

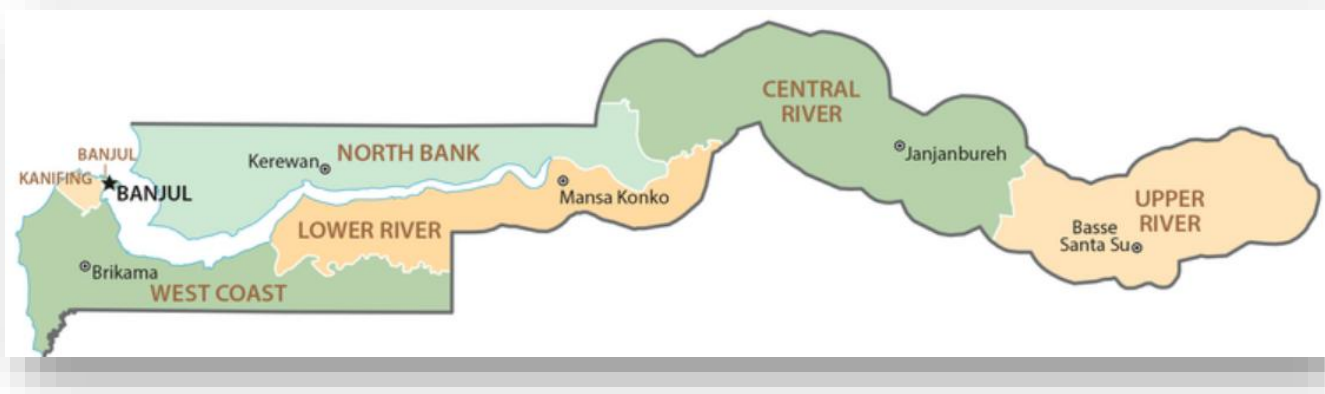
The Gambia | Pluvial floods (surface water)



GRCS and partners evacuation and rescue services during the July 2022 floods disaster operations in Sukuta Village, West Coast Region. Photo GRCS

sEAP №: EAP	Operation №: MDRGM018	Total Budget_ CHF 215 ,281		Readiness: CHF: 75,627
				Prepositioning: CHF: 33,416
				Early Action: CHF: 106,238
People targeted: 2,000 People	sEAP approved: 27/05/2026	sEAP timeframe: 2 Years	sEAP lead time: 3 – 5 days	Operational timeframe: 3 months
Prioritized geographical areas: - Based on frequency of Pluvial floods (flash floods and surface water) and their devastating impact on the lives and livelihoods of the population, the following regions are prioritized for the implementation of this Simplified Early Action Protocol (sEAP) within the operational timeframe. North Bank Region (NBR): 3 districts - Lower Nuimi Districts– Essau and Barra communities. West Coast Region (WCR): 2 districts - Kombo Central and Kombo North Districts – Brikama, Sukuta, Nema Kunku communities. Upper River Region (URR): 2 districts - Jimara and Tumana District -Kossemar, Dampha Kunda and Sare Bogo communities.				

Map 1. Political map of The Gambia



RISK ANALYSIS AND EARLY ACTION SELECTION

Prioritized hazard and its historical impact.

The Gambia, like many other Africa countries, is susceptible to and unable to cope with the adverse effects of climate change, including extreme weather events, rising temperatures, sea-level rise, and other environmental shifts. The terrain is predominantly flat, with a narrow coastal plain and a gently wave-like in the interior

The climate of The Gambia is a tropical type with two seasons: 1. a short rainy season from June to October, and 2. a long dry season from November to May. Average annual rainfall varies between 700mm and 1,000 mm according to the Department of Water Resources (DWR). More than 80% of the annual rainfall is recorded between July and September. August is the wettest month with the number of rainy days estimated to be around 19 days. Average temperatures in The Gambia range from 18°C to 30°C during the dry season and 23°C to 33°C during the wet season. According to the National Hazard Profile of The Gambia, flash flooding is one of the highest priority natural hazards in The Gambia.

In the Gambia Pluvial Floods (Surface water floods happen because of heavy and prolonged downpour occurs thus saturating and overwhelming lower grounds and drainage systems. The accumulation of rainwater in compounds, houses, streets, farmlands and low-lying areas with inappropriate waterways (blocked or encroached natural and artificial waterways) usually results in harsh devastation and destruction. These factors are aggravated by the rapid urbanization & the rapid growth of unregulated expansion of settlement patterns and systems in the country.

These Pluvial floods (surface water) are amplified by several factors, including:

- **Lack of drainage and waste management:** Inadequate drainage systems and poor waste management exacerbate flash flooding problem by causing blockages of canals, culverts and other water ways and reducing the capacity of drainage infrastructure https://gambia.un.org/sites/default/files/2023-01/UNDAC-Gambia_Floods-RNAR-ENG-Web.pdf causing widespread contamination of water bodies, submerge homes, roads, and farmland.

Pluvial floods (surface water) has had a major impact in The Gambia over the past years, affecting the country's social, economic and environmental aspects:

- **Disruption of daily life:** Every year, Pluvial floods (flash floods and surface water) affect thousands of people living in both urban and local communities, forcing them to flee their homes, lose property and find themselves in precarious living conditions. populations at risk, including those living in informal urban areas or near rivers, are particularly affected.

