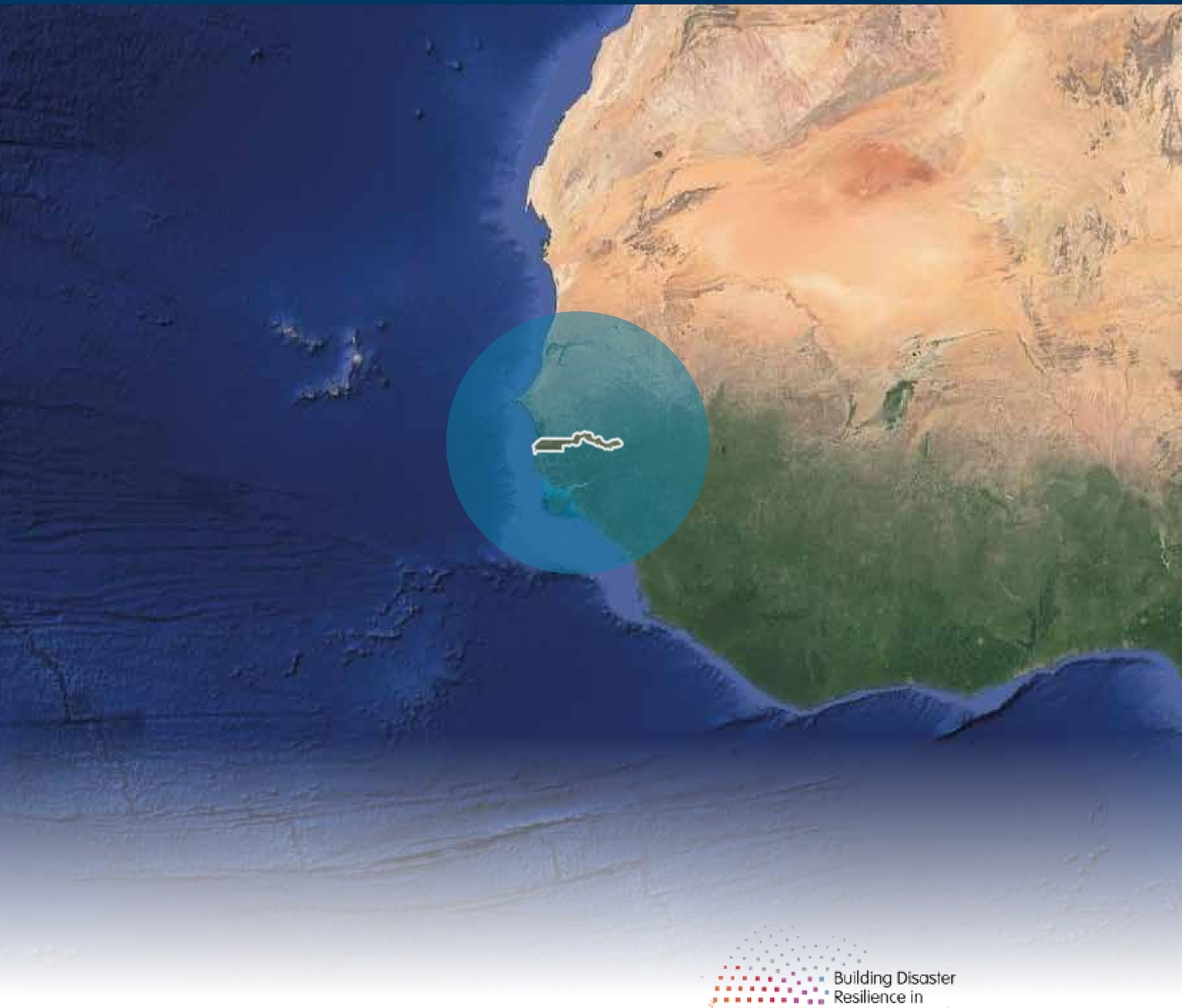
2019

DISASTER RISK PROFILE

Flood Drought

The Gambia



Building Disaster Resilience in Sub-Saharan Africa

Building Disaster Resilience to Natural Hazards in Sub-Saharan African Regions, Countries and Communities

An initiative of the African, Caribbean and Pacific Group of States funded by the European Union

This project is funded by the European Union

UNDRR
UN Office for Disaster Risk Reduction

cima RESEARCH FOUNDATION

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2019 - Review

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INTRODUCTION

Disasters are on the rise, both in terms of frequency and magnitude. From 2005-2015, more than 700.000 people worldwide lost their lives due to disasters that affected over 1.5 billion people, with women, children and people in vulnerable situations disproportionately affected. The total economic loss amounted to more than US$ 1.3 trillion. Disasters inordinately affect lower-income countries. Sub-Saharan Africa, where two-thirds of the world's least developed countries are located, is prone to recurrent disasters, largely due to natural hazards and climate change.

The Sendai Framework for Disaster Risk Reduction 2015 – 2030 emphasises the need to manage risk rather than disasters, a theme already present in its predecessors, the Yokohama Strategy and the Hyogo Framework for Disaster Risk Reduction. Specifically, the Sendai Framework calls for the strong political leadership, the commitment, and the involvement of all stakeholders, at all levels, from local to national and international, to *"prevent new and reduce existing disaster risk through the implementation of integrated and inclusive economic, structural, legal, social, health, cultural, educational, environmental, technological, political, and institutional measures that prevent and reduce hazard exposure and vulnerability to disaster, increase preparedness for response and recovery, and thus strengthen resilience"*.

Understanding disaster risk is the Sendai Framework's first priority for action: *"policies and practices for disaster risk management should be based on an understanding of disaster risk in all its dimensions of vulnerability, capacity, exposure of persons and assets, hazard characteristics and the environment"*. The outputs of disaster risk assessment should be the main drivers of the disaster risk management cycle, including sustainable development strategies, climate change adaptation planning, national disaster risk reduction across all sectors, as well as emergency preparedness and response.

As part of the "Building Disaster Resilience to Natural Hazards in Sub-Saharan African Regions, Countries and Communities" programme, UNDRR hired CIMA Research Foundation for the preparation of 16 Country Risk Profiles for floods and droughts for the following countries: Angola, Botswana, Cameroon, Equatorial Guinea, Gabon, Gambia (Republic of The), Ghana, Guinea Bissau, Kenya, Eswatini (Kingdom of), Côte d'Ivoire, Namibia, Rwanda, São Tomé and Príncipe, Tanzania (United Republic of), and Zambia.

The Country Risk Profiles provide a comprehensive view of hazard, risk and uncertainties for floods and droughts in a changing climate, with projections for the period 2050-2100. The risk assessment considers a large number of possible scenarios, their likelihood, and associated impacts.
A significant amount of scientific information on hazard, exposure, and vulnerabilities has been used to simulate disaster risk.

The EU PROGRAMME "Building Disaster Resilience to Natural Hazards in Sub-Saharan African Regions, Countries and Communities"

In 2013, the European Union approved 80 million EUR financing for the *"Building Disaster Resilience to Natural Hazards in Sub-Saharan African Regions, Countries and Communities"* programme. It is being implemented in Africa by four partners: the African Union Commission, the United Nations Office for Disaster Risk Reduction (UNDRR), the World Bank's Global Facility for Disaster Reduction and Recovery (WB/GFDRR), and the African Development Bank's ClimDev Special Fund (AfDB/CDSF). The programme provides analytical basis, tools and capacity, and accelerates the effective implementation of an African comprehensive disaster risk reduction and risk management framework.

PROBABILISTIC RISK PROFILE: METHODOLOGY

PROBABILISTIC RISK ASSESSMENT

Understanding disaster risk is essential for sustainable development. Many different and complementary methods and tools are available for analysing risk. These range from qualitative to semi-quantitative and quantitative methods: probabilistic risk analysis, deterministic or scenario analysis, historical analysis, and expert elicitation.

