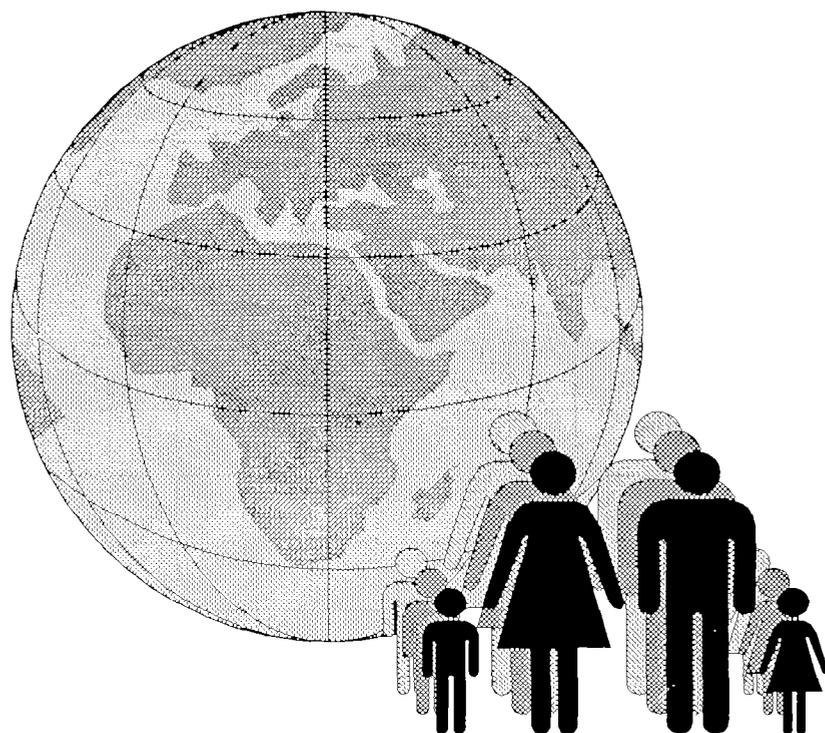


Social Dimensions of Adjustment



1992 Priority Survey Report The Gambia

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SDA

**Report on the
1992
Priority Survey**

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Executive Summary

The Household or Priority Survey is an important component of the Social Dimensions of Adjustment (SDA) program. It is designed to provide key social and economic indicators on the welfare of households following the introduction of programs for economic reconstruction.

Structural adjustment programs are designed to change national economies in the direction of healthy economic growth. Such changes inevitably have social consequences and these are not necessarily equitably distributed. If structural adjustment is not merely to make the poor yet poorer then such aspects as income distribution and the effective integration of the more vulnerable groups in the population must be taken into account.

In order to do this policy makers need timely and reliable data about the situations of the more vulnerable groups and information about changes in their situation that are consequences of the macroeconomic adjustments that are being made. Such changes may well be transitory and it is important for planners to know whether they are stages on a journey which will increase the well being of the group in question or whether they represent a more or less permanent state of affairs. The Priority Survey is one of the instruments designed to provide such data and analysis.

The Priority Survey has two main objectives

The identification of policy target groups

The production of key socio-economic indicators describing the well-being of different groups of households

The Priority Survey is a large and complex instrument. There are 16 sections in all, dealing with a range of household and individual information. Despite its size it is by no means exhaustive.

The population of Gambia is largely rural [75 per cent] with a population of about 900,000. The only large urban concentration in the country is Greater Banjul, with a growing population of about 200,000.

The main features of The Gambian economy are its small size, its narrow economic base, a low level of literacy and the influence of trade and re-export from and to some other West African countries, particu-

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larly Senegal which nearly surrounds the country.

To arrest the decline of the economy which began in the Mid-1970s, the Government of The Gambia embarked on an Economic Recovery Program (ERP) in mid-1985. The implementation of the ERP has generally been successful, resulting in economic stabilisation and steady significant growth. During the five years following the inception of the ERP the economic situation improved significantly with inflation falling to about seven percent and the current account deficit [excluding transfers] to about 20 percent of GDP, while the GNP per capita has remained stable.

The sample size for this survey was set at 2000 households. The sample was selected using the national geographical grid of the Census, 1983 areas. It was stratified by Division and urban density, independently. The data collection took place from late February to early May 1992, and interviews were conducted principally with the head of the sampled household.

Following data entry, each household was classified into one of ten socioeconomic groups [SEGs] using the status of the head of the household. This classification forms the basis of the subsequent analysis. The analysis includes details of 19, 343 persons who made up the sampled households.

Education

Education is a very important aspect of development and adjustment. The level of literacy and the general level of education in the population may constrain the extent to which adjustment can take place, particularly those forms of adjustment which involve the movement of the workforce into new secondary industries, or the development of more productive agriculture. The education chapter examines four main areas of interests: Participation in education, non-participation in education, access to educational facilities and expenditure on education.

The literacy rate for the sample is 46 per cent but at the sex disaggregated data level the literacy rate for males is twice that for females. [see table 3.1]. This finding is not unexpected since it is in line with known social beliefs and traditions in the country. The economic contribution of school age children to the household is another important factor leading to the lower primary school enrolment rate in the rural areas.

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Table 3.3 shows the lowest enrolment rates for large export farmers for most of the age categories. Here also the proportion of enrolment is lower for girls as compared to boys. The overall primary enrolment rate for girls is 29 per cent compared to 39 per cent for boys [Table 3.3].

As discussed in the chapter, 54 per cent of heads of households and 52 per cent of spouses had some Islamic schooling. Furthermore, Figures 3.4 to 3.7 indicate a high enrolment rate for Islamic schools as compared to formal education for some SEGs. Across the sample a large majority of school age children had some experience of schooling, whether formal or Islamic [see Figures 3.4 to 3.7]. The high level of participation in Islamic schools in the rural areas implies the need for some intervention.

The foregoing discussion calls for policy directions that would among other things create some incentives to encourage more enrolment of children into formal schools, especially girls. These should furthermore look at how best to sensitise household heads of the long term usefulness of education to the household and the nation as a whole. The economic implication of sending a child to school as far as the household is concerned must not be underestimated.

Health

The Health module in the Priority Survey concentrates on the use of and expenditure on health services rather than on determining the health status of individual household members. Analysis of the Health module of the Priority Survey has produced some interesting results. Frequency of consultations is highest amongst women, the very young and the oldest age groups. The majority of health care providers consulted are health workers with doctors second and midwives/nurses third.

The fact that persons in urban SEGs report a greater incidence of health consultations than those in rural SEGs may be due to the availability of health services in these areas. Such a finding has implications for the policy of Primary Health Care supply currently being pursued in the health sector which seeks to bring health care delivery to the doorstep of all .

A higher percentage of health consultations was reported by members of households headed by formal workers and public workers as compared to household members in subsistence farmer and retired SEGs.

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In the survey, 45 per cent of those who had health consultations reported seeing a health worker.

The biggest proportion of these consultations is reported by members of SEGs in the rural areas. Health facilities in the villages are usually headed by health workers resulting in a relatively high level of confidence and trust developing between the consumer and the service provider irrespective of the category. It would be worthwhile therefore to upgrade such health facilities so that the health worker is able to deal effectively and efficiently with the health needs of villagers.

Households in SEGs in the Greater Banjul area spend more per capita on health than do the other regions. Rural SEGs have the lowest per capita household expenditure on health which may be due to insufficient services available in these areas. Average expenditure per consultation was highest for traditional healers, then doctors, other types of personnel and health workers and lowest for midwives/nurses. The high cost of traditional healers is notable and may account for the low incidence (six percent) of people consulting traditional healers. Poor quality service and high costs are cited as reasons for non-use of health facilities, factors which warrant further investigation and requisite action.

Moreover, annual per capita household expenditure on health on the average is 8.4 dalasis for all SEGs. The lowest expenditure was reported in the rural areas by small export farmers and large export farmers at 3.6 and 4.4 dalasis respectively.

There is an implication that people from certain socio economic groups either do not place a high level of importance on health services or they are too poor to afford even the modest charges now made. Such evidence of disparity in the use of health services between socioeconomic groups could be reduced through some of the recommended policies. Further in the report, it is noted that 22 per cent of household members in households headed by other urban formal workers consulted traditional healers; more than double the proportion of consultations reported by members of households in rural SEGs. Further recommendations deal with this aspect

Nutrition and food expenditure

Food consumption and nutritional status are linked topics. Expenditure on food is linked to the amount and type of food consumed, par-

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ticularly among the poor, and this in turn contributes heavily to nutritional status. These links are however not exclusive. Consumption of home grown or bartered produce may make cash expenditure on food a less reliable indicator than direct measures of consumption. Other factors may also influence an individual's health status.

On the average, the amount of money spent per month per capita on key foods by all socioeconomic groups is 64.9 dalasis [calculated from Table 5.1]. This figure represents a significant proportion of total food expenditure using the Cornell study as a guide [Jabara, 1991]. However, we see a big variation in the proportion of per capita expenditure on foods in rural areas as compared to other urban and Greater Banjul areas [see Figure 5.1]. Furthermore, the amount spent on fish/meat [11.7] in rural areas is much less than in the Greater Banjul area [45.1].

While this may be due to consumption of home produced meat; or to higher urban prices there is a suggestion of low dietary intake of meat/fish among SEGs in rural areas. It may be necessary to supplement the diets of households within socioeconomic groups who for one reason or another do not take in the minimum required level of a particular food category.

People in the rural areas grow some of the foods they consume, hence the low expenditure on food items for socioeconomic groups within this area. But knowing that households do not grow all the foods that they need, and that appropriate diet plays an important part in the general health of the individual there is a need for some further policy directions.

Table 5.5 depicts the percentage of children (aged 3 to 59 months) indicating significantly low height for age, by socioeconomic group and region. Low height for age is an indication of longstanding malnutrition. Using NCHS standards, children in the Lower River Division and North Bank Division have the highest levels of stunting. In addition stunting varies between boys and girls depending on which part of the country one is in. A point of caution though: ethnic differences should not be overlooked when interpreting some of these results. Physical appearance varies depending on the individual's ethnic background. A number of policy recommendations are made to deal with this.

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Housing and associated facilities

The provision of adequate housing and the supply of fuel, lighting and water are among the most basic provisions for human welfare. In addition, the opportunity to buy or supplement food supplies and to travel freely are indications that a nation is developing the capacity to provide more than subsistence to its citizens.

Table 6.1 gives the percentage distribution of housing construction type by socioeconomic group. In the rural areas, 42 percent of subsistence farmers SEGs, 52 percent of small export farmers SEGs, 45 percent of large export farmers SEGs reported living in houses constructed with non-permanent materials. On the other hand, only 12 percent in the informal workers socio economic group and 6 percent in the formal workers socio economic group in the other urban area reported living in houses constructed with this category of building material. There are even lower percentages in the Greater Banjul socioeconomic groups.

Table 6.6 shows that in the rural areas the traditional three stones are by far the most commonly used cooking device amongst all SEGs. The metal stove is most widely used in the Greater Banjul and other urban areas. This shows that the government campaign of promoting energy saving cooking stoves still has a long way to go.

Employment and migration

Data from the Employment and Migration modules of the Priority Survey have the objective of providing a picture of the employment situation of Gambian households. As a monitoring instrument, the Priority Survey can show patterns of job changes over time which would give an indication of the effects of adjustment policies on the job situation.

In Table 7.3: *Unemployment rate by age, gender and socioeconomic group* the overall unemployment rate is highest in the age group 20-24 years, at 23 per cent for males and nine per cent for females. The age group 25-29 also shows high unemployment rates in urban areas especially for the male population.

The picture gets clearer if we examine the unemployment rates within SEGs in the rural, other urban and Greater Banjul areas. In these areas it is observed that unemployment rates are higher in the other urban areas and Greater Banjul areas than in rural SEGs. The implica-

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tions are that either people are moving from the rural areas to the urban areas searching for jobs or the self-employment is more common in the rural areas. Generally, a higher proportion of males than females is unemployed.

Income, expenditure and assets

The importance of non farm enterprises as a source of household income has been substantiated by the findings in the survey - vis, they constitute 36 per cent (the largest single category) of the total income of all households in the sample. This is significant as it shows how Gambian households, whether urban or rural, are attempting to diversify their income sources. A little under half of all non farm enterprises were found in the trading sector.

In looking at how cash incomes have changed over the last twelve month period, the survey shows that over 50 percent of those households reporting a change in income disclosed that this was an increase. However, the weighted mean income change score, which takes account of the shares of the various income sources in total income, indicates that changes in either direction are not very large.

Significant proportions of farmers, although reporting an increase in area planted, also reported decreased production. Hired labour was found to be the most common input used for all crops except vegetables and tree crops. Extension services were also widely used but fertiliser use was found to be low.

Household expenditure on a variety of items shows that key foods account for the highest per capita expenditure at 64.9 dalasis per month. Clothes are the second highest at 23.9 dalasis while expenditure on transport is 20.6 dalasis per month. Interestingly enough, health and education are the two categories on which households spend the least (8.4 and 3.5 dalasis respectively).

SDA

INTRODUCTION

The Household or Priority Survey is an important component of the Social Dimensions of Adjustment (SDA) program. It is designed to provide key social and economic indicators on the welfare of households following the introduction of World Bank programs for economic reconstruction.

The World Bank Social Dimensions of Adjustment in Sub-Saharan Africa *Working Paper 12 The Social Dimensions of Adjustment Priority Survey* [Grootaert and Merchant, 1991] discusses in detail the procedures for establishing and analysing a Priority Survey. This project has largely followed these guidelines, adapting them where necessary to suit local conditions and demands.

Structural adjustment programs are designed to change national economies in the direction of healthy economic growth. Such changes inevitably have social consequences and these are not necessarily equitably distributed. If structural adjustment is not merely to make the poor yet poorer then such aspects as income distribution and the effective integration of the more vulnerable groups in the population must be taken into account.

In order to do this policy makers need timely and reliable data about the situations of the more vulnerable groups and information about changes in their situation that are consequences of the

macroeconomic adjustments that are being made. It also must not be assumed that all groups in society will retain their relative positions following large scale changes. Some of the poorer will become less poor as a result of change and others who may have been relatively well off may face deteriorating circumstances. Such changes need to be monitored over time if policies are not to be based on a view of the identity of the poor which is no longer true.

Such changes may well be transitory and it is important for planners to know whether they are stages on a journey which will increase the well being of the group in question or whether they represent a more or less permanent state of affairs. Policies designed to address such different outcomes will be quite different in their scope.

A program of data collection and analysis which will address these problems needs to collect information on both relative and absolute measures of poverty. It needs also to identify the principal factors in the changes and show whether they are under the control of policy makers or external forces.

The Priority Survey is one of the instruments designed to provide such data and analysis. Together with the Integrated Survey, which is a more detailed analysis of the household economy and its linkages, and the Community Survey,

which provides meso [or middle] level information, it aims to provide comprehensive information to policy makers.

The need for policy decisions to be made often overrides the absence of up to date or reliable data. Making such decisions in the absence of data is an unfortunate necessity and may lead to the neglect or disregard of data that is accessible. The Priority Survey is an attempt to provide the kind of data that will facilitate policy decisions.

The aims of the survey

The Priority Survey has two main objectives [Grootaert and Merchant, 91:11]:

- ☐ The identification of policy target groups
- ☐ The production of key socio-economic indicators describing the well-being of different groups of households

Much of the information collected in the Priority Survey is designed to be collected annually. In this way changes in the key indicators may be monitored. For this reason it is important that the data be analysed and available rapidly.

Rapid availability of the data will serve two functions:

- ☐ Policy makers will have information on those aspects of social and economic conditions which are undergoing rapid change because of structural change.
- ☐ There will be a stronger awareness of the value of survey data for policy purposes. This may lessen the occurrence of policy decisions taken without due consideration of the data.

Outline of the Survey

The Priority Survey is a large and complex instrument. There are 16 sections in all, dealing with a range of household and individual information. Despite its size it is by no means exhaustive.

The Gambian Priority Survey follows the model survey closely, although the local User Group modified the order of Sections and questions and inserted, deleted and changed some questions. A full copy of the final survey form is contained in Appendix 1.

Education, health and housing

These topics are dealt with in a number of sections. Education information for all household members aged six years or more is collected in the Household Roster. Information on recent health consultations is also collected here. The Expenditure Section collects information on some education and health costs. Children below the age of five years were to be weighed and measured for nutritional data.

Sections 2A and 2B collect information on housing and associated facilities such as fuel, water and light, as well as the proximity of a range of community services.

Employment, production and migration

A large proportion of the survey is devoted to broad economic information, ranging from information on the current employment of all household members aged seven or more, to detailed information on the employment of the head and the spouse who is most economically active.

Household production is covered at some length with a series of sections on livestock and crop production. Non farm household enterprises are covered in Section 6.

Limited information is gathered on household migration and the movement of individuals seeking employment in Section 4.

The household economy

Indicative patterns of household expenditure are gathered in Section 7. While not exhaustive, this section seeks information on the principal items of household expenditure to allow for comparative analysis.

Similarly household level income is gathered in Section 8. This does seek all sources of income of the household and an estimate of the change from the previous year. Major household assets are sought in Section 9, with questions on property and a range of assets, indicative of production and consumption spending.

The Gambian Situation

The country

The Republic of The Gambia, which has a total area of just over 10,400 square kilometres, lies on the West Coast of Africa facing the Atlantic Ocean. The country consists essentially of a narrow strip of land nearly 10 kilometres wide on either bank of The Gambia River, stretching from its mouth inland and eastward for about 400 kilometres.

The climate is subtropical with a dry season from mid-November to mid-May and a wet season for the remainder, with most rain falling from June to October. The annual average rainfall varies from 2,200 mm in the coastal areas to 800 mm inland. However, recent rainfall data indicate that the annual average rainfall has been declining steadily over the past 30 years.

The population is estimated to be 890,00, growing at an annual rate of 3.4 percent. It has an estimated population

density of 85 per square kilometre, making it one of the most densely populated countries in Africa. The Crude Death Rate is estimated to be 47.2 per 1000. The infant mortality rate is estimated at 124-140 per 1000 live births and maternal mortality rate at 10.5 per 1000 live births. Life expectancy at birth is estimated at 42 years.

According to the latest Census [1983] the age group 14 years and below constitutes about 44 percent of the population. The 15-64 and over 65 age groups represent 52 percent and 4 percent respectively.

The population of Gambia is largely rural [75 per cent]. The only large urban concentration in the country is Greater Banjul. This consists of the capital, Banjul, situated on an island in the River Gambia, with a stable population of approximately 45,000. The other part of Greater Banjul consists of dormitory suburbs made up of a number of former villages and small settlements with a growing population of about 150,000. Outside of this large urban area the town of Brikama has a growing population of 27,000; all other settlements in the country have less than 12,000 persons.

The predominant religion in Gambia is Islam and polygamy is common. Polygamous households are normally co-resident in the same compound, particularly in rural areas, with wives sharing a number of household tasks.

The economy

The main features of The Gambian economy are its small size, its narrow economic base, a low level of literacy and the influence of trade and re-export from and to some other West African countries, particularly Senegal which nearly surrounds the country.

The Gambian economy is dominated by

Agriculture, Distributive Trade and Tourism. The re-export trade has been a result of higher prices for consumer commodities in neighbouring countries (e.g Senegal). The re-export trade certainly contributes substantially to the Gambian economy.

To arrest the decline of the economy which began in the Mid-1970s, the Government of The Gambia embarked on an Economic Recovery Program (ERP) in Mid-1985 with two basic objectives:-

- ☐ To institute structural changes to reverse the over-extension of Government Administration and parastatal activity in order to match the public sector with the productive base of the economy, and
- ☐ To stabilise the economy to create conducive incentives for private productive activity.

The implementation of the ERP has generally been successful, resulting in economic stabilisation and steady significant growth. During the five years following the inception of the ERP the economic situation improved significantly with inflation falling to about seven percent and the current account deficit [excluding transfers] to about 20 percent of GDP, while, the GNP per capita has remained stable.

To consolidate the achievements of the ERP on a sustainable basis, the Government of The Gambia in 1990 launched another economic reform measure- The Program for Sustained Development (PSD) as a continuation of the ERP, which calls for economic development based on a free market economy. If the PSD continues on course, the expected output would be expansion in agriculture and industry.

The origins of the Project

In 1987 the World Bank, the Government of The Gambia and the African Development Bank joined forces in assessing a technical assistance project in Gambia within the framework of a UNDP/World Bank intervention in a number of Sub-Saharan countries. This regional intervention has as its central objective the strengthening of African Governments' capacities to design, integrate, monitor and implement policies to foster the participation of the poorer segments of the population in the process of economic growth in order to promote growth with equity [African Development Fund Appraisal Report, 1987,1]

Subsequently in May 1988 the African Development Fund approved a grant to part fund the project in cooperation with The Gambian Government. As well as providing support to the Central Statistics Department to set up a Household Survey Section to conduct surveys within the Social Dimensions of Adjustment program the project provided for institutional strengthening of key related policy and planning units in Health, Education and the Women's Bureau.

Preliminary work commenced soon after with the shift of Central Statistics Department into more suitable premises, the appointment of local professional staff to the project and a number of missions to assist in the preparation of the sampling frame. Work also proceeded on the identification of suitable premises and equipment for the project. A User Group consisting of representatives of ministries with interest in the data, as well as a number of international agencies and non-government organisations, was set up as an advisory committee to the project [see list of participants in Appendix 2]. Preliminary drafts for the first Priority Survey were considered.

In late 1990 a contract was signed with an international consulting firm to provide technical assistance over a period of four years. The consultants arrived in 1991. During 1991 there was greatly increased activity in the project. Field staff were hired and the User Group met frequently to consider organisational and planning issues, particularly the finalisation of the survey instrument. This was tested in the field with a large scale pilot survey.

The organisation of the Household Survey Section

The Household Survey Section which is responsible for the conduct and analysis of the surveys has a senior staff of four, consisting of an economist, two statisticians and a field supervisor. There are five regional teams who collect and enter the data. Each team, under the leadership of a supervisor, has three interviewers and a data entry clerk, as well as support staff.

The staff is regionally distributed with one team in the capital, Banjul, and the other four teams located up country at administrative centres [see the map on page 13]. Each team has an office, with computing facilities and a vehicle.

It is envisaged that there will eventually be three sub-units in the head office - one concerned with field work and data collection and entry, one with data analysis and publications, and a third which will be a data bank.

Program of Surveys

This initial Priority Survey is a part of a full program of surveys that are intended to provide regular information to policy makers on a range of sensitive issues. The survey program is an information system that will link various levels of information from the micro level through the middle levels to macroeconomic change.

Within this system the Priority Survey is an easily administered program that can be readily repeated to produce regular indicators. There is another more systematic survey, the Integrated Survey, which is designed to complement the Priority Survey. The Integrated Survey is designed to describe and explain the behaviour of households and their members. It therefore seeks information on a wide range of explanatory variables.

Linked to the Integrated Survey is the Community Survey, which seeks information at the meso [or middle] level. It will provide community level information to supplement that collected from households living in the community.

The sequence and form of these surveys depends largely on local resources and experience. Generally the recommendation of the World Bank is that a Priority Survey be conducted first, and then depending on the local situation, that this be repeated or an Integrated Survey be conducted. Local decisions must be made about such issues.

