- A birth certificate or affidavit sworn before a Notary Public certifying date and place of birth. Such certificate or affidavit will not be subsequently altered or amended;
- One or more testimonials.

In the public sector, the permanent secretaries, senior civil servants, assistant directors and the likes per month salary ranges from GMD 4500 (USD 93.95) to GMD 8000 (USD 167.01). The salary for teachers, nurses, clerks, drivers and middle to low-level staff range from GMD 1200 (USD 25.05) to GMD 4500 (USD 93.95). In the private sectors, including agriculture and food industry, finance, general

labour, tourism and insurance companies, the salaries defer from sector to sector and employer's pay scales. However the private sectors pay little more than the public sector.

C. UNEMPLOYMENT ASSISTANCE PROVIDED BY THE STATE

The Gambian government is not offering unemployment assistance to the people. When losing a job, the unemployed person can apply for the Gambia Civil Service. Job vacancies are published by the Public Service Commission (PSC). The aim of the Civil Service is to ensure that persons who meet the criteria for the jobs are trained and prepared for a re-entry into the labour market.

D. PENSION SYSTEM AND OPPORTUNITY TO ACCESS IT BY RETURNEES

Social pensions are non-contributory cash transfers regularly paid to older people. To qualify for an old age pension, the beneficiary must be aged 55 with at least 10 years of contributions. Early retirement is possible if the person is aged 45 with at least 10 years of contributions. Pension Funds are applicable for employees who worked in government institutions or in participating private companies. This does not include temporary workers. There is a special scheme for civil servants which is catered for by the 1950 Pensions Act and another for the armed forces personnel.

For disabled persons there is a disability pension. The requirements to apply for this pension are incapacity for work due to a disability and at least 10 years of contributions to the pension fund. The medical board assesses the disability.

V. BANKING SYSTEM AND BUSINESS SET-UP OPPORTUNITIES

A. GENERAL INFORMATION

The banking system in Gambia is built on the Central Bank of the Gambia and the commercial banks. The main role of the Central Bank is to act as banker to the Gambia Government and the commercial banks. They are also responsible for providing a secure and efficient payment and settlement system within the finance sector.

There are currently 13 banks operating in the financial sector of The Gambia of which one is an Islamic institution and 12 are running conventional, commercial operations. They are all regulated by the Central Bank which has certain overseeing functions over the private commercial institutions as well as being the clearing house in the system. Furthermore, it only issues licences to either a company incorporated under the Companies Act or a foreign financial institution.

B. OPPORTUNITIES TO ACCESS CREDIT TO START A BUSINESS OR BUY A REAL ESTATE

There are different institutions in The Gambia that provide microfinance services:

- **The GAWFA Finance Company Gambia Limited (GFC)** was founded in Banjul in 1987 as a non-profit NGO whose main aim is to empower low-income women entrepreneurs through microfinance. It began with a direct lending program offering microcredit services to poor farmers and people who were engaged in income generating commercial activities and enterprise training. In the same year GFC became a member of the Women's World Banking (WWB) network in New York.
- **IBAS** was established to consult Gambian business people in every aspect of business management with the aim of achieving a higher rate of efficiency. It is targeted on small and medium scale business enterprises (SMEs) and can provide microfinance in the form of soft loans.
- **NASACA** is a countrywide microfinance institution that helps to fund micro and small enterprises such as small shops, fish smoking houses, market stallholders, vegetable gardens and similar commercial concerns.

VI. TRANSPORTATION

A. GENERAL DESCRIPTION

The system of transportation in the Gambia mixes both public and private operations and consists of a system of roads (both paved and unpaved), water and air transportation. There are no railways in the country. As of 2002, there were 2,700 km of roads, including 956 km of paved roads. The most important highway in the Gambia is the Trans-Gambia Highway. The Gambia River does not only provide an important internal transportation route but is also an international commercial link. The oceangoing vessels can travel 240 km upstream. In 2004 there were 390 km of total waterways. Banjul, the principal port, receives about 300 ships annually. Ferries operate across the river and between Banjul and Barra. The country's only international airport is at Yundum, 26 km from Banjul.