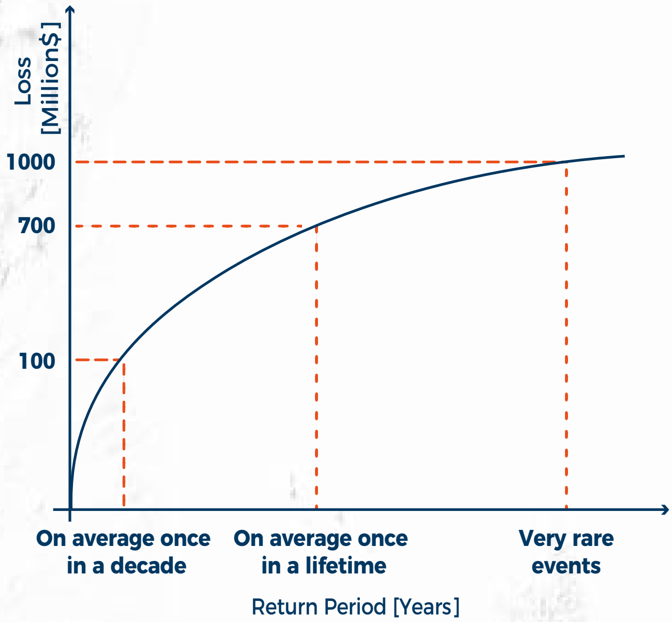
This disaster risk profile for floods and droughts is based on probabilistic risk assessment. Awareness of possible perils that may threaten human lives primarily derives from experience of past events. In theory, series of historical loss data long enough to be representative of all possible disastrous events that occurred in a portion of territory would provide all of the necessary information for assessing future loss potential. Unfortunately, the availability of national historical information on catastrophic natural hazard events is limited, and data on the economic consequences is even less common.

In the absence of extensive historical data, a modelling approach is needed to best predict possible present and future scenarios, taking into consideration the spatial and temporal uncertainties involved in the analysed process.
This profile simulates a realistic set of all possible hazardous events (scenarios) that may occur in a given region, including very rare, catastrophic events. Potential impacts were computed for each event, taking into consideration associated economic losses or the number of people and assets affected. Publicly available information on hazard, exposure, and vulnerability was used in the analysis. Finally, statistics of losses were computed and summarised through proper quantitative economic risk metrics, namely Annual Average Loss (AAL) and Probable Maximum Loss (PML).
In computing the final metrics (PML, AAL), the uncertainties that permeate the different steps of the computations have been explicitly quantified and taken into account: uncertainties in hazard forcing, uncertainties in exposure values and their vulnerabilities.

Average Annual Loss (AAL) is the expected loss per year, averaged over many years. While there may actually be little or no loss over a short period of time, AAL also accounts for much larger losses that occur less frequently. As such, AAL represents the funds which are required annually in order to cumulatively cover the average disaster loss over time.

Probable Maximum Loss (PML) describes the loss which could be expected corresponding to a given likelihood. It is expressed in terms of annual probability of exceedance or its reciprocal, the return period. For instance, in the figure below, the likelihood of a US$ 100 million loss is on average once in a decade, a loss of US$ 1 billion is considered a very rare event. Typically, PML is relevant to define the size of reserves which, insurance companies or a government should have available to manage losses.

The methodology is also used to simulate the impact of climate change [SMHI-RCA4 model, grid spacing 0.44° - about 50 km - driven by ICHEC-EC-EARTH model, RCP 8.5, 2006-2100 and, future projections of population and GDP growth (SSP2, OECD Env-Growth model from IIASA SSP Database)].
Results are disaggregated by different sectors, using the categories of Sendai Framework indicators: direct economic loss (C1), agricultural sector (C2), productive asset and service sector (C3), housing sector (C4), critical infrastructures and transportation (C5).



PROBABILISTIC RISK PROFILE: RISK COMPONENTS

HAZARD

process, phenomenon or human activity that may cause loss of life, injury or other health impacts, property damage, social and economic disruption or environmental degradation.

In order to best predict possible flood and drought scenarios, a modelling chain composed of climate, hydrological, and hydraulic models combined with available information on rainfall, temperature, humidity, wind and solar radiation, has been used. A set of mutually exclusive and collectively exhaustive possible hazard scenarios that may occur in a given region or country, including the most catastrophic ones, is generated and expressed in terms of frequency, extension of the affected area and intensity in different locations.

Flood hazard map for 1 in a 100 years probability evaluated under current climate conditions, the scale of blues represents different water depth values.

VULNERABILITY

conditions determined by physical, social, economic and environmental factors or processes which increase the susceptibility of an individual, a community, assets or systems to the impacts of hazards.

Direct losses on different elements at risk are evaluated by applying vulnerability functions. This links hazard intensity to the expected loss (economic loss or number of affected people) while counting for associated uncertainty. Vulnerability functions are differentiated by the typology of exposed elements, and also take into account local factors, such as typical constructive typologies for infrastructures or crop seasonality for agricultural production. In the case of floods, vulnerability is a function of water depth. For agricultural production, the vulnerability is a function of the season in which a flood occurs. In the case of agricultural drought, losses are computed in terms of lack of production for different crops from a nominal expected production. A similar approach is used for hydrological drought, the evaluation of which focuses on loss of hydropower production.

EXPOSURE

people, property, systems, or other elements present in hazard zones that are thereby subject to potential losses.

Losses caused by floods and droughts are assessed in relation to population, GDP and a series of critical sectors (education, health, transport, housing, and the productive and agricultural sectors). The sectors are created by clustering all of the different components, which contribute to a specific function (e.g. the health sector is comprised of hospitals, clinics and dispensaries). Publicly available global and national data, properly generated, enables the location of these elements at high resolution, e.g. 90 metres or lower, for the whole country. The total number of people and the national GDP (in US$) are considered in both current (2016) and future (2050) scenarios. The critical sectors are characterised in terms of their economic value (in US$), using the most updated information available.

Exposure distribution, the different colors represent different types of assets.

UNDRR terminology on Disaster Risk Reduction: https://www.unisdr.org/we/inform/publications/7817

A SENDAI ORIENTED RISK PROFILE

The Sendai Framework guides the organisation of the results of the risk profile. Sendai introduced seven global targets and several indicators for monitoring their achievements. The indicators are common standards for a consistent measurement of progress towards the global targets across countries and over the duration of the Sendai Framework and Sustainable Development Goals. The Risk Profile presents the results of the assessment, mostly referring to indicators for the Target B on the affected people, Target C on direct economic losses and Target D on damage and disruption of basic service. Seven additional indicators are included in the risk profile in order to obtain a more comprehensive understanding of risk from floods and droughts. The table below summarises the indicators used in the risk profiles, as well as the climatic and socio-economic conditions considered in the estimation of the different risk metrics.

	INDICATORS			FLOOD			DROUGHT			
				P	F	SEp	P	F	SEp	RISK METRICS
SENDAI INDICATORS	B1		Number of directly affected people	Y	Y	Y	Y	Y	Y	Annual Average
SENDAI INDICATORS	C1 Direct economic loss attributed to disasters	C2	Direct agricultural loss (Crops)	Y	Y		Y	Y		AAL (Average Annual Loss) PML (Probable Maximum Loss)
SENDAI INDICATORS	C1 Direct economic loss attributed to disasters	C3	Direct economic losses to productive asset (Industrial Buildings + Energy Facilities)	Y	Y		Y	Y		AAL (Average Annual Loss) PML (Probable Maximum Loss)
SENDAI INDICATORS	C1 Direct economic loss attributed to disasters	C3	Direct economic losses in service sector	Y	Y					AAL (Average Annual Loss) PML (Probable Maximum Loss)
SENDAI INDICATORS	C1 Direct economic loss attributed to disasters	C4	Direct economic losses in housing sector	Y	Y					AAL (Average Annual Loss) PML (Probable Maximum Loss)
SENDAI INDICATORS	C1 Direct economic loss attributed to disasters	C5	Direct economic losses to transportation systems (Roads + Railways)	Y	Y					AAL (Average Annual Loss) PML (Probable Maximum Loss)
SENDAI INDICATORS	C1 Direct economic loss attributed to disasters	C5	Direct economic losses to other critical infrastructures (Health + Education Facilities)	Y	Y					AAL (Average Annual Loss) PML (Probable Maximum Loss)
SENDAI INDICATORS	D1 Damage to critical infrastructure attributed to disasters	D2	Number of destroyed or damaged health facilities	Y	Y					Annual Average
SENDAI INDICATORS	D1 Damage to critical infrastructure attributed to disasters	D3	Number of destroyed or damaged educational facilities	Y	Y					Annual Average
SENDAI INDICATORS	D1 Damage to critical infrastructure attributed to disasters	D4	Number of other destroyed or damaged critical infrastructure units and facilities (Transportation systems)	Y	Y					Annual Average
* No official Sendai indicators	Agricultural & Economic Indicators		GDP of affected areas*	Y	Y	Y	Y	Y	Y	Annual Average
* No official Sendai indicators	Agricultural & Economic Indicators		Number of potentially affected livestock units*				Y	Y		Annual Average
* No official Sendai indicators	Agricultural & Economic Indicators		Number of working days lost*				Y	Y		Annual Average
* No official Sendai indicators	Hazard Index	SPEI	Standardised Precipitation-Evapotranspiration Index*				Y	Y		
* No official Sendai indicators	Hazard Index	SSMI	Standardised Soil Moisture Index*				Y	Y		
* No official Sendai indicators	Hazard Index	SSFI	Standardised StreamFlow Index*				Y	Y		
* No official Sendai indicators	Hazard Index	WCI	Water Crowding Index*				Y	Y		

P Present Climate | **F** Future Climate | **SEp** Socio Economic projection

COUNTRY SOCIO-ECONOMIC OUTLOOK

OVERVIEW

Republic of The Gambia is the smallest country on the African mainland. With an estimated population of around 2 million, and a density of 176 people per square kilometer, it is also one of the most densely populated countries in Africa[1]. Most of the people (57%) are concentrated around urban and peri-urban centers and the median age is 17.2 years [2].