Because of the level of expertise in The Gambia and the demand for the type of information contained in the Integrated Survey, it has been decided to follow this initial Priority Survey with an Integrated Survey. The complexity of the full suggested Integrated Survey [World Bank 1992] is such that the User Group has decided to undertake a modified Priority Survey as an Integrated Survey.

Instead of incorporating all of the modules in the complex design of the Integrated Survey, several were chosen for the first round, with the remainder for the next round. The first Integrated Survey, conducted in late 1992 included detailed modules on household income and expenditure as well as other aspects of the household economy. It also included a module on migration.

It is hoped that this information, in combination with a limited Community Survey, will enable the calculation of a rural Consumer Price Index for the first time in the Gambia.

The following survey will include modules on Education and Health. This means that over the next few years a large amount of regular information will become available on major facets of the economy and the household.

This chapter will outline the main procedural details of the Priority Survey, including sampling considerations, operationalising the sample and the organisation and process involved in data collection and entry. Much of this followed the guidelines laid down in the World Bank Social Dimensions of Adjustment in Sub-Saharan Africa *Working Paper 12 The Social Dimensions of Adjustment Priority Survey* [Grootaert and Marchant, 1991].

Sampling

Basic considerations

To meet the objectives outlined in the *Introduction* the survey needed to cover a sufficiently large number of households selected in a statistically reliable manner. This section of the chapter will discuss the methodology of sample selection for the Gambian household survey.

Overall sampling and budgetary considerations suggested that a sample size of about 2000 households would be both statistically appropriate and financially feasible. It would be statistically appropriate because it would provide more than enough cases for a national sample and sufficient cases for Divisional level analysis. It was appropriate to the budget because estimates of the time and resources suggested it was well within the capabilities of the team en-

visaged for data collection.

It is technically possible to draw a simple random sample from all of the 82,000 households in Gambia. However it is not economically feasible to conduct such a survey because of the large amount of travel that would be required to conduct the interviews in rural areas with a scattered population. Therefore some method of clustering the households was necessary to provide for a staged sampling procedure.

Geographical clustering already exists in the form of census Enumeration Areas [EAs]. These EAs are mapped to contain approximately 500 persons, and cover the entire country, conforming to the administrative boundaries¹.

The Divisional boundaries define to some extent urban and rural zones. Banjul and Kombo-St. Mary Divisions are largely urban and the remainder are largely rural. However the administrative regions do not distinguish either the larger administrative towns such as Brikama or Basse-Sante-Su, nor the large villages such as Gunjur or Sanyang. It could be expected that the social and economic conditions of the populations in these towns and villages would differ from those households that were more dependent on agricultural production directly, either in subsistence or cash cropping modes.

Enumeration Areas are of approximately the same size [500 persons]. However in actuality they range from about 300 to 1000 persons. Some classification by size is desirable to maintain sampling probabilities.

The number of households selected per EA is a further factor in the sampling process. Maximising the number of households per EA has the advantage of reducing travel costs. It also increases sampling error by sharply reducing the number of EAs sampled. Minimising the number of households per EA greatly increases costs but does not affect sampling error to the same extent.

A constant take of households per EA has no effect on the sampling error over proportional probability sampling in stage one [Scott, 91:45]. Because urban populations are more likely to be residentially homogenous [poor people live in the same district; rich people similarly live in their own districts] the constant take for urban EAs is set at half of that for rural EAs. In villages the rich and the poor are more likely to be found within the same EA.

Taking all the above considerations into account it was decided to use a multi-stage sampling approach using probability proportional to size as recommended in the Working Paper [Scott, 91:53]. The base cluster would be the Enumeration Areas defined in the 1983 Census. The stages would take into account administrative boundaries and population density.

One of the key objectives of the household survey is to provide indicators for different socio-economic categories of household defined as Socio Economic Groupings [SEGs], particularly the poorer households. Random sampling of the type described so far may not produce sufficient respondents in particular SEGs for full analysis.

However stratification based on SEG depends on knowledge of the proportions of each SEG in the population and on knowledge of the identifying characteristics for each household. Given the limited knowledge of the first in the Gambia it was decided that the first sample would not be based on such stratification. Analysis of survey results would enable the identification of SEG characteristics for later rounds of the survey.

Operationalising the sample

Classification of Enumeration Areas

All of the EAs from the 1983 Census were scrutinised and allocated to one of four population density categories:

Category 1	Greater Banjul
Category 2	Towns
Category 3	Large villages [multiple EAs]
Category 4	Strictly rural

Category 1 [Greater Banjul] consisted of Banjul proper plus the Kombo North district [see Figure 1.1]. This region contains the largest built up area in the country, comprising the capital and a large dormitory area which has coalesced from a number of small villages.

Category 2 [Towns] consisted of administrative centres, most commonly the location of Divisional Commissioners or regional administrations of line ministries. Some had economic functions apart from primary production.

Category 3 [Large villages] consisted of settlements which contained several Enumeration Areas. This meant a population of more than 1000 persons in 1983.

Category 4 [Strictly rural] consisted of all the remaining Enumeration Areas. These all contained one or more small villages.

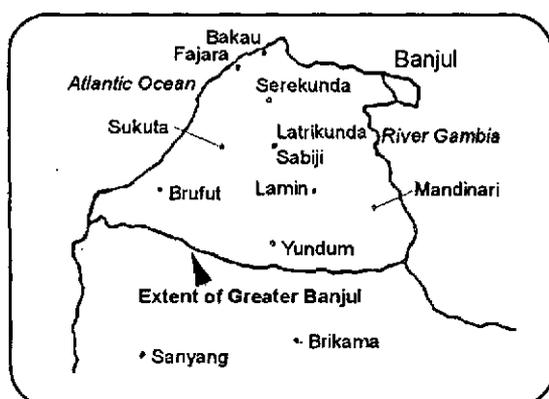


Figure 1.1 Map of Greater Banjul

Local knowledge and criteria such as population size, amount and type of administrative, service and other non agricultural employment and general economic activities formed the basis for allocation decisions

Following this allocation, small EAs [less than 250 persons] were identified and combined with neighbouring EAs so that the combined total population was less than 1000 persons and as close to 500 as possible. Some large EAs were split into two parts.

EAs within each of the four density categories were further classified according to size. For example, Banjul EAs were classified into three classes and the

strictly rural EAs were classified into five classes based on the size distribution of the respective sets of EAs. A summary of the categories and classes is found in Table 1.1.

Number of households selected per Enumeration Area

Given that there were to be three interviewers or enumerators per team, logistics dictated that the number of households interviewed in each enumeration area, or the take, should be a multiple of three so that interviewers could travel together and move to new EAs simultaneously. The next consideration was the number of interviews to be completed per day by each interviewer.

Experience in Ghana suggested an average interview time of about one hour per interview [Scott, 91:48]. Allowing for travelling time this suggests about 18 interviews per team per day. The normal suggested approach for this survey is to complete all interviews in one Enumeration Area in one day [Achikbache and Marchant, 91:86]. The target take per Enumeration Area was therefore set at 18. For the reasons given above it was set at half of this for EAs in Greater Banjul

Table 1.1 Population Density Categories

Category	Description	Type	Description	No. of persons
Category 1	Dense urban	Type 11	Kombo-St. Mary	
		Type 14	Banjul small	250-324
		Type 15	Banjul medium	325-449
		Type 16	Banjul large	450-650
Category 2	Towns	Type 20		
Category 3	Large villages	Type 30		
Category 4	Strictly rural	Type 41	Small rural	250-324
		Type 42		325-449
		Type 43	Medium rural	450-549
		Type 44		550-649
		Type 45	Large rural	650-1000

Selection of the sample Enumeration Areas

All of the EAs were entered into a data base which included the administrative location by Division and District, the 1983 population and estimated number of households, and average household sizes were computed for each Enumeration Area.

The 1983 Enumeration Areas were used because they constitute the framework with the most comprehensive coverage of the whole country. However there had of course been changes in the location of the population in the period since the time they were drawn up. Information prepared for the 1993 Census, drawn up after the Priority Survey was undertaken, suggests that the local government area of Kanifing, where the majority of the population of Greater Banjul reside has grown considerably in the intercensal period. The district of Kombo North has also grown considerably. While the population figures will not be available for some time, it is likely that the weighting given to Greater Banjul in the survey is too small, and this region's contribution to totals for the whole Report should be somewhat higher.

A summary report of the population, number of households and average household size was produced by Division and population category [Table 1.2]. This enabled the sampling fraction to be calculated based on the proportion of households in each category. Table 1.2 summarises the number of EAs, the 1983 population and the estimated number of households for each population density category by Division. From this can be calculated the percentage of households in each category for Gambia as a whole [this is shown in Table 1.2 under the heading "Sample Percent"]².

Once this sampling percentage was obtained it was used to calculate a similar

proportion of the 2000 households intended as the survey sample. This figure is listed in Table 1.2 under the heading "Sample Households". When this ideal number of households was found it was divided by 9 or 18 [depending on the location of the households] and rounded to determine the number of Enumeration Areas to be randomly selected from that category for that Division [this is listed in Table 1.2 under "Sample number of EAs"]

The sample of Enumeration Areas was selected according to the determined framework using a standard table of random numbers [Blalock, 60:437]. Table 1.3 gives the summary data of the sample chosen. Appendix 3 lists all the sample EAs by Local Government Area and District.

Field Work

Training

All supervisors, interviewers and data entry clerks went through four weeks of training on data collection. The training included interview techniques, detailed discussion of each question and training in the use of measuring boards and scales for the anthropometric section.

The training also included practical exercises on map reading and the identification of sample households. Because the majority of interviews would be conducted in one of the local languages some time was spent on ensuring standard translations of the key questions. It was anticipated that most interviews would be conducted in Mandinka or Wolof the two major local languages. Interviewers were instructed to secure an interpreter if there was no common language.

The trainees in teams of two under close supervision, conducted some household interviews in the Greater Banjul area

Table 1.2: Summary of Population by Division and Population Density Category

Density Category	Number of EAs	1983 popn	Number of households	Average HH size	pct	Sample number of		
						households	EAs	persons
14	18	6019	1082	5.6	1.3	26.6	3	147
15	36	18377	3320	5.5	4.1	81.3	9	450
16	27	20612	3762	5.5	4.6	92.1	10	505
Total Banjul	80	45008	8164	5.5	10.0		22	1102
11	138	101210	16590	6.1	20.3	406.2	46	2478
Total KSM	138	101210	16590	6.1	20.3		46	2478
20	10	4789	684	7.0	0.8	16.7	1	117
41	34	10060	1209	8.3	1.5	29.6	2	246
42	30	11093	1266	8.8	1.5	31.0	2	272
43	31	15150	1805	8.4	2.2	44.2	2	371
44	17	10423	1211	8.6	1.5	29.6	2	255
45	4	3470	420	8.3	0.5	10.3	1	85
Total LRD	126	54985	6595	8.3	8.1		9	2478
20	28	14240	1656	8.6	2.0	40.6	2	349
41	22	6484	738	8.8	0.9	18.1	1	159
42	37	13978	1500	9.3	1.8	36.7	2	342
43	76	37092	3883	9.6	4.8	95.1	5	908
44	59	36446	3733	9.8	4.6	91.4	5	892
45	21	17760	1767	10.1	2.2	43.1	2	435
Total MID	243	126000	13271	9.5	16.2		18	2985
20	13	10168	1182	8.6	1.4	28.9	2	249
30	21	11738	1433	8.2	1.8	35.1	2	287
41	17	4800	564	8.5	0.7	13.8	1	118
42	28	10339	1191	8.7	1.5	29.2	2	253
43	63	31154	3480	9.0	4.3	85.2	5	763
44	42	26678	3005	8.9	3.7	73.6	4	653
45	21	17436	1935	9.0	2.4	47.4	3	427
Total NB	205	112313	12790	8.8	16.7		17	2750
20	18	92421	770	21.0	0.9	18.9	1	226
30	46	29440	2318	12.7	2.8	56.8	3	721
41	21	5704	423	13.5	0.5	10.4	1	140
42	80	6703	508	13.2	0.6	12.4	1	164
43	36	17610	1387	12.7	1.7	34.0	2	431
44	37	23365	1844	12.8	2.3	45.1	3	579
45	23	18599	1451	12.8	1.8	35.5	2	455
Total URD	199	110932	8701	12.7	10.7		12	2716
20	51	25443	3012	8.4	3.7	73.7	4	623
30	63	31797	3717	8.6	4.6	91.0	5	778
41	19	5527	647	8.5	0.8	15.8	1	135
42	37	13889	1564	8.9	1.9	38.3	2	340
43	41	19601	2244	8.7	2.7	54.9	3	480
44	53	31859	3506	9.1	4.3	85.8	5	780
45	10	8467	927	9.1	1.1	22.7	1	207
Total Wst	274	136583	16544	8.7	19.1		21	3343
Grand Total	1266	687031	81728	8.4	100.0	2001	144	16820

Table 1.3: Enumeration Area sample by Division

Density Category	Number of EAs	Sample households	Characteristics of the Sample			
			Population	Households	Ave size	Percent
14	3	27	956	171	5.6	0.2
15	9	81	4978	886	5.6	1.1
16	10	90	7334	1353	5.4	1.7
Total Banjul	22	198	13269	5916	5.5	3.0
11	45	405	36092	5916	6.1	7.2
Total KSM	45	405	36092	5916	6.1	7.2
20	1	18	479	68	7.0	0.1
41	2	36	539	65	8.3	0.1
43	2	36	1041	108	9.6	0.1
44	2	36	1290	155	8.3	0.1
45	1	18	866	104	8.3	0.1
Total LRD	8	144	4215	500	8.4	0.6
20	2	36	1127	128	8.8	0.2
41	1	18	320	38	8.4	0.0
42	2	36	743	80	9.3	0.1
43	6	108	2923	317	9.2	0.4
44	6	108	3732	369	10.1	0.5
45	2	36	1800	194	9.3	0.2
Total MID	19	342	10645	1126	9.5	1.4
20	2	36	1570	183	8.6	0.2
30	2	36	1074	131	8.2	0.2
41	1	18	283	37	7.6	0.0
42	2	36	721	89	8.1	0.1
43	5	90	2401	264	9.1	0.3
44	4	72	2430	267	9.1	0.3
45	3	54	2305	255	9.0	0.3
Total NB	19	342	10784	1226	8.8	1.5
20	1	18	527	44	12.0	0.1
30	3	54	1795	150	12.0	0.2
41	1	18	291	21	13.9	0.0
42	1	18	408	30	13.5	0.0
43	2	36	927	77	12.0	0.1
44	3	54	1872	145	12.9	0.2
45	2	36	1699	142	12.0	0.2
Total URD	13	234	7617	609	12.4	0.7
20	4	72	2072	245	8.5	0.3
30	5	90	2786	326	8.6	0.4
41	1	18	285	35	8.1	0.0
42	2	36	805	87	9.3	0.1
43	3	54	1228	150	8.2	0.2
44	5	90	2506	282	8.9	0.3
45	1	18	896	104	8.6	0.1
Total Wst	21	378	10578	1228	8.6	1.5
Grand Total	147	2043	93100	13015	7.2	15.9

and also in the North Bank Division which is largely rural and agricultural.

Supervisors received extra training related to their particular responsibilities. These include administrative activities related to the teams, logistics of actual field interviews and some field coding and the checking of completed interviews.

The data entry clerks received further training in the specifics of the data entry program and the general use and care of computers.

Listing households

The first stage of field work and the final process of selecting the 2000 households to be included in the survey was the listing of all households in the selected EAs. Using large scale maps of the sample EAs a team of enumerators listed all households in the chosen EA.

The team of listers also collected some information on each household in the EA - gender and occupation of the household head, household size and the relative size of any agricultural land operated by the household. Each household was numbered and the random number tables were used to draw a sample of nine or eighteen households depending on the location of the EA. A further two spare households were drawn for each EA in case of the need

for replacements.

Data collection

Data collection teams went into the field in mid March. They were based in five locations around the country [Banjul, Brikama, Mansa Konko, Georgetown and Basse - see map in Figure 1.2]

Interviews were conducted as far as possible with the head of the household. When the head was not available then the interviewer asked for the person most responsible for decisions in the absence of the head.

It was common, especially in rural areas, for a number of persons from the household to be involved in the responses. Interviews took place with the head in 73 per cent of cases. The most common respondent in the absence of the head was a spouse [20 per cent of cases]

Interviews took place in Mandinka [55 per cent] or Wolof [32 per cent]. A minority used Fula [7 per cent] or some other language [7 per cent]. Interpreters were used in five per cent of cases.

Households were defined as a group of persons acknowledging one head and with some sharing of food and budgets [see Appendix 4]. In the Gambian context this meant that most polygamous households were counted as one large

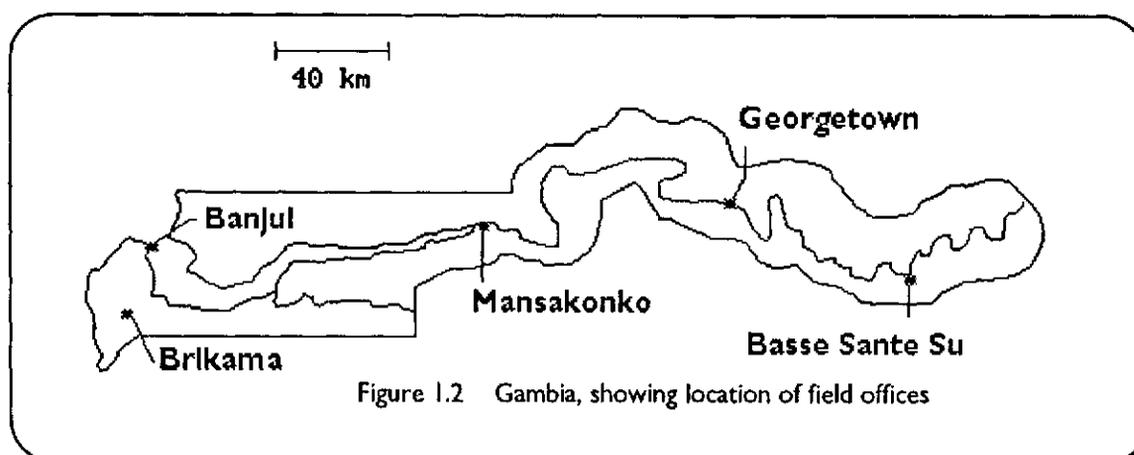


Figure 1.2 Gambia, showing location of field offices

household.

Data collection proceeded smoothly through April and May. After a slow start the teams were able to process an enumeration area in two days. While this was slower than the experience in other countries might have suggested, the size of Gambian households in rural areas was very much larger than in those countries which were used as benchmarks.

Quality control of the data was conducted at a number of levels. Team supervisors checked survey forms for missing data and coded some data. The Team Leader and Field Supervisor visited each rural team at several points in the data collection, while members of the Head Office staff supervised the two teams working in and around Greater Banjul. Supervisors came into the Head Office on a number of occasions for consultation and progress reporting.

Each survey was checked again by a member of the professional staff once it reached Head Office. Missing or suspect data detected at this point resulted in the return of the survey to the team with a request to call back on the household and obtain or verify the data.

Data Entry and Analysis

Data Entry

The planned location of data entry in the regions did not take place for this survey. This was due to the late arrival of the generators, which were essential to maintain reliable power for the computers in remote locations. For this survey then the data entry was organised centrally and the regional data entry operators operated as one team.

Data entry used the US Bureau of Census program IMPS, which provides extensive facilities for data entry and checking. The surveys were extensively

pre-coded and the data entry operators referred any questionable data back to one of the office supervisors. One of the advantages of the IMPS system is its ability to produce concatenated batches easily and to process frequency tables using the data dictionary defined for data entry. It was therefore possible to have frequent updates of the data entered and check for trends and obvious errors. The data entry operators were able to maintain a good speed of data entry. Each operator could enter data at a rate more than twice that of the team being supported. After an initial learning period the operators could enter 30 to 40 surveys per day.

Data cleaning

Because of the pre-coded data entry program there were few out of range errors in the data. Most of the data cleaning process was involved with ensuring that each household was represented in the sixteen data sets that comprised the complete run of data. Some households were duplicated and some had not been collected, or not returned after call backs.

There were some errors in misspelled legitimate codes but on the whole the rigorous program of checking at several stages before data entry kept the reliability and integrity of the data high.

Data analysis

The data were analysed according to a plan based on the SDA Working Paper on the Priority Survey [Demery and Grootaert, 1991]. The plan was revised after consultation with the User Group. Analysis was done using SPSSPC 4.0.

Results and recommendations

A preliminary Report set out according to the agreed analysis plan was circulated to members of the User Group. Subsequently a two day workshop was held to discuss the report and the re-

sults. All members of the User Group were invited to the workshop, together with a limited number of key persons who could contribute to the discussion.

The workshop consisted of short presentations from members of the User Group on chapters in their field of expertise, followed by discussion groups. These were asked to record points of clarification, expansion or correction, and to suggest policy directions arising from each chapter.

Following the workshop many of the suggested changes were incorporated, and the consolidated policy directions were sent to the policy units of the relevant organisations to be considered against current Government policies and amended where necessary. These amended recommendations have been incorporated into the conclusions of each chapter, and they are collected together in Appendix 5.

- ¹ In the Gambian system the largest administrative sub-unit is known as a Division. There are six divisions plus the capital Banjul. Divisions are further divided into Districts. EA boundaries are all contained within Districts.
- ² The population of households is used to determine this percentage rather than the population of persons, as the basis of the survey is the household.

Introduction

This chapter will sketch out the main characteristics of the households and the persons in the sample. It will outline the main analysis category of the Report - the socio-economic group or SEG, and describe how each household was allocated to a particular SEG.

Socioeconomic status defined

The basis of the analysis in this Preliminary Report is the condition of households under macro-economic changes such as the Economic Recovery Program and the Program for Sustained Development. There are a number of ways to compare categories of households.

One prime determinant is the socio-economic status of the household head. While not assuming that households are uniform in their socioeconomic status, the situation of the head can have large consequences in determining the social location of other household members, due to the economic influence of the head. As well the attitude and social connections of the head can influence if not determine the choices of other household members.

