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DIGITAL RIGHTS AND INCLUSION IN AFRICA REPORT



THE GAMBIA

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The Gambia

EXECUTIVE SUMMARY

In recent years in the Gambia, issues of technological advancement have dominated discussions among stakeholders and citizens across all sectors. Internet accessibility, high tariff charges imposed on consumers, poor connectivity experienced across communities in the country, and other issues pertinent to digital rights, access, connectivity, and openness have been at the forefront of national discussions. From the Mayoral elections, National Internet Governance Forum, and the National Youth Connekt Event, the pressures mounted on the regulatory authority, the government, and the telecoms have recently yielded much success, with internet prices reduced to meet consumers' needs. However, several questions about meaningful access are yet to be answered, with limitations in the internet infrastructure affecting social development and economic sustenance. Protecting personal data remains a big challenge for the government, the private sector, and individuals in the Gambia. Establishing the Gambia Computer Security and Incident Response Team (gmCSIRT) as a national coordinating centre for all cybersecurity incidents under the Public Utilities Regulatory Authority (PURA) is another response to protecting personal data. Yet, the lack of adequately implemented policy deters significant progress from being made in these areas.

The research methodology utilised reflects key developments made in the Gambia through the evaluation of policy documents published, public and stakeholder dialogues and validation workshops held, and a series of interviews and correspondence made with different stakeholders in the private and government sectors. Regarding digital inclusion, the Information Technology Association of the Gambia (ITAG) launched a national assessment of its digital landscape based on UNESCO's Internet Universality Indicators framework, which covers UNESCO ROAMX principles on Rights, Openness, Access, Multi-Stakeholder Approach and cross-cutting issues. A framework with stakeholder recommendations= was developed to identify challenges in internet development as it affects citizens' socio-economic development, especially for persons with disabilities, youth, children and women. A key recommendation shared by all stakeholders was the need for digital literacy integration in all sectors, especially in education while a notable outcome of the findings is that the government of The Gambia has shown readiness to implement the Universal Access Policy, which has been lying dormant.²⁹²

Introduction

This research was carried out through a thorough evaluation of developments in the ICT sector in 2023, looking at government implementation and stakeholder contribution, particularly in developing the National Digital Economy Master Plan. The Gambia's internet resilience index stands at 43.45%, ranking 29th in Africa. In 2023, its internet penetration rate was at 33.%, with mobile phone subscribers at 2.86 million, a major improvement from previous years, with the figures on internet penetration rate in 2022 indicating a 2.9% increase from 23.7% increase in 2021, improving the number of internet users to more than 51% of the population.²⁹³ Internet usage by the population stands at 37%.²⁹⁴ The Gambia ranked 170th out of 179 countries for fixed broadband internet download and upload speeds as of April 2023.²⁹⁵ The Public Utility Regulatory Authority, in June 2023, endorsed the deployment of 5G technology by the QCell GSM operator after it met the International Telecommunication Union (ITU) standards on spectrum bands and bandwidths for 5G technology deployment.²⁹⁶ In October 2023, The Gambia Digital Economy Master Plan 2023-2033 was launched to turn the Gambia into the most digitally advanced society and IT innovation hub in Africa. The creation of the 86-page document was supported by the African Union (AU) and the European Union (EU) Digital for Development Hub Project to leverage technology, services and digital solutions to connect the unconnected, enhance the development of digital services in sectors like education, transportation, health, agriculture, trade etc.²⁹⁷

The Gambia is set to benefit from the \$266.5 million World Bank West Africa Regional Digital Integration Transformation program to boost connectivity and promote a single digital market and employment opportunities in beneficiary countries.²⁹⁸ The project objectives for the Gambia also include the development of a single data market to enable secure exchange, storage, and processing of data, as well as develop a single online market that allows the government, private sector, and individuals to access and deliver public and private services.²⁹⁹

293 State of Digital Rights and Inclusion in The Gambia. <https://paradigmhq.org/wp-content/uploads/2023/06/The-Gambia-Londa-2022.pdf>