- **Public health:** Stagnant water creates an environment conducive to the proliferation of water-related diseases such as cholera, malaria and diarrhea. Contamination of drinking water by wastewater and the accumulation of waste aggravate the health risks for the population. **Economic losses:** In general, flash flood impacts include, destruction of houses and infrastructures Roads, schools. Telecommunications, electricity supply, transportation infrastructure, markets, businesses pollution and displacement among others which negatively impact local economies. Agriculture, a key sector for The Gambia, is also heavily affected, as farmland are submerged, leading to crop loss and reduced food production.
- **Displacement of Families:** Due to the scale of the floods, many people are forced to leave their homes and migrate to other areas, increasing the pressure on local resources and contributing to the rapid urbanization of some cities, further worsening living conditions and sanitation problems.
- **Environmental destruction:** Flash Flooding washes away agricultural soil, destabilizing ecosystems, and contributing to biodiversity loss. Increased wastewater and the destruction of natural habitats are affecting animal and plant species.
- **Loss of lives and injuries**
During the past 2 rainy seasons Flash Flood has caused more than 10 deaths and has caused dozens injured. Most of these deaths and injuries were caused by collapsed buildings.

1. Hazard characteristics:

Pluvial floods (flash floods and surface water)

The geographic features of The Gambia, like many countries in sub-Saharan Africa, make it highly vulnerable to the adverse effects of climate change especially flooding¹. Over the years, the country has experienced an increase in frequency, magnitude and severity of climate-related disasters. These extreme weather events devastate lives and livelihoods, exacerbate food and nutritional insecurity, water pollution and displace thousands of people from their homes and communities². Pluvial floods (flash floods and surface water) also increase the risk of disease outbreaks, worsening ongoing public health emergencies deepening existing concerns over gender, protection and inclusion issues.

The country's arid to semi-arid climate, coupled with sporadic but heavy rainfall, creates favorable conditions for rapid runoff and flash flooding, especially in low-lying areas.

The frequency and intensity of flash flood in The Gambia have increase rapidly, with its seasonal phenomenon and commonest hazards that often result in significant destruction to the critical infrastructure such as communication and road network, shelter/housing, water and sanitation facilities, loss of food stocks and livelihoods, displacement, severe injuries and loss of lives. Further consequences of flash floods include increased risk of diseases such as malaria, measles, cholera and other diarrheal diseases.

Extreme events in recent years, such as the Pluvial floods (flash floods and surface water) of 2020, 2021, 2022 and 2023, causing significant economic losses, damage to houses, livelihoods, displaced people and deaths, highlighting the increasing intensity of these risks due to climate change and unplanned urban expansion.

Xuehui Han and Koralai Kirabaeva (2024): The Gambia: Climate Change Vulnerabilities and Strategies (IMF eLibrary 2024)

² Government of The Gambia: The Gambia's Long Term Climate Neutral Strategy 2050

List of recent floods according to EM-DAT and NDMA

Date	Flood Type	Number of people affected	Location	Origin
24/8/2003	Flash Flood	8,022 (19 injuries and 3 death)	Mansajang Kunda, Manneh Kunda, Alluhareh, Basse, Kobe Kunda villages (Fulladu East district, Upper River province)	Heavy rain and storm
24/5/2004	Flash Flood	6,137 (2 deaths and 112 injuries)	Allunhari, Kanubeh, Nyakoi Kerewan, Nyakoi Taibatu villages (Fulladu East district, Upper River province)	Rains
18/7/2007	Flash Flood	300	Sinchu Balla village (Niamina East district, Central River province)	Heavy rains
5/9/2010	Flash Flood	38,961 (8 death)	Central River, Kanifing Municipal Council, Lower River, North Bank, Upper River, West Coast provinces	Heavy rains
12/8/2013	Flash Flood	3,300	Kanifing Local Government Area, West Coast, Upper River and North Bank Region	Heavy rains
August 2015	Flash Flood	4,154	Kanifing Local Government Area, West Coast, Upper River and North Bank Region	Heavy rains
July 2016	Flash Flood	6,848	Kanifing Local Government Area, West Coast, Upper River and North Bank Region	Heavy rains
8/9/2017	Flash Flood	20,000 (6 death)	Kuntaur Local Government	Heavy rains
August 2018	Flash Flood	28, 443	Kanifing Local Government Area, West Coast, Upper River and North Bank Region	Heavy rains
August 2019	Flash Flood	12,278	Kanifing Local Government Area, West Coast, Upper River and North Bank Region	Heavy rains
July 2020	Flash Flood	51, 038	Kanifing Local Government Area, West Coast, Upper River and North Bank Region	Heavy rains
30/7/2022	Flash Flood	50,378 (11 death)	Banjul, Kanifing Local Government Area, West Coast, Upper River and North Bank Region	Heavy rains
18/8/2023	Flash Flood	55,281	Kanifing Local Government Area, West Coast, Upper River and North Bank Region	Heavy rains

Source of information: EM-DAT, NDMA

Since 1950s The Gambia has been characterized by decreasing rainfall and raising temperature as well recurrent heavy rainfall and dry spells over the decades. 65% of the population could be affected by erratic rainfall shrinking shrub savannah and bush fires. The erratic weather patterns, temperature extremes, and changing precipitation threaten agricultural productivity, impacting food security, livelihoods and poor farmers. According to EM-DAT, over the last two decades (between 2003 and 2023), there has been an increase in the frequency of floods compared to 1968-2023. In fact, the average annual occurrence of floods increased from 20% over 1968-2023 to 35% between 2003 and 2023.