A number of criteria were used in determining the socioeconomic group [SEG] in which to locate the household. These included location, agricultural

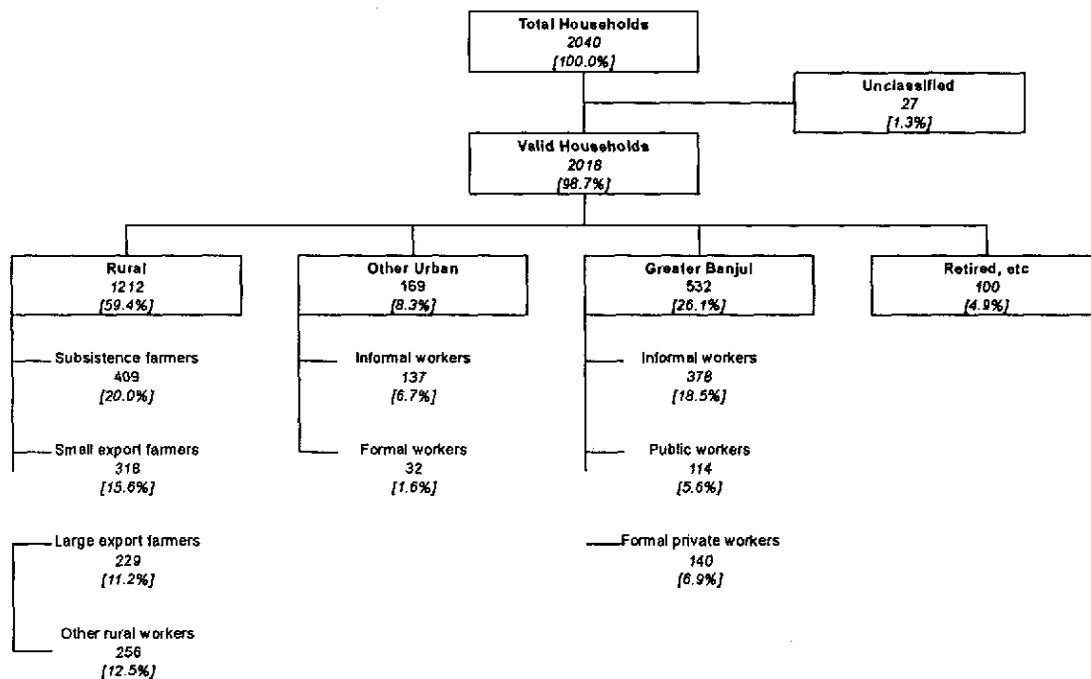
and other production, and the nature of the work contract of the head of the household.

Location was determined by the population density category of the Enumeration Area where the household was located [see Table 1.1]. Those in Category One were in Greater Banjul, those in Category Two were classed as Other Urban, and those in Categories Three and Four were classed as Rural.

Rural households were then examined for agricultural production. If the head was working, but not in agriculture [Section 1, Question 13] then the household was classified as *Rural - other workers*. If there was agricultural production, then sales of the major export crop of The Gambia, groundnuts were examined. Households with no sales of groundnuts were classed as *Subsistence farmers*¹. Households within the lowest third of sales were classified as *Small Export Oriented farmers*; the remainder were classified as *Large Export Oriented farmers*.

Households located in the Other Urban Category Enumeration Areas were classified according to the main occupation of the head. Those working and with a formal labour contract [defined as including either paid annual leave or pension rights or both] were classed as *Other Urban Formal Sector workers*. Those with neither leave nor pension

Figure 2.1 Households by location and socioeconomic group



were classified as *Other Urban Informal Sector workers*.

Households in Greater Banjul Enumeration Areas were classified similarly to those in Other Urban locations, so households headed by those with no formal labour contract were classified as *Informal Sector*. However, due to the large number of civil servants in the region, formal sector households were further classified as *Public Sector* or

Formal Private Sector. Some households were headed by persons who had retired, were disabled or sick, or otherwise not in the workforce. These were classified as *Unemployed, Retired etc*.

This classification scheme accounted for 98.7 per cent of the households in the survey [see Figure 2.1]. Among those unclassified were a small number of pastoralists [seven households in all] and households for which insufficient

Table 2.1: Distribution of households across socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
No. of households	409	318	229	256	137	32	378	114	40	100	2013
No. of persons	4389	3312	3645	2426	1031	202	2197	796	298	971	19343
Ave household size	10.7	10.4	15.9	9.5	7.5	5.6	5.8	7.0	7.5	9.7	9.6
Female headed households	6	12	10	18	11	4	64	17	6	16	164
% of female headed households	1.5%	3.8%	4.4%	7.0%	8.0%	12.5%	16.9%	14.9%	15.0%	16.0%	8.1%

Table 2.2: Distribution of households and persons by socioeconomic group and Division

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Banjul											
Households							109	43	10	25	187
Persons							669	240	82	191	1182
Kombo-St.Mary											
Households							268	71	30	37	406
Persons							1528	556	216	316	2616
Western											
Households	81	49	23	131	55	13				18	370
Persons	800	492	271	1151	445	118				184	3461
Lower River											
Households	44	49	7	24	15	3					142
Persons	598	454	82	259	111	15					1519
McArthy Island											
Households	139	87	40	34	25	9				6	340
Persons	1324	926	721	224	184	45				54	3478
Upper River											
Households	46	60	76	21	15	3				8	229
Persons	655	737	1555	377	84	18				171	3673
North Bank											
Households	99	73	83	46	26	4				6	337
Persons	1012	703	1016	415	207	6				55	3414
Total											
Households	409	318	229	256	136	32	377	114	40	100	2011
Persons	4389	3312	3645	2426	1031	202	2197	796	298	971	19343

information beyond location was available to classify them. These households and the persons in them are included only in total columns in most of the subsequent analyses in this Report.

Distribution of the Households

Nearly half [47.5 per cent] of the households were classified as farm households, with a further one in eight [12.7 per cent] as rural non-farm [see Table 2.1]. Less than ten per cent of households were headed by someone in the formal sector of the workforce². More than one quarter were headed by persons in the informal sector. About five per cent were headed by persons who were not in the workforce.

Because of differences in average household size the proportion of persons in farm households is larger [58.6 per cent] and in formal sector households is smaller [6.7 per cent] than the number of households would suggest. Nearly three quarters of the persons in the survey were located in strictly rural areas, with a further five per cent in other urban areas. The average household size in rural areas was 11.4 persons, while for households in Greater Banjul it was 6.2 persons [see Table 2.1].

To make interpretation of later material easier Table 2.2 lists the number of households and persons for each SEG by their Divisional location.

Age of the sample

The members of the households are as young as might be expected in a country such as Gambia [see Table 2.3]. One third of the persons are aged under ten years, another third are aged between ten and twenty four years. More than half of the population [56 per cent] are aged under twenty years. Less than ten per cent of the persons in the sample are aged over 50 years.

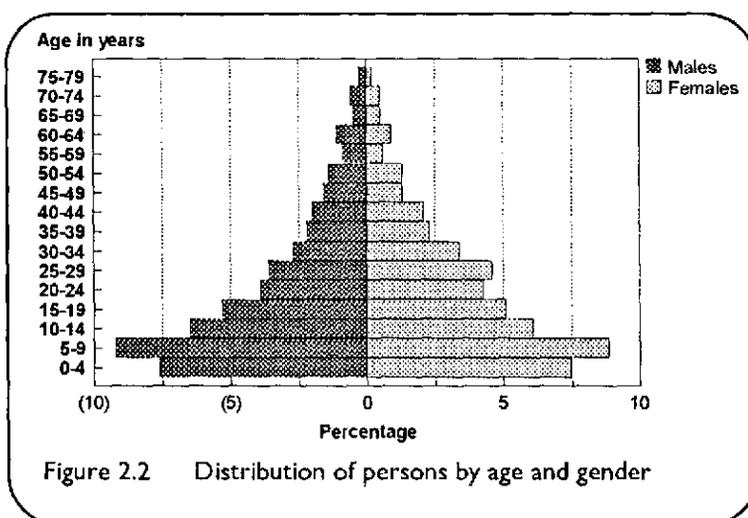


Figure 2.2 Distribution of persons by age and gender

The age pyramid [Figure 2.2] is fairly typical of developing countries with a wide base which tapers rapidly. The number of persons in the youngest age category is somewhat less than in the next oldest. While this could be caused by such things as a recent rapid rise in mortality, or a drop in fertility, it is more likely that the main cause is under-reporting of young children. The narrow peak of the pyramid suggests that there is some exaggerating of age as the respondent gets beyond sixty years of age.

The more detailed distribution of the population by age, gender and socio-economic group shown in Table 2.3 confirms the view that rural households have more young children. Significantly larger proportions of children in most rural SEGs are aged under ten years, while those in Greater Banjul have

lower proportions of young children.

Nationality and ethnicity

About one in eight of the households in the sample were headed by non-Gambians. The survey did not collect information on the nationality or ethnicity of individual household members.

The largest concentration of non-Gambian headed households was in the informal sector [see Table 2.4], where between a quarter and a third of all households were headed by non-Gambians. All of the other SEGs, with the exception of formal private sector households in Greater Banjul had less than ten per cent of households with foreign nationals as heads.

Members of the largest ethnic group in the country, Mandinkas, formed the largest proportion of household heads, with one third of all households being headed by a Mandinka [see Table 2.4]. Households in rural areas were more likely to be headed by Mandinkas, with the lowest concentration in the informal sector.

Households heads who were Wolof comprised one in eight of all households. Wolof household heads were more likely in the Greater Banjul SEGs, among those who were retired and among large export farm households.

One in six households was headed by a Fula. However a quarter of farm households were Fula, while less than ten per cent of those in Greater Banjul were headed by Fullas.

Other ethnic groups were not distinguished in the coding. They accounted for nearly a quarter of the total sample.

Table 2.3: Distribution of the population by age, gender and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SECs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Age 0-4 years											
Females	7.9	7.4	8.0	8.6	7.7	6.9	5.8	6.9	8.1	5.5	7.5
Males	7.7	8.3	7.7	8.6	7.6	5.9	6.7	7.0	8.1	4.6	7.6
Age 5-9 years											
Females	10.0	9.4	9.8	8.6	9.1	7.9	6.4	7.3	7.0	7.5	8.9
Males	9.5	10.2	10.2	9.5	7.7	7.4	8.3	7.3	5.7	6.7	9.2
Age 10-14 years											
Females	5.8	6.3	6.7	6.2	6.3	6.4	5.1	6.9	5.7	6.6	6.1
Males	6.9	6.7	7.0	7.0	5.4	4.5	5.5	6.0	5.4	6.2	6.5
Age 15-19 years											
Females	5.2	4.2	4.9	4.5	6.0	6.9	5.9	6.4	5.7	5.7	5.1
Males	4.7	5.3	5.7	4.7	5.7	6.4	5.2	5.7	7.0	6.8	5.3
Age 20-24 years											
Females	4.3	3.1	3.6	4.2	5.0	3.5	5.9	6.3	5.7	4.7	4.3
Males	3.9	3.4	2.9	3.3	4.7	5.0	5.5	4.6	4.0	6.0	3.9
Age 25-29 years											
Females	4.5	4.4	4.4	4.8	4.3	4.5	5.9	4.9	6.0	3.5	4.6
Males	2.6	3.0	3.5	3.2	4.2	3.5	6.5	4.0	4.7	4.5	3.6
Age 30-34 years											
Females	3.3	3.4	3.5	3.0	3.9	4.5	3.2	3.6	2.3	3.3	3.4
Males	2.1	2.1	2.1	3.2	2.7	3.5	4.3	3.3	6.4	2.3	2.7
Age 35-39 years											
Females	2.4	2.4	2.6	1.7	1.9	1.0	2.1	2.9	2.7	1.9	2.3
Males	1.7	2.0	1.4	2.7	3.5	7.4	3.4	2.1	3.4	1.9	2.2
Age 40-44 years											
Females	2.1	2.5	2.2	2.1	1.5	2.5	1.5	2.1	1.0	2.0	2.1
Males	2.2	1.7	1.6	1.9	2.1	1.5	2.1	3.1	2.7	1.9	2.0
Age 45-49 years											
Females	1.3	1.5	1.6	1.2	0.9	0.5	1.4	0.3	0.3	2.0	1.3
Males	1.6	1.1	1.2	1.6	1.9	2.0	2.2	2.5	3.4	0.8	1.6
Age 50-54 years											
Females	1.2	1.7	1.3	1.4	1.0	0.5	0.7	0.6	0.3	2.3	1.3
Males	1.3	1.7	1.1	1.3	1.2	3.0	1.5	1.6	1.3	1.6	1.4
Age 55-59 years											
Females	1.1	0.4	0.5	0.6	1.2	0.5	0.6	0.5	0.7	0.8	0.6
Males	1.5	1.2	1.0	0.9	1.0	1.0	0.6	0.8	0.7	1.0	0.9
Aged over 60 years											
Females	2.8	3.0	2.6	2.8	2.8	1.4	2.5	2.1	2.3	4.6	2.7
Males	3.7	3.5	3.0	2.6	2.1	1.0	1.6	0.9	0.0	5.5	3.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of persons	4389	3312	3645	2426	1031	202	2197	796	298	971	19343

Table 2.4: Nationality and ethnicity of household heads by socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Non Gambian	7.8	6.6	4.4	9.8	26.3	9.4	33.1	4.4	17.5	4.0	13.5
Gambian											
Fulla	24.9	23.9	25.3	10.9	10.2	15.6	9.3	8.8	10.0	9.0	17.0
Mandinka	35.2	38.7	34.1	48.0	23.4	34.4	21.4	32.5	27.5	34.0	33.4
Wolof	10.8	11.3	17.9	8.6	11.7	9.4	14.3	15.8	20.0	17.0	12.8
Other	20.8	19.5	18.3	22.7	27.7	31.3	21.7	37.7	25.0	35.0	23.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

They were more likely to head households in other urban areas and in the public sector in Greater Banjul.

Size of the households

While the average household size for the sample was 9.6 persons there was wide variation between ethnic groups and socio-economic groups [see Table 2.5]. Predictably the farm households were larger than average and the urban and other urban households were smaller. Non-Gambian headed households were much smaller than average [5.4 persons], while ethnic groups among Gambian headed households do not appear to exert much influence overall on average household size.

Households classified as *Large export farmers* were consistently larger than other households, while *Public sector* and *Informal Sector* households were on average smaller. The present analysis does not consider the constitution of the households. It may be that size differences are due to larger numbers of children [ie higher fertility] or to the presence of larger numbers of relatives and/or non relatives in the larger households.

¹ This may have led to some minor misclassification as there is some production of vegetables and tree crops for export. Experience suggests that this production is largely in Western Division. The farms tend to be large and corporate involving few households.

Table 2.5: Average household size by nationality and ethnicity of household head and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Non Gambian	6.2	9.6	8.8	5.4	6.1	4.0	3.9	6.6	6.4	5.5	5.4
Gambian											
Fulla	9.8	10.0	17.0	9.0	6.5	7.0	5.1	7.7	2.0	12.2	10.3
Mandinka	11.8	10.2	16.1	9.6	10.1	8.4	7.2	7.7	11.6	8.7	10.5
Wolof	8.8	11.2	16.6	9.9	6.1	1.0	7.3	6.9	7.0	9.9	9.8
Other	12.9	11.2	15.3	11.1	8.1	6.1	6.9	6.4	6.1	9.9	10.2
All ethnic groups	10.8	10.4	16.0	9.5	7.7	6.3	5.9	7.0	7.5	9.7	9.6

holds.

- 2 This is slightly higher than the proportion of the total sample workforce in the formal sector (ten per cent) but it is to be expected because of the higher age and greater experience of heads of households.

Education is a very important aspect of development and adjustment. The level of literacy and the general level of education in the population may constrain the extent to which adjustment can take place, particularly those forms of adjustment which involve the movement of the workforce into new secondary industries, or the development of more productive agriculture.

However because education is a lengthy process, involving many years and concentrating mainly on the young, education indicators change very slowly. The year to year variation in such indicators as literacy or school attendance is likely to be small, in the absence of very large scale social change. Nonetheless it is important, especially at the beginning of a series of surveys such as this, to have a clear view of the current situation even if aspects of change are slow.

The survey sought a number of pieces of information on the educational experience of all household members [see Section 1, questions 7 to 13 in the Survey, Appendix 1]. It asked about school attendance and basic literacy for all household members. For those who had attended school it sought the highest grade reached and the type of school attended¹, and for those who were under 25 years of age and had left school, the principal reason was sought.

At the household level information was

sought on the time taken to reach the nearest primary and secondary schools and the reasons why the household did not use the schools, if this was the case [Section 2B in the Survey - see Appendix 1]. Annual expenditure by the household on a number of direct education items was sought, together with an opinion as to whether these costs had risen or fallen over the previous twelve months [These questions are located in Section 7 of the survey form, questions 1 to 5]

Unqualified references to primary or secondary schools in this chapter refer to schools with a formal curriculum, whether the schools are government or private. Where informal Islamic schools are discussed they are described as Islamic schools.

This chapter will examine four main aspects of education:

- ☐ Participation in education
- ☐ Non-participation in education
- ☐ Access to educational facilities
- ☐ Expenditure on education

The analysis will follow the basic plan of the Report by using the SEG as the main analysis variable. More detailed analysis, particularly of a regional nature, will be the subject of a further

Working Paper.

Participation in Education

Literacy

The most basic outcome of formal school education is literacy. Literacy is the key to a range of other learning and has a profound effect on the way individuals come to know and change their world. But literacy at a national level is very slow to change and its value as an indicator of adjustment stress in the short term is therefore limited.

In this survey literacy is defined as *the ability to read or write a simple sentence in any language*. The figures therefore overstate the level of English literacy to an undetermined extent, as some per-

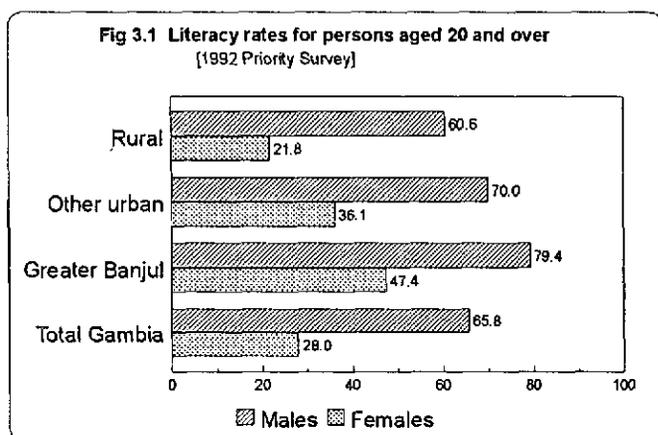
sons who have attended Koranic schools have attained some literacy in Arabic.

The results on literacy [see Table 3.1] show a number of expected features considering the situation of Gambia. Overall males have a literacy rate over twice that of females, and the level of literacy in rural SEGs and the other urban informal sector is much lower than it is in the urban SEGs.

The overall literacy rate for persons 20 and over in the sample is 46 per cent, but the variation is from about 21 per cent among females in farm and other rural households, to about 80 per cent among males in households in Greater Banjul SEGs [see Figure 3.1]. Informal sector households located in Greater Banjul have a very similar level to those

Table 3.1: Literacy and net school enrolment rates by level and type of schooling, gender and socioeconomic group [percentages]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Literacy rate for persons aged 20 and over											
Females	22	21	21	24	35	43	47	54	37	35	28
Males	62	58	54	70	69	75	77	86	82	70	66
Total	40	38	36	46	53	62	63	70	62	52	46
Primary enrollment rate [ages 7 to 13]											
Females	21	16	10	36	41	65	68	75	65	45	29
Males	30	30	19	57	51	74	65	74	94	49	39
Total	26	23	14	48	46	69	67	74	77	47	34
Secondary enrollment rate [ages 14 to 17]											
Females	19	10	9	32	38	60	53	64	50	40	27
Males	38	35	18	67	56	80	64	82	71	59	44
Total	28	25	14	49	46	68	58	73	61	50	36
Secondary enrollment rate [ages 14 to 20]											
Females	13	7	6	20	26	53	35	47	38	29	19
Males	35	28	18	51	48	69	48	67	67	48	38
Total	24	19	12	35	37	60	41	56	54	39	29
Primary age Islamic enrollment rates [ages 7 to 13]											
Females	42	46	52	31	17	0	6	5	9	22	36
Males	47	49	52	30	27	10	13	11	0	36	39
Total	45	48	52	30	22	3	10	8	5	29	38
Secondary age Islamic enrollment rates [ages 14 to 17]											
Females	18	24	28	15	8	0	1	6	0	9	16
Males	40	32	46	18	9	10	5	6	6	26	29
Total	29	29	38	16	9	4	3	6	3	18	23



in the formal sector suggesting either that there is greater access to education in this region or that the adjustment process has resulted in households moving from the formal to the informal sector or that rural-urban migration rates are greater for literate persons.

Education levels of heads and spouses

The influence of older members of the household, especially the head and the

spouse(s) on the educational participation of the children is undoubtedly high, both by way of example and the values which such people hold as a result of their own educational experience. The figures show that about half of the heads and spouses had some experience with Islamic schooling, and about a third had no schooling at all. Household heads and their spouses who had attended any formal schooling even at primary level form only a small minority of all but the formal sector

[see Table 3.2]. There are pronounced regional differences, particularly for household heads [see Figure 3.2 and Figure 3.3]. Household heads in Greater Banjul are much more likely than those in rural areas to report experience of formal schooling. This is also the case with spouses though to a lesser extent.

Experience with formal education is likely to produce positive attitudes towards it and the benefits it brings to the

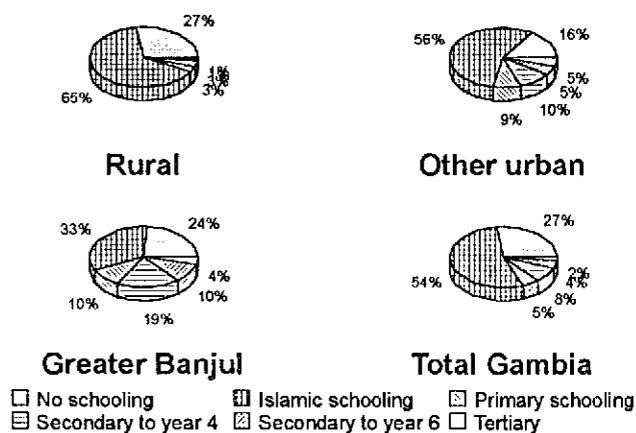
Table 3.2: Education level of household heads and spouse by socioeconomic group [percentages]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
No schooling											
Heads	30	26	25	26	32	23	27	16	13	32	27
Spouses	43	37	36	49	34	33	43	18	45	43	41
Islamic schooling											
Heads	66	71	73	46	54	13	42	12	15	41	54
Spouses	55	62	64	42	56	26	41	39	21	54	52
Primary schooling only											
Heads	3	2	2	7	6	13	11	7	8	7	6
Spouses	1	1	1	6	3	11	6	9	13	2	3
Secondary schooling to year 4											
Heads	1	1	0	13	6	19	14	30	30	10	8
Spouses	0	0	0	3	6	26	8	24	21	1	4
Secondary schooling to year 6											
Heads	0	0	0	4	2	10	4	24	28	7	4
Spouses	0	0	0	0	0	4	2	5	0	0	1
Tertiary											
Heads	0	0	0	4	1	23	2	11	7	3	2
Spouses	0	0	0	0	1	0	0	1	0	0	0

individual and the community. In the absence of such a strong value position on formal education or obvious economic benefits from formal education it is to be expected that greater participation will come slowly if at all.

changed from eight years to seven years. The age specific enrolment rates [see Table 3.3] show that this change has had most effect in Greater Banjul, and there is still some lag in rural areas.