294 National Digital Economy Masterplan 2023-2033. <https://mocde.gov.gm/wp-content/uploads/2023/10/Final-The-Gambia-Digital-Economy-Master-Plan-2023-20233.pdf>

295 The Gambia Freedom on the Net, 2023. <https://freedomhouse.org/country/gambia/freedom-net/2023>

296 5G Mobile Wireless Technology in The Gambia <https://pura.gm/public-notice-5g-mobile-wireless-technology-in-the-gambia/>

297 The Gambia Digital Economy Masterplan 2023-2033 <https://mocde.gov.gm/wp-content/uploads/2023/10/Final-The-Gambia-Digital-Economy-Master-Plan-2023-20233.pdf>

298 Gambia to benefit from World Bank \$266.5 World Bank Regional Digital Project alongside Guinea, Guinea Bissau and Mauritania. <https://mocde.gov.gm/gambia-to-benefit-from-266-5-million-world-bank-regional-digital-project/>

299 The Western Africa Regional Digital Integration Program WARDIP, (P176932). <https://mocde.gov.gm/wp-content/uploads/2023/11/WARDIP-Stakeholder-Engagement-Plan-SEP-%E2%80%93-P176932-The-Gambia.docx.pdf>

► Country Analysis

Internet Access and Disruptions

There were no experienced internet disruptions in The Gambia in 2023 as compared to 2022, where about six outages were recorded between 2021-2022.³⁰⁰ Although The Gambia's connection to the ACE cable and the Serrekunda Internet Exchange Point (SIXP) is primarily managed by private sector actors, the government retains ownership and control over the country's national fibre backbone, which enables it to restrict access to the Internet and mobile phone services with little to no oversight or transparency. The Public Utility Regulatory Authority (PURA), in response to the internet disruptions, released a statement to explain the measures put in place to prevent such occurrences. Since the repair and maintenance of the ACE cable is under the ACE consortium, they mobilised specially equipped ships to The Gambia for repairs during the periods of disruptions. After several investigations were made on the issue, it was found that the internet cuts were a result of fishing activities on a rocky area around where the cable was laid. A regulation declaring the area a protected zone was enacted, and patrol ships were procured from the navy to help monitor the area.³⁰¹

In September 2021, Comium Telecom in the Gambia was suspended by the Public Utility Regulatory Authority over the failure of the GSM Operator to pay its license and spectrum fees as well as the international gateway fees.³⁰² In 2023, to rebuild its brand image and gain customer loyalty, Comium initiated a new marketing strategy with free data bundles of 20GB to any person who purchased a sim card from the GSM operator. This new development led to huge numbers of persons opting in for Comium lines to gain access to free data bundles. This, in turn, led other GSM Operators to bring down the cost of 1GB of data from \$5 to \$2.5 (Gambian Dalasi (GMD) 225 to GMD 130), a 37% deduction by the telecom operator Qcell, with prices ranging from one telecom operator to the other.³⁰³ This development culminated with the Ministry of Communication and Digital Economy's Digital Economy Master Plan, a countrywide plan on the incorporation of technology, digital solutions and services to connect the unconnected, create jobs and develop the economy³⁰⁴ with discussions on interoperability led by the United Nations Economic Commission for Africa. In September 2023, The Gambia hosted the first West Africa Digital Governance Forum to support West African Member States in harnessing digital governance mechanisms for more sustainable development and inclusive societies.

Concerning digital financial inclusion, Wave, an international fintech company, dominated the Gambian market, making financial transactions easy and accessible on mobile devices. This new digital platform gave customers in The Gambia the opportunity to withdraw and deposit cash with ease and convenience.³⁰⁵ However, payment integration with mobile banking still remains a

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300 State of Digital Rights and Inclusion in The Gambia. <https://paradigmhq.org/wp-content/uploads/2023/06/The-Gambia-Londa-2022.pdf>

301 PURA Explains Frequent Fibre Cuts- <https://pura.gm/pura-explains-frequent-fibre-cuts-and-plans-to-explore-securing-second-fibre-cable-and-extra-backup-facilities/>