B. DIFFERENT MEANS OF TRANSPORT AVAILABLE BETWEEN MAJOR CITIES

I. Taxis

Bush taxis: Apart from private taxis, shared taxis (cars known as 'sept place', minibuses or vans known as 'Gelli-gellis') are the only form of public transport between towns and villages. They wait at their starting point until they are full and then travel along fixed routes, stopping wherever passengers want to get on or off. Fares are fixed.

Private taxis: There are two types. Tourist taxis are painted green and are licensed by the Gambian Tourist Authority to operate mainly from ranks in the resort areas; each rank has a noticeboard listing

tariffs by destination. Local taxis are painted yellow with green stripes and can be hailed in the street; fares are lower and should be agreed in advance. Both types of taxi can travel anywhere in the country.

2. Buses

The national bus service connects the major cities and towns throughout the day although departures are irregular and journeys often take long.

Buses, minibuses and bush taxis run regularly between major cities and towns. Apart from rented taxis, which price is agreed before departure, there are differences between the price of buses and taxis.

From	Main destination cities	Approximate cost
Banjul	Giboro	GMD 30 (USD 0.63)
	Brikama	GMD 25 (USD 0.52)
	Basse	GMD 260 (USD 5.43)
	Soma	GMD 130 (USD 2.71)
	Basang	GMD 230 (USD 4.8)
	George Town	GMD 220 (USD 4.6)
Barra	Karang	GMD 25 (USD 0.52)
	Farafenni	GMD 75 (USD 1.57)

3. Water transport

Water transportation is possible by ferry boat or canoe. The main ferry crossing points are Banjul – Barra, Yelli tenda and Bamba Tenda, Laminkoto – Janjanbureh, Basang to Bush town, Basse to Nyakoi Kerewan and Fatoto to Passamass. In some villages where there are crossing points, people use boats and canoes. The prices range between GMD 5 (USD 0.1) to GMD 25 (USD 0.52).

VII. TELECOMMUNICATION

A. GENERAL DESCRIPTION

The telecommunication in Gambia operates on landlines and GSM operators. The Government-owned company GAMTEL operates the landlines and the GSM are owned by three private companies (Africell, Conium Mobile Ltd. And Q Cell) and the government-owned company GAMCEL.

VIII. LIST OF CONTACTS

A. HEALTHCARE CENTRES

I. Private Hospitals and Clinics in Gambia

Afric Med Gambia Ltd	
Address:	Senegambia Junctio Banjul The Gambia
Telephone:	+220 4,465,359
Email:	info@africmed-gm.com
	www.africmed-gm.com

Bijilo Medical Centre	
Address:	Bertil Harding Highway Serrekunda The Gambia
Telephone:	+220 9,980,371
Email:	drmusa@bijilomedical.org
	www.bijilomedical.org

Fajara Medical Centre	
Address:	Fajara M Section Serrekunda The Gambia
Telephone:	+220 7,468,858
Email:	esta@gambianet.com
	N/A

Bijilo Medical Centre	
Address:	Bertil Harding Highway Serrekunda The Gambia
Telephone:	+220 9,980,371
Email:	drmusa@bijilomedical.org
	www.bijilomedical.org

Kololi Clinic	
Address:	Palma Rima Highway Banjul The Gambia
Telephone:	+220 4,460,951
Email:	N/A
	N/A

Lamtoro Medical Centre	
Address:	Badala Parkway Kololi The Gambia
Telephone:	+220 4,460,934
Email:	N/A
	N/A

Pakala Clinic	
Address:	60 OAU Boulevard, Banjul The Gambia
Telephone:	+220 422 4174
Email:	N/A
	N/A

Westfield Clinic Gambia	
Address:	54 Kombo Sillah Highway Serrekunda The Gambia
Telephone:	+220 4,392,213
Email:	N/A
	N/A