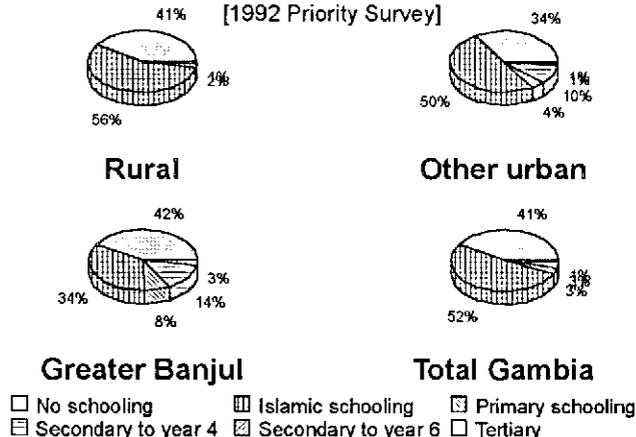
Fig 3.2: Education level of heads of households
[1992 Priority Survey]



The overall primary enrolment rate for the sample was 34 per cent [see Table 3.1], which is below the literacy rate. The gender difference for primary enrolments is much smaller overall than for adult literacy rates with an enrolment rate of 29 per cent for females and 39 per cent for males.

However there are much greater variations in enrolments between SEGs. These range from an enrolment rate of 10 per cent for females in large export farm households to 94 per cent for males in Greater Banjul private formal sector households. The most marked difference across SEGs is between farm and non-farm households; rural other worker households have an enrolment rate about double that in rural farm households, and very similar to the rate in other urban SEGs. This suggests that there is a higher return for child labour, particularly female child labour, on farms than is available via education.

Fig 3.3: Education level of spouses of heads of households
[1992 Priority Survey]



It is also clear when comparing the rates for non-farm rural households and other urban households with households in Greater Banjul that access to schooling may play a significant role in determining enrolment levels, as the rates for the latter

Primary enrolments

SEGs are about 25 per cent higher.

Analysing the primary enrolment rate² is made more complex by recent changes to the commencement age for primary education. From the 90-91 school year the minimum commencement age

Farm households have much greater differentials between female and male enrolment rates, with males having double the rates of females, while in Greater Banjul the differences are much

Table 3.3: Age specific net primary enrollment rates by socioeconomic group, age and gender

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Age 7 years											
Females	12	12	6	7	14	0	33	47	0	25	14
Males	14	28	8	39	10	50	33	38	50	21	21
Age 8 years											
Females	27	13	8	33	58	100	65	77	75	50	28
Males	25	27	25	58	65	80	58	50	100	33	37
Age 9 years											
Females	28	21	9	42	40	67	69	90	100	22	33
Males	27	28	17	68	69	100	91	100	100	60	44
Age 10 years											
Females	21	18	10	44	44	67	83	83	33	46	32
Males	29	21	15	59	88	100	76	93	100	32	38
Age 11 years											
Females	27	15	8	61	50	100	81	70	100	75	41
Males	38	45	8	67	47	100	80	78	100	75	47
Age 12 years											
Females	20	12	22	38	60	100	74	80	50	38	31
Males	45	38	35	57	55	0	80	100	100	55	50
Age 13 years											
Females	12	28	11	41	40	100	76	88	75	62	32
Males	46	42	14	65	56	50	75	83	100	82	49
Ave. Females	21	16	10	36	41	65	68	75	65	45	29
Ave Males	30	30	19	57	51	74	65	74	94	49	39

smaller [except in the case of formal private sector households].

This survey collected information on Islamic enrolment rates in Gambia for the first time. Households report substantial enrolments in Islamic schools, especially in rural areas. There are clear policy implications of such a high level of participation.

Once Islamic enrolment is taken into account, much of the rural urban difference in education participation for children of this age disappears [see Figures 3.4 and 3.5]. Male enrolments are still greater than female but the scale of the difference is much reduced.

One of the conclusions that must be

drawn from this is that the low enrolment rates in formal education observed in farm households do not necessarily indicate rejection of education *per se*. Rather they suggest that the explanation for the low enrolment should be sought in such factors as accessibility and the value positions of parents.

Farm households may send their children to Islamic schools because such schools are located close at hand, or because the instruction times fit in better with farm routines. They may also choose such schools because they prefer their children to be educated within a religious rather than a secular framework. Data in this survey do not allow these factors to be pursued but the results are so clear that further study is

Fig 3.4 Formal and Islamic net primary school enrollment rates for females
[1992 Priority Survey]

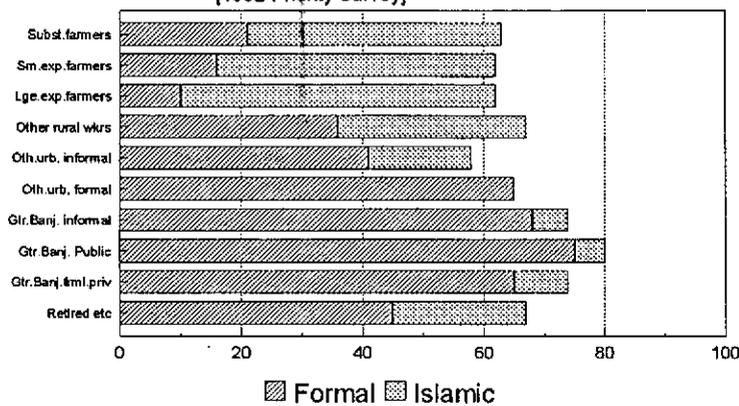
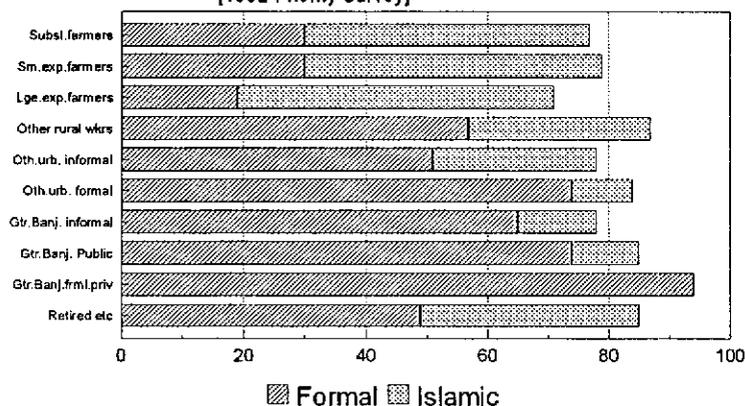


Fig 3.5 Formal and Islamic net primary school enrollment rates for males
[1992 Priority Survey]



warranted.

Secondary enrolments

There are two secondary enrolment rates that could be considered: the overall rate including the ages for the whole of secondary education [14 years to 20 years], and a rate which includes the first stage of the current secondary education system [14 years to 17 years]. Both are included in Table 3.1.

Overall, the net secondary enrolment rate is lower than the primary rate at 29 per cent and this is so across all SEGs

[see Table 3.1]. The net rate for ages 14 to 17 is about the same as that for primary enrolment. There are some similarities in the pattern for secondary enrolments. Rural farm households have lower rates than other SEGs, and the rate for males is higher than that for females. However there are a number of marked differences with the primary rates.

The difference between male and female rates is much greater in absolute terms than for primary enrolment and the base rate for females, especially females from farm households, is very low. The variation is from six per cent of females from large export farm households to 67 per cent of males from Greater Banjul public sector households.

Comparing the enrolment rates to age 17 with those to age 20, it seems clear that females are more likely to stop attending before males. Their rate to age 17 is 27 per cent and to age 20 is 19 per cent, while the corresponding figures for males are 44 per cent

and 38 per cent. So males are both more likely to attend secondary schools and, once enrolled to continue for longer. This is borne out by the age specific rates for secondary age children; after age 17 the ratio of females to males becomes very low indeed [see Table 3.4]. At age 20 there are five males for each female enrolled.

Looking at the combined effect of Islamic and formal schooling it is clear that secondary age children participate quite extensively in education [see Figures 3 and 4]. The majority of farm household children of secondary school

Table 3.4: Age specific net secondary enrollment rates by socioeconomic group, age and gender

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Age 14 years											
Females	33	22	14	38	55	33	55	78	25	45	35
Males	48	35	17	83	77	*	71	90	50	71	53
Age 15 years											
Females	16	3	6	37	13	33	69	75	75	35	24
Males	33	33	27	58	53	67	63	75	100	38	41
Age 16 years											
Females	18	14	16	18	46	100	43	40	25	50	27
Males	40	38	11	61	60	100	69	80	100	75	43
Age 17 years											
Females	10	7	0	27	46	0	44	67	75	29	21
Males	26	34	9	62	14	75	48	83	60	63	39
Age 18 years											
Females	8	3	5	8	27	0	10	47	0	25	12
Males	39	16	15	32	53	50	28	50	71	56	34
Age 19 years											
Females	5	12	0	8	0	*	38	33	50	36	16
Males	57	23	19	52	63	100	55	60	100	46	46
Age 20 years											
Females	4	0	3	0	7	50	5	24	0	0	4
Males	17	16	17	16	21	33	15	50	0	24	19
Ave. Females	13	7	6	20	26	65	35	47	38	29	19
Ave. Males	35	28	18	51	48	69	48	67	67	48	38

* No observations

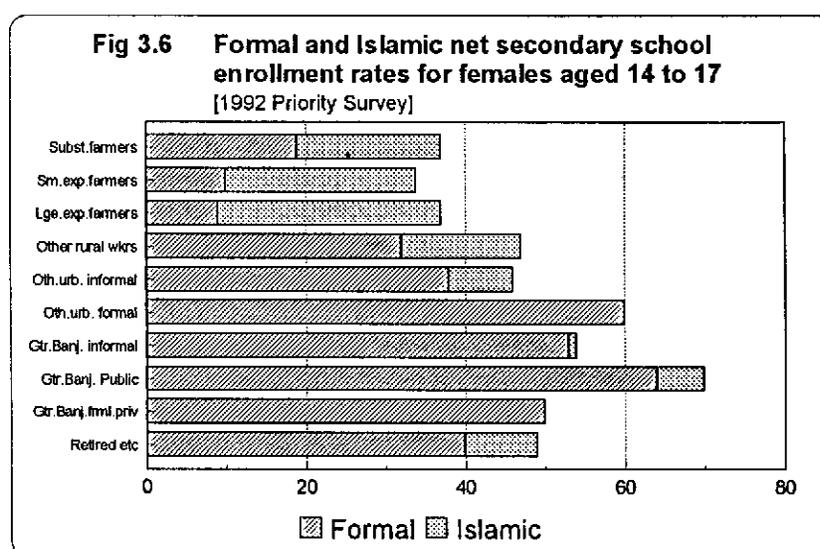
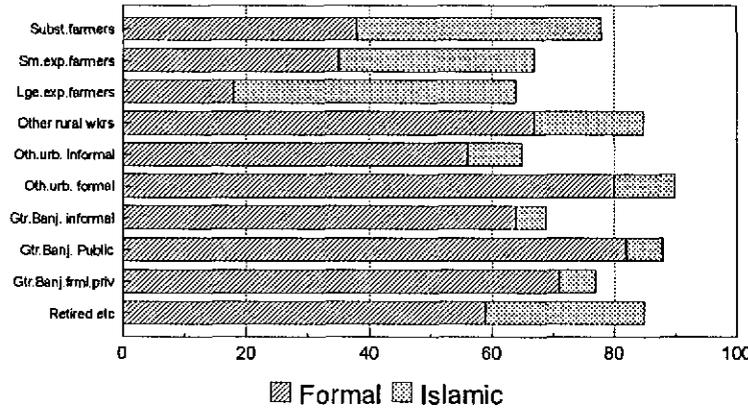


Fig 3.7 Formal and Islamic net secondary school enrollment rates for males aged 14 to 17 [1992 Priority Survey]



age who are involved in education are found in Islamic schools. Males aged from 14 to 17 from formal sector households, whatever their location, were the most likely children to be engaged in some form of education.

While the quality of such participation is unknown, the extent of the participation means that some policy initiatives should be directed to these informal schools, either to support them in order to reach otherwise unreached children, or to uncover why parents are making these choices about education.

Age and school grade

While the previous discussion has concentrated on whether children are attending school or not, it is also important to consider the individual experience of children in the system. If individuals enter school at a later age than they should, or if they have extended absences from school they may be much above the age expected for the grade in which they are located. If there is competitive pressure in moving from primary schooling to secondary schooling because of limited places overall, or because of limited places in desired schools or types of schooling, then there may also be numbers of older children concentrating at the top of the primary range, who are repeating in order to qualify.

Such repeats will dilute resources which may already be limited. There might also be pressure on children who are approaching an economically active age to leave school regardless of the grade or amount of schooling they have completed. It is apparent that significant proportions of Gambian children are older than expected given their grade

Table 3.5: Age grade mismatches as a percentage of total enrollments by level of schooling, gender and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Primary level											
Females	32	42	30	43	41	44	32	41	54	46	39
Males	37	51	44	50	38	55	41	41	33	46	44
Total	35	47	40	47	39	50	36	41	46	46	42
Secondary level											
Females	57	32	50	44	42	50	50	50	38	69	47
Males	59	47	52	68	52	74	53	54	67	62	57
Total	58	43	52	62	49	65	52	53	59	64	54

An age grade mismatch occurs when a child attending a school with a formal curriculum is either younger or older than the normal expected age for the grade the child is actually enrolled in.

[see Table 3.5]. This appears to be largely unaffected by gender, socio-economic group of the household head or location. Some proportion of this age grade mismatch is undoubtedly due to the recent change in the minimum age for commencement of schooling. This changed from eight years to seven years at the commencement of the 90-91 school year, and so the effect is still working through the system.

The extent of the problem is illustrated by Table 3.6, which is a matrix of age and grade for all children of primary age attending primary school. It is clear that substantial numbers of older children are enrolled in primary classes. For example the largest proportion of children in grade 4 should be aged eleven or twelve years, yet nearly 20 per cent are aged thirteen years.

Table 3.6: Age/grade matrix [absolute numbers]

	Primary Education grade					
	1	2	3	4	5	6
7 years	97	27	2			
8 years	157	61	5	5		
9 years	67	86	26	5	1	
10 years	28	102	67	34	10	
11 years	9	37	65	49	14	7
12 years	7	21	45	66	45	38
13 years	4	7	16	36	51	49

Similarly 30 per cent of grade 3 children are aged twelve or more when they should be either ten or eleven.

Non Participation in Education

The figures above suggest that large proportions of children, particularly in rural areas and in farm households do not participate in formal education. Even when informal Islamic schools are taken into account there are significant numbers who have no educational contacts.

Given the context of structural adjustment and the possible economic strains on households another aspect of non participation is leaving education before completion. It appears that this is not a major problem in the short term in Gambia. Table 3.7 gives the percentages of children who attended school in the previous year but not the current year. The figures are low, suggesting that once households commit children to education they are reluctant to remove them.

More particularly if the reasons why children are not attending school are examined there are some definite patterns. There are two Tables citing reasons for children not attending school. The first, Table 3.8 includes all children of school age who were not enrolled in school at the time of the survey. Some of

Table 3.7: Educational dropout rates by level of schooling, gender and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Primary level											
Females	1	1	5	1	0	0	2	5	0	0	2
Males	1	2	3	1	2	0	1	1	0	0	1
Total	1	1	3	1	0	1	3	0	0	1	
Secondary level											
Females	6	5	7	3	0	7	6	9	0	6	5
Males	7	4	13	6	5	5	3	7	8	4	6
Total	7	5	12	5	3	6	4	8	5	5	6

Table 3.8: Percentage of children currently not attending school for various reasons, by age and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Primary age [7 to 13 years]											
Too costly	6	5	7	3	3	9	5	0	0	17	6
Need to work	13	10	11	12	2	0	5	0	17	9	10
Not useful or not appropriate	11	13	12	13	23	0	13	8	17	11	13
Too far	1	2	4	2	0	9	0	0	0	0	2
Prefer Islamic	2	2	1	2	0	0	1	0	0	0	2
Marriage	1	2	2	1	2	0	0	0	0	0	1
Too young	33	30	22	43	45	46	56	54	50	26	33
Other	33	37	39	24	26	36	20	39	17	37	34
Total	100	100	100	100	100	100	100	100	100	100	100
Secondary age [14 to 20 years]											
Too costly	5	5	3	3	11	8	8	6	0	4	5
Need to work	19	16	18	10	13	8	8	11	14	17	15
Not useful or not appropriate	10	10	11	12	25	15	16	6	18	10	12
Too far	0	0	1	0	0	0	0	2	0	0	0
Completed	4	4	4	13	8	23	18	22	18	18	9
Prefer Islamic	0	0	1	0	0	0	2	0	14	0	1
Marriage	37	33	35	34	23	23	18	17	5	29	31
Other	24	31	28	28	22	23	32	37	32	22	28
Total	100	100	100	100	100	100	100	100	100	100	100

these had attended at some time in the past. About 15 per cent of the primary age children had attended school at some stage and about half of the secondary age children. The next table, Table 3.9 contains reasons for not attending school for children who had attended at some previous time, that is it concentrates only on the 15 per cent of primary age children and the half of the secondary age children who had attended at some time.

There are some overall patterns common to both tables. Farm households are more likely to cite the necessity for the child to work, or the perceived unsuitability of the education as reasons why children have stopped attending

primary school than they are to cite direct financial cost. Other rural households also suggested these reasons.

The most common reason given among all SEGs for non attendance of primary age children is that the child is too young [see Table 3.8]. While some of the seven year olds in the survey were probably too young to commence school six months previously when the school year commenced, 70 per cent of seven year old children who had not commenced were regarded by the head of the household as too young. What is more disturbing is that two in five of the eight year olds and one in eight of the nine year olds were also considered too young to commence school.

Table 3.9: Percentage of children who have attended school and who are currently not attending school for various reasons, by age and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Primary age [7 to 13 years]											
Too costly	0	2	5	5	0	*	14	0	*	22	4
Need to work	32	19	33	35	0	*	14	0	*	22	26
Not useful or not appropriate	18	21	16	13	0	*	28	0	*	11	16
Too far	2	2	0	0	0	*	0	0	*	0	1
Prefer Islamic	0	2	0	5	0	*	0	0	*	0	1
Marriage	2	5	7	0	33	*	0	0	*	0	4
Other	48	48	36	45	67	*	29	100	*	44	46
Total	100	100	100	100	100	100	100	100	100	100	100
Secondary age [14 to 20 years]											
Too costly	6	6	6	18	11	38	24	30	27	25	12
Need to work	20	18	21	10	16	0	9	10	13	20	16
Not useful or not appropriate	10	7	7	6	8	13	8	3	14	7	7
Too far	0	0	1	0	0	0	0	3	0	0	0
Completed	6	6	6	18	11	38	24	30	27	25	12
Prefer Islamic	0	0	1	0	0	0	2	0	20	0	1
Other	24	32	26	31	32	25	35	30	33	12	28
Total	100	100	100	100	100	100	100	100	100	100	100

* No observations

At the secondary level reasons such as the need for the child to work or the perceived non-usefulness of schooling were also prominent for farm households [see Table 3.8]. Informal sector households in other urban areas and in Greater Banjul also cited cost and the need for the child to work as important reasons. Nonetheless even at secondary level such economic considerations accounted for only a quarter of the stated reasons overall.

The most prominent reasons for rural households and an important one for urban households was marriage. This reason was given for more than a third of all secondary age children in rural households, a quarter of other urban

households and one in six of children in urban households.

When Table 3.9 is compared with Table 3.8 some reasons for children stopping school attendance become clearer. Among rural households the need to work and the perceived usefulness of schooling become more important at the primary age level, as does marriage. Cost becomes a much more important factor for secondary age children from urban households, with about a quarter of all children stopping for this reason [see Table 3.9]. Completion of schooling is also important as a reason for children from urban households.

Access to formal education

Access to Primary schools

Time taken to reach the nearest primary school by Division is shown in Table 3.10. Overall, it takes 73 per cent of all households less than half an hour to get to the primary school nearest them. Nineteen per cent take between a half and one hour while seven per cent take from one to two hours to reach the nearest school. Only one per cent take two hours or more.

All households in Banjul, Kombo St. Mary and Western Divisions take within an hour to get to a primary school, suggesting that primary schools are fairly evenly spread in these regions. Times ranging from one hour to one day are evident in the more rural divisions although it can be concluded that the great majority of households take no more than two hours to reach the nearest primary school.

Access to Secondary schools

Table 3.11 shows the time taken to reach the nearest secondary school by

Division. As found previously with primary schools, nearly half of the households (45 per cent) take less than half an hour, 34 per cent between a half and one hour, 14 per cent from one to two hours, five per cent from two hours to half a day and two per cent from half to one day. It is noteworthy that most households in Lower River (67 per cent) and MacArthy Island Divisions (44 per cent) take between half and one hour to reach the nearest secondary school. Again longer times are recorded for households in rural divisions.

Comparison with Table 3.10 (i.e. time taken to reach the nearest primary school by division) suggests the availability of more primary than secondary schools in all Divisions.

Non-use of the nearest primary school

Ninety two per cent of households in all SEGs gave *Not relevant* as their reason for not using the nearest primary school (Table 3.12 - Reason why the nearest primary school was not used by SEG). This would include households without any primary school age children as well as those who prefer Islamic education.

Table 3.10 Time taken to reach the nearest primary school by Division

	Banjul	Kombo-St. Mary	Western	Lower River	McArthy Island	Upper River	North Bank	All Divisions
Less than ½ hour	100	85	84	67	45	59	69	73
Between ½ and 1 hour	0	15	16	31	37	20	18	19
From 1 to 2 hours	0	0	0	1	17	13	12	7
From 2 hours to ½ day	0	0	0	1	2	7	1	1
From ½ to 1 day	0	0	0	0	0	2	0	0
Total	100	100	100	100	100	100	100	100

Table 3.11 Time taken to reach the nearest secondary school by Division

	Banjul	Kombo-St. Mary	Western	Lower River	McArthy Island	Upper River	North Bank	All Divisions
Less than ½ hour	98	60	62	10	13	28	38	45
Between ½ and 1 hour	2	37	33	67	44	28	32	34
From 1 to 2 hours	0	2	5	19	31	26	19	14
From 2 hours to ½ day	0	0	0	1	11	9	10	5
From ½ to 1 day	0	0	0	3	1	9	1	2
Total	100	100	100	100	100	100	100	100

Table 3.12: Reason why the nearest primary school was not used, by socioeconomic group [percentage of those who did not use the primary school]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Too expensive	2	1	0	0	0	0	1	0	0	0	0
Too far	1	1	0	0	0	0	0	0	0	0	0
Poor quality service	0	0	0	0	0	0	1	2	7	2	2
Other	8	1	6	6	0	6	3	8	3	6	6
Not relevant	90	97	94	94	100	94	95	89	90	92	92
Total	100	100	100	100	100	100	100	100	100	100	100

This same pattern prevails within SEGs where the majority of households give this reason.

Overall, six per cent give the reason *Other* while two per cent say the quality of the nearest primary school is poor. Only rural subsistence and small export farmers (two per cent and one per cent respectively) reported high cost as their reason for non-use.

Non-use of the nearest secondary school

The findings in Table 3.13 - Reason why the nearest secondary school was not used by socioeconomic group - are comparable to those for primary schools (i.e. Table 3.12). The answer *Not relevant* is given by 95 per cent of all households and *Other* by five per cent. Once again,

only rural subsistence farmers give high cost as a reason for non-use.

Expenditure on education

Households were asked the total amounts they had spent on school fees, books and supplies, school uniforms and school donations in the past year. The total expenditure was divided by the number of children involved in formal education and the results by socio-economic group and Division are presented in Table 3.14.