302 Comium Gambia Faces Suspension. <https://foroyaa.net/comium-gambia-faces-suspension/>

303 Gambia: Operators cannot be forced to cut high cost of internet and data. <https://freedomnewspaper.gm/gambia-operators-can-not-be-forced-to-cut-high-costs-of-internet-and-data-minister-of-communication/>

304 National Digital Economy Masterplan 2023-2033. <https://mocde.gov.gm/wp-content/uploads/2023/10/Final-The-Gambia-Digital-Economy-Master-Plan-2023-20233.pdf>

305 Wave: Africa's largest remittance makes waves in Gambia. <https://thepoint.gm/africa/gambia/headlines/wave-africas-largest-digital-remittance-makes-waves-in-gambia>

challenge with the lack of a bank linking feature that enables customers to deposit money from their Wave account directly into their bank accounts.

Development in ICT

The Gambia has developed several policy and strategy documents to support the development of its digital economy sector, including the development of common standards and protocols for data governance, interoperability, security, and privacy across different jurisdictions and sectors. The government email policy 2023-2027 was finalised in 2023 to provide guidelines on the management and utilisation of the government email platform. Challenges in the previous years include the proper functioning of the government email platform, which has led to government officials using their private email for official correspondence.³⁰⁶ The Ministry of Communications and Digital Economy (MOCDE) developed the National Digital Economy Master Plan 2023-2033, with a focus on the development of digital infrastructure, digital government services, digital financial services and inclusion, digital entrepreneurship and innovation, digital literacy and skills, digital cooperation and partnership, cybersecurity etc. The Masterplan consists of 10 pillars to guide the development of the Gambia into a fully digital state pioneered by a resilient digital infrastructure to ensure efficient and effective service delivery to citizens and businesses for economic growth and transformation.

Since the creation of the Digital Master Plan, there has still been no key public infrastructure or authority in The Gambia to ensure public key encryption availability, digital certificates to authenticate users, and secure data, which is critical for e-commerce development and digital payment systems. However, the Open Data Strategy 2023-2026 was created to address the challenges posed by the lack of centralised registry, standardisation, and infrastructural limitations for data management and data quality. The action plan was created to increase the availability, disclosure, reuse, interoperability, and access of open data within the public sector. Even with the establishment of the Data Protection Bill, there is still no Data Protection Act and Data Protection Commission to ensure accountability and clarity in data ownership and management.³⁰⁷ The same was reported in 2022, meaning no significant progress has been made regarding this development.³⁰⁸

In June 2023, the Regional Workshop on Digital ID and Interoperability was held in Banjul, the Gambia, organised by the United Nations Economic Commission for Africa (UNECA). The workshop was held to enhance the advancement of digital ID management as a lever for inclusion and development in the African region using a multistakeholder approach through shared learning.³⁰⁹ Although the workshop presented great insights to achieving interoperability, creating a Digital ID System and Service Policy is still yet to be achieved to develop a robust and inclusive digital identification system for citizens.

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306 Government Email Policy. <https://mocde.gov.gm/wp-content/uploads/2023/10/Final-Government-Email-Policy.pdf>
307 Government Open Data Strategy 2023-2026. <https://mocde.gov.gm/wp-content/uploads/2023/10/Final-Government-Open-Data-Strategy-2023-2026.pdf>
308 The state of Digital Rights and Inclusion in The Gambia. <https://paradigmhq.org/wp-content/uploads/2023/06/The-Gambia-Londa-2022.pdf>
309 The 2nd Digital ID and Interoperability Workshop in Banjul, The Gambia. https://www.uneca.org/sites/default/files/TCND/Workshop_Introduction_Chief_mactar.pdf



Figure 1: The Gambia Digital Economy Framework

The Gambia National ID System

The National ID system has been successfully launched with the help of ECOWAS, promoting cross-border use with neighbouring countries to drive inter-regional trade and integration.³¹⁰ Private and public stakeholders welcomed this development due to its potential to advance entrepreneurship and e-commerce. However, stakeholders raised key concerns in the validation workshops such as the need for more interoperability and public key infrastructure design in the National ID systems, the absence of which is prohibiting robust system development in Digital ID Applications and Systems within the country. The issue of data management and ownership have also been concerns raised by stakeholders since the National Identity Cards and Driving License are managed by a foreign company, pointing to the question of data sovereignty with the government's plan of establishing a Tier 4 data centre.³¹¹ Establishing a digital identity system, interoperability system, and public services line-up is critical to building a robust digital economy in The Gambia.