Explain which risks have been selected for this protocol and why

The Simplified Early Action Protocol will address the following selected risks.

1. Destruction of houses/buildings

Over the years Pluvial floods (flash floods and surface water) have been causing the destruction of houses and buildings, roads and communication infrastructure all over the country. In 2022 and 2023 alone, 382 houses were destroyed, 365 houses were partially destroyed by the flash flood. Considering these damages, it is a priority that GRCS work in collaboration with the Government, partners and the communities to better support the flash flood hotspots area to prepare themselves so as to prevent or reduce the impact. During the past 2 rainy seasons, Flash Flood has caused more than 10 deaths and has caused dozens of injuries. Most of these deaths and injuries were caused by collapsed buildings. This risk is selected as it is becoming alarming and needs urgent attention.

2. <https://thinkhazard.org/en/report/90-the-gambia/FL>Public health Water and sanitation challenges

WASH is one of the sectors most affected by flash floods, with different impacts for rural and urban areas. The rural areas are vulnerable because most homes are built of mud bricks. They often depend on unprotected hand dug wells for water and walk long distances to access clean water. Toilets are often pit latrines without lining. *There is increased risk when latrines overflow and mixed with flood waters.*

Blockage of waterways, drainage and waste management systems is also exacerbating ground water issues that communities face.

The immediate effect from flash flooding is pollution of whole household and community environment including water points, which results in an increased risk of outbreak of waterborne diseases such as diarrheal and cholera. The longer the water stands in the compounds and community the more likely are the risks of disease outbreaks. A lot of stagnant water is also a breeding ground for insects and flies, which will increase the risk of malaria outbreaks. Flooded or collapsed septic tanks and latrines reduce the access to safe sanitation, and people start to defecate in the open. This will add to an already poor hygiene situation. Stagnant waters expose vulnerable people to waterborne diseases, contamination of clean water, and mosquito breeding space

3. Population Displacement & Overcrowding:

The 2022, 2023 floods for instance, disrupted over 50,000 people were affected, with more than 7,404 families displaced most of who were temporarily rescheduled into overcrowded shelters such as schools, mosques, unfinished buildings resulting in poor sanitation, inadequate shelter, and limited access to clean water. These conditions cause of diarrheal, respiratory, and skin infections particularly in flood vulnerable communities.

4. Loss of lives and injuries

During the past 2 rainy seasons Flash Flood has caused more than 10 deaths and has caused dozens injured. Most of these deaths and injuries were caused by collapsed buildings.

Describe the selected early actions and explain how they will address the risks and lead to the intended outcome

After extensive discussion and analysis, the key actions selected for this simplified early action protocol are:

1. Dissemination of early warning information

This action will enable communities at risk to:

Be informed of the risk of flooding and allow them to act before the impact. Although it is a cross-cutting action, it intends to reduce the loss of lives and injuries primarily. The action will also allow the communities at risk to prepare as information about the disaster reaches them on time.

2. Cleaning of Drainage systems

- Cleaning of drainages.

Cleaning of drainages helps remove blockages in the drainage systems which will enable rainfall run off water flow and hence reduce flood water overflow. Once the drainage systems are clean, houses will be safe as rainwater will follow directly to the river. Clearing drainage also reduces the possibility of stagnating water and affecting/sipping into water sources.

3. Hygiene promotions and provision of WASH kits

Hygiene promotion and provision of WASH kits will reduce the risk of water borne diseases (cholera) by ensuring that communities are drinking clean and safe water and also maintain recommended hygiene measures. It will also improve hygiene within the communities at risk.

4. Multi-purpose cash

This action will enable communities at risk to:

Multi-purpose – will be provided to vulnerable households that have weak structures based on before season assessments. The cash will be used in procuring materials to strengthen the houses. This will enforce weak houses so that they can withstand the flood thereby minimizing or preventing the impact. The cash transfer will be done in the lead time when the trigger is met. According to our existing agreement with the Financial Service provided (Qmoney), unconditional cash is quickly and securely delivered to the beneficiaries within 24 hours. When the target is met the NS will share the beneficiaries list with the FSP on day 1 and they can transfer the cash to the 100 beneficiaries within one hour.

And on day 2, beneficiaries can start the rehabilitation work as all the materials needed can be accessed in the local market.

Part of the activities for the sEAP is training of volunteers and local skilled workers. The main reason to use these volunteers and local skilled workers is to sensitize beneficiaries on how much each beneficiary is entitled to, the purpose of the cash. Volunteers and skilled workers will also engage beneficiaries on the type of building materials needed and where they can be obtained from. Volunteers will conduct house-to-house visits to affected households during the sensitization activities. The local skilled worker will also be further use to support affected beneficiaries in purchasing and use of these materials.