The results are broadly as expected from considering the enrolment rates: those SEGs which have high enrolment rates have higher average per child expenditure, farm households have the lowest average expenditures and public sector

Table 3.13: Reason why the nearest secondary school was not used by socioeconomic group [percentage of those who did not use the secondary school]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Too expensive	1	0	0	0	0	0	0	0	0	0	0
Too far	0	0	0	0	0	0	0	0	0	0	0
Poor quality service	0	0	0	0	0	0	0	0	0	0	0
Other	11	3	5	6	1	8	5	4	0	1	5
Not relevant	87	97	95	94	99	92	95	96	100	99	95
Total	100	100	100	100	100	100	100	100	100	100	100

Table 3.14: Mean annual household expenditure on education in dalasis per child currently enrolled in formal education by socioeconomic group and Division

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Banjul							269	279	259	215	263
Kombo-St.Mary							103	338	156	160	153
Western	127	115	184	116	112	189				148	125
Lower River	64	38	102	179	66	356				*	82
McCarthy Island	34	71	52	33	68	60				148	51
Upper River	52	43	36	62	62	31				47	45
North Bank	90	75	151	57	143	*				16	100
All Divisions	71	69	96	96	99	130	151	316	182	154	114

* No observations

workers in Greater Banjul have the highest average expenditures. Households in areas where there are private schools have higher average expenditures than other regions.

On a regional basis households in Banjul proper have the highest average annual expenditure on education, at over twice the national average. These households spend on average five times the amount per child as households in the furthest regions of Gambia, MacCarthy Island and Upper River Divisions, which spend less than half the national average. It may well be that cost is a limiting factor for school participation at all in farming households. Rather than dropping out after a time in school, many of these children never start at all.

Conclusions and recommendations

The education chapter examines four main areas of interests: Participation in education, non-participation in education, access to educational facilities and expenditure on education. It should be noted that the analysis presented here is not exhaustive due to the limited resources of the unit. However for further analysis the survey data are available upon request.

The literacy rate for the sample is 46 per cent but if we look at the sex disaggregated data the literacy rate for males is twice that for females. [see table 3.1] This finding is not unexpected since it is in line with known social beliefs and traditions in the country.

The economic contribution of school age children to the household is another important factor leading to the lower primary school enrolment rate in the rural areas. Table 3.3 shows the lowest enrolment rates for large export farmers for most of the age categories. Here also the proportion of enrolment is lower for girls as compared to boys. The overall primary enrolment rate for girls is 29 per cent compared to 39 per cent for boys [table 3.3].

As discussed in the chapter, 54 per cent of heads of households and 52 per cent of spouses had some Islamic schooling. Furthermore, the bar charts indicate a high enrolment rate for Islamic schools as compared to formal education for some SEGs. The high level of participation in Islamic schools in the rural areas implies the need for some intervention.

The foregoing discussion calls for policy directions that would among other things create some incentives to encourage more enrolment of children into

formal schools, especially girls. These directions should also look at how best to sensitise household heads of the long term usefulness of education to the household and the nation as a whole. The economic implication of sending a child to school as far as the household is concerned must not be underestimated.

The User Group workshop [see pp 14-15] suggested the following policy directions/ implications arising from the results of the Priority Survey presented in this chapter. They were then revised and amended in the light of comments by the Education Policy and Planning Unit.

- 3.1 A campaign to sensitise people to educational values and advantages, especially for females, should be conducted.
- 3.2 The Government should consider making primary education compulsory and more affordable to those least able to pay.
- 3.3 The Government should consider the need to assist Islamic schools to better prepare graduates for absorption into the formal labor force.
- 3.4 The Government should seek to co-operatively review the curriculum of the madrassas with a view to persuading them to improve and/or introduce new subjects which are relevant to the needs of the economy and the country.
- 3.5 The Government should consider developing incentive schemes to attract and retain children in school.
- 3.6 The Government should undertake a national education survey to determine the economic and cultural factors responsible for low

enrolment rates.

1 Schools were classified as either Government or private if they used a formal government curriculum. Informal Islamic schools (known as *madrassas*) were classed as Islamic. There are a number of Islamic schools which use a formal curriculum, these were classed as private schools.

2 The net enrollment rate is defined as the number of children of primary school age [7 to 13 years] currently attending school divided by the total number of children of primary school age.

The Health module in the Priority Survey concentrates on the use of and expenditure on health services rather than on determining the health status of individual household members.

At the individual level in the roster (Section 1, Questions 17 to 19 - see Appendix 1), data is collected for all household members on the number of consultations and the last medical person consulted in the last two weeks, as well as the cost of the treatment. Household medical expenses for the previous month on both medications and consultations are recorded in the expenditure section (Section 7, Questions 6 to 10). In both cases, transportation costs to and from medical facilities as well as other indirect costs are not included in total costs. Data on accessibility of health facilities is collected in Section 2b - Access to facilities.

Presentation of the analysis of this module has been divided into these three areas - viz., consumption of health services, expenditure on health services and access to health facilities - which will each be considered in turn.

Consumption of health services.

Table 4.1 shows the proportion of persons who had at least one health consultation in the past two weeks by SEG, age and gender. In the survey, a health

consultation is one where a person has approached or sought medical advice or attention from any medical person or traditional healer, whether at a public or private institution or merely by calling a medical officer by private arrangement. It would also include a visit to the family home by any of the medical persons/traditional healers mentioned.¹

Overall, eight percent of the sample had at least one health consultation in the two week period prior to the survey. Thirteen percent of formal and public workers reported having had a consultation compared to seven percent of the subsistence farmers and unemployed, retired SEGs. This difference may have its explanation in the availability and accessibility of health services, especially for the urban populace, which makes for increased frequency of consultation.

In terms of differences between males and females, for most age groups more women reported consulting health practitioners than did men. A notable exception is the age group 50 to 59 years where there is a considerable difference (9 per cent of women versus 14 per cent of men). As is to be expected more people in the youngest (0-4 years) and oldest (60+ years) age groups were reported as having had at least one health consultation in the reference period.

Table 4.1: Proportion of persons reporting at least one health consultation in the past two weeks by socioeconomic group, age and gender

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Age 0-4 years											
Female	14	16	13	13	18	29	16	11	21	8	14
Male	13	13	14	14	15	17	14	18	21	11	14
Age 5-9 years											
Female	4	5	5	5	6	0	6	12	24	10	5
Male	3	5	5	5	8	3	9	12	18	6	6
Age 10-14 years											
Female	3	3	4	4	6	0	7	2	6	3	4
Male	4	4	4	4	2	11	6	13	0	3	4
Age 15-19 years											
Female	5	9	5	7	11	0	9	12	12	11	7
Male	3	2	4	7	8	8	4	13	5	6	5
Age 20-24 years											
Female	9	11	9	10	16	14	12	16	24	9	11
Male	3	5	4	5	8	10	6	8	0	2	5
Age 25-29 years											
Female	12	13	8	10	9	33	16	15	6	6	12
Male	5	2	2	5	7	43	8	3	7	5	5
Age 30-39 years											
Female	9	9	12	14	12	9	9	19	20	6	11
Male	5	4	7	7	2	9	9	14	10	5	6
Age 40-49 years											
Female	13	8	7	16	21	50	11	16	0	5	11
Male	6	9	7	13	12	14	9	18	17	8	9
Age 50-59 years											
Female	6	10	12	10	9	0	7	11	0	7	9
Male	16	11	16	17	14	0	7	21	17	15	14
Aged over 60 years											
Female	15	13	10	9	7	40	33	6	20	20	15
Male	9	7	17	19	9	0	25	14	*	9	12
ALL CASES	7	8	8	9	10	13	10	13	13	7	8

* No observations

Distribution of health consultations by type of health care provider and SEG is shown in Table 4.2. Because of the difficulties some respondents have in distinguishing various categories of medical personnel, enumerators were asked to probe into place of consultation and what transpired during the consultation. In addition, they were instructed to establish the kind of health staff available in the enumeration area to get a

clearer picture of possibilities. Health care providers are not separated by sector - i.e. public or private.

Forty five per cent of those who had had a consultation reported seeing a health assistant, 24 per cent reported seeing a midwife/nurse. Only six per cent consulted a traditional healer while five per cent went to others (who were not specified). In looking at consultations with

Table 4.2: Distribution of health consultations in the past two weeks by type of health care provider and socioeconomic group [percentages]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Traditional healer	9	6	7	7	6	22	2	0	0	8	6
Health worker	47	54	49	47	32	22	41	32	31	42	45
Midwife/Nurse	26	22	25	24	21	7	11	18	15	6	21
Doctor	16	13	13	19	29	44	41	46	31	43	24
Other	2	4	6	4	11	4	5	5	23	1	5
TOTAL	100	100	100	100	100	100	100	100	100	100	100

various types of health care providers within the various SEGs, again health assistants appear to be the most common except for other urban formal workers and Greater Banjul public workers, who consulted doctors with equal or greater frequency. The high incidence of consultation of health workers may be explained by the fact that village health posts are manned by this cadre of personnel who form the primary link between the village and health facilities. What is surprising is the high proportion of persons in the other urban formal workers category consulting traditional healers (22 per cent) which is more than double that

reported by the rural SEGs. This would dispel the popular myth that traditional healers and *marabouts* are essentially the preferred type of health care providers for the uneducated and unexposed masses.

When examined from a regional perspective [see Figure 4.1] there are clear indications of transition from rural to urban in the choice and/or availability of health care providers. The use of nurses steadily decreases and the use of doctors increases. The largest increase for the latter comes in the transition from rural to other urban.

In the case of health workers the lowest use occurs in other urban rather than urban areas. If this is not an artifact of the sample, then it suggests that the rate of use of health assistants in urban areas is a response to the relative availability and cost of such care.

Expenditure on health services.

Expenditure on health services was derived from two sources in the survey. At the individual consultation level it was obtained by asking for the cost of the last consultation in the last two weeks. This was sought in the household roster section. At the household level household expenses in the past month for

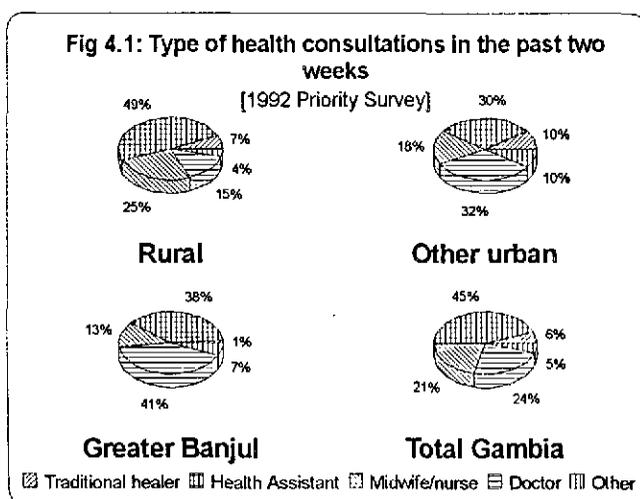


Table 4.3: Mean per capita household expenditure in dalasis on health for the previous month by socioeconomic group and Division

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Banjul							14.6	28.1	32.3	10.1	17.9
Kombo-St.Mary							11.9	16.2	30.6	17.4	16.3
Western	6.0	5.6	4.0	8.1	10.0	16.4				8.1	7.5
Lower River	2.2	1.6	1.6	11.1	4.2	11.3				*	3.8
McArthy Island	4.7	4.9	7.0	6.9	5.2	6.1				6.2	5.3
Upper River	7.9	4.0	5.2	5.5	6.5	9.1				2.1	5.4
North Bank	6.3	2.0	2.9	5.0	1.8	1.3				7.2	3.9
All Divisions	5.4	3.6	4.4	7.4	6.5	10.4	12.7	20.7	31.0	11.4	8.4

* No observations

consultations of various kinds and for medication, both modern and traditional were collected in the expenditure section.

Figure 4.2 shows mean per capita household expenditure in dalasis on health by Division, taken from the expenditure section of the Survey, while Table 4.3 shows these figures by Division and SEG. For all households, average expenditure per person for the past month is 8.4 dalasis, with Banjul recording the highest expenditure of 17.9 dalasis which is almost double the overall mean. Lower River and North Bank Divisions had the lowest per capita household expenditure at 3.8 and

3.9 dalasis respectively.

One outlier was detected in Kombo St. Mary Division which raised the mean considerably and was atypical. The household, in the Greater Banjul informal worker SEG, reported having spent 31600 dalasis on modern medicines in the past one month. Because this was far outside the range of all other households it was excluded from the figures presented in Table 4.3. When this case is included in the calculations, the overall mean for the Table rises from 8.4 dalasis to 16.5 dalasis and the mean for the SEG rises from 11.9 to 71.0 dalasis.

Formal private workers in the Greater Banjul Area recorded the highest average expenditure on health of 31 dalasis which is over three and a half times the national average! [see Table 4.3]. Conversely, small export farmers in the rural areas only had an average expenditure of 3.6 dalasis with the other SEGs falling in between. A point of interest is that the retired/unemployed SEG had the fourth largest mean per capita expenditure on health. Investigation of their expenditure on other items as well as their sources of income would be illuminating.

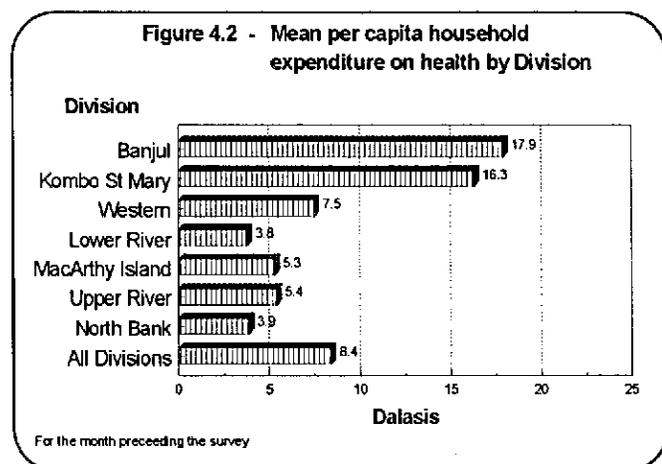


Table 4.4: Average health expenditure per consultation by type of health care provider and socioeconomic group [in dalasis]

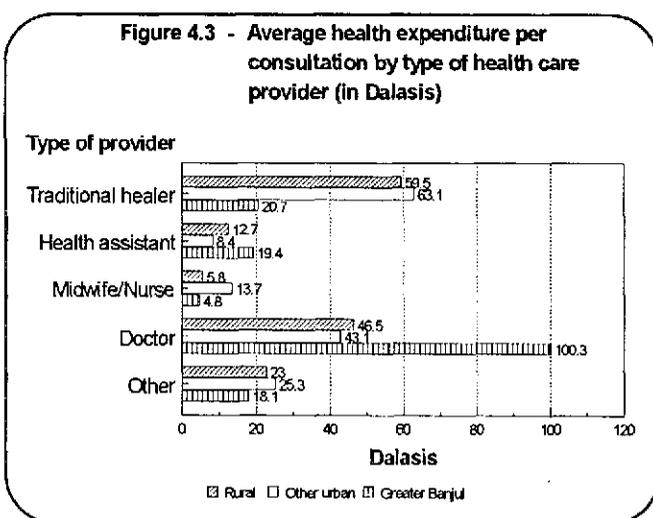
	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Traditional healer	85.1	24.4	40.1	88.3	41.2	85.0	62.0	*	*	151.3	68.2
Health assistant	13.3	10.7	12.0	14.8	9.2	7.5	27.5	20.8	9.9	8.1	14.4
Midwife/Nurse	6.5	4.5	5.8	6.5	7.3	20.0	8.8	5.6	*	12.5	6.2
Doctor	49.1	53.2	46.1	37.6	28.9	57.4	101.6	73.6	125.8	70.3	66.2
Other	26.8	6.6	22.8	35.9	21.6	29.0	29.2	18.0	7.2	75.0	21.4
All consultations	24.0	15.6	17.5	23.1	17.8	48.6	56.0	42.0	43.7	48.0	28.7

* No observations

Average health expenditure per consultation by type of health care provider and socioeconomic group are shown in Table 4.4, while average expenditure per consultation by region is shown in Figure 4.3. Overall, the average expenditure per consultation is 28.7 dalasis with consultations by traditional healers the most expensive at 68.2 dalasis,

tions went to traditional healers.

Consultations of doctors are the second most expensive at 66.2 dalasis. Health expenditure on health care providers classified as *other* is the third most expensive at 21.4 dalasis - it is unfortunate that enumerators were not instructed to specify these as it would have been interesting to discover what they were.



more than twice the total average expenditure. It is interesting to note that in half of the rural and other urban SEGs, cost of consultation was again highest for those consulting traditional healers. When reference is made to Table 4.2 (distribution of consultations by type and SEG), one finds that only six percent of those who had consulta-

As is to be expected, SEGs in the Greater Banjul Area spent more per consultation on doctors than on other categories of health care providers. This could be explained by the fact that most doctors, especially those in the private sector, are concentrated in this area and their charges are high. Formal private workers in the Greater Banjul Area spent most on doctors with an average expenditure of 126 dalasis. Again we find the retired/unemployed SEG with the third largest average expenditure.

Except for consultation expenditure by health assistant and doctor, which appear to be more expensive as one moves closer to the capital [see Figure 4.3], there is no noticeable difference in expenditure on services offered by other health personnel. The highest average expenditure was 151.3 dalasis on traditional healers recorded by the re-

Table 4.5: Time taken to reach the nearest health facility by Division

	Banjul	Kombo St.Mary	Western	Lower River	McArthy Island	Upper River	North Bank	All Divisions
Less than ½ hour	99	82	72	50	48	61	56	67
Between ½ and 1 hour	1	17	26	34	34	17	28	23
From 1 to 2 hours	0	1	2	12	14	16	15	8
From 2 hours to ½ day	0	0	0	3	4	4	2	2
From ½ to 1 day	0	0	0	1	0	2	0	0
Total	100	100	100	100	100	100	100	100

tired/unemployed SEG.

Access to health facilities

Time taken to reach nearest health facility

Time taken to reach the nearest health facility by division is shown in Table 4.5. A health facility is defined as a hospital, clinic, dispensary or health post. It takes two thirds [67 per cent] of all households less than half an hour to get to the nearest health facility and a quarter [23 per cent] between a half and one hours. Eight per cent of households take from one to two hours while the remaining two per cent take from two hours to half a day to get to the health facility nearest them.

As with schools [see Chapter 3], more households in the urban areas, particularly Banjul, are located closer to health facilities than their rural counterparts. Health facilities are however within two hours travelling time of the great majority of households.

Reasons for non-use of nearest health facility

Table 4.6 shows the reasons why the nearest health facility was not used, by SEG. Overall 69 per cent of households said it was not relevant. This could mean that the services offered at the facility nearest them are not appropriate to their needs. Fifteen per cent of households stated that the quality of service

Table 4.6: Reason why the nearest health facility was not used by socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Too expensive	29	0	0	0	0	*	7	10	0	0	8
Too far	14	0	0	0	0	*	0	0	0	0	2
Poor quality services	0	0	0	0	0	*	15	40	0	33	15
Other	0	0	13	0	50	*	0	10	50	0	7
Not relevant	57	100	87	100	50	*	78	40	50	67	69
TOTAL	100	100	100	100	100	100	100	100	100	100	100

* No observations

was poor while eight per cent said that it was too expensive. Seven per cent gave "other" as a reason for non-use while two per cent said the nearest health facility was too far away.

Poor quality service is cited by 40 per cent of public workers and 15 per cent of informal workers in Greater Banjul as well as 33 per cent of the retired/unemployed SEG as a reason for not using the nearest health facility. Conversely, none of the rural SEGs gave this reason. Twenty nine per cent of rural subsistence farmers said the nearest health facility was too expensive as did seven and ten per cent of informal and public workers respectively in Greater Banjul. Only rural subsistence farmers (14 per cent) said the nearest health facility was too far away.

Conclusion

Analysis of the Health module of the Priority Survey has produced some interesting results. Frequency of consultations is highest amongst women, the very young and the oldest age groups. The majority of health care providers consulted are health assistants with doctors second and midwives/nurses third.

In looking at differences between SEGs, the fact that persons in urban SEGs report a greater incidence of health consultations may be due to the availability of health services in these areas. Such a finding has implications for the policy of Primary Health Care supply currently being pursued in the health sector which seeks to bring health care delivery to the doorstep of all.

A higher percentage of health consultations is being reported by members of households headed by formal workers and public workers as compared to household members in subsistence farmer and retired SEGs. In the survey, 45 per cent of those who had health

consultations reported seeing a health assistant.

The biggest proportion of these consultations is reported by members of SEGs in the rural areas. Health facilities in the villages are usually headed by health assistants resulting in a relatively high level of confidence and trust developing between the consumer and the service provider irrespective of the category. It would be worthwhile therefore to upgrade these health services such that the health workers can deal effectively and efficiently with the health needs of villagers.

Households in SEGs in the Greater Banjul area spend more per capita on health than do the other regions. Rural SEGs have the lowest per capita household expenditure on health which may be attributed to their economic status and/or insufficient services available in these areas. Average expenditures are highest for traditional healers, then doctors, other types of personnel and health assistants and lowest for midwives/nurses. The latter finding is the most remarkable and may account for the low incidence (six percent) of people consulting traditional healers. Poor quality service and high costs are cited as reasons for non-use of health facilities, factors which warrant further investigation and requisite action.

Moreover, annual per capita household expenditure on health on the average is 8.4 dalasis for all SEGs. The lowest expenditure was reported in the rural areas by small export farmers and large export farmers at 3.6 and 4.4 dalasis respectively.

There is an implication that people from certain socio economic groups either do not place a high level of importance on health services or they are too poor to afford even the modest charges now made.

The User Group workshop [see pp 14-15] suggested a number of policy directions or implications arising from a consideration of a draft of this chapter. These were then revised by the Director of Planning and Information.

- 4.1 The Government should effect full cost recovery of health services.
- 4.2 The Government should improve financial data sets in the health sector in order to better plan for the improvement and sustainability of national health services.
- 4.3 Intensify public information/education awareness on healthy living through mass media and newsletters.
- 4.4 Evaluate the performance of health facilities (program).

Further in the report, it was noted that 22 per cent of formal workers in the other urban SEG consulted traditional healers; more than double the proportion of consultations reported by the SEGs in the rural areas. It might be useful to consider a policy that would :-

- 4.5 Encourage the integration of traditional healers into the health care delivery system.

1

A.Killen
1992 Household Survey Enumerators' Manual, Household Survey Section, Central Statistics Department, Banjul, page 15.

Food consumption and nutritional status are linked topics. Expenditure on food is linked to the amount and type of food consumed, particularly among the poor, and this in turn contributes heavily to nutritional status. These links are however not exclusive. Consumption of home grown or bartered produce may make cash expenditure on food a less reliable indicator than direct measures of consumption. Other factors may also influence an individual's health status.

However food prices are very important to most households, especially at certain seasons of the year. If prices rise then households may respond in a number of ways [Timmer et al, 1986]. If they are able, they may simply purchase the same kinds and quantities and thus spend a larger proportion of the household budget on food. Households may also substitute cheaper, but perhaps less palatable or culturally desirable foods. They may also purchase the same foods but in smaller quantities.