Citizens have protested the annual renewal of driver's licenses in January of the following year, irrespective of the month it was issued, taking to social media at several instances to express their distress with this inconvenience. In September 2022, The Gambia Transport Union consulted the Ministries of Justice, Interior, Finance, Transport and the police force as to why the renewal of driver's licenses was not conducted according to the provision of the Motor Traffic Act with renewal stated as needed every 3 years. It was reported by their findings that no laws, regulations, policies, statutes or administrative directives could be traced to explain the basis for the current practice.³¹²

310 ECOWAS Drums Importance of Regional Biometric ID for The Gambia in Integration Push. <https://www.biometricupdate.com/202309/ecowas-drums-importance-of-regional-biometric-id-card-for-the-gambia-in-integration-push>

311 The Gambia Digital Economy Master Plan 2023-2033. <https://mocde.gov.gm/wp-content/uploads/2023/10/Final-The-Gambia-Digital-Economy-Master-Plan-2023-2033.pdf> -Page 5

312 Gambia Transport Unions Post on Drivers License Renewal- <https://www.facebook.com/>

An article published in The Standard Newspaper in January 2023 clearly highlights the chaos and confusion with the vehicle license procedure in The Gambia, marking the first quarter of the year most chaotic for drivers with inadequate road infrastructure and the ever-increasing number of vehicles in traffic. The situation has been marked as a system of extortion because according to section 27 (3) of the Motor Traffic Act, “A driver’s licence other than a provisional driver’s licence shall, unless previously revoked or surrendered, remain in force for a period of three years from the day on which it is issued.”³¹³

In November 2023, the contract between the Government of The Gambia and Semlex Group South Africa (SA) ended regarding the production of biometric ID cards and related documents. The President’s office released a memo to urge citizens to be patient as negotiations were ongoing, leading to the temporary hold on the production of driver’s licenses, national IDs, and resident permits.³¹⁴ The Police Force issued a statement in response to the government’s memo urging citizens, especially drivers, to ensure that they possess a driver’s license and not use the memo as an excuse for not being in possession of one. This led to several responses to the Kerr Fatou Twitter post on the issue, with citizens emphasising the need for an extension of the license renewal to five years instead of annually.

The inconvenience and chaos caused by the annual renewal goes in violation of digital rights, especially the right to access and inclusion. This is due to the fact that licenses can only be obtained in the Greater Banjul area at the Kanifing and Banjul offices with no outstations established in the other five administrative regions.

Digital Inclusion of Persons with Disabilities

Statistics show 7.9% of the Gambian population have a disability, while about 68% of people with disabilities (PwDs) between the ages of 15 and 24 are unemployed.³¹⁵ Persons with disabilities are often excluded from decision-making processes, leading to greater inequality and discrimination. Recognising the challenges they face, the Persons with Disability Bill was passed in The Gambia in July 2021 to make provisions for healthcare, social support, education, accessibility, rehabilitation, vocational training, communication, employment, and work protection.³¹⁶ However, even with the establishment of the Bill, members of the community are still excluded and face widespread stigma and discrimination, leading to increased invisibility. In April 2023, the United Nations Population Fund (UNFPA), in partnership with the Gambia Federation of Persons with Disability, organised a training for 25 members of the media on ethical reporting for disability issues. The training was done to enhance the rights of persons living with disability through public awareness.³¹⁷