The NS used this approach in 2021 during windstorm DREF operations. The NS trained some skilled workers who assist affected people who were supported by the DREF to reinforce their houses. They purchased materials from their local markets and use community members as labourer during the work. Volunteers support on the sensitization and engagements.

Each household head will receive GMD 22, 900 which is about USD330. This, according to our Procurement unit will be able to support the reinforcement of a house. The said amount is based on current market prices.

Description	Unit	QTY	Unit Cost	Total
Cement	bags	12	450	5,400.00
Timber (Assorted)	pics	10	570	5,700.00
Nails (assorted)	kgs	5	100	500.00
Cap Nails (Roofing)	kgs	5	150	750.00
Corrugated Iron Sheets (a packet of 20 pieces, 14mm)	packet	2	5000	10,000.00
Galvanised wire	kgs	2	275	550.00
				D22,900.00

5. Distribution of Relief Supplies

Distributions of NFI - these will be distributed in evacuation centers where at risk communities will be relocated to ahead of the floods. It will help them to be more comfortable and have all their basic needs in place before the flood. Provision of NFI in evacuation centers will reduce the risk of overcrowding

6. Purchase Sandbags for the reinforcement of homes

Distribution of sandbags: The sandbags will be used in reinforcing the base barriers of the houses, preventing water from getting into houses thus reducing the destruction of houses. Reinforcement of these houses with sandbags will reduce destruction of houses, hence reducing displacement. This will also improve household resilience.

The NS will continuously engage the affected people on the process of reinforcement. People will be reassured of safety as they will be the once supporting the NS in the monitoring of the reinforcement work. In situations where they most leave their homes; they will be temporally evacuated to the identified evacuation centre to make sure that they are safe and secure until their houses are ready.

Most of the houses to be supported are located in the periphery of the flood risk areas. Houses that are located in the swampy or flood plains will be evacuated to the evacuation centre, as their houses will need relocation and construction of new houses. These places are not inhabited.

EARLY ACTION INTERVENTION

<u>Overall objective of the intervention</u>	The overall objective of the intervention is to mitigate the impact of floods in The Gambia through the development and implementation of simplified Early Action Protocol, in prioritized regions.
<u>Potential geographical high-risk areas that the simplified EAP would target</u>	GRCS will implement the protocols in three out of the seven geographical high-risk areas of the country: 1. North Bank Region 2. West Coast Region and 3. Upper River Regions. The justifications or rationales for choosing these areas are as follows: -

	West Coast Region (WCR): This area experiences significant climate-driven environmental changes due to its mosaic of woodlands, savannahs, and mangroves. It is a highly dense population region making it increasing vulnerable to potential impact of floods as many communities are settled in flood-prone Rising sea levels and increased rainfall intensity due to climate change exacerbating the flood risks in this coastal region. North Bank Region (NBR). A considerable number of settlements face environmental sanitation challenges. This includes indiscrimination of human industrial, and animal waste which contributes to the blockages of canal and drainage, particularly in parts of Barra and Essau areas. This negligence causes damage to natural habitats, affecting biodiversity and agricultural productivity. Upper River Region (URR): Heavy downpour causes Pluvial floods (flash floods and surface water) in this region, exacerbated by rising river levels (River Gambia) and the construction of new road network without proper drainage systems, results in the extensive destruction of property, homes, livelihoods, rice fields and other farmlands. <i>Table 4. Statistical description of the chosen geographical areas for sEAP interventions</i> <table><tr><th>Ref.</th><th>Region</th><th># of districts</th><th># of households</th><th>Population (2024)</th></tr><tr><td>1</td><td>North Bank</td><td>8</td><td>25,891</td><td>248,475</td></tr><tr><td>2</td><td>West Coast</td><td>14</td><td>147,611</td><td>1,151,128</td></tr><tr><td>3</td><td>Upper River</td><td>6</td><td>20,614</td><td>261,160</td></tr></table>	Ref.	Region	# of districts	# of households	Population (2024)	1	North Bank	8	25,891	248,475	2	West Coast	14	147,611	1,151,128	3	Upper River	6	20,614	261,160
Ref.	Region	# of districts	# of households	Population (2024)																	
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3	Upper River	6	20,614	261,160																	
<u>Who will be assisted through this operation and what criteria will be used for their selection?</u>	Target community groups of vulnerable communities eligible for assistance in this operation: 1. Communities and Households at risk i. Households living in low-lying and flash flood-prone areas, WCR: Nemaunku, Brikama Jambarr Sanneh, Lamin, Sukuta, URR: Kabakamma, Sare Bojo Samba and NBR: Farafenni, Barra, Pakau Njogu, Ndungu Kebbeh, Mbapa Bah. Encouraging and empowering these communities and households to act before flood strikes. ii. Households living in informal settlements like abandoned quarries, near drainage channels, flood plain areas, riverbanks, on natural waterways, and those occupying unregulated settlements in flood-prone zones. iii. Households living in unfinished buildings in unsafe or weak structures that require major reinforcements/repairs iv. Household groups at risk: Female-headed households, People living with disabilities Children and elderly, Low-income families living in informal settlements, displaced populations: v. Village development committees (VDCs) Local Disaster Committees which include ward Disaster Committees who are quite familiar with the people, environment and terrain. These groups shall be trained in the identification of vulnerable households with weak structures that require support, identification of evacuation routes and centers. Risk mapping etc. This will be extended to village leadership and religious leaders, who help disseminate alerts and early warning.																				