Because of its indicative status the Priority Survey sought only limited data in these linked areas of food expenditure and nutritional status. Among the items of household expenditure [Section 7] the survey sought information on five food items [Questions 16 to 20]. These food items were decided by the User Group, who sought to include a balanced set of the major food items consumed across the country. Comparison

with a more detailed food expenditure study [Jabara, 1991] suggests that those included in the Priority Survey account for about three quarters of all food expenditure.

The nature of the Priority Survey precludes the collection of illness and injury data for household members. However there is one aspect of health which can be measured with a short visit. This is nutritional status which can be assessed for young children by height and weight measurements. The nutritional status of young children is the kind of 'outcome' measure that the Priority Survey is designed to collect. Section 10 of the survey contains the information sought for each child in the household aged under 60 months.

This chapter will examine cash expenditure on selected food items to give some comparative information on such expenditures, and also discuss the nutritional status of the children in the sampled households.

Food expenditure

Food consumption in the household may depend on several factors. The household income, the proportion of the income used to purchase food, the distribution of food amongst the household members, the amount of food produced by the household and then consumed and the amount of food received by the

Table 5.1: Average monthly expenditure per capita in dalasis on key foods by socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Rice	15.4	14.8	17.4	21.2	19.7	22.1	25.4	24.1	20.4	23.0	19.6
Oil	7.2	6.7	5.6	12.1	14.5	12.0	19.2	18.5	17.2	13.9	11.4
Coarse grains	0.3	0.5	1.3	2.1	5.0	2.7	3.5	3.4	3.6	3.2	2.0
Fish/meat	9.9	9.6	9.1	19.4	25.2	21.1	42.2	54.4	45.9	32.9	22.3
Vegetables	5.9	4.6	4.2	9.9	18.9	11.2	15.9	19.5	12.3	11.7	9.6

household in the form of gifts or remittances are all important factors in food consumption. The information collected in this survey allows only a beginning attack on the question of consumption. Still it does allow for comparison of expenditure between households on a per capita basis for various socioeconomic groups and regional locations.

It is clear from Table 5.1 that households spend most on rice and fish/meat. Farming households on average spend less than non farming households for each of the key foods. Farming households of course produce some of their own food, and the Household Economic Survey report (due in late 1993) will allow investigation of how much of their own food these households consume.

Farm households expend less than three quarters of the amount that non-farm households spend on rice. This is

true even for rural nonfarm households. Households in the Greater Banjul region spend the largest amount per head on rice.

This pattern is observable in all of the foods recorded in Table 5.1, though it varies for the other foods for which a larger proportion is produced in The Gambia. In these there is a clear pattern [see Figure 5.1] of smallest expenditure in rural areas, followed by other urban areas and finally the capital. Typically the *per capita* expenditure by households in Greater Banjul on these foods is two to three times the expenditure of rural households. In the case of fish and meat it is more than four times that of rural households.

Such a pattern may arise from several sources. It may come because rural households subsist on their own production and so expend less cash on food. It may come because urban households are richer and have more disposable income to spend on more expensive foods than rural households. Or it may come because food is more expensive in the capital due to the costs of transportation from the areas of production and storage. There is not sufficient data in the current survey to disentangle the contributions each of these reasons make to the final result.

The data in Table 5.2 suggest that food expenditure is related to proximity to production areas. This Table shows av-

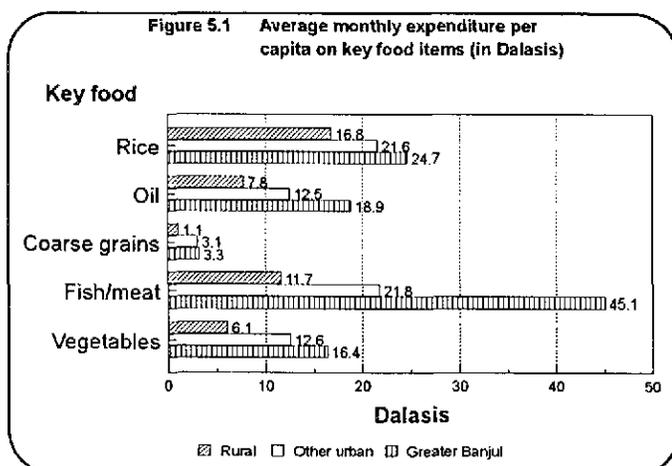


Table 5.2: Average monthly expenditure per capita in dalasis on key foods by Division

	Banjul	Kombo-St Mary	Western	Lower River	McArthy Island	Upper River	North Bank	All Divisions
Rice	23.8	25.3	23.3	15.3	10.6	16.1	19.5	19.6
Oil	20.6	17.6	11.3	8.5	7.0	5.2	8.8	11.4
Coarse Grains	3.0	3.4	2.9	0.0	0.9	0.7	1.3	2.0
Fish/meat	51.2	43.3	16.2	13.7	10.2	13.0	11.8	22.3
Vegetables	17.4	15.5	10.9	6.1	6.6	4.6	4.7	9.6

erage per capita expenditures by Division. It is clear that not all households situated outside of the capital have the same average expenditure on the food groups. Thus households in MacArthy Island Division which produces considerable quantities of rice and coarse grains, expend about half of the national average on rice and coarse grains. This is the sort of result one would expect from a combination of own consumed food and a low local price in the market because of relatively abundant production. Similarly households in Upper River Division, where there is a high concentration of Fulas who use more animal fats than vegetable oils, expend about half of the national average on oil.

As rice is the staple grain in The Gambia it is possible to analyse the data in Tables 5.1 and 5.2 in another way. The price of rice is fairly constant across the country, according to price surveys conducted by the Household Survey Section in December 1992, ranging from 2.7 to 3.5 dalasis per kilo. Table 5.3 compares the per capita expenditure on each of the other four key foods with

rice to examine the relative expenditures. Expenditure on oil remains relatively constant to rice across socioeconomic groups, but there are large variations in fish and meat. Farm households spend not much more than half on fish and meat than they do on rice, while households headed by either public or formal private workers in Greater Banjul spend more than twice as much. This suggests that stable incomes lead to some change in dietary habits towards fish and meat. There is some evidence that vegetables are also purchased differentially but the trends are not as great.

Regionally the pattern does not show to the same extent [see Table 5.4]. Households in Banjul proper spend more than twice as much on fish and meat as they do on rice, and those in the Kombos spend 1.7 times as much. However for other foods and other Divisions there is not a great deal of variation. Relatively North Bank households spend a little more than half as much on meat/fish as on rice, while households in MacArthy Island Division spend almost the same amount on fish/meat as rice. For veg-

Table 5.3: Expenditure on other key foods per capita relative to expenditure on rice by socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Rice	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Oil	0.5	0.5	0.3	0.6	0.7	0.5	0.8	0.8	0.8	0.6	0.6
Coarse grains	0.0	0.0	0.0	0.0	0.3	0.1	0.1	0.1	0.2	0.1	0.1
Fish/meat	0.6	0.6	0.5	0.9	1.3	0.9	1.7	2.3	2.3	1.4	1.1
Vegetables	0.4	0.3	0.2	0.5	0.9	0.5	0.6	0.8	0.6	0.5	0.4

Table 5.4: Expenditure per capita on other key foods relative to rice by Division

	Banjul	Kombo-St. Mary	Western	Lower River	McArthy Island	Upper River	North Bank	All Divisions
Rice	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Oil	0.9	0.7	0.5	0.6	0.7	0.3	0.5	0.6
Coarse Grains	0.1	0.1	0.1	0.0	0.1	0.0	0.1	0.1
Fish/meat	2.2	1.7	0.7	0.9	1.0	0.8	0.6	1.1
Vegetables	0.7	0.6	0.5	0.4	0.6	0.3	0.2	0.4

etables North Bank households spend a fifth of what they spend on rice, while in other Divisions it ranges up to 70 per cent [in Lower River Division].

These analyses suggest that, while rice is important in all household purchases of food, the impact of changes, particularly rises, in price would be greatest in farm households, where a greater pro-

portion of the cash expenditure on food is spent on rice. Conversely, changes in the price of meat and fish will affect households living in Greater Banjul [especially those headed by persons working in the formal wage sector] more than households in rural areas. Rises in the prices of these commodities could be expected to lead to falls in expenditure. However the converse is not true. In-

Table 5.5: Percentage of children [aged 3 to 59 months] indicating significantly low height for age by socioeconomic group and Division

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Banjul											
Females							5	0	0	0	3
Males							12	0	0	0	8
Kombo-St. Mary											
Females							13	4	38	0	13
Males							15	13	12	38	16
Western											
Females	3	4	0	8	4	0				9	5
Males	3	14	7	6	0	0				0	5
Lower River											
Females	41	41	75	75	43	*				*	45
Males	50	34	50	21	60	*				*	41
McArthy Island											
Females	5	12	12	11	0	*				*	9
Males	7	11	17	18	25	0				33	12
Upper River											
Females	10	6	3	11	0	0				14	6
Males	2	6	8	8	0	0				9	7
North Bank											
Females	36	21	19	32	13	*				100	25
Males	25	30	21	26	38	*				0	25
All females	17	14	9	14	9	0	11	3	29	11	13
All males	16	16	14	12	22	0	14	11	8	15	15

* No observations

Table 5.6: Percentage of children [aged 3 to 59 months] indicating significantly low weight for age by socioeconomic group and Division

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Banjul											
Females							0	0	0	67	6
Males							4	0	40	33	11
Kombo-St.Mary											
Females							2	0	0	0	1
Males							2	0	0	0	1
Western											
Females	6	4	0	0	0	0				0	1
Males	0	5	0	1	0	0				0	1
Lower River											
Females	0	7	0	0	29	*				*	6
Males	3	11	0	7	0	*				*	6
McCarthy Island											
Females	0	2	0	0	0	*				*	0
Males	0	3	0	0	0	0				0	1
Upper River											
Females	5	2	2	0	14	100				0	3
Males	2	3	0	0	0	50				0	1
North Bank											
Females	3	6	5	0	0	*				0	4
Males	6	0	2	0	0	*				0	2
All females	2	4	2	0	5	11	1	0	0	7	2
All males	2	3	0	9	0	9	0	0	0	3	2

* No observations

creases in income usually translate to higher calorie intakes but not in direct proportion [Marek, 1992,p.1]. In Gambia an observed ten per cent increase in income led to a 4.8 per cent increase in calorie consumption [Von Braun et al, 1989]

Nutritional status

The survey sought certain key anthropometric data on all children aged three to fifty nine months. These data included height, weight and age in months. The height and weight measurements were made by the interviewer at the conclusion of the interview using scales and a measuring board. The age information was sought from a birth

certificate or clinic card. If these were unavailable each interviewer had a detailed chronology of major local events for the past five years to pinpoint ages. The chronology included all the dates of major Islamic feasts and national holidays as well as political and other events.

The three data obtained for each child allows for the determination of three indicators of nutritional status, height for age, weight for age and weight for height [WHO, 1983]. The first of these is considered an indicator of stunting, or long term nutritional deficiency. The second reflects mainly short term effects, or wasting, while the third has elements of both stunting and wasting.

Table 5.7: Percentage of children [aged 3 to 59 months] indicating significantly low weight for height by socioeconomic group and Division

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Banjul											
Females							5	0	0	33	6
Males							4	20	40	0	11
Kombo-St.Mary											
Females							0	4	0	0	1
Males							5	3	0	0	4
Western											
Females	3	4	0	2	8	0				9	2
Males	0	0	0	0	0	0				0	0
Lower River											
Females	6	6	25	0	0	*				*	11
Males	13	21	25	0	20	*				*	14
McCarthy Island											
Females	2	8	6	11	18	0				*	5
Males	4	7	6	6	8	*				0	5
Upper River											
Females	5	2	1	14	57	100				0	4
Males	7	5	2	0	0	50				9	4
North Bank											
Females	12	12	5	4	7	*				0	8
Males	9	11	0	4	0	*				0	5
All females	5	7	3	6	14	11	1	3	0	7	5
All males	6	8	2	1	4	9	4	6	15	3	5

* No observations

The measurements of the sample population have been compared with the reference charts prepared by the US National Centre for Health Statistics [NCHS] as recommended by WHO [1983]. Although some feel that this standard is not appropriate for Gambia there is evidence that variations between populations in various countries are not great [Waterlow et al, 1977; Martorell and Habicht, 1975; Habicht, 1974].

There are different views on how any local population should be compared to the selected reference population [in this case the NCHS standard]. Some studies have used two standard deviations below the NCHS median

[Alderman, 1990, p.3]; the SDA working paper on the Priority Survey suggests 75 per cent of the standard height or weight [Demery and Grootaert, 1991, p.28]. Locally the Health Service uses 70 per cent of the NHSC weight for height as the criterion for severe wasting, and 85 per cent of the height for age as the criterion for severe stunting, and the following analysis will use these criteria also.

Overall the incidence of chronic malnutrition seems highest in the Lower River and North Bank Divisions [see Table 5.5]. This is so for both male and female children and the rates are far above the national figures of approximately 14 per cent, or about one in seven children. The variations are not as great between SEGs

as they are between Divisions. In most non-farm SEGs a greater proportion of male children have significantly low height for age than female children.

Weight for age measurements are much more affected by seasonality than height for age, as current surplus or shortage of food can quickly affect the child's weight. The measurements were taken in the dry season [from the end of February to May, 1992]. This is usually a time when fewer children have significantly low weight for age [NS11, 1991, p3]. Table 5.6 shows that overall two per cent of the sampled children had significantly low weight for age, and only in two Divisions [Banjul and Lower River] were there rates above five per cent for either males or females. As with stunting the results for SEGs were more variable with several SEGs recording incidences greater than five per cent for males, females or both. Nine per cent of males in households headed by *Rural other workers* had significantly low weight for age, as were nine per cent of males in households headed by *Other urban formal workers*. Three SEGs had incidence of significantly low weight for age for females above five per cent -- those headed by *Other urban informal sector workers*, *Other urban formal workers* and by those who were not in the workforce.

Comparison of weight for a particular height is also an indicator of current malnutrition, some times used when age data is not available. The results were calculated for this measure for comparative purposes and are shown in Table 5.7. Overall the level is five per cent, with Banjul and the Lower River Division again showing the highest incidence although the other Divisions apart from Western also have a higher incidence using this measure. A number of SEGs have increased incidence using this measure.

Conclusions

On the average, the amount of money spent per month per capita on key foods by all socioeconomic groups is 64.9 dalasis [calculated from Table 5.1]. This figure represents a significant proportion of total food expenditure using the Cornell study as a guide [Jabara, 1991]. However, we see a big variation in the proportion of per capita expenditure on foods in rural areas as compared to other urban and Greater Banjul areas [see Figure 5.1]. Furthermore, the amount spent on fish/meat [11.7] in rural areas is much less than in the Greater Banjul area [45.1].

While this may be due to consumption of home produced meat; or to higher urban prices there is a suggestion of low dietary intake of meat/fish among SEGs in rural areas. It may be necessary to supplement the diets of households within socioeconomic groups who for one reason or another do not take in the minimum required level of a particular food category.

People in the rural areas grow most of the foods they consume hence the low expenditure on food items for socioeconomic groups within this area. But knowing that households do not grow all the foods that they need, and that appropriate diet plays an important part in the general health of the individual there is a need for some policy directions.

Table 5.5 depicts the percentage of children (aged 3 to 59 months) indicating significantly low height for age, by socioeconomic group and region. Low height for age is an indication of longstanding malnutrition. Using NCHS standards, children in the Lower River division and North Bank Division have the highest levels of stunting. In addition stunting varies between boys and girls depending on which part of the country one is in. A point of caution though : ethnic differences should not be overlooked when interpreting some of these results. Physical appearance varies depending on the indi-

vidual's ethnic background.

The User Group workshop [see pp 14-15] suggested a number of policy directions or implications arising from the draft of this chapter. These were then revised by policy staff at the Gambia Association for Food and Nutrition:

- 5.1 The Government should set up an appropriate mechanism for the effective coordination of food aid in the Gambia.
- 5.2 The Government should ensure the provision of storage and preservation facilities in key areas of the country.
- 5.3 The Government should consider intensifying provision of high (protein) food supplements for pregnant and lactating mothers and young children particularly in Lower River Division and North Bank Division.
- 5.4 The establishment of national norms of height for the country including different ethnic groups should be investigated

CHAPTER 6 HOUSING AND ASSOCIATED FACILITIES

The provision of adequate housing and the supply of fuel, lighting and water are among the most basic provisions for human welfare. In addition, the opportunity to buy or supplement food supplies and to travel freely are indications that a nation is developing the capacity to provide more than subsistence to its citizens.

Information on housing and associated facilities is collected in the Priority Survey at the household level. The objective is to determine the availability and accessibility of these facilities to Gambian households as well as changes experienced by the households *vis a vis* these facilities. The latter is important for capturing changes in the living standards of households.

Section 2a of the questionnaire collects data on house construction, ownership

and amenities such as lighting, fuel and water. It also examines changes over the past twelve months in these factors. Section 2b looks at access by the household to facilities such as schools, health services, food markets and transport services. Access to schools and health facilities has been treated earlier in the relevant chapters. This analysis looks at housing construction, housing tenure, the provision of basic housing facilities and access to food markets and transportation.

Housing construction

Table 6.1 gives the percentage distribution of housing construction type by socioeconomic group. The classifications for construction used are in accordance with those in the 1983 Population and Housing Census, Housing and Household Characteristics, Volume 2.

Table 6.1: Percentage distribution of housing construction types by socioeconomic group

Materials	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Non-permanent	42	52	45	18	12	6	6	3	2	18	27
Semi-permanent	55	47	52	69	53	47	44	31	50	58	51
Permanent	3	1	3	14	35	47	49	67	48	24	21
Other	0	0	0	0	0	0	1	0	0	0	0
Total	100	100	100	100	100	100	100	100	100	100	100

Overall 51 per cent of households in all SEGs have houses made of semi-permanent materials, which are a combination of traditional and modern materials, such as concrete block walls and thatched roofing. Twenty seven per cent used non-permanent materials (i.e. wholly traditional materials) while 21 per cent had their houses constructed entirely with permanent materials, such as concrete block walls and corrugated roofing.

workers (48 per cent) also lived in houses using the same type of construction as do 35 per cent of households headed by informal workers and 47 per cent of households headed by formal workers in the other urban category.

The figures for rural SEGs are significantly lower (i.e. ranging from one to 14 per cent, the latter for other workers not in the agriculture sector). The use of semi-permanent materials for construction is apparent with all SEGs, regardless of location. This may be a function of affordability rather than the availability of more permanent construction materials in certain parts of the country.

Within SEGs, the majority of households live in houses constructed at least partly of more permanent materials except amongst small rural export farmers where over half (52 per cent) live in buildings made of non-permanent materials.

The type of construction is related closely to the urban location of the household [see Figure 6.1]. In all areas there is a large proportion of housing which is semi-permanent. There is a sharply declining incidence of traditional construction as the location shifts from rural to metropolitan. Similarly the proportion of houses constructed from permanent materials increases rapidly from rural areas to Greater Banjul where it forms the major construction type.

Housing Tenure

The percentage distribution of households by house tenure and SEG is shown in Table 6.2. Sixty seven per cent of households in all SEGs own their dwellings, 23 per cent are tenants, seven per cent occupy their dwellings rent-free while three per cent have "other" unspecified tenurial arrangements.

There is a clear pattern of housing construction types across SEGs with respect to the use of non-permanent and permanent materials. The former predominate in the rural SEGs while the latter are more common in the urban SEGs. Fifty two per cent of households in the rural small export farmer SEG, 45 per cent of the large export farmer SEG, 42 per cent of the subsistence farmer SEG and 18 per cent of households in the other rural worker SEG lived in houses constructed of non-permanent materials compared to between two and twelve per cent of households in the other urban and Greater Banjul SEGs.

Living in houses constructed of entirely permanent materials is most common among households headed by public workers in Greater Banjul (67 per cent). Almost half of all households headed by informal (49 per cent) and formal private

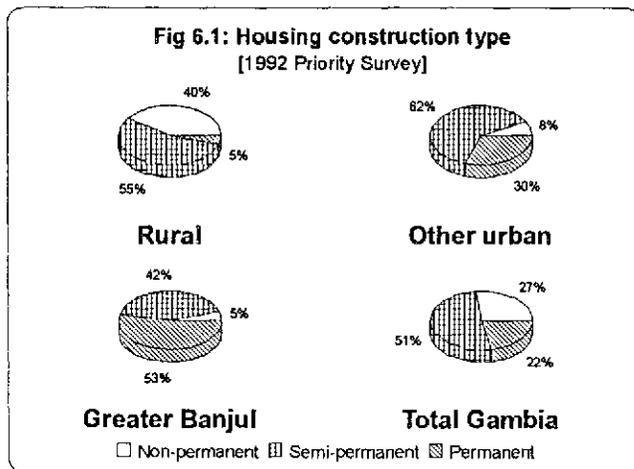


Table 6.2: Percentage distribution of households by house tenure and socioeconomic group

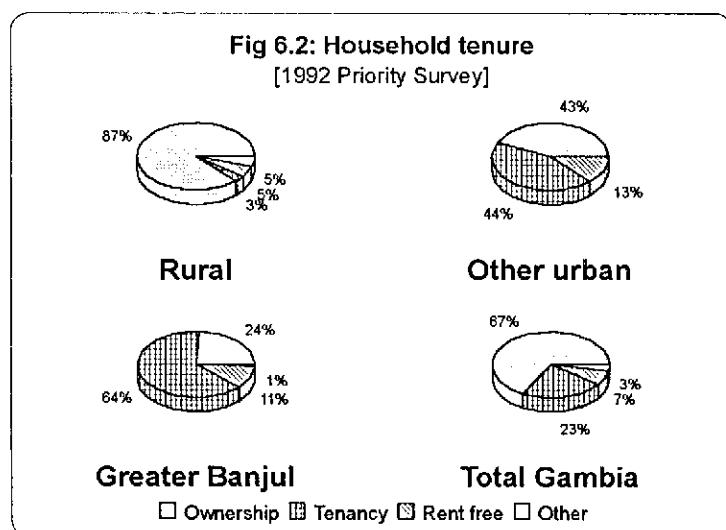
	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Dwelling arrangements											
Owner occupier	91	93	92	73	45	38	23	30	28	73	67
Tenant	0	0	0	16	42	50	67	53	63	19	23
Rent free	4	2	3	10	13	13	10	13	10	8	7
Other	5	5	5	1	0	0	0	4	0	0	3
Total	100	100	100	100	100	100	100	100	100	100	100
Tenurial change											
From owner-occupier to tenant	0	0	0	0	1	0	0	0	0	0	0
From tenant to owner-occupier	0	0	0	0	1	0	0	0	0	0	0
Change in household	1	0	1	2	1	3	4	7	5	0	2
Other changes	0	0	0	0	0	0	0	0	0	0	0
No changes	99	100	99	98	97	97	96	93	95	100	98
Total	100	100	100	100	100	100	100	100	100	100	100

Most households in rural SEGs own their dwellings whereas in the urban SEGs, the occupiers are predominantly tenants. There is a consistent decrease in the proportion of households which are owner-occupiers when comparing rural areas, other urban areas and Greater Banjul [Figure 6.2]. There is also a corresponding increase in ten-

ancy. The proportion of households who live in rent-free accommodation, while small, is consistently greater in urban than in rural areas.