Information Technology Association of the Gambia, in partnership with Jokkolabs Banjul, conducted the Internet Universality Indicators (IUI) Assessment, Gambia context supported by the United Nations Education, Scientific and Cultural Organisation (UNESCO). The research methodology included a multi-stakeholder approach to assess internet gaps and challenges affecting different stakeholder groups such as the government, private sector, youth and women, academia, and persons living with disability. Although there are several dialogue initiatives where the digital inclusion of vulnerable groups has been part of national dialogue such as the National

share/p/2Xxj4YmUkXvXKwhR/?mibextid=WC7FNe

313 Another Time for Drivers License Chaos- <https://standard.gm/another-time-for-drivers-licence-chaos/>

314 Gov’t Races to Resolve ID, Drivers License Situation. <https://thepoint.gm/africa/gambia/headlines/govt-races-to-resolve-id-cards-driver-licenses-situation>

govt-races-to-resolve-id-cards-driver-licenses-situation

315 Disability Rights in The Gambia: A way Forward. <https://borgenproject.org/disability-rights-in-the-gambia/>

316 Persons with Disability Bill 2020. https://static1.squarespace.com/static/5a7c2ca18a02c7a46149331c/t/5f024c-694227530712966cfb/1593986241074/Persons+with+Disabilities+Bill_+2020.pdf

317 Enhancing the Rights of Persons with Disability through EthicL Reporting. <https://gambia.unfpa.org/en/news/enhancing-rights-persons-disabilities-through-ethical-reporting>

Youth Connekt, Gambia National IGF, and the just concluded Presidential National Dialogue, still available data on it is limited. The IUI-focused research on The Gambia also highlighted the need for digital inclusion of vulnerable groups, especially persons living with disability, to ensure their meaningful participation in socio-economic development and the advancement of their human rights through policy development and implementation, infrastructural development, advocacy, education, governance, technology, innovation, and investment in ICT.³¹⁸

Financial Inclusion, Youth, and Women

The United Nations Capital Development Fund (UNCDF) launched an initiative in 2022 to provide financial and technical assistance to Gambian fintech companies. This was done to provide digital financial services to underserved Gambian youths to address the limited access to digital financial services for women and youths. This was conducted through a financial literacy training program focused on bookkeeping, financial planning, savings, loans, risk management, and financial management, especially for women in rural Gambia. As of the end of 2022, 30000 women received financial literacy training in partnership with the Ministry of Gender, Children and Social Welfare.³¹⁹ Another development supported was the creation of the Ping mobile wallet in 2022 to enable remittance customers to store, send, and receive money in a sixmonth pilot program under the Jobs, Skills, and Finance for Women and Youth in The Gambia program.³²⁰

The Ping Wallet initiative offers services through three subscription plans with limited transaction fees and commission on airtime, providing easy access to remittances estimated at 63% of the Gambia's GDP. Today, the e-wallet company has agents across all six regions of the country, catering to the needs of women and youth in rural Gambia. A financial literacy resource platform was also developed to meet the needs of different learners, and the financial access resilience database was developed by the Ministry of Gender, Children and Social Welfare.³²¹ The Afrijula e-commerce platform was also developed by Insist Global in partnership with UNCDF as a tool for small and micro businesses with low literacy rates. The platform allows entrepreneurs to apply for loans from Bayba and Reliance Microfinance using their online profiles without using physical documentation or collateral, reducing the manual credit process by 80%.³²² Beneficiaries of the platform include the Gambia Women's Chamber of Commerce (GWCC) and the Gambia Chamber of Commerce and Industry (GCCl).³²³ As of August 2023, Afrijula has registered 8000 businesses on its platform.

In addition, new digital or e-wallet services such as Wave facilitating the sending of remittances are emerging with fast adoption within and outside the country, with over 1000 agents nationwide. This has gained so much popularity among the Gambia population due to its ease of access and low service fee, making it easy for citizens to send and receive money.³²⁴ Regarding digital entrepreneurship, hubs like the Gambia Tech Project have made tremendous achievements in providing incubation and acceleration programs for digital start-ups. Yet still, the ecosystem faces several challenges, such as limited access to finance, markets, and talent and regulatory and

318 Gambia Lauches Assessment of its Digital Enviroment. <https://www.unesco.org/en/articles/gambia-launches-assessment-its-digital-environment>

319 Innovative Financing, Empowering Women Entrepreneurs in The Gambia- <https://www.uncdf.org/article/8356/innovative-financing-empowering-women-entrepreneurs-in-the-gambia>