The Gambia's economy relies primarily on tourism, rain-dependent agriculture, and remittances [3]. Three-quarters of the population depends on the agricultural sector for its livelihood, which accounts for about one-third of the country's GDP. This makes the country extremely reliant on sufficient rainfall [3]. Continued sustained growth and development is at risk of being thwarted by climate change. The flooding and drought risk assessments presented in this report show impacts on various sectors of the economy, and argue that a thorough understanding of risk is essential to the healthy future development of the country.

SOCIO-ECONOMIC PROJECTIONS

Recently, climate scientists and economists have built a range of new "pathways" that examine how national and global societies, demographics and economics might lead to different plausible future development scenarios over the next hundred years [4,5]. The scenarios range from relatively optimistic trends for human development, with "substantial investments in education and health, rapid economic growth and well-functioning institutions" [6], to more pessimistic economic and social development, with little investment in education or health in poorer countries, coupled with a fast-growing population and increasing inequalities.

PROJECTIONS USED IN THE RISK PROFILE

The "middle of the road" scenario envisages that the historical patterns of development are continued throughout the 21st century. Following this projection, the population of the Republic of The Gambia will increase by 60% between 2016 and 2050 (World Bank Data), whereas GDP is expected to increase by almost 30-fold.

POPULATION	GDP
2016 Projection	2016 Projection
2.0	**1.0**
[Million People]	[Billion$]
3.3	**27.7**
2050 Projection	2050 Projection

THE GAMBIA

AREA : 10.679 km² *(CENSUS - 2013)*

POPULATION DENSITY : 176 people/km²

MEDIAN AGE : 17.2 years *(UNDP - 2017)*

HDI - HUMAN DEVELOPMENT INDEX : 0.46 *(UNDP - 2017)*

LIFE EXPECTANCY AT BIRTH : 61.2 years *(UNDP - 2017)*

MEAN YEARS OF SCHOOLING : 3.4 years *(UNDP - 2017)*

EMPLOYMENT TO POP. RATIO (AGES > 15) : 53.7% *(WB - 2017)*

EMPLOYMENT IN AGRICULTURE : 27.1% *(WB - 2017)*

EMPLOYMENT IN SERVICES : 57.6% *(WB - 2017)*

data from:
http://hdr.undp.org/en/countries/profiles/
https://data.worldbank.org/indicator/
http://www.gbos.gov.gm/uploads/census/2013/

COUNTRY CLIMATE OUTLOOK

OVERVIEW

The Republic of The Gambia has a sub-tropical climate with two distinct dry and rainy seasons. From November to mid-May there is uninterrupted dry weather, with temperatures as low as 16˚C. Hot, humid weather predominates the rest of the year, with a rainy season from June to October during which temperatures rise as high as 43˚C [7].

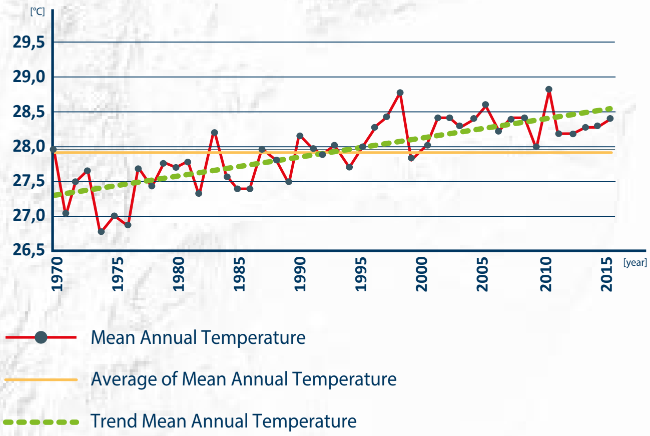
CLIMATE TRENDS

Similarly to other West African countries, temperature observations indicate that Republic of The Gambia has experienced a considerable increase in temperature in recent years. An analysis of climate data from 1970 to 2015 [8] shows an average rise of more than 1˚C.

Trends for precipitation are not as clear as those for air temperatures, and are variable in time and space.

Average annual precipitation for Republic of The Gambia is approximately 807 mm, while the mean number of wet days is around 74 per year.

TEMPERATURE AND PRECIPITATION TRENDS IN CURRENT CLIMATE



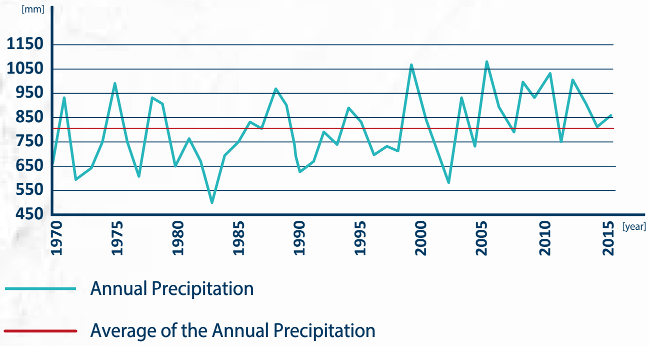


Photo Credits: GAMBIA River - Landsat / Copernicus, Data SIO

RIVERS OF THE GAMBIA

The Republic of The Gambia can be practically identified with the basin of the homonymous river since it consists of little more than the downstream half of the river and its two banks.

The Gambia river is 1.120 km long, rising in the Republic of Guinea and flowing westward through Senegal and The Gambia into the Atlantic Ocean. From its source in the highlands of the Fouta Djallon, the Gambia follows a winding course to its mouth, near which, on St. Mary's Island, is located the capital Banjul. Diverging river channels have created several islands along the river's middle course, of which the two largest are Elephant Island and MacCarthy Island. The annual flooding of the fertile alluvial loams of the middle flats makes them especially suitable for intensive rice cultivation. On the light sandy and well-drained soils of the higher slopes, peanuts grow particularly well. The Gambia is one of the most navigable African rivers; its chief value, therefore, has been its transportation function. [9]

CLIMATE PROJECTIONS FOR THE GAMBIA

Climate projection studies are abundant for multiple different time spans and with various scales. Climate models are tools that the scientific community uses to assess trends in weather conditions over long periods. In a recent study [9] Alder, et al., compared the observed temperature and precipitations of the 1980-2004 period with the estimations of a set of global climate models provided by the Coupled Model Intercomparison Project Phase 5 (CMIP5). Three future periods (2025-2049, 2050-2074 and 2071-2095) were then analyzed for different greenhouse emission scenarios (see IPCC's Emissions Scenarios).

In all periods and all emission scenarios, models showed an increase in temperature. This was most evident in long term period projections. In high emission scenarios (RCP 8.5), model projections showed an increase of between 1.5°C and 4°C for the mid term period (2050-2074) and of between 2°C and 5.5°C for the long term period (2071-2095).

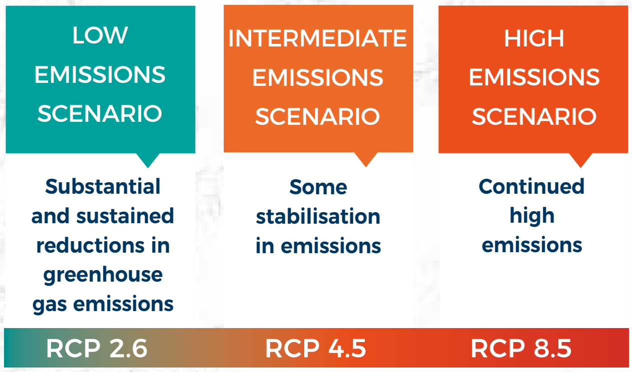
Future changes in precipitation are less predictable in all three periods, because the variability is large for all considered emission scenarios (containing both negative and positive changes).