Farmers, who head the majority of households in rural areas, often build on their own land - they have customary ownership or control of their own compounds. In areas such as Greater Banjul a smaller proportion of the population enjoy such ownership rights. Many of the residents are migrants, either from rural areas or other countries, and as such are often able only to rent housing. This is due both to the cost of ownership and the availability of suitable land.

Seventy three per cent of households in the retired/not in the workforce SEG own their houses. Occupancy of dwellings on a rent-free basis is more



common amongst urban than rural SEGs, conforming with the earlier finding that most rural households own their dwellings. The pattern of tenure within SEGs follows that between SEGs outlined earlier.

Tenurial change from one type of arrangement to another in the past twelve months is depicted in the lower part of Table 6.2. Ninety eight per cent of households reported no change in tenure. Two per cent are new households, meaning that they did not exist twelve months previously. One per cent of households in the other urban informal workers SEG reported changing status from owner to tenant, a situation suggesting a shift in household fortunes. The same could be said of the one per cent in the same SEG who changed from being tenants to owners. Within the recent past there do not ap-

pear to have been significant shifts in housing arrangements.

Basic housing facilities

Four basic facilities are covered in the Priority Survey, namely main source of drinking water, main source of lighting, main source of cooking fuel and main type of cooking stove. Questions were asked on the current situation and what prevailed twelve months ago.

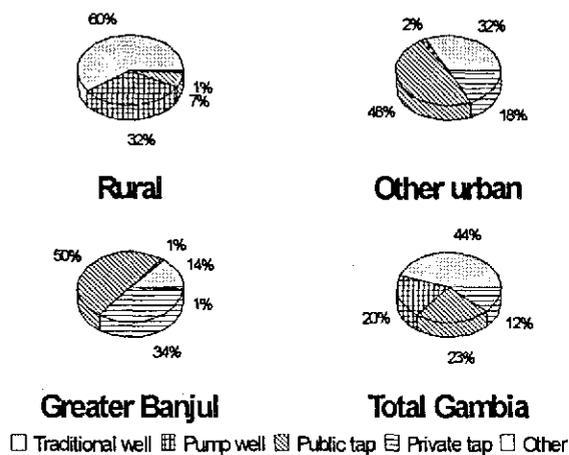
Drinking water

Table 6.3 shows the main source of drinking water for the household now and twelve months ago by socioeconomic group. The current main source of drinking water for forty four per cent of all households is a traditional well. Twenty three per cent use public taps, 20 per cent pump wells while 12 per

Table 6.3: Main source of drinking water now and twelve months ago by socioeconomic group [percentages]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
River or lake											
Now	0	0	0	0	1	0	0	0	0	0	0
12 mth ago	0	0	0	0	1	0	0	0	0	0	0
Traditional well											
Now	59	59	59	64	33	25	14	12	13	37	44
12 mth ago	60	61	61	65	31	22	13	11	15	37	45
Pump well											
Now	34	36	35	22	3	0	1	2	0	9	20
12 mth ago	34	35	34	21	3	0	1	1	3	9	20
Public tap											
Now	6	3	5	13	47	47	54	38	43	30	23
12 mth ago	4	3	5	11	47	47	53	35	43	30	21
Own tap											
Now	1	2	1	2	16	28	30	44	43	24	12
12 mth ago	1	1	1	2	15	28	28	42	32	24	12
Other											
Now	0	0	0	0	0	0	1	4	3	0	0
12 mth ago	0	0	0	0	0	0	1	3	3	0	0
Not applicable											
Now	0	0	0	3	2	3	5	9	5	0	2
12 mth ago	0	0	0	3	2	3	5	9	5	0	2
Total	100	100	100	100	100	100	100	100	100	100	100
Changes	4	4	2	4	5	3	6	10	10	0	5

Fig 6.3: Main source of drinking water
[1992 Priority Survey]



cent have their own taps.

Households in rural SEGs rely predominantly on traditional wells for their drinking water; this is so for almost 60 per cent of households in this category. Many more households in rural SEGs use pump wells than do those in the other urban and Greater Banjul SEGs. Public and private taps as main sources of drinking water are more evident in other urban and Greater Banjul households than in the rural areas. This of course reflects the scarcity of piped water in most rural locations.

In terms of changes in source of drinking water in general, slightly more households use public taps now than did last year (i.e. 23 per cent versus 21 per cent). Conversely slightly fewer households currently fetch their drinking water from traditional wells than did last year (44 per cent versus 45 per cent), a shift that may suggest access to an improved water supply.

The same pattern is observed for gross changes within SEGs. Overall, more households in urban (ranging from 6 to 10 percent) than rural (2 to 4 percent) SEGs experienced changes in their source of drinking water. In general,

five percent of all households reported a change in water source.

Household lighting

Main source of lighting for households now and twelve months ago by SEG is depicted in Table 6.4 and Figure 6.4. Kerosene is currently the most common lighting fuel with just over half [52 per cent] of households in all SEGs reporting its use. A quarter [24 per cent] of households use candles, one fifth [22 per cent] rely on electricity and two per cent on "other" unspecified types of lighting fuel. The use of kerosene is more common for rural SEGs while the use of electricity is basically an urban phenomenon. The latter reflects the concentration of these utilities in the urban area.

Four per cent of households reported a change in lighting fuel used. More used candles and electricity now than twelve months ago (i.e. 24 per cent as compared to 23 per cent in the first instance and 22 *versus* 21 per cent in the case of electricity). A point of interest is the use of candles. This has increased since the year preceding the survey in all but the rural subsistence and Greater Banjul SEGs. Use of kerosene has also increased in over half the SEGs.

For electricity, more households in three

Fig 6.4: Main source of lighting fuel
[1992 Priority Survey]

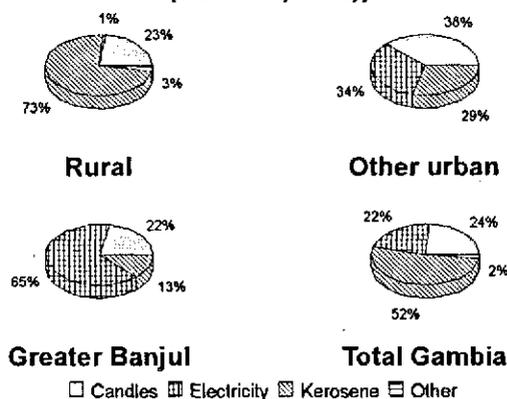


Table 6.4: Main source of lighting now and twelve months ago by socioeconomic group [percentages]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Candles											
Now	15	17	15	41	35	47	27	10	5	29	24
12 mth ago	22	15	14	38	34	41	24	7	5	26	23
Kerosene											
Now	82	82	82	54	32	12	12	16	22	37	52
12 mth ago	74	82	83	53	31	9	11	16	22	38	52
Electricity											
Now	0	0	0	2	32	38	61	74	73	32	22
12 mth ago	1	0	0	5	32	44	60	67	68	33	21
Other											
Now	3	2	3	3	1	3	0	1	0	2	2
12 mth ago	3	2	3	2	1	3	0	1	0	2	2
Not applicable	0	0	0	2	2	3	5	7	5	1	2
Total	100	100	100	100	100	100	100	100	100	100	100
Changes	2	1	1	8	4	13	7	10	5	3	4

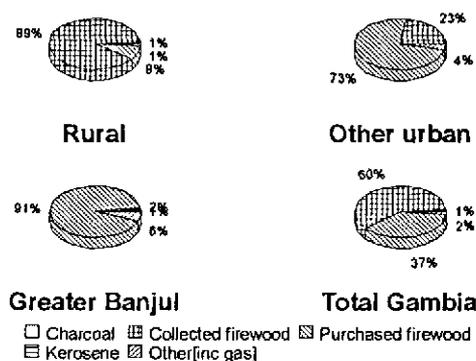
SEGs, namely those headed by rural other workers, other urban formal workers and the retired/not in the workforce, used electricity last year than do now.

In general, 13 per cent of other urban households headed by formal workers experienced changes in main lighting fuel used as did 10 per cent of households headed by public workers and 7 per cent of those headed by informal workers in Greater Banjul. These figures suggest that reliance on electricity for lighting is decreasing. This may reflect either increasing costs of electricity, or decreasing reliability of supply. A minimal percentage of households in rural SEGs (1 and 2 percent) reported a change in lighting fuel compared to 8 percent of households in the rural other worker SEG.

Cooking fuel

The third basic facility on which data is

Fig 6.5: Main source of cooking fuel [1992 Priority Survey]



available is the main source of cooking fuel for households now and twelve months ago by SEG (Table 6.5 and Figure 6.5). A distinction has been made between collected and purchased firewood as it was assumed that many rural households collect most of their firewood. This has been substantiated by the findings; over 90 per cent of rural households collect the firewood they use. In comparison, the majority of

Table 6.5: Main source of cooking fuel now and twelve months ago by socioeconomic group [percentages]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Collected firewood											
Now	94	98	97	58	22	16	1	1	5	22	56
12 mth ago	95	98	97	59	23	16	1	1	5	23	57
Purchased firewood											
Now	6	1	1	32	69	59	76	83	75	66	35
12 mth ago	5	1	1	30	67	59	77	79	73	65	34
Charcoal											
Now	0	0	0	2	0	0	0	2	0	0	0
12 mth ago	0	0	0	2	0	0	0	2	0	1	1
Kerosene											
Now	0	1	1	1	0	0	0	0	0	0	0
12 mths ago	0	1	1	0	0	0	0	0	0	0	0
Gas											
Now	0	0	0	1	0	3	3	8	5	1	1
12 mths ago	0	0	0	1	0	3	3	6	5	0	1
Other											
Now	0	0	0	2	2	6	1	0	0	0	1
12 mth ago	0	0	0	1	2	6	1	0	0	0	1
Not applicable	0	0	0	6	7	16	18	12	18	11	6
Total	100	100	100	100	100	100	100	100	100	100	100
Changes	1	0	2	5	2	0	4	8	3	2	2

households in other urban and Greater Banjul SEGs buy their firewood. Overall, 56 per cent of all households report collected firewood as their current main source of cooking fuel.

Purchased firewood is the next most common source of cooking fuel with 35 per cent of households relying on this source. Other sources such as charcoal, gas and "other" are reported by a negligible number of households. Those households who use gas for cooking are based almost exclusively in the urban areas.

Slightly more households in the subsistence farmers, rural other workers, other urban informal workers and retired/unemployed SEGs used collected firewood last year than do now. As re-

gards purchased firewood, there is an increase in the number of households currently buying (as opposed to the situation twelve months ago) in most of the SEGs.

Again, more households in urban than rural SEGs report changes in main source of cooking fuel as was the case with drinking water and lighting fuel. Of some significance are households in the Greater Banjul area headed by public workers (8 percent) and those headed by rural other workers (5 percent).

Cooking stove

Table 6.6 and Figure 6.6 show the main type of cooking stove used by households in each socioeconomic group. The term *mud stove* here refers to the

Table 6.6: Main type of cooking stove by socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Three stones	95	96	91	73	57	41	22	11	30	45	66
Mud stove	0	1	5	3	1	3	1	1	0	3	2
Metal stove	4	2	3	18	34	28	56	72	50	39	24
Pottery stove	0	1	0	0	0	0	1	2	0	0	0
Other	0	0	0	2	2	9	3	4	5	1	1
Not applicable	0	0	0	5	6	19	18	10	15	12	6
Total	100	100	100	100	100	100	100	100	100	100	100

"Kumba Gaye" stove. The use of three stones for cooking [the traditional Gambian method] is the most widely reported with 66 per cent of all households citing it as their main type of stove. Twenty four per cent of the households use metal stoves. Six per cent reported that this question was not applicable to them. They are most likely to be single person households who eat out and therefore do not cook. This is particularly evident in the urban area. Again there is the rural-urban dichotomy with the former heavily reliant on the traditional three stones cooking fire and the latter using mainly metal and other types of stoves.

The use of improved cooking stoves is

more common in the urban than rural areas, though a quarter of all Greater Banjul households still use three stones [see Figure 6.6]. This may not be in conformity with the objective of the improved cooking stoves campaign which is to promote the use of fuel efficient stoves nationwide in order to conserve forest reserves. A little under half (45 per cent) of households headed by those who were retired or not in the workforce also use three stones as their main type of stove. Urban households reporting the use of "other" unspecified types of stoves can be assumed to be those whose main type of cooking fuel is gas.

Other facilities

The analysis of other facilities examines accessibility in terms of the time it takes household members to reach the service, and if the household does not use a particular service, the reason why. In the former case, time taken is regardless of the usual mode of transport used.

Time taken to reach the nearest facility

Food market

Most households in Gambia are located near a food market. Table 6.7 shows the time taken to reach the nearest food market by Division. Seventy three per

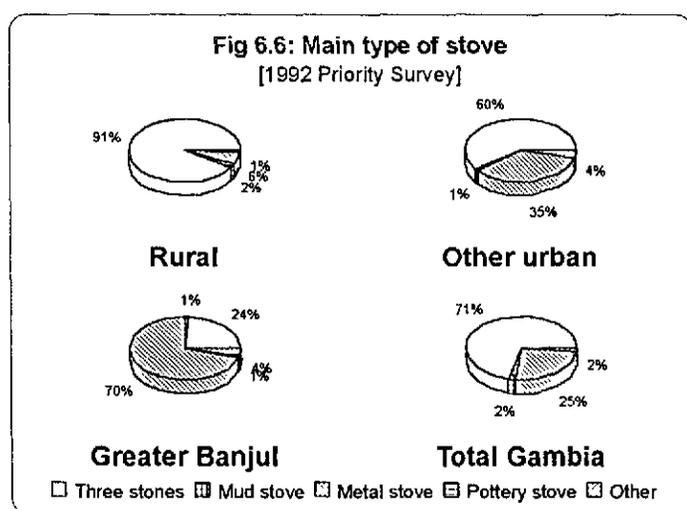


Table 6.7: Time taken to reach the nearest food market by Division

	Banjul	Kombo St. Mary	Western	Lower River	McArthy Island	Upper River	North Bank	All Divisions
Less than ½ hour	97	87	84	70	53	51	64	73
Between ½ and 1 hour	3	13	13	14	25	15	18	15
From 1 to 2 hours	0	0	3	13	14	23	17	9
From 2 hours to ½ day	0	0	0	4	9	6	2	3
From ½ to 1 day	0	0	0	0	0	5	0	1
Total	100	100	100	100	100	100	100	100

cent of all households take less than half an hour to get to the nearest food market, 15 per cent between a half and one hour, nine per cent between one and two hours, three per cent from two hours to half a day and one per cent from half to one day.

More than half the households in all divisions take less than half an hour to get to a market with as much as 97 per cent of households in Banjul reporting this time. MacArthy Island and Upper River Divisions stand out as the two areas having the largest proportion of households taking a longer time to get to a food market.

Transport facilities

Table 6.8 shows the time taken to reach the nearest bus/taxi service by Division.

Table 6.8: Time taken to reach the nearest bus/taxi service by Division

	Banjul	Kombo St. Mary	Western	Lower River	McArthy Island	Upper River	North Bank	All Divisions
Less than ½ hour	100	97	90	86	70	58	88	85
Between ½ and 1 hour	0	3	7	8	15	20	8	9
From 1 to 2 hours	0	0	3	2	12	17	4	5
From 2 hours to ½ day	0	0	0	4	3	3	0	1
From ½ to 1 day	0	0	0	0	0	2	0	0
Total	100	100	100	100	100	100	100	100

The majority of households in all Divisions (85 per cent) take less than half an hour, nine per cent between a half and one hour, five per cent from one to two hours and one per cent from two hours to half a day. A look at differences between Divisions again shows households in urban Divisions taking less time than those in rural Divisions to reach bus/taxi services.

Invariably, the time taken by households in urban Divisions to reach various social services, regardless of mode of transport, is less than that of rural households. In general though, facilities are within two hours for the great majority of households regardless of Division.

Table 6.9: Reason why the nearest food market was not used by socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Too expensive	21	0	0	0	0	*	0	7	0	0	3
Too far	36	69	69	35	0	*	0	0	0	0	22
Poor quality services	7	0	0	24	0	*	27	33	50	18	20
Other	7	0	0	0	0	*	2	0	0	18	3
Not relevant	29	31	31	41	100	*	71	60	50	64	52
TOTAL	100	100	100	100	100		100	100	100	100	100

Reasons for non-use of facilities

The following tables show the reasons given by households who did not use the facilities covered in the survey.

Nearest food market

Table 6.9 gives the reason why the nearest food market was not used, by socioeconomic group. For all SEGs, 52 per cent of households said the nearest food market was not relevant for them, 22 per cent that it was too far and 20 per cent reported poor quality service. The same percentage (three per cent) of households cited high cost and "other" as reasons for not using the food market.

The response *Not relevant* could mean that households used food markets which are further away from them. Most households in rural SEGs, in particular, said the markets were too far away; while the households in urban SEGs and those headed by retired persons or those not in the workforce said the markets were not relevant for them.

Nearest transport facilities

The last Table in this chapter [6.10] shows the reason why the nearest bus/taxi service was not used, by socioeconomic group. As with the previous tables of this type, the response *Not relevant* is given by 88 per cent of households not using the nearest transport service in all SEGs. Nine per cent said

Table 6.10: Reason why the nearest bus/taxi service was not used by socioeconomic

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Too expensive	50	*	0	0	0	*	0	0	0	*	9
Too far	0	*	0	0	0	*	0	0	0	*	0
Poor quality services	0	*	0	0	0	*	0	0	0	*	0
Other	0	*	0	0	100	*	0	0	0	*	3
Not relevant	50	*	100	100	0	*	100	100	100	*	88
TOTAL	100		100	100	100		100	100	100		100

the nearest bus/taxi service was too expensive while only 3 per cent gave "other" as a reason. Half of the households headed by rural subsistence farmers said the service was too expensive.

Like education and health, which were discussed earlier in Chapter 3 and Chapter 4 respectively, high cost and poor quality service feature as reasons for non-use of food markets and transport services. The latter, poor quality service, is particularly disturbing and casts doubt on the quality of facilities being provided for the population. The issue of high costs, particularly as reported by rural socioeconomic groups, is a point of concern and should be further investigated if there is to be an end to poverty.

Conclusions

Table 6.1 gives the percentage distribution of housing construction type by socioeconomic group. In the rural areas, 42 percent of subsistence farmers SEGs, 52 percent of small export farmers SEGs, 45 percent of large export farmers SEGs reported living in houses constructed with non-permanent materials. On the other hand, only 12 percent in the informal workers socio economic group and 6 percent in the formal workers socio economic group in the other urban area reported living in houses constructed with this category of building material. There are even lower percentages in the Greater Banjul socioeconomic groups.

Table 6.6 shows that in the rural areas the traditional three stones are by far the most commonly used cooking device amongst all SEGs. The metal stove is most widely used in the Greater Banjul and other urban areas. This shows that the government campaign of promoting energy saving cooking stoves still has a long way to go.

The User Group workshop [see pp 14-15] suggested a number of policy issues arising from the presentation and discussion of this section of the draft Report. These were revised by policy staff of the Department of Community Development:

- 6.1 The Government should develop low cost housing/building materials of a permanent nature aimed at improving rural housing conditions.
- 6.2 The Government should implement projects/ activities that promote the use of improved cooking stoves country wide, more so in the rural areas.

Data from the Employment and Migration modules of the Priority Survey have the objective of providing a picture of the employment situation of Gambian households. As a monitoring instrument, the Priority Survey can show patterns of job changes over time which would give an indication of the effects of adjustment policies on the job situation. Employment data in the survey has therefore been collected at three levels:

- ☐ in the roster, for all household members aged seven and above not currently in school, there are questions on economic activity and job search (section 1)

- ☐ a detailed section on the employment of the household head and spouse, with questions on current, secondary and previous occupations (section 3)
- ☐ data on employment-related migration for all members, at the household level (section 4)

Occupation and industry classifications used are the two digit classifications of the International Standard Classification(s) of Occupation [ILO, 1990] and Industry [UN, 1990].

Employment of household members

Self employed agricultural production is the main economic activity for nearly half of the Gambian workforce [see Figure 7.1]. This is much less than is often assumed and reflects the growing diversification of the workforce, although many of the unpaid family helpers [13 per cent of males and 24 per cent of females] undoubtedly work in agricultural production for their families.

In almost all areas of economic activity apart from agriculture there are significant differences between male and female involvement. Apart from self-employed food sellers, men are more likely to be involved in every area of remunerative activity.

Three tables show the employment pat-

Figure 7.1 Percentage distribution of individuals by main economic activity

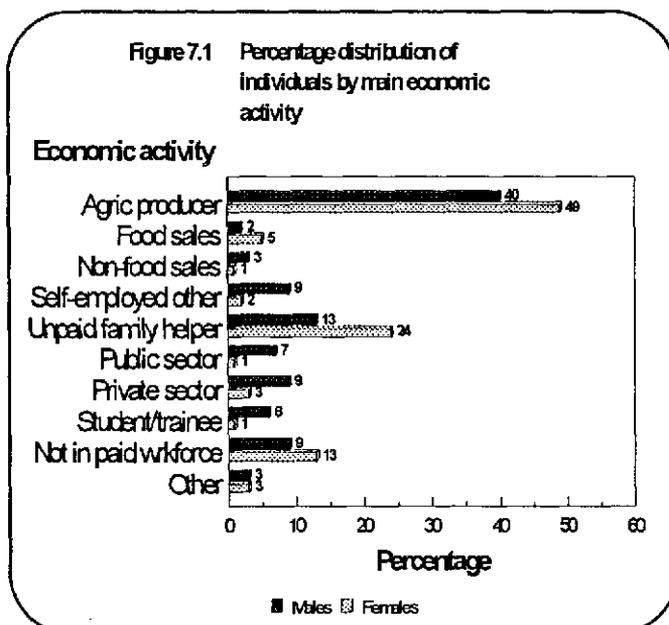


Table 7.1: Percentage distribution of males [aged 7 and over, and not full time students] by main economic activity and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Self employed											
Agric.Producer	64	70	67	12	12	4	1	1	0	18	40
Pastoralist	0	0	1	1	0	0	0	0	0	0	0
Food sales	0	0	1	3	6	0	5	2	0	1	2
Non-food sales	1	1	0	3	10	2	9	0	1	0	3
Other	3	1	2	22	22	4	20	2	5	5	9
Unpaid family helper	16	14	14	11	10	4	9	11	5	10	13
Wage earner											
Public sector	1	1	1	17	3	50	5	55	9	8	7
Private sector - Agriculture	0	0	0	2	0	0	0	1	0	0	0
Private sector - non agriculture	2	2	2	13	15	12	23	11	49	5	9
Student/trainee/apprentice	4	3	3	6	12	7	14	6	12	5	6
Not in paid workforce	4	4	6	5	7	16	11	10	20	46	9
Other	2	2	2	5	4	2	2	1	0	3	3
Total	100	100	100	100	100	100	100	100	100	100	100

tern of household members. Tables 7.1 and 7.2 give the distribution of males and females aged seven and above by main economic activity and SEG, while Table 7.3 shows the unemployment rate by age, gender and SEG.