320 Financial Technology Start-up Initiative Lauched in The Gambia. <https://www.uncdf.org/article/7771/financial-technology-start-up-initiative-launched-in-the-gambia>

321 Innovative Financing, Empowering Women Entrepreneurs in The Gambia <https://www.uncdf.org/article/8356/innovative-financing-empowering-women-entrepreneurs-in-the-gambia>

322 Afrijula- A Digital Tool for Empowering Entrepreneurs in The Gambia. <https://www.uncdf.org/article/8347/afrijula---a-digital-tool-empowering-entrepreneurs-in-the-gambia>

323 Afrijula Impact and Partners. <https://afrijula.gm/impact.html>

324 Wave: Africa's largest remittance makes waves in The Gambia. <https://thepoint.gm/afrika/gambia/headlines/wave-africas-largest-digital-remittance-makes-waves-in-gambia>

policy barriers that hinder the growth and scaling of digital businesses and high-level adoption of e-services in the areas of interoperability, data protection, consumer protection, financial literacy, and overall digital literacy.

An essential aspect of digital entrepreneurship is the need for financing mechanisms tailored to the needs of startups and small businesses. As a small and rising economy, startups and SMEs are key in boosting digital innovation. However, traditional banking and investment channels may not be accessible or appropriate for these ventures. Therefore, alternative financing options such as crowdfunding, venture capital, and impact investing should be explored and promoted. Establishing a startup fund is one of The Gambia's most effective ways to support digital innovation and entrepreneurship.

Privacy and Surveillance, Data Protection and Cybersecurity

Chapter 4 of the 2020 Draft Constitution highlights the right to privacy as a fundamental human right under the Specific Rights and Freedoms section. This was reinforced by the statement, "No person shall be subject to arbitrary or unlawful interference with the privacy of his or her person, home, family, correspondence or communications. The right of a person under the above (subsection 1) may be limited in accordance with law and as necessary in an open and democratic society in the interest of national security, public safety or the economic wellbeing of the country."³²⁵ The 1997 Constitution of The Gambia did not account for cybersecurity protections hence stakeholders felt it relevant to have this addition made since digital rights have also been considered a fundamental human right.

The right to access to information was also considered in this section "every citizen has a right to access to information held by a public body or a relevant private body performing or having direct or indirect bearing in the execution of a public function."

These two additions were greatly appreciated by stakeholders with discussions ravaging the National Internet Governance Forum held annually. Since the Draft Constitution was rejected by Parliament not much can be done as there is still no data protection law in place. Even though The Gambia is a signatory to the 2010 Economic Commission of West African States (ECOWAS) Supplementary Act on Personal Data, the country is yet to transpose the ECOWAS Act domestically to establish a data protection authority.³²⁶ The 2009 access to information Act only provides provisions primarily for information and communication service providers."³²⁷

The Gambia, as reported in the 2022 report, has only signed The African Union's Malabo Convention on Cybersecurity and Personal Data Protection. Since the signatory was made, the country is still yet to submit its ratification.³²⁸

The lack of proper policy backing makes it tremendously difficult to prosecute cases related to cybersecurity with identity theft and fraud on the rise, the personal damage incurred and financial losses are creating distrust in the system. The establishment of a data protection Act will promote accountability, ensure the protection of personal data and prevent data breaches, promote trust and confidence amongst investors, businesses and consumers, and mitigate risks associated with regulatory non-compliance in the country. This will help foster a conducive environment for people and businesses to thrive as we build a digital economy using Information, Communication,

325 Final Draft of the Constitution of the Gambia- <https://static1.squarespace.com/static/5a7c2ca18a02c7a46149331c/t/5e837b8fc031321ec1faf8e1/1585675156697/CRC+-+FINAL+DRAFT+CONSTITUTION.pdf>

326 The Gambia Data Protection Overview- <https://www.dataguidance.com/notes/gambia-data-protection-overview>

327 The Gambia Data Protection Overview- <https://www.dataguidance.com/notes/gambia-data-protection-overview>

328 Africa: AUs Malabo Convention- <https://dataprotection.africa/malabo-convention-set-to-enter-force/>

Technology (ICT) as a catalyst for development.