Time Frame	Climate Projections (RCP 8.5 - High emission scenario)
Mid-term Future (2050-2074)	Increase in temperature from 1.5°C to 4°C divergent change in precipitation (from -25% to +40%)
Far Future (2071-2095)	Increase in temperature from 2°C to 5.5°C divergent change in precipitation (from -35% to +50%)

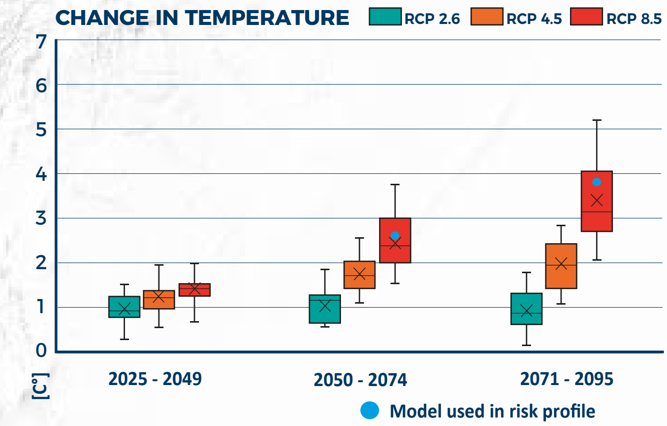
CLIMATE PROJECTIONS USED IN THIS RISK PROFILE

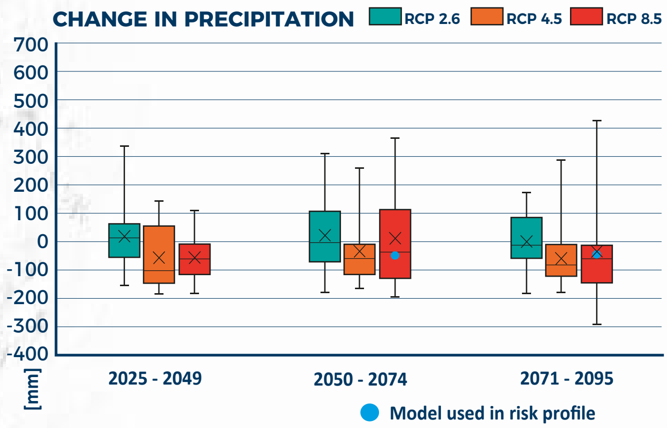
The results in the Risk Profile that refer to climate change have been obtained using a climate projection model based on a high emission scenario (SMHI-RCA4 model, grid spacing 0.44° - about 50 km- driven by the ICHEC-EC-EARTH model, RCP 8.5, 2006-2100) [11,12,13]

This study uses a high-resolution model, accurately calibrated on the African domain. This allows for a better capture of climate variability, important for assessing extremes. Regional model projections were checked for consistency against the full ensemble of available global models in the area. The model forecasted changes in temperature and annual precipitation by the end of the century, in line with the range of variability of the global models analyzed in the study by Alder and Hostetler [10].



IPCC's Emissions scenarios for Climate Projections

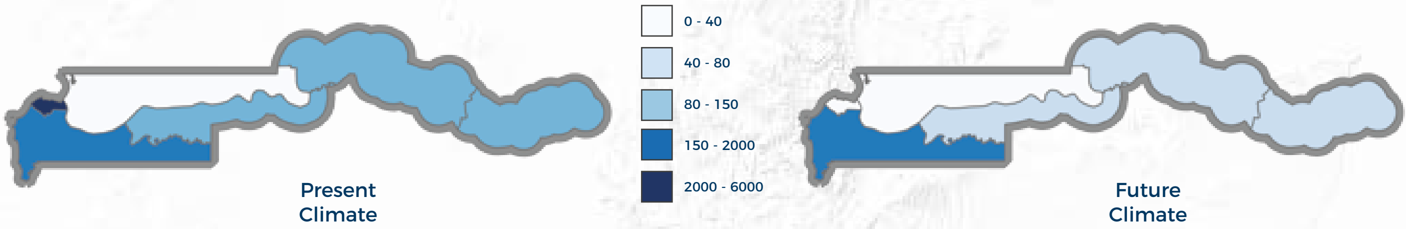




The high emission scenario was maintained as representative of the worst climate change scenario, enabling the analysis of a full range of possible changes. However, in this specific case, the regional model predicts a slightly higher increase in temperature (almost 4°C in the long term future), with respect to the global ensemble. As regards to annual precipitation at the country level, a slight decrease in precipitation is predicted in the far future, in line with the mean value of the global ensemble.

RESULTS | FLOODS

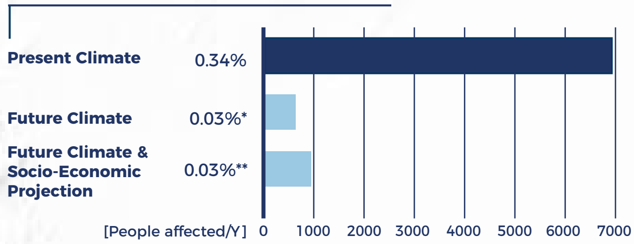
[B1] ANNUAL AVERAGE NUMBER OF AFFECTED PEOPLE



KEY MESSAGES

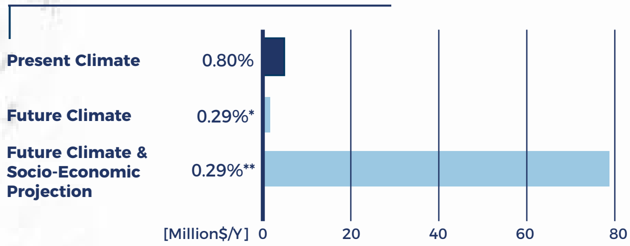
- Flood affect on average about 7000 people every year, almost 0.34% of the total population of the country.
- The potentially affected people are geographically concentrated in the Kanifing Municipal Council/Banjul and West Coast/Brikama region.
- The potentially affected GDP amounts on average to almost 0.8% of the total national GDP.
- Future climatic conditions and projections of future demographic growth show an important decrease in the affected population. The GDP in flood related areas is expected to increase by a factor of ten by 2050.
- Future climatic conditions alone, due to the decrease in precipitation as predicted in the climate model used in this risk profile, would bring an overall risk decrease, if the present population and GDP distribution remained the same. However, as shown in the climate session, other climate models show an opposite behaviour which would imply an increase in precipitation in the future. The future prediction is thus highly uncertain.
- Taking into consideration the above statements, the importance of a risk informed development becomes undeniable, with computations highlighting the importance of future development with respect to the climate change forcing.

ANNUAL AVERAGE NUMBER OF POTENTIALLY AFFECTED PEOPLE [B1]



* % computed with reference to the total 2016 Population
** % computed with reference to the total 2050 Population

ANNUAL AVERAGE POTENTIALLY AFFECTED GDP

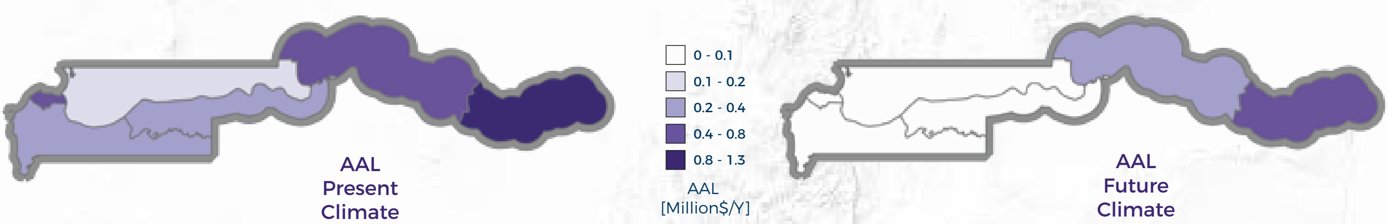


* % computed with reference to the total 2016 GDP
** % computed with reference to the total 2050 GDP

*2016 was taken as a reference year both for GDP and population.
**the Shared Socioeconomic Pathway (SSP) - "mid of the road" (Medium challenges to mitigation and adaptation) has been used to project population and GDP distributions.