	vi. Schools: involving students and teachers in primary and secondary schools engaged flood awareness and sensitization activities in their own schools and communities vii. Youth Groups: disseminate alerts and early warning and organize local responses viii. Staff and volunteers of The Gambia Red Cross Society that are deployed in the field for assessments and distribution relief supplies and verification.
<u>Trigger(s) statement</u>	The EAP will be triggered when: The 72-hour weather forecast issued by the Department of Water Resources (NDMA/DWR, official national meteorological service), indicates there is a 70–80% probability of heavy rainfall exceeding 100 mm in 24-hours within the 72 hours period, particularly over flood-prone catchments and urban settlements including Brikama, Sukuta, Nema Kunku, Essau, Barra, Kossemar, Dampha Kunda, and Sare Bogo. Such rainfall is highly likely to trigger pluvial floods (flash floods and surface water flooding) in low-lying communities and major towns, requiring immediate preparedness and response measures.
<u>Trigger threshold justification</u>	The selected trigger threshold is based on the following technical and contextual rationale: The Greater Banjul Area, housing over 60% of the population and a significant portion of the nation's economic assets, is situated on a low-lying coastline. This makes critical infrastructure, dwelling places and settlement within the coastlines extremely vulnerable to sea-level rise and highly susceptible to flash flooding. Much of the country lies close to sea level, especially alongside the River Gambia Flooding associated risks in the country mainly emanated from extreme torrential downpours, exacerbated by improper drainage systems, and blocked culverts, canals and waterways. Unregulated housing expansion into wetlands and low-lying zones increases exposure of communities to flash floods. Land encroachment on natural floodplains and drainage channels for settlement or agricultural purposes worsens vulnerability in the rural areas. The inadequate knowledge in early warning system and limited resources to cope or capacity to respond, the lack of flood resist buildings further expose the The Gambia's 2016 Climate Change Policy confirmed that since 1960, the country experienced increasingly erratic rainfall patterns, higher intensity storms, intra-seasonal drought and increasing average air temperatures, accompanied by periodic cold spells and heat waves. According to a National Human Rights Commission (NHRC) Climate Change and Human Rights in The Gambia July 2025 Report indicates that 67.6% of the respondents reached by a survey indicated that they never received early warning alerts or information by any means Indigenous knowledge also plays a vital role in flood predictions and resilience in The Gambia and has been in existence since time immemorial especially in the rural areas where technology is limited. Communities can rely on natural

	signs to anticipate floods such as: cloud formations, gradual rise if water in rivers and wells, migration of birds and insects etc, Communities also reflects on oral history if part flood events which often helps in knowledge of the pattern of extreme weather, possibilities of intensity of rainfalls, This use if traditional drums of messengers to alert communities through villager leaderships, religious leaders, traditional communicators etc are some of the basic community-based early warning systems. Qualitative approaches of Indigenous knowledge will be used to justify viability of the anticipatory action. In the eta of technology, alerts easily be passed through of communicated by social media handles (Facebook, WhatsApp, TikTok, and SMS, emails, and so forth), as almost every family in The Gambia has a mobile phone with four mobile telephone companies, The 2022 floods, which affected over 50,000 people, followed a rainfall event of approximately 200 mm in less than 12 hours, confirming this as a critical trigger threshold. On 30th and 31st July 2022, unprecedented torrential rainfall caused widespread flooding. The Gambia received a great volume of rain (276mm at Banjul International Airport, Yundum). This torrential rain associated with thunderstorms resulted to flash flooding which affected huge swathes of the country, described as the worst flood to have hit the Gambia in nearly half a century (NDMA, Gambia Floods Assessment Report and Response Plan 2022). On 18 August 2023, 140mm of rainfall was recorded in The Gambia. There were 55,281 people affected by flash floods as a result heavy rainfall. This caused a widespread destruction of homes, roads and other communication infrastructures mostly in flood prone areas. Environmental and Structural Risk Factors: • Rapid urbanization and inadequate drainage systems exacerbate flood risk, making even moderate rainfall thresholds dangerous when soils are already saturated. • Areas with high population density, informal settlements, and poor waste management suffer recurrent flooding under similar thresholds. Community Impact and Vulnerability: • Vulnerable populations (elderly, children, people with disabilities) living in flood-prone zones experience disproportionate harm when Pluvial floods (flash floods and surface water) strike. • Pre-identified communities with limited coping mechanisms benefit greatly from early action based on predictive triggers. Operational Feasibility: • The threshold of 100 mm / 24 hrs with 72 hours forecast allows GRCS and NDMA to mobilize resources and pre-position relief items in a timely, cost-effective manner. • This threshold aligns with IFRC and RCRC Climate Centre guidelines on forecast-based action and anticipatory approaches.
<u>Next steps - For National Societies that intend to</u>	In early 2024, the National Society was engaged in Anticipatory Action which gave way to the development of this simplified EAP. This project concept was