Successful steps have been taken in launching the first e-services, such as digital electronic birth certificates, the ASYCUDA customs management system, the vital statistics database, and the Civil Service E-recruitment Portal. These initiatives provide a promising path forward in switching from analog to digital on a national services level. The Ministry of Communications and Digital Economy (MoCDE) introduced various policies and strategies with “2020-2024 “ implementation timelines including the Broadband Policy & Strategy 2020-2024,³²⁹ Cybersecurity Policy & Strategy 2020-2024,³³⁰ and other strategies. The Gambindex scored 32.12, placing it in the 20 currently th position within the region.

The African Union Digital Transformation Strategy (DTS) and The EU Digital Roadmap overlap in areas such as the digital transformation of public administration, digital solutions related to connectivity, and leveraging digital transformation to improve education and skills. These policy and strategy initiatives include significant goals such as enhancing last-mile network connectivity, improving regulatory policies, reinforcing e-government and cybersecurity, expediting the establishment of regional ICT centres for communities and schools, advancing digital literacy for civil servants and the entire population, and fostering a favourable environment for local digital content creation.

In addition, The Africa Higher Education Centers and existing Technical and Vocational Education and Training (TVET) institutions are focused on enhancing higher education quality, teaching proficient and competent professionals in fields such as science, technology, engineering, mathematics, health, and agriculture to meet human capital demands. However, more investments are needed to ensure that all university students have access to broadband internet, computers, and mobile devices for online learning to satisfy the private sector’s expectations, necessitating a skilled workforce to sustain their operations. According to the US Department of State 2023 report, the total number of banking customers in The Gambia currently stands at 772,101, equivalent approximately to 30.8%, and only 14% use e-Banking. The Gambia currently has 80 branches and 208 point-of-sale (POS) terminals. The Gambia’s low adoption of traditional banking services highlights the need for innovative digital financial solutions. Limiting the transaction fees can be an additional tool to attract more digital financial usage by MSMEs and communities.

The low adoption rate of digital financial services is due to a lack of trust in the system, limited financial literacy, and a need for regulatory clarity.

Universal Service Fund

The Gambia is in the process of establishing the Universal Service Fund to ensure the type of service provided is the same for all users in terms of availability and affordability, that the price of service does not limit service access and that all subscribers are treated in a non-discriminatory manner to the price, service and quality of service, in all places, without distinction of race, sex, religion, etc.³³¹ However stakeholder engagement on the ground has been slow with the challenge of securing funding provision to support its implementation.

In 2023, the focus of the Ministry of Communication and Digital Economy MOCDE still remains to roll out a secondary submarine cable to address redundancy in the first mile, strengthen digital sovereignty, and support efforts in rapid digital transformation, establishment of a Tier 4 National

329 National Broadband Policy, 2020-2024. <https://gid.gov.gm/wp-content/uploads/2023/10/BROADBAND-POLICY-2024.pdf>

330 Gambia National Cybersecurity Policy 2020-2024. <https://gid.gov.gm/wp-content/uploads/2023/10/CYBERSECURITY-POLICY-2024.pdf>

331 Universal Service Funds in Africa, Policy Reforms to Enhance Effectiveness. <https://www.gsma.com/subsaharanafrica/wp-content/uploads/2023/10/USF-Africa.pdf>

Data Centre, deployment of an integrated payment gateway, digital government development, and the creation of the National Digital Identity initiative.