RESULTS | FLOODS

[C1] DIRECT ECONOMIC LOSS



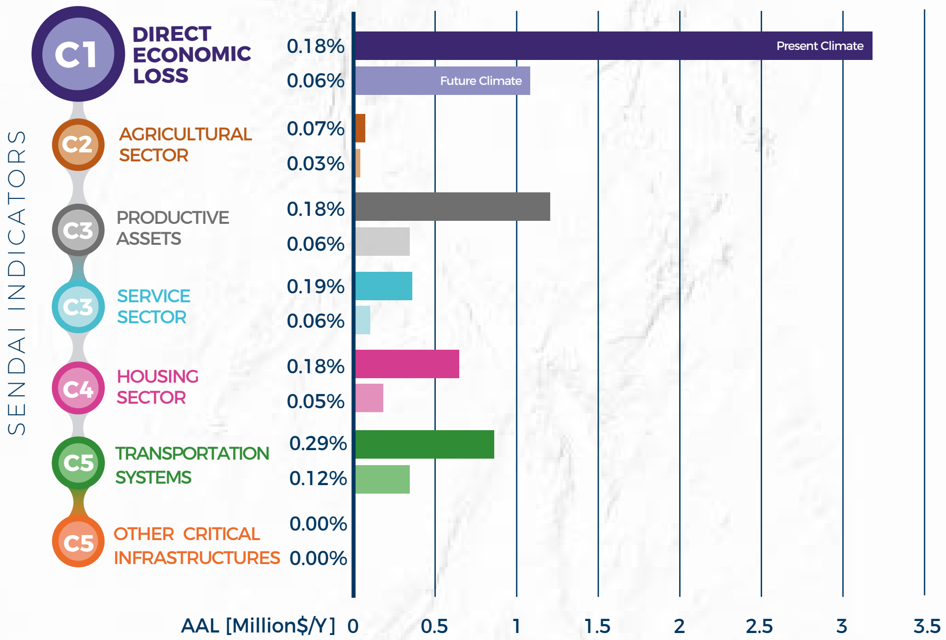
KEY MESSAGES

- The direct economic loss in The Gambia is distributed geographically in line with the exposure concentration, with the highest values in Upper River/Basse and Kanifing Municipal Council/Banjul regions (see p.3). The pattern is maintained under future climate conditions, except for the Kanifing Municipal Council/Banjul where a reduction is observed in relative terms.

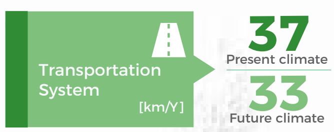
- The value of direct economic losses in terms of AAL amounts to about $US 3.2 million in the present climate, or roughly 0.18% of the total stock value. The largest portion of losses are attributed to the productive sector, housing and transportation (roads), that together account for more than 80% of the overall loss.

- The proportion of the different sectors to the overall loss does not significantly change under future climate conditions.

- Considering the present exposed assets, average annual losses tend to decrease under future climate conditions, for all sectors. However, as already discussed for GDP and population, risk figures may change when considering future exposure evolution.



AFFECTED INFRASTRUCTURES [D4]



RESULTS | FLOODS

KEY MESSAGES

● The comparison between present and future climate AALs shows a general decrease in all regions and sectors. For the housing, service and productive sectors, Upper River/Basse and Kanifing Municipal Council/Banjul are the two most affected regions under present climate conditions, whereas in future climate conditions only Upper River/Basse seem to be significantly affected.

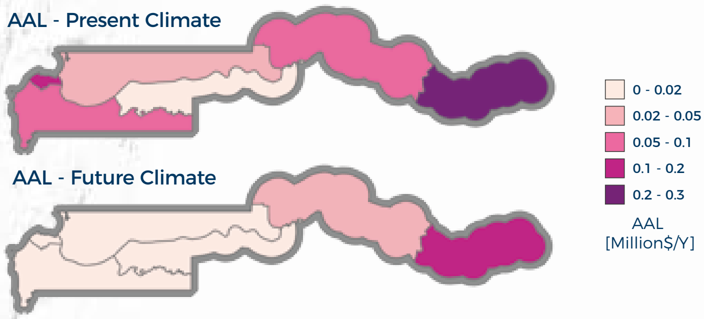
● Greater losses in the transportation sector (roads) are found in the three upstream regions (Upper River/Basse, Central River/(Janjanbbureh, Kuntaur) and Lower River/Brikama for both present and future climatic conditions.

EXPOSURE DISTRIBUTION

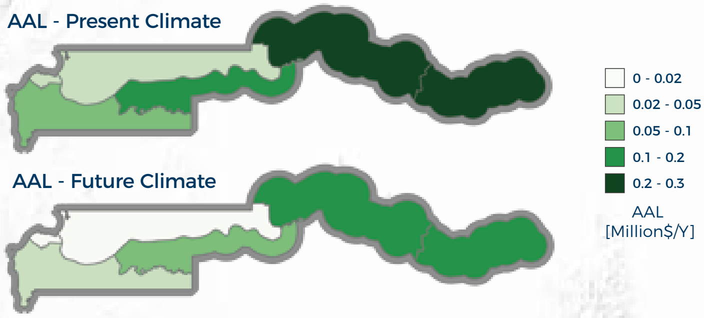
C3
PRODUCTIVE ASSETS

C3
SERVICE SECTOR

C4
HOUSING SECTOR



C5
TRANSPORTATION SYSTEMS



RESULTS | FLOODS

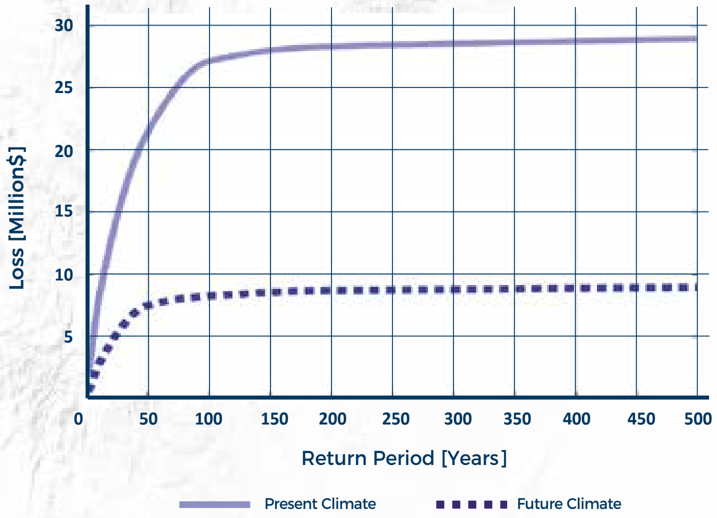
KEY MESSAGES

● Under both present and future climate conditions, the PML curves steeply rise until the 40-year loss, meaning that considerable losses may be experienced relatively frequently. Under present climate conditions, a change of slope is observed just before the 100-year loss, and the curve tends to be more flat after that. Total risk will be considerably reduced by strategically minimizing extensive risk (i.e. due to more frequent events).

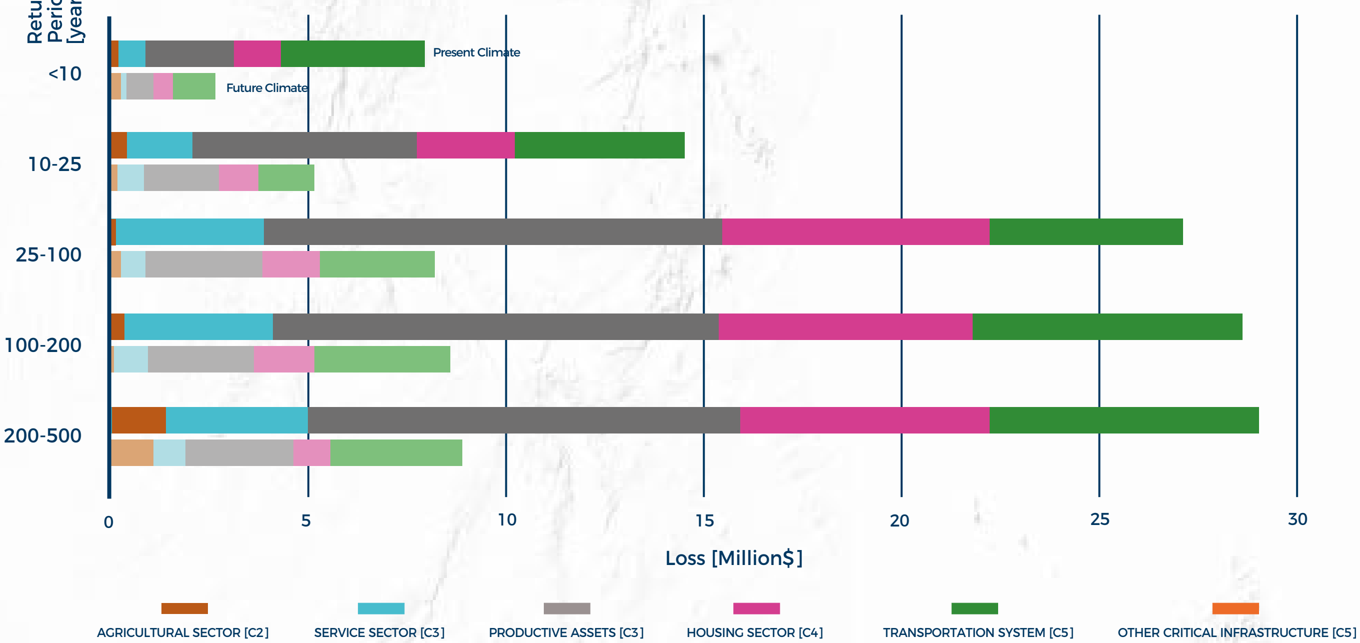
● Both frequent and less frequent losses are expected to diminish under future climate conditions. However, given the high level of uncertainty in the climate prediction, worse scenarios may also be possible (compare climate section on p.8).