<u>develop a full EAP (Optional)</u>	introduced The Gambia Government and partners, as well as communities, where assurances of their support. The Gambia Red Cross Society will use the lessons learnt from the successful implementation of the simplified Early Action Protocol to inform the development of the Full EAP. This will ensure that the National Society is well prepared and ready to activate and continuous monitoring of early action upon the commencement if the SEAP implementation.
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PLANNED OPERATIONS

	<u>Shelter, Housing and Settlements</u>	Budget	CHF: 24,132	
		No. people targeted	2,000 people	
Indicator:	# of People trained and reached with shelter, housing and settlement interventions in advance of flood hazard		Target:	households with weak shelters/houses are supported with shelter
Readiness activities:		1. Training of volunteers and local skilled workers (e.g.: Carpenters and Mason) on shelter set up and refurbishment especially sand bagging. 2. Assessment and verification of weak shelters/houses of vulnerable people for Reinforcement (7 volunteers from each region for 3 days) for year one and two. 3. Support the government in identification of evacuation Centers (Schools, community centers and other public places) jointly with local authorities for year one and two.		
Prepositioning activities:		1. Purchase shelter NFI for the evacuation centers. 2. Purchase sandbags.		
Prioritized Early Actions:		1. Support setting up emergency shelters at the reception site and evacuating households/families to evacuation centers. 2. Distribution of Sandbags. 3. Volunteers work with communities to Creating and installing temporary flood barriers or sandbags to protect homes.		

	<u>Multi-purpose Cash</u>	Budget	CHF: 29,872	
		No. people targeted	800 people	
Indicator:	# of people reached with multi-purpose cash transfer in advance of flood hazard		Target:	100 households with weak shelters / houses are support with cash transfer for 2 years
Readiness activities:		1. Selection of household beneficiaries in collaboration with partners and stakeholders (update the list in year 2). 2. Refresher training for volunteers 3. Update existing agreements with Financial Service Provider(s). Sensitize them with signed service agreements (no cost attached to this activity)		
Prioritized Early Actions:		1. Verification of beneficiary list 2. Providing unconditional cash transfer/grants to target vulnerable households to reinforce their houses. 3. Post Distribution Monitoring		

	<u>Water, Sanitation and Hygiene</u>	Budget	CHF: 22,200	
		No. people targeted	3,000 people	
Indicator:	# of people reached with WASH interventions in advance of flood hazard		Target:	Communities exposed to Health & environmental sanitation issues
Readiness activities:		Training and capacity building for volunteers on WASH practices. Development of IEC materials on health and hygiene promotion.		
Pre-positioning activities:		Procure and preposition hygiene and sanitary kits (soap, detergent, bleach, jerry cans, kettle, buckets, chlorine tablets and mosquito nets).		
		Print WASH IEC materials (hygiene promotional materials)		
Prioritized Early Actions:		Distribute hygiene and dignity kits and hygiene promotional materials		
		Deploy volunteers to conduct hygiene education and health promotion in at risk communities.		

	Protection, Gender and Inclusion	Budget	CHF: 5,122
		No. people targeted	200 people
Indicator:	# of people reached with PGI interventions in advance of a hazard		Target: AA staff, volunteers of the NS and community members
Readiness activities:		Training staff and volunteers on the approved PGI policies.	
		Assessment of PGI gaps in at risk communities	
Prepositioning activities:		N/A	
Prioritized Early Actions:		Conduct PGI sessions in at risk communities	

	Risk Reduction, climate adaptation and Recovery	Budget	CHF; 30,338
		No. people targeted	5,568 people
Indicator:	# of people reached with risk reduction and/or climate change adaptation interventions in advance of flood hazard		Target: 75% of the Communities exposed to flood hazard in the identified prioritized areas
Readiness activities:		Reorganization (National and Branch Emergency Response Teams) and Refresher training for volunteers and staff including key stakeholders on DRR.	
		Conduct Flash flood simulation exercises for each region	
		Conduct sensitization in communities on early warning information and flood risk.	
		Develop strategy for early warning dissemination to targeted communities jointly with local authorities. Development of flood preparedness posters and flyers.	
		Procurement of waste Management Equipment for Cleansing of drainage systems (Water pumps, wheelbarrows, rakes and spades, etc.).	
		Printing of flood preparedness posters and flyers.	

Prioritized Early Actions:	Provision and allocation of equipment (Water pumps, wheelbarrows, rakes and spades) to communities at risk Distribution of early warning posters and flyers in schools, marketplaces, main motor garages, health centers, etc. Dissemination of Early Warning Messages by volunteers through home visits, community meetings and community Caravan.
	Cleansing of Drainage systems and water ways.