2. NGOs, IOs or humanitarian organizations providing medical assistance

CARITAS	
Address:	Kairaba Avenue Serrekunda The Gambia
Telephone:	+220 4,392,376
Email:	N/A
	www.caritas.org

Hands on Care	
Address:	Kombo Central District Brikama The Gambia
Telephone:	+220 4,483,372
Email:	hocgambia@gmail.com
	N/A

Medical Research Council	
Address:	Atlantic Road Fajara The Gambia
Telephone:	+220 4,495,443
Email:	sfernandes@mrc.gm
	www.caritas.org

Sharab Medical Centre	
Address:	Kombo Coastal Road Kanifing The Gambia
Telephone:	+220 3,300,100
Email:	hocgambia@gmail.com
	N/A

Sheikh Abdullah Jah Charitable Found.	
Address:	4th Street Fajara M Sect. Serrekunda The Gambia
Telephone:	+220 4,496,468
Email:	N/A
	N/A

SOS Children's Village	
Address:	Hermann Gmeiner Highway Banjul The Gambia
Telephone:	+220 446 6714
Email:	oumou.tall@sos-kd.org
	N/A

B. REAL ESTATE AGENCIES OR OTHER MEANS TO ACCESS THE HOUSE MARKET

I. Private real estate agencies

Baobab Real Estate Agency	
Address:	Bertil Harding Highway Kololi The Gambia
Telephone:	+220 989 3992
Email:	info@baobabpropertygambia.com

West Coast Estate	
Address:	Bertil Harding Highway Banjul The Gambia
Telephone:	+220 9,975,191
Email:	jan@westcoastestate-gambia.com

Gam Properties Limited	
Address:	10 Garba Jahumpa Road Bakau The Gambia
Telephone:	+220 4,495,186
Email:	info@baobabpropertygambia.com

Universal Properties	
Address:	1st Floor FIB House Serrekunda The Gambia
Telephone:	+220 439 9173
Email:	contact@universalproperties.org
	www.universalproperties.gm

2. Social/Public services

In the Gambia once the returnees reached the country they go to their communities and family. The ministry of Interior and IOM help them to integrate in the community and render support.

Interior Ministry of Gambia	
Address:	5 J.R. Forster Street Banjul The Gambia
Telephone:	+220 422 3277
Email:	info@moi.gov.gm
	www.moi.gov.gm

International Organization for Migration	
Address:	60, Kairaba Avenue, Serrekunda The Gambia
Telephone:	+220 990 3007
Email:	iombanjul@iom.int
	N/A

3. NGOs, IOs or humanitarian organizations providing housing assistance

Anglican Mission	
Address:	Marina Parade Banjul The Gambia
Telephone:	+220 4,226,896
Email:	angican@qanet.gm
	www.moi.gov.gm

Gambia Redcross Society	
Address:	53 Mamadi Highway Kanifing The Gambia
Telephone:	+220 437 3568
Email:	redcrossgam@redcross.gm
	www.redcross.gm

C. SCHOOLS AND OTHER INSTITUTIONS RELATED TO EDUCATION/TRAINING

I. Private training centres

GHEA Skills Centre	
Address:	Old Jeshwang Banjul The Gambia
Telephone:	+220 4,394,429
Email:	N/A

Simma Vocational Training Centre	
Address:	96 Bundung Highway Serrekunda The Gambia
Telephone:	+220 4,372,830
Email:	N/A

Gambia Technical Training Institute	
Address:	Kanifing Industr. Estate Kanifing The Gambia
Telephone:	N/A
Email:	N/A
www.gtti.gm	

2. NGOs, IOs or humanitarian organizations providing assistance

ChildFund	
Address:	Kanifing North Greater Banjul The Gambia
Telephone:	+220 4,370,624
Email:	ccfnd@qanet.gm
www.childfund.org	

SOS Children's Village	
Address:	Hermann Gmeiner Highway Banjul The Gambia
Telephone:	+220 446 6714
Email:	oumou.tall@sos-kd.org
www.sosgambia.org	