● The share of losses across sectors and for the different return periods does not consistently change in the future (except for the agricultural sector that experiences higher losses proportionally for rare events).

PROBABLE MAXIMUM LOSS CURVE (PML)
C1 - DIRECT ECONOMIC LOSS

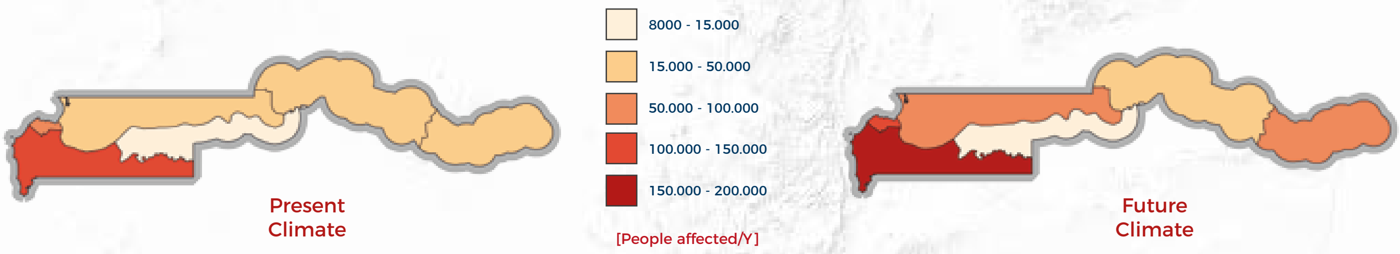


PROBABLE MAXIMUM LOSS CURVE (PML) ACROSS ALL SECTORS
C1 - DIRECT ECONOMIC LOSS



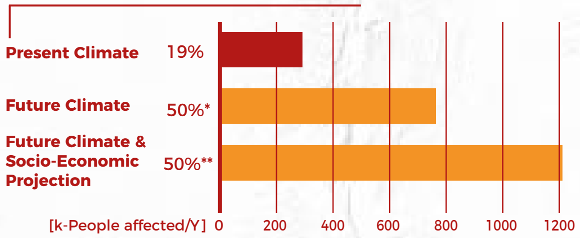
RESULTS | DROUGHTS

[B1] ANNUAL AVERAGE NUMBER OF AFFECTED PEOPLE



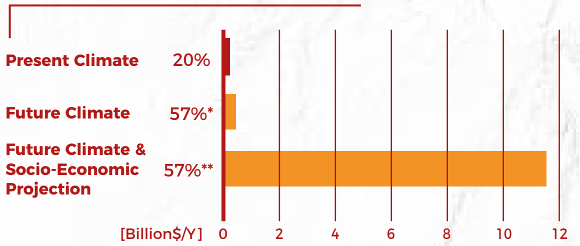
Annual average of population potentially affected by at least three months of drought conditions, as calculated using the standardized precipitation-evapotranspiration index (SPEI) and using a 3-month accumulation period.

ANNUAL AVERAGE NUMBER OF POTENTIALLY AFFECTED PEOPLE [B1]



* % computed with reference to the total 2016 Population
** % computed with reference to the total 2050 Population

ANNUAL AVERAGE POTENTIALLY AFFECTED GDP



* % computed with reference to the total 2016 GDP
** % computed with reference to the total 2050 GDP

KEY MESSAGES

- With respect to present conditions (1951-2000 climate), the probability of occurrence of severe drought conditions (3 months of precipitation – evapotranspiration deficits) will more than double in the future (2050-2100 climate).

- Currently, on average 350.000 people (19%) are annually potentially affected by severe droughts, i.e. hit by a drought that continues for three months. In the future, this number is expected to increase to 50% (on average 1.2 million people if population growth is accounted for). Both the western and upper river regions will reach over 100.000 people annually hit by droughts, while the Western province (with Banjul) will exceed 150.000.

- Under current climate conditions, on average 20% of the GDP (0.2 billion USD) is potentially affected by drought. The future climate scenario shows the effect of climate change: the value of areas affected by droughts with regards to the total GDP will increase by a factor of almost three, reaching 57% of the total GDP.

RESULTS | DROUGHTS

KEY MESSAGES

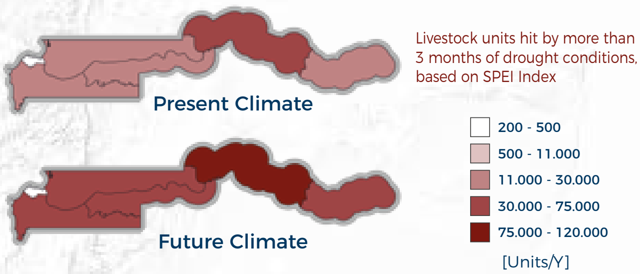
● In the future three times more livestock is expected to be annually exposed to droughts: The percentage of annually affected livestock will rise from 30% to 91%. While now, mainly livestock in the eastern part of Gambia is affected, the amount of livestock affected by droughts will increase over the whole country due to climate change.

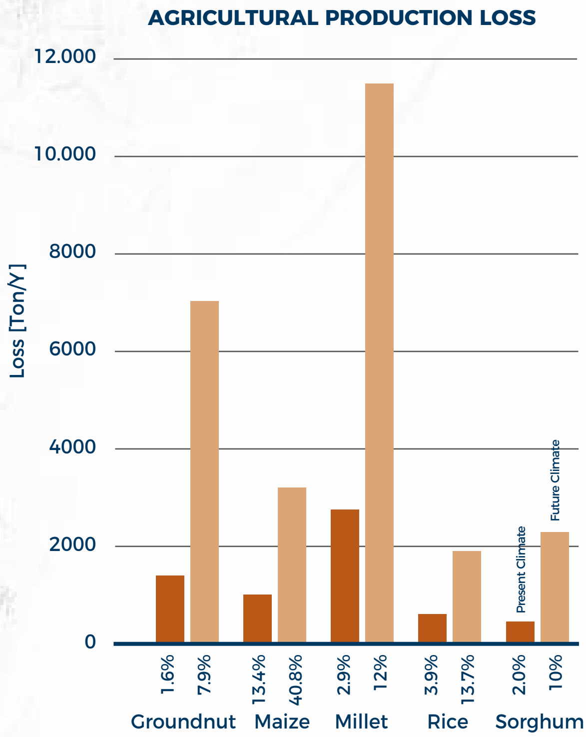
● Under present climate conditions, agricultural (crop) losses are very low throughout the whole country. However, these losses are estimated to substantially increase in each province of The Gambia under future climate conditions.

● Under future climate conditions, large increases in crop production losses are expected for all crops, ranging from three (maize) to five (sorghum) times more. Physical losses are highest for millet and groundnut, while relative losses are largest for maize (41%) under future climate conditions.

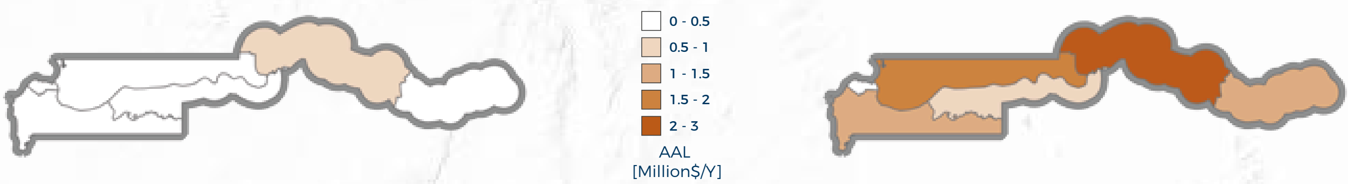
● A five-fold increase in the number of working days lost is projected under future conditions, from 0.7% to 3.6%, relative to the total amount of working days required for crop cultivation.The loss of working days, expressed as a percentage of the average amount of days required for harvesting, is circa three times higher.

*Livestock is a summation of all livestock animals (referred to as livestock units) using FAO conversion factors

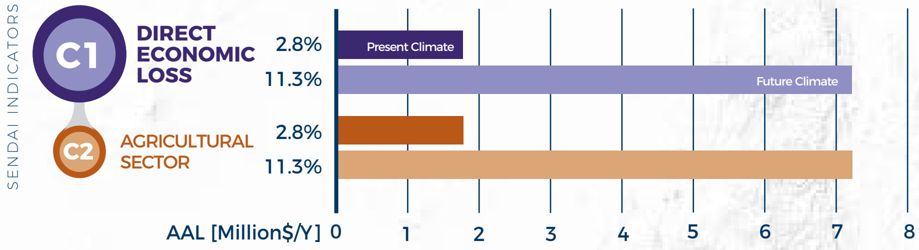




C2 - DIRECT AGRICULTURAL LOSS



RESULTS | DROUGHTS



C2 is computed considering only direct loss associated with reference agricultural (crop) production. Reference crops considered in the analysis are the ones which contribute to at least 85% of the total country-level gross crop production value. It might therefore happen that crops which have an important role in local commercial or subsistance agriculture can be neglected in the overall analysis.