	<u>Community Engagement and Accountability</u>	Budget	CHF: 5, 703	
		People targeted	249, 000 both direct and indirect people in all the targeted regions	
Indicator:	# of people reached with community engagement and accountability interventions in advance of a hazard		Target:	90% of the targeted number
Readiness activities:		Train of GRCS staff and volunteers on CEA. Review existing community engagement and feedback mechanism.		
Prepositioning activities:		N/A		
Prioritized Early Actions:		Deploy volunteers to conduct community awareness on existing feedback mechanisms		

ENABLING APPROACHES

	Secretariat services	Budget	CHF: 20,967	
		No. People targeted	8 head of Programmes of the NS	
Indicator:	# of technical missions by the IFRC Delegation to GRCS		Target:	NS
Readiness activities:		Quarterly monitoring mission with NS and partners to review readiness progress Monthly virtual (online) meetings with IFRC in progress made and challenges encountered along the way.		
		Contribution for the IFRC AA Coordinator Salary for 50% for one month for 2 years		
Prepositioning activities:		N/A		
Prioritized Early Actions:		support an activation monitoring visits.		

	National Society Strengthening	Budget	CHF: 64,199	
		People targeted	100 people	
Indicator:	# of volunteers and staff trained on simplified EAP and supported the intervention.		Target:	25 staff and 75 volunteers
Readiness activities:		Maintenance of operation vehicles of GRCS		
		Provide monthly remunerations and allowances for sEAP project associated staff		
		Provide essential IT equipment and internet for assessment and data sharing		
		Monthly Communication expenses		
Prepositioning activities:		Preposition IT equipment and internet to branch offices		
Prioritized Early Actions:		Monitoring visit by the PMER and Project officers		
		Lessons Learnt workshop for NS together with community beneficiaries and stakeholders		

	Partnership and Coordination	Budget	CHF: 12,748	
		People targeted	150 (Staff, volunteers and partners)	
Indicator:			Target:	150
Readiness activities:		Coordination and Partnerships Meetings pre rainfall season sEAP dissemination with partners		
Prepositioning activities:		N/A		
Prioritized Early Actions:		Monitoring Visits		

CONDITIONS TO DELIVER THE EARLY ACTION

<u>Experience and/or capacity to implement the early actions.</u> Assumptions or minimum conditions needed to deliver on the early actions (including issues to be resolved)	1. The Gambia Red Cross Society with technical and financial support from the IFRC successfully development and implemented the first preparatory phase of the Anticipatory Action (AA) Project. 2. The National Society has strong links with The Gambia Government, collaborates with various international and local partners, with a formidable volunteer force and community trust.
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	3. GRCS Governing Board and Senior Management welcomes and AA approach and concept and have shown interest and commitment to the project, as well as The Gambia Government, the regional governments, partners and communities. By this way, implementation and coordination shall be greatly enhanced and promoted. 4. Through this project program, the National Society recruited and trained 10 volunteers per Branch/Region, a total of 65 GRCS personnel specifically assigned with the duties and responsibilities for the knowledge, understanding and implementation of Anticipatory Action in The Gambia. GRCS has been delivering cash transfers for more than 6 years and has an existing agreement with Finance service providers, who response to requests within a very short timeline. They have the capacity to pre-finance to any amount within 24hours. Mobile money is used to do the cash transfer, and beneficiary can get to their cash once it is sent to their mobile wallets. In instance that the beneficiary did not have mobile money the FSP provide the mobile sim and wallet within minutes for free. GRCS is present in all the Regions and have trained volunteers who with directive from the headquarters can implement activities simultaneously. 5. The GRCS emergency operations center continues to serve as a central command and control facility responsible for managing emergency response, actions and disaster management, disseminating early warning and alerts. The next step is to make the center operates a call center and fully functional every day and at all hours. 6. Improved engagement and partnerships with the Hydro-Meteorological Services of Department of Water Resources, the digitalized GRCS EOC functions and services will further facilitate effective coordination and implementation program actions. 7. GRCS has revised its Multi-Hazard Contingency Plan as well as the Guidelines/Standard Operating Procedures (SOPs) for natural disasters (Hazards) and Emergencies, and its Strategic Plan. This document is on the verge of validation. 8. 65 hazard hotspots have been surveyed and good interaction of regional government and Regional Disaster Coordinators and community leaders in these areas have extensive knowledge on how disaster affected them and preparing them for flood actions. 9. Disaster Risk Management – Anticipatory Action and Climate Change Locally Led Adaptation incorporating Community Engagement and Accountability (CEA) in close collaboration and partnership with the Red Cross/Red Crescent Climate Center. 10. The National Society will organize an enhanced vulnerability and Capacity Assessment which will offer invaluable information on localized risks from floods. 11. The Gambia Climate Risk Assessment Report prepared in December 2025 by The Gambia Red Cross Society with the technical support from the Red Cross
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	Red Crescent Climate Centre and the International Federation of Red Cross and Red Crescent Societies 12. In the same year, GRCS with the technical support of the Red Cross Climate Center and IFRC also developed National Society Five-Year Multi-Year Climate Strategy (2025 – 2029). The Gambia Government as established an Early Warning for All (EW4All) National Coordination Mechanism to guide the scale-up of early warning systems. The mechanism is led by the Department of Water Resources (DWR) under the auspices of Ministry of Fisheries, Water Resources and National Assembly Matters and the active participation and involvement the National Disaster Management Agency (NDMA), Ministry of Communications and Digital Economy (MOCDE), The Gambia Red Cross Society, National Environment Agency (NEA), National Centre for Coordination of Early Warning and Response Mechanism (NCCRM), and supported by UNDRR, WMO, IFRC, ITU and the Country United Nations Team. The Gambia Red Cross Society leads Pillar 4: Preparedness and Response Capabilities, in building national and community response capability Building national and community response capabilities and helping communities and individuals take appropriate actions in response to warnings. An EW4All implementation Roadmap has been developed by the Coordination Mechanism which shall be validated by the end of 2025.
Red Cross Red Crescent Movement partners, Governmental / other agencies consulted/involved on this simplified EAP	1. THE INTERNATIONAL FEDERATION OF RED CROSS AND RED CRESCENT SOCIETIES, Dakar Cluster Delegation. - IFRC provided financial resources mobilization, technical support and implementation monitoring. 2. NATIONAL DISASTER MANAGEMENT AGENCY (NDMA) - The National Disaster Management Agency (NDMA) was established by an Act of Government in 2008. The NDMA is the government's key humanitarian affairs agency whose main objective is to build safer and more resilient communities by effectively managing and reducing the impact of hazards. It coordinates disaster management that focuses on: a. Prevention the triggers can initiate early actions with targeted population, including training and deployment of volunteers and staff, b. pre-positioning of stocks, pre-registration of potential targeted households in areas expected at the highest risk of floods, cash distribution at household Under the Office of the Vice President of the Republic of the Gambia, NDMA is responsible for coordinating disaster management efforts across the country and collaborates with the GRCS in the following ways: - Disaster response and coordination. A deal with routine disaster-related affairs at national, Regional, District and Village levels - Lead the country's efforts to prepare for, respond to, recover from, and mitigate the risks of disasters,