The ICT infrastructure relies on electricity infrastructure development. Strategic Roadmaps such as Universal Access by 2025 and transforming the Gambia Electricity Sub-sector play a key role in providing a reliable base for the functioning of ICT infrastructure. The Government, in partnership with UNDP, is implementing the Programme for Accelerated Community Development (PACD) to provide universal access to electricity for all Gambians by 2025, making it one of Africa's first countries to achieve universal access. The project employs a multi-sectoral approach to addressing poverty and inequality at the community level, extending rural electrification to seven communities in the North Bank Region. It will be a critical response to inclusive development for greater equity and social justice in line with the aims and aspirations of the National Development Plan and SDGs. More importantly, it will improve the conditions of the people, particularly women and girls in poor communities.³³² In addition, the new Global Gateway project of the EU is accelerating the implementation of the Gambia Renewable Energy project, which electrifies schools and health centres across the Gambia with reliable green energy, benefiting more than 1000 rural schools and 100 health centres. The project transforms electricity access in rural communities nationwide. It ensures that education and health services benefit from reliable and clean power. Once fully operational, the Gambia Renewable Energy project will increase the energy supply in the Gambia by one-fifth.³³³

332 Programme for Accelerated Community Development Signed. <https://op.gov.gm/programme-accelerated-community-development-pacd-signed>

333 Gambia Digital Economy Masterplan 2023-2033. <https://mocde.gov.gm/wp-content/uploads/2023/10/Final-The-Gambia-Digital-Economy-Master-Plan-2023-20233.pdf>

► Conclusion & Recommendations

Conclusion

Policy developments in the Gambia in 2023 can be quite commendable, especially with the creation of the Digital Economy MasterPlan 2023-2026. However, major challenges can only be addressed with the implementation of the Draft Constitution as the Constitutional Review Commission recommends to ensure data protection, privacy and security are captured to protect citizens and promote trust and accountability in governance. Much work needs to be done in the ICT sector to create and promote inclusive access and achieve meaningful connectivity for all. In as much as there is significant progress with legal and regulatory frameworks, implementation of major policy development is tremendously poor. To achieve significant growth in digital rights and inclusion, it is the responsibility of all stakeholders involved to collaborate to fast-track and enhance infrastructural development so that we can achieve our National Development Plans.

Recommendations

Government :

- » Address unaffordable costs and internet coverage leading to a widened digital divide limiting access and participation of individuals, groups, and within different regions.
 - » Introduce and implement interoperability, data management, and Keyless Signature Infrastructure (KSI) within the government to promote the development of e-services in the country.
 - » Cybersecurity standards, frameworks, and systems need to pinpoint attention to the existing and upcoming services to ensure the trust of its people and businesses towards the emerging digital economy in The Gambia.
 - » Strengthen the legal and regulatory framework for digital financial services to provide clarity and certainty to market players. CBG should further develop clear rules and guidelines for digital financial services, including licensing, capital requirements, and consumer protection.
 - » Remove barriers to providing equal access to technology and communication, particularly infrastructural limitations leading to internet disruption.
 - » Legislation on personal data protection and privacy should be reformed in order to provide safeguards on the use of personal data to protect the right to privacy online.
 - » In terms of the policy, legal, and regulatory framework, strict laws should be in place to enforce consequences for people vandalising internet cables and hindering bandwidth availability.
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- » Prioritise infrastructure development and reliable electricity supply in rural areas to improve internet accessibility.
 - » Implement and enforce regulations encouraging service providers to invest in underserved areas to expand network coverage.

Civil Society

- » Better facilitate discussions centering Internet Rights, there is a need to develop and deploy local content to ensure barrier gaps hindering access are bridged.
- » Develop more awareness campaigns, especially for women and people in rural Gambia, to be educated more on their internet rights regarding access to information, the right to privacy, and the right to freedom of expression.
- » Promote initiatives to bridge the digital skills gap and enhance digital literacy among citizens, particularly in remote communities.
- » Advocate for accessible technology for persons with disabilities to ensure that digital platforms, websites, and applications are designed to be inclusive and accessible.

Private Sector

- » Pioneer investment in last-mile fibre networks to address barriers to adoption and affordability of mobile broadband.
 - » Support civil society initiatives in the implementation of digital rights programs.
 - » More support should be provided through public-private sector partnerships to contribute towards policy development and implementation and infrastructural development for internet expansion, especially in rural areas.
 - » Mobile network operators should facilitate the development of community networks in rural areas to provide easy access to the Internet for rural dwellers.
 - » Through corporate social responsibility, the banking sector should support the provision of the Internet in schools and hospitals to promote digital education and inclusion.
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