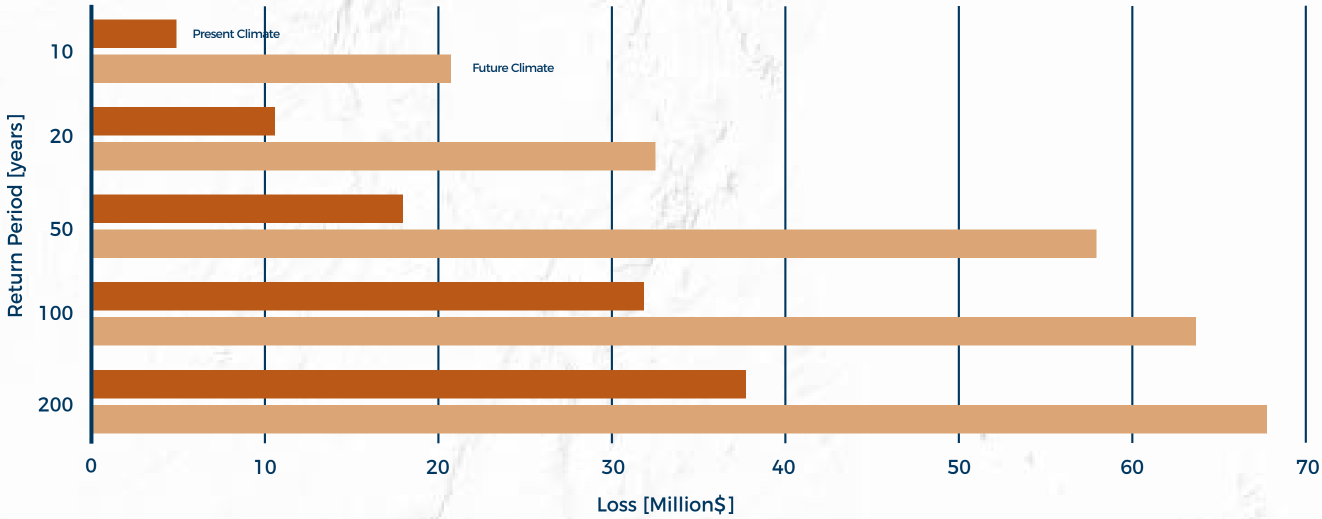
KEY MESSAGES

- Under present climate conditions, the direct economic loss from crop production is estimated at circa 3%. Under future climate conditions, this loss percentage increases fourfold to more than 11% of total gross production value from crops.

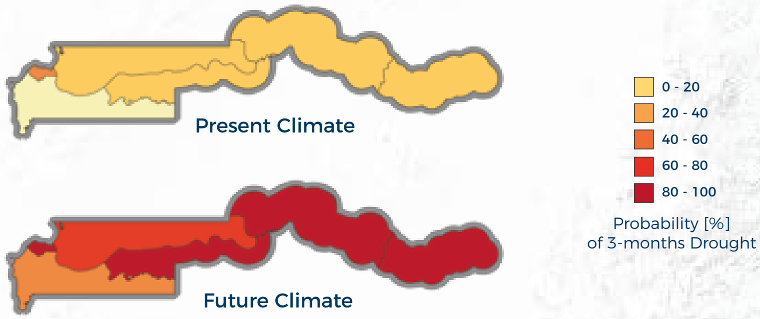
- Agricultural income losses (defined as the production below a threshold, which is calculated as the lowest 20% production under present climate conditions) show a gradual increase in expected losses when return periods go up from 10 to 200 years under present climate conditions.

- Agricultural income losses in the future climate increase strongly for all return periods. The relative increases are higher for more frequent losses, i.e. for the return periods of 10, 20 and 50 years.

PROBABLE MAXIMUM LOSS (PML)
C2 - AGRICULTURAL LOSS



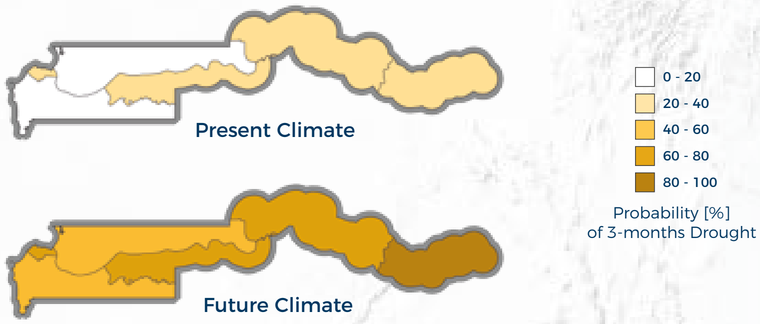
RESULTS | DROUGHTS



SPEI

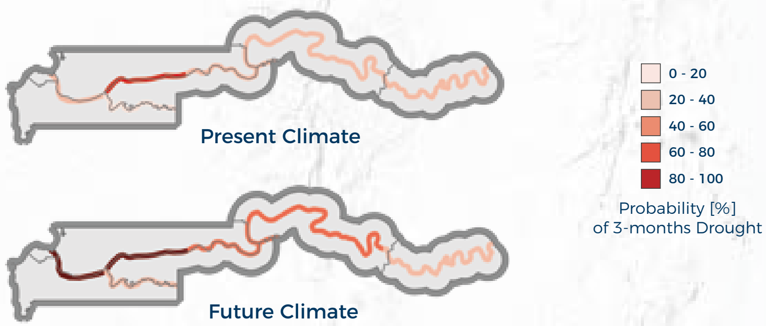
Standardised Precipitation-Evapotranspiration Index

These maps denote the average annual chance of a meteorological drought occurring (%). Droughts are defined as 3 months of precipitation minus evapotranspiration values considerably below normal conditions; calculated through the Standardized Precipitation - Evapotranspiration Index (SPEI; see 'Drought' in Glossary).
It can be noted that an increase in droughts under future climate conditions will be most pronounced in the east of the country. This is particularly important for areas dependent on rainfall for their water resources.



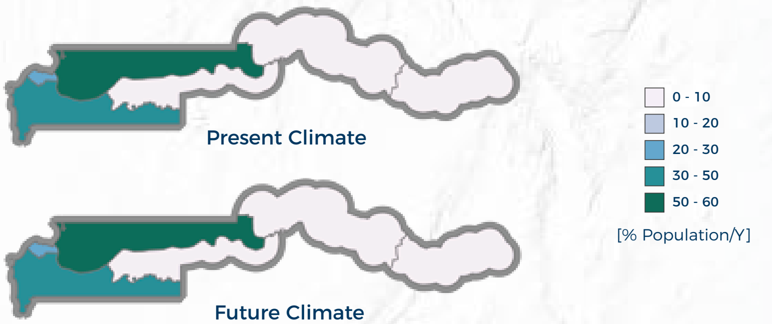
SSMI - Standardised Soil Moisture Index

These maps denote the average annual chance of a subsurface drought occurring (%). Droughts are defined as 3 months of soil moisture conditions considerably below normal conditions; calculated through the Standardized Soil Moisture Index (SSMI; see 'Drought' in Glossary).
Under future climate conditions, The Gambia will experience more soil moisture droughts in all of its provinces. This is particularly important for agricultural and natural areas.



SSFI - Standardised Streamflow Index

These maps denote the average annual chance of a hydrological drought occurring (%). Droughts are defined as 3 months of stream flow levels considerably below normal conditions; calculated through the Standardized StreamFlow Index (SSFI; see 'Drought' in Glossary).
In The Gambia, an increase in drought frequency is expected under future climate conditions; mainly felt in the downstream parts of the river. This is particularly important for areas dependent on rivers for their water supply, navigation and electricity generation.



WCI - Water Crowding Index

These maps show the percentage of the population per region experiencing water scarcity, based on the water available (precipitation minus evapotranspiration) per person per year (<1000 m^3/person/year). Water scarcity indicates that a population depends on water resources from outside their immediate region (~85 km^2). Specifically, areas with high concentrations of people (west of Gambia River) are dependent on outside water resources. With climate change and population growth, more people will be exposed to water scarcity in absolute numbers but not much will change in relative terms. Both in future and present climates, the three downstream regions are the most affected, in line with population concentration.