- To warn the public of an approaching disaster and predict its effects on the country.

4. MINISTRY OF FISHERIES, WATER RESOURCES & NATIONAL ASSEMBLY MATTERS (The Department of Water Resources (DWR))

The Mandate of the Department of Water Resources (DWR) is to regulate and manage the sustainable utilization of water resources, coordinate related policies and provide timely and accurate weather and climate data and information, to safeguard population and promote food security through effective participation, monitoring and awareness creation for overall socio-economic development of The Gambia.

- Provides daily weather forecasts and information to the public
- Provides daily weather forecasts and information to the GRCS EOC
- Predicting and addressing flood risk management.
- Provides information on water resources and flood plain management.

5. National Early Warning Response Mechanism Center (NCCRM)

The National Early Warning and Response Mechanism Coordination Center (NCCRM) was established under the authority of the Economic Community of West African States (ECOWAS) Heads of States in July 2014 and The Gambia Chapter was then established by an Executive Order in December 2019 under the Office of the Vice President of The Gambia.

The Center is responsible amongst others: to monitor, collect, collate, centralize, and analyses data and information on human security, environment and climate change, provided by stakeholders,

The Center has a programme for Climate Resilience which is structured around four thematic pillars: enabling environment (Pillar 1), land use and climate information (Pillar 2), resilient infrastructure and services (Pillar 3), and rural resilience (Pillar 4).

6. The Ministry of Lands, Regional Government & Religious Affairs

The Regional /Area Councils: Banjul City Council, Kanifing Municipal Council, West Coast Region, North Bank Region. Lower River Region, Central River Region and Upper River Region

GRCS Missions to all Regional Councils and discussions with regional leadership (Governors, Chairpersons and council staff) received overwhelming support (buy-in) and commitment for the smooth implementation of the project in their respective regions and had additional impetus in the development of the protocol. These discussions were also held with community leaders and potential household beneficiaries during routine field trips.

Regional Governments facilitate the effective coordination, inspection, implementation, management, monitoring, and evaluation of decentralized development programs of Local Government Authorities.

The Regional Government offices run a Technical Advisory Committee (TAC) to coordinate, amongst others, disaster risk management issues in each region. The red cross branches are active members of these regional structures.

All partners mentioned in this chapter are active members of the recently established GRCS Climate Change Adaptation Technical Working Group (TWG). Matters related to early action are also reviewed at the TWG meetings

BUDGET



Early Action Protocol Summary

MDRGM018 - The Gambia Red Cross Society
Flash Floods

Operating Budget

	Readiness	Pre-Pos Stock	Early Action	TOTAL
Planned Operations	8,756	33,416	75,195	117,367
Shelter and Basic Household Items	1,208	11,183	11,742	24,132
Livelihoods	0	0	0	0
Multi-purpose Cash	805	0	29,067	29,872
Health	0	0	0	0
Water, Sanitation & Hygiene	805	12,169	9,226	22,200
Protection, Gender and Inclusion	1,208	0	3,914	5,122
Education	0	0	0	0
Migration	0	0	0	0
Risk Red., Climate Adapt. and Recovery	3,221	10,064	17,053	30,338
Community Engagement and Accountability	1,510	0	4,193	5,703
Environmental Sustainability	0	0	0	0
Enabling Approaches	66,871	0	31,043	97,914
Coordination and Partnerships	1,566	0	11,183	12,748
Secretariat Services	5,591	0	15,376	20,967
National Society Strengthening	59,715	0	4,484	64,199
TOTAL BUDGET	75,627	33,416	106,238	215,281

all amounts in Swiss Francs (CHF)

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