WEC International	
Address:	33 Kairaba Avenue Serrekunda The Gambia
Telephone:	+220 4,392,226
Email :	infoWECGambia@gmail.com

D. EMPLOYMENT CENTRES

amRa	
Address:	49 Garba Jahumpa Rd Bakau The Gambia
Telephone:	+220 496,968
Email:	info@amra.gm
www.amra.gm	

Gamjobs	
Address:	3 Essa Joof Road Serekunda The Gambia
Telephone:	+2,207,881,161
Email :	info@gamjobs.com
www.gamjobs.com	

E. MAIN BANKS AND FINANCIAL INSTITUTIONS

I. Private financial institutions

Access Bank Gambia Ltd.	
Address:	47 Kairaba Avenue Fajara The Gambia
Telephone:	+220 439 8226
Email:	N/A
www.gambia.accessbankplc.com	

Arab Gambian Islamic Bank	
Address:	7 Ecowas Avenue Banjul The Gambia
Telephone:	+220 422 2222
Email :	info@agib.gm
www.agib.gm	

BSIC Bank Gambia Co. Ltd.	
Address:	52 Kairaba Avenue Serrekunda The Gambia
Telephone:	+220 449 8077
Email :	bsic@bsicgambia.gm
www.bsicbank.com/gambia/	

Central Bank of The Gambia	
Address:	1 Ecowas Avenue Banjul The Gambia
Telephone:	+220 422 8103
Email :	info@cbg.gm
www.cbg.gm	

Ecobank Gambia Co. Ltd.	
Address:	52 Kairaba Avenue Serrekunda The Gambia
Telephone:	+220 439 9033
Email :	egacustomer@ecobank.com

FiBank Gambia Ltd.	
Address:	2 Kairaba Avenue Banjul The Gambia
Telephone:	+220 422 8103
Email:	banjul@fibankgm.com
	www.fibankgm.com

ICB Bank Gambia Company Ltd.	
Address:	Kombo Sillah Drive Latrikunda The Gambia
Telephone:	+220 437 7879
Email:	enquiry@icbank-gambia.com

Standard Chartered Bank Gambia Ltd.	
Address:	Senegambia Strip Kololi The Gambia
Telephone:	+220 446 3277
Email:	N/A
	www.standardchartered.gm

2. NGOs, IOs or humanitarian organizations providing assistance in the financial sector

GAWAFA Finance Company Gambia Limited (GFC)	
Address:	Kombo Sillah Drive Latrikunda The Gambia
Telephone:	+220 437 7879
Email:	enquiry@icbank-gambia.com

F. MAIN TRANSPORTATION COMPANIES

Gambia Transport Service Company	
Address:	Kanifing Industrial Area Kanifing The Gambia
Telephone:	+220 438 0006
Email:	info@gtsc.gm
	www.gtsc.gm

Reliance Transport Removal Services	
Address:	Brikama Town Brikama The Gambia
Telephone:	+220 993 2929
Email:	N/A
	N/A

Ghatson Co. Gambia Ltd.	
Address:	54 Kairaba Avenue Kanifing The Gambia
Telephone:	+220 439 6020
Email:	ghatson@gamtel.gm
	www.ghatson.com

AB Gambia Car Rental	
Address:	Senegambia Strip Kololi The Gambia
Telephone:	+220 446 0926
Email:	
	info@Gambia-car-rental.com

Avis Rent A Car	
Address:	Mamadi Highway Serrekunda The Gambia
Telephone:	+220 439 9231
Email :	lazizi@cfao.com
	https://www.avis.com/en/locations/gm

Asiatrique Logistics Gambia Ltd.	
Address:	26 Ecowas Avenue Banjul The Gambia
Telephone:	+220 422 1200
Email:	N/A
	www.asiatriquelogistics.com



International Organization for Migration (IOM)
The UN Migration Agency

For more information on return and reintegration possibilities on this country,
please consult the IOM Bern office and/or visit www.switzerland.iom.in