PROBABILISTIC RISK ASSESSMENT FOR RISK MANAGEMENT

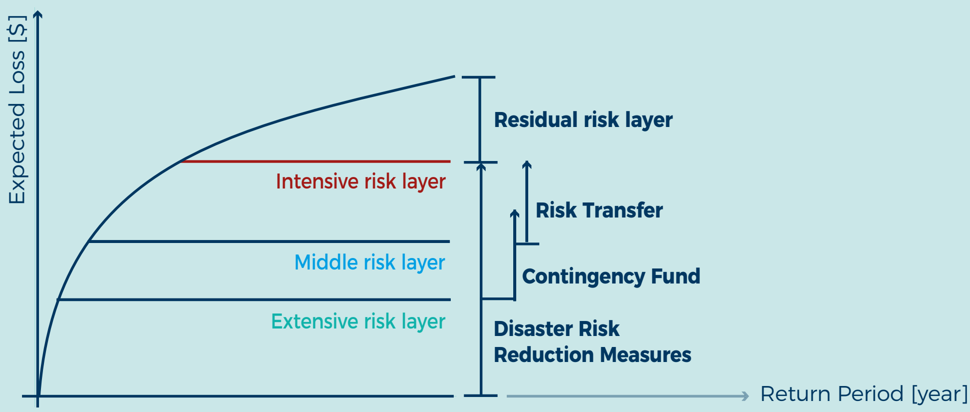
METRICS FOR RISK MANAGEMENT

Risk information may be used to put in place a broad range of activities to reduce risk. Such measures range from improving building codes and designing risk reduction measures, to undertaking macro-level risk assessments used to prioritise investments. Risk metrics help discern the risk contribution of different external factors (such as demographic growth, climate change, urbanization expansion, etc.). They also provide a net measure of progress in the implementation of disaster risk reduction policies. Average Annual Loss (AAL) can be interpreted as an opportunity cost. This is because resources set aside to cover disaster losses could be used for development. Monitoring AAL in relation to other country economic indicators – such as the GDP, capital stock, capital investment, reserves, and social expenditure – provides an indication of a country's fiscal resilience, broadly defined as holding internal and external savings to buffer against disaster shocks. Economies can be severely disrupted if there is a high ratio of AAL to the value of capital stock. Similarly, future economic growth can be compromised if there is a high ratio of AAL to capital investment and reserves. Social development will be challenged if there is a high ratio of AAL to social expenditure. Moreover, limited ability to recover quickly may significantly increase indirect disaster losses. Countries that already have compensatory mechanisms such as effective insurance in place and that can rapidly compensate for losses will recover far more quickly than those that do not. Such mechanisms may include insurance and reinsurance, catastrophe funds, contingency financing arrangements with multilateral finance institutions, and market-based solutions such as catastrophe bonds (UNDRR, 2011 and 2013).

The PML curve is particularly useful in order to articulate a full DRR strategy. It describes the loss that can be experienced for a given return period. Knowing the different level of losses expected on a certain frequency can help to understand how to organise a strategy combining different risk reduction, mitigation, or avoidance actions.

PML CURVE

The PML curve can be subdivided into three main layers. The Extensive Risk Layer is typically associated with risk reduction measures (e.g. flood defences, local vulnerability reduction interventions). The Mid Risk Layer captures cumulative losses from higher impact events. Losses within this layer are commonly mitigated using financial funds which are managed at the country level, such as the contingency fund. Losses which constitute the Intensive Risk Layer (severe and infrequent hazard events) are difficult to finance at the country level. Mechanisms of risk transfer are therefore required to address losses associated with this Intensive Risk layer (e.g. insurance and reinsurance measures). The remaining layer of the curve is Residual Risk (catastrophic events). It is the risk that is considered acceptable/tolerable due to the extreme rarity of such events and associated loss levels. Given its rarity, there are no concrete actions to reduce risk beyond preparedness (e.g. civil protection actions, humanitarian aid coordination).



GLOSSARY & REFERENCES

AFFECTED PEOPLE and GDP
Affected people are the ones that may experience short-term or long-term consequences to their lives, livelihoods or health and in the economic, physical, social, cultural and environmental assets. In the case of this report "affected people from Floods" are the people living in areas experiencing a flood intensity (i.e. a flood water level) above a certain threshold. Analogously, in this report "affected people from Droughts" are the people living in areas experiencing a drought intensity (i.e. a SPEI value) below a certain threshold. The GDP affected has been methodologically defined using the same thresholds both for floods and droughts.

CLIMATE MODEL*
A numerical representation of the climate system based on the physical, chemical and biological properties of its components, their interactions and feedback processes, and accounting for some of its known properties. Climate models are applied as a research tool to study and simulate the climate, and for operational purposes, including monthly, seasonal, and interannual climate predictions.

DISASTER RISK*
The potential loss of life, injury, or destroyed, or damaged assets which could occur to a system, society, or a community in a specific period of time, determined probabilistically as a function of hazard, exposure, vulnerability, and capacity.

DROUGHT
Droughts, defined as unusual and temporary deficits in water supply, are a persistent hazard, potentially impacting human and environment systems. Droughts, which can occur everywhere, should not be confused with aridity, a permanent climate condition. in this profile drought hazard is denoted by various indices, covering a range of drought types (meteorological, hydrological and soil moisture droughts) and standardised using seasonal data (i.e. values accumulated over 90 days). A drought is defined as at least three consecutive months with standardised index values below a certain drought threshold, indicating conditions that are significantly dryer than normal given the reference period 1951-2000.
This drought threshold varies between -0.5 and -2, according to the aridity index of that area: the dryer the area, the less extreme the water deficit needs to be be in order to be considered 'a drought'. droughts are analysed in terms of hazard, exposed population, livestock, and GDP. drought induced losses are explicitly estimated for crop production and hydropower generation.

FLOOD*
Flood hazard in the risk assessment includes river (fluvial) flooding and flash flooding. This risk profile document considers mainly fluvial flooding and flash floods in the main urban centres. Fluvial flooding is estimated at a resolution of 90 m using global meteorological datasets, a global hydrological model, a global flood-routing model, and an inundation downscaling routine. Flash flooding is estimated by deriving susceptibility indicators based on topographic and land use maps. Flood loss curves are developed to define the potential damage to the various assets based on the modelled inundation depth at each specific location.

LOSS DUE TO DROUGHT (CROPS)
Economic losses from selected crops result from multiplying gross production in physical terms by output prices at farm gate. Losses in working days have been estimated as function of crop-specific labour requirements for the cultivation of selected crops. Annual losses have been computed at Admin 1 level as the difference relative to a threshold, when an annual value is below this threshold. The threshold equals the 20% lowest value from the period 1951-2000 and has also been applied for the future climate. Losses at national level have been estimated as the sum of all Admin 1 losses.

RESIDUAL RISK*
The disaster risk that remains in unmanaged form, even when effective disaster risk reduction measures are in place, and for which emergency response and recovery capacities must be maintained.

RESILIENCE*
The ability of a system, community or society exposed to hazards to resist, absorb, accommodate, adapt to, transform, and recover from the effects of a hazard in a timely and efficient manner, including through the preservation and restoration of its essential basic structures and functions through risk management.

RETURN PERIOD*
Average frequency with which a particular event is expected to occur. It is usually expressed in years, such as 1 in X number of years. This does not mean that an event will occur once every X numbers of years, but is another way of expressing the exceedance probability: a 1 in 200 years event has 0.5% chance to occur or be exceeded every year.

**UNDRR terminology on Disaster Risk Reduction: https://www.unisdr.org/we/inform/publications/7817*

GLOSSARY & REFERENCES

RISK*
The combination of the probability of an event and its negative consequences. While in popular usage the emphasis is usually placed on the concept of chance or possibility, in technical terms the emphasis is on consequences, calculated in terms of "potential losses" for some particular cause, place, and period. It can be noted that people do not necessarily share the same perception of the significance and underlying causes of different risks.

RISK TRANSFER*
The process of formally or informally shifting the financial consequences of particular risks from one party to another, whereby a household, community, enterprise, or State authority will obtain resources from the other party after a disaster occurs, in exchange for ongoing or compensatory social or financial benefits provided to that other party.

**UNDRR terminology on Disaster Risk Reduction: https://www.unisdr.org/we/inform/publications/7817*

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[2] http://www.worldometers.info/world-population/gambia-population/

[3] CIA FactBook, Gambia https://www.cia.gov/library/publications/the-world-factbook/geos/ga.html

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The results presented in this report have been elaborated to the best of our ability, optimising the publicly data and information available. All geographic information has limitations due to scale, resolution, data and interpretation of the original sources.

www.preventionweb.net/resilient-africa

www.undrr.org

RISK PROFILES ARE AVAILABLE AT:

riskprofilesundrr.org

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