Tables 7.1 and 7.2 exclude persons who are currently attending school and therefore classified as full time students. Main economic activity was defined as the major activity the person has been engaged in for the last twelve months. These tables show how the household head's occupation (which was used to classify households into SEGs) influences those of other workers in the household.

As pointed out above, nationally most persons in the sample (40 per cent for males and 49 per cent for females) were self-employed agricultural producers. While thirteen per cent of males were

unpaid family workers, twice that proportion of females [24 per cent] had this as their main activity in the past twelve months. The next largest category of females (13 per cent) were classified "not in the paid workforce"; while this was also the next largest category for males [nine per cent] two other categories had an equal proportion. These were *self employed other* and *private workers, non agricultural*.

Males were more likely to be self-employed in fields other than agriculture [fourteen versus eight per cent], to be wage earners [sixteen versus four per cent] and to be in some sort of training [six versus one per cent]. Females were more likely not to be in the workforce [thirteen versus nine per cent]

Employment patterns for the different SEGs show that a clear majority of persons in the rural SEGs are self-employ-

Table 7.2: Percentage distribution of females [aged seven and over, and not full time students] by main economic activity and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Self-employed											
Agric.Producer	64	69	70	45	14	11	1	3	1	28	49
Pastoralist	0	0	0	0	0	0	0	0	0	0	0
Food sales	1	1	0	7	11	11	16	9	10	8	5
Non-food sales	0	0	0	0	4	0	2	1	3	1	1
Other	1	0	1	2	3	2	5	3	5	5	
Unpaid family helper	22	19	18	27	36	42	32	27	47	22	24
Wage earner											
Public sector	0	0	0	1	1	6	3	11	3	3	1
Private sector - agriculture	0	0	0	0	0	0	0	0	0	0	0
Private sector - non agriculture	0	0	0	1	4	11	10	13	13	4	3
Student/trainee apprentice	0	0	0	0	1	0	2	2	1	2	1
Not in paid workforce	8	8	8	12	25	15	28	30	15	26	13
Other	3	3	2	5	2	2	3	3	3	2	3
Total	100	100	100	100	100	100	100	100	100	100	100

ed agricultural producers. This applies to both men and women. Females are more likely than males to be reported as unpaid family helpers especially in the households located in Greater Banjul. Females are also more likely to be reported as not in the workforce.

The percentage of persons who work as wage earners in the public sector and non-agricultural private sector increases as the SEGs become more urban in location, especially for males. This reflects the concentration of those jobs in urban areas.

The occupational distribution of household members for rural SEGs is similar to that of the head. The majority of members of the households of subsistence farmers (64 per cent for males and females) are self-employed agricultural producers. A similar pattern is found in

the households of small and large export farmers.

In the households of other workers in the rural area, 45 per cent of the females work as agricultural producers, but a third of the males are in wage employment compared with two per cent of the females. Similarly, male members of the households headed by public workers (55 per cent) and of those headed by formal private workers (49 per cent) in Greater Banjul, are likely to be in the same sector as that of the household head.

In households headed by informal workers between a fifth and a third of males and females are self-employed outside of agriculture. Appreciable numbers of males in these households are in wage employment but relatively few females. A large minority of males (46 per cent) in

Table 7.3: Unemployment rate by age, gender and socioeconomic group [percentages]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Age 15-19 years											
Females	0	000	1	4	10	1	18	13	0	0	3
Males	0	0	2	22	0	0	31	33	100	25	9
Age 20-24 years											
Females	0	1	0	4	17	50	25	43	44	32	9
Males	11	5	11	26	40	50	48	40	86	46	23
Age 25-29 years											
Females	0	0	0	3	0	0	15	6	22	18	3
Males	0	3	5	9	11	14	11	38	0	15	8
Age 30-34 years											
Female	0	0	0	2	0	10	0	9	0	33	2
Males	3	2	3	0	0	0	19	6	14	86	7
Age 35-39 years											
Females	0	0	0	0	33	0	11	0	0	13	2
Males	4	0	0	6	0	0	2	25	0	13	4
Age 40-44 years											
Females	0	0	0	0	0	0	18	0	0	0	1
Males	2	0	0	0	25	10	0	6	17	27	3
Age 45-59 years											
Females	2	0	0	0	0	0	6	0	0	0	1
Males	0	0	0	0	0	0	6	0	0	0	1
All ages	1	1	1	5	9	7	15	17	17	21	5

households headed by persons who are retired or not in the workforce are not in the paid workforce and a quarter of the females are similarly not in the paid workforce.

Table 7.3 and Figure 7.2 show the unemployment rate by age, gender and SEG. Persons between the ages of 15 and 59 who are currently not in school, did not work in the reference period of the last seven days and looked for work were classified as unemployed. In calculating the rate the denominator includes all self employed persons, family helpers and wage earners.

The total unemployment rate is highest for males in the age group 20-24 years at 23 per cent and 9 per cent of females in the same age group. The picture is the same within SEGs with this age group recording the highest unemployment rate. Members of households in urban SEGs in particular record higher unemployment rates than do household members in rural SEGs, in all age

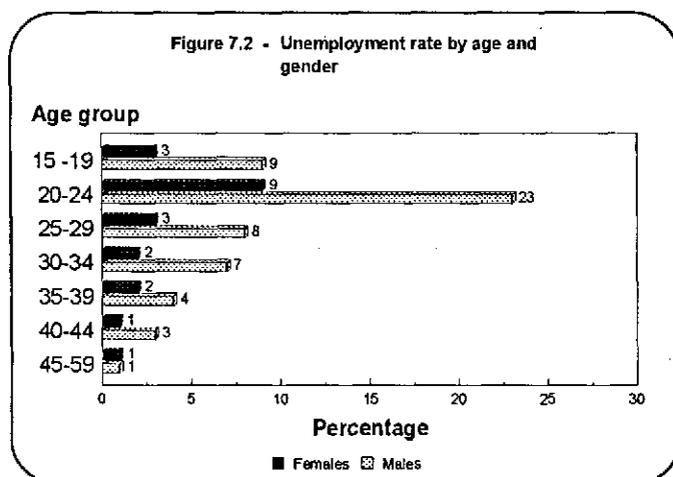


Table 7.4: Main occupation of the spouse in rural socioeconomic groups [percentages]

	Subsistence farmers	Small export farmers	Large export farmers	Other workers	All SEGs
Not working	6	4	3	16	6
Personal and service workers	0	0	0	1	0
Salespersons and demonstrators	1	1	0	5	1
Market oriented skilled agricultural & fisheries workers	40	48	66	38	47
Subsistence agricultural and fisheries workers	52	47	31	29	42
Extraction & building trades workers	0	0	1	1	0
Precision, handicraft & related workers	0	0	1	2	0
Other craft workers	0	0	0	1	0
Sales & services elementary workers	0	1	0	9	2
Agricultural & fisheries labourers	0	0	0	1	0
Total	100	100	100	100	100

groups.

Gender differences in most cases are characterized by a higher proportion of unemployed males than females. Exceptions are apparent in a number of age groups, notably the 30-34 age group. Here it is observed that rates are higher for females in the households of rural other workers (two versus zero per cent), other urban formal workers (ten versus zero per cent) and public workers in Greater Banjul (nine versus six per cent). Again there are more 20-24 year old unemployed females in the households of Greater Banjul public workers than men (43 compared to 40 percent). The same is true of females aged 25-29 in the households of Greater Banjul formal private worker (22 versus zero per cent) and in the households headed by retired persons (18 versus 15 per cent). Two other instances are also evident -females aged 35 to 39 in the households of other urban informal workers (33 per cent) and those aged 40-44 in the households of Greater Banjul informal workers (18 per cent).

It is intriguing that the total unemployment rate for the retired/not in the workforce SEG is the highest at 21 per cent. The rate is also high for this SEG

in all but the 45-59 age group.

Employment of the head and spouse

Survey attention is focused on the employment situation of the head and spouse as it is assumed that their economic situation will, to a significant extent, influence household welfare in general. Consequently, a number of tables examining this phenomenon are included. In the case of polygamous households, data has been collected for the wife with the largest income as there is provision in the survey instrument for only one spouse.

Main occupation of the spouse in rural socioeconomic groups is shown in Table 7.4. Forty seven per cent of spouses in all the SEGs are market oriented skilled agricultural and fisheries workers while 42 per cent are subsistence and fisheries workers. Six per cent of them are not in employment, two per cent are sales and services elementary workers and one per cent salespersons and demonstrators. Within SEGs, the concentration of spouses in agricultural and fisheries occupations, whether subsistence or market oriented, is again evident.

Table 7.5 shows the current main occu-

Table 7.5 Current main occupation of the head of the household and spouse in urban socioeconomic groups [percentages]

	Other urban				Greater Banjul						Retired etc	All SEGs	
	Informal workers		Formal workers		Informal workers		Public workers		Formal private workers			S	Hd	Sp
	Hd	Sp	Hd	Sp	Hd	Sp	Hd	Sp	Hd	Sp			
Not working	2	41	0	39	2	56	0	38	0	32	29	2	44
Armed forces	0	0	13	0	0	1	12	1	0	0	0	3	1
Legislators & senior officials	0	0	0	0	0	0	5	0	5	0	0	1	0
General managers	0	0	0	0	1	0	0	0	3	0	0	1	0
Life sciences & health professionals	0	0	9	6	0	0	2	0	0	0	0	1	0
Teaching professionals	0	0	16	0	0	1	4	4	3	0	0	1	1
Other professionals	0	0	0	0	1	1	4	1	5	0	0	1	1
Phys & Engineering Sc a/professionals	2	0	3	0	1	1	4	1	5	5	0	2	1
Teaching associate professionals	0	0	6	11	1	1	2	1	3	0	0	1	1
Other associate professionals	4	0	16	0	2	1	9	0	13	0	0	5	1
Office clerks	0	0	0	0	0	0	8	6	10	0	0	2	1
Customs service clerks	1	0	0	6	1	0	3	0	0	5	0	1	1
Personal and protective services	4	0	0	6	4	0	4	1	8	5	2	4	1
Salespersons and demonstrators	27	20	3	6	32	17	3	13	0	18	27	23	18
Market oriented ag & fish workers	16	12	0	17	2	5	1	6	0	5	25	5	10
Subsistence ag & fish workers	6	14	0	6	1	2	0	0	0	0	8	1	5
Extraction & building trades workers	7	0	3	0	9	0	2	0	10	0	0	7	0
Metal, machinery etc trades workers	4	0	3	0	4	0	3	0	5	0	0	4	0
Handicraft, printing etc trades wrkrs	2	0	0	0	3	1	0	0	0	0	0	2	0
Other craft and related trades workers	6	5	0	0	6	1	0	1	3	5	0	5	2
Machinery operators and assemblers	1	0	0	0	0	0	2	0	0	0	0	1	0
Drivers and mobile plant operators	6	1	9	0	7	0	5	0	15	0	0	7	0
Sales & services elementary occupations	10	7	13	6	17	15	21	23	10	27	10	16	15
Agricultural, fishery & related labourers	0	0	3	0	1	0	0	0	0	0	0	0	0
Construction, manuf & transport labs	3	0	0	0	4	0	2	1	3	0	0	3	0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100

pation of the household head and spouse in urban SEGs. Overall, forty four per cent of spouses in the urban areas are not in employment in contrast to only two per cent of heads. The picture is the same in the various SEGs. Eighteen per cent of spouses are salespersons and demonstrators and 15 per cent are in the sales and services elementary occupations. In comparison, 23 per cent of all heads are salespersons and demonstrators while 16 per cent are in the sales and services elementary occupations.

The largest category of household heads in informal worker SEGs in both other urban and Greater Banjul areas are employed in the category *salespersons and demonstrators*. The largest category of heads in the other urban formal

worker SEG work as either teaching [16 per cent] or other associate professionals [16 per cent]. Twenty one per cent of heads in the public workers SEG in Greater Banjul currently work in sales and services elementary occupations while 15 per cent of those in the formal private worker SEG are drivers and mobile plant operators.

Although the largest category of spouses, regardless of socioeconomic group, are not currently in the workforce there is a discernible concentration in a few occupations by those who do work. Most are to be found working as *salespersons and demonstrators, market oriented agricultural and fisheries workers* or in *sales and services elementary occupations*.

Table 7.6: Incidence of occupational changes by the household head and spouse in the past three years by current main occupation and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Not working	0	0	0	0	0	0	0	0	0	0	0
Armed forces	0	0	0	25	0	0	0	21	0	0	17
Legislators & senior officials	0	0	0	0	0	0	0	40	50	0	27
Corporate managers	0	0	0	0	0	0	0	67	0	0	67
General managers	0	0	0	0	0	0	67	0	100	0	75
Life Sc & Health profession	0	0	0	0	0	25	0	0	0	0	14
Teaching professionals	0	0	0	25	0	20	0	29	100	0	27
Other professionals	0	0	0	100	0	0	0	33	50	0	38
Phys & Eng Sc a/profs	0	0	0	0	0	0	40	0	0	0	13
Life Sc & Health a/profs	0	0	0	8	33	0	17	20	0	0	13
Teaching a/profs	0	0	0	44	0	25	60	67	0	0	46
Other a/profs	0	0	0	13	40	0	10	10	20	0	13
Office clerks	0	0	0	100	0	0	0	39	0	0	35
Customer service clerks	0	0	0	0	0	0	100	0	0	0	22
Persl & protective service	100	0	0	43	0	100	64	0	25	100	40
Salespersons	50	67	0	17	19	50	35	10	25	29	30
Market oriented ag & fish workers	4	1	1	5	9	0	25	20	0	20	3
Subsistence ag & fish wrkrs	1	3	1	9	11	0	20	0	0	0	2
Extraction & blinding trades workers	0	0	0	15	0	0	19	50	25	100	17
Metal, machinery & related workers	0	0	0	33	0	100	25	0	0	0	26
Handicraft, printing etc	0	0	0	14	0	0	25	0	0	0	17
Other craft & related wrkrs	0	0	0	0	33	0	22	100	50	0	0
Machinery operators etc	0	0	0	0	0	0	100	0	0	0	25
Drivers & plant operators	0	0	0	29	11	0	23	0	50	0	22
Sales & service elementary	100	67	0	38	45	0	51	33	0	33	42
Ag, fish etc labourers	0	100	0	17	0	0	50	0	40	0	23
Const, manuf etc labourers	0	0	0	20	50	0	46	0	0	0	35
All occupations	3	2	1	17	19	14	36	24	29	26	12

Gender differences in occupations are particularly apparent in professional occupations where consistently, more heads than spouses are found. It would be interesting to study the reasons for this disparity by looking at the educational qualifications of the head and spouse. This would, however, only be indicative as other determinant factors are beyond the scope of this survey and therefore not available.

Table 7.6 shows the incidence of occupational changes in the past three years by current main occupation and SEG for both head and spouse combined. Occupational change is recorded if the number of years in the job is less than

or equal to three years. If it is more than three years, no change is recorded. The reference period of the last three years was chosen to reflect the introduction of the Government's Program for Sustained Development (PSD). Thus job changes since the introduction of this program can be seen in the table.

Socioeconomic group notwithstanding, 12 per cent of all heads and spouses have been in their current jobs for three years or less. Seventy five per cent of general managers, 67 per cent of corporate managers and 46 per cent of teaching associate professionals have spent fewer than three years in these occupations. Job mobility appears to be

more pronounced amongst SEGs in the Greater Banjul and other urban areas than rural SEGs. This may be attributed to the rather limited job opportunities, especially in the formal sector, available in the rural areas. Job mobility, across most SEGs, in the past three years has been greatest for persons involved in sales, market oriented agriculture and fisheries, and elementary sales and services. These occupations are concentrated mainly in the informal sector, which may account for the high mobility observed.

Thirty six per cent of heads and spouses in the Greater Banjul informal workers SEG have been in their current main job for less than three years. This is the

highest for all SEGs. All those whose main occupation is customer service clerk and machinery operator have taken on these jobs in the last three years, as have 67 per cent of general managers and 64 per cent of those in the personal and protective services.

Only one per cent of persons have worked as large rural export farmers for less than three years. The numbers for the rural subsistence farmers (three per cent) and small export farmers (two per cent) are also quite low. Seventeen per cent of persons in the other rural worker SEG have only worked in their main jobs for three or less years.

Incidence of secondary job holding of

Table 7.7: Incidence of secondary job holding by the household head by current main occupation and socioeconomic group [percentages]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Armed forces	0	0	0	100	0	25	0	46	0	0	52
Legislators & senior officials	0	0	0	50	0	0	0	20	50	0	40
Corporate managers	0	0	0	0	0	0	0	0	0	0	0
General managers	0	0	0	0	0	0	33	0	0	0	25
Life Sc & Health profession	0	0	0	0	0	33	0	0	0	0	17
Teaching professionals	0	0	0	53	0	20	0	50	0	0	48
Other professionals	0	0	0	0	0	0	50	50	50	0	44
Phys & Eng Sc a/profs	0	0	0	100	0	100	80	33	0	0	60
Life Sc & Health a/profs	0	0	0	46	0	0	0	75	100	0	39
Teaching a/profs	0	0	0	56	0	0	75	100	0	0	56
Other a/profs	0	100	0	38	40	60	50	30	20	0	38
Office clerks	0	0	0	50	0	0	100	56	75	0	63
Customer service clerks	0	0	0	0	0	0	50	25	0	0	67
Persl & protective service	0	0	0	80	33	0	43	33	33	0	44
Salespersons	100	0	0	33	31	0	25	0	0	0	44
Market oriented ag & fish workers	55	49	55	60	64	0	0	0	0	0	53
Subsistence ag & fish wrkrs	53	44	48	100	63	0	0	0	0	0	51
Extraction & bluilding trades workers	0	0	0	62	50	0	41	0	25	0	47
Metal, machinery & related workers	0	0	0	72	40	0	25	33	0	0	46
Handicraft, printing etc	0	0	0	50	67	0	55	0	0	0	53
Other craft & related wrkrs	0	100	0	53	25	0	32	0	0	0	38
Machinery operators etc	0	0	0	0	0	0	100	0	0	0	25
Drivers & plant operators	0	0	0	47	38	67	46	50	50	0	46
Sales & service elementary	0	100	0	53	50	50	35	54	0	0	45
Ag, fish etc labourers	0	100	0	100	0	100	100	0	40	0	91
Const, manuf etc labourers	0	0	0	60	75	0	38	50	100	0	52
All occupations	55	49	56	55	45	37	45	44	37	0	50

Table 7.8: Incidence of secondary job holding of spouses by current main occupation and socioeconomic group [percentages]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Armed forces	0	0	0	0	0	0	100	0	0	0	50
Legislators & senior officials	0	0	0	0	0	0	0	0	0	0	0
Corporate managers	0	0	0	0	0	0	0	0	0	0	0
General managers	0	0	0	0	0	0	0	0	0	0	0
Life Sc & Health profession	0	0	0	0	0	100	0	0	0	0	100
Teaching professionals	0	0	0	0	0	0	0	67	0	0	40
Other professionals	0	0	0	0	0	0	0	0	0	0	0
Phys & Eng Sc a/profs	0	0	0	0	0	0	0	0	0	0	0
Life Sc & Health a/profs	0	0	0	8	0	0	0	0	100	0	33
Teaching a/profs	0	0	0	0	0	50	100	0	0	0	50
Other a/profs	0	0	0	0	0	0	50	0	0	0	50
Office clerks	0	0	0	0	0	0	0	0	0	0	0
Customer service clerks	0	0	0	0	0	0	0	0	100	0	33
Persl & protective service	0	0	0	0	0	0	0	0	100	100	25
Salespersons	33	33	0	56	25	0	31	22	25	43	33
Market oriented ag & fish workers	40	40	40	43	60	67	25	50	100	54	41
Subsistence ag & fish wrkrs	37	40	47	36	55	0	33	0	0	50	40
Extraction & bluiding trades workers	0	0	0	0	0	0	0	0	0	0	0
Metal, machinery & related workers	0	0	0	0	0	0	0	0	0	0	0
Handicraft, printing etc	0	0	0	0	25	0	100	0	0	0	20
Other craft & related wrkrs	0	0	0	0	0	0	100	100	0	0	33
Machinery operators etc	0	0	0	0	0	0	0	0	0	0	0
Drivers & plant operators	0	0	0	0	0	0	0	0	0	0	0
Sales & service elementary	100	0	0	35	33	0	100	19	100	20	29
Ag, fish etc labourers	100	0	0	100	0	0	100	19	100	0	100
Const, manuf etc labourers	0	0	0	0	0	0	0	0	0	0	0
All occupations	44	43	45	57	25	22	15	12	32	33	47

the household head by current main occupation and socioeconomic group is shown in Table 7.7. Half of all heads reported having a secondary job, similar proportions of heads in all the SEGs also have a secondary job. Incidence of secondary job holding is higher for rural than urban SEGs in view of the need for the latter to supplement low incomes derived primarily from agriculture.

Incidence of secondary jobs within different main occupations is evident in both elementary and professional occupations. This is interesting in that secondary jobs are usually viewed as a means to supplement incomes from poorly paid main occupations (assumed to be elementary).

Table 7.8 shows the incidence of secondary job holding of spouses by current main occupation and SEG. Nearly half of all spouses with a current main occupation have a secondary job, with more spouses in rural than urban SEGs having a secondary job.

Spouses employed primarily as salespersons, market oriented agricultural and fisheries workers, subsistence agricultural and fisheries workers, and elementary sales and services workers tend also to have secondary jobs, regardless of SEG. A point of interest is that these occupations are fairly elementary and therefore not very lucrative in terms of remuneration. Comparison with persons whose main occupation is in the professional cadre shows a reduced inci-

Table 7.9 Pattern of secondary job holding of heads of households by current main occupation

Secondary job	Main occupations										
	Armed services	Managers & officials	Professional	Assoc profs	Clerical	Service & sales	Agriculture	Trade workers	Machy optrs	Labourers	All main occs
Armed services	0	0	0	0	0	0	0	0	0	0	0
Managers & senior officials	0	0	0	0	0	0	4	2	0	0	2
Professionals	0	0	18	0	0	0	0	0	0	0	0
Associate professionals	0	0	0	18	0	0	14	0	7	2	10
Clerical	0	0	0	0	0	0	0	0	0	2	0
Service and sales	0	0	0	11	0	12	17	0	0	0	13
Agriculture	100	100	73	68	100	62	25	84	67	76	40
Trade workers	0	0	9	4	0	12	28	8	13	10	22
Machinery operators	0	0	0	0	0	4	1	6	7	4	2
Labourers	0	0	0	0	0	8	12	2	7	16	10
Total percent	100	100	100	100	100	100	100	100	100	100	100
Number of persons	3	2	11	28	1	26	401	51	15	49	592

dence of secondary job holding. This is somewhat in contrast to what was observed in the previous Table for heads (Table 7.7).

Table 7.9 and Figure 7.3 show the pattern of secondary job holding of the household head by current main occupation. About 29 per cent of household heads (592 in number) reported having a secondary job. Agriculture is the most common secondary job with 40 per cent of heads engaged in this activity. The most interesting finding is that heads from different occupations - from professionals to labourers - engage in this same secondary job. The considerable

interest in horticultural production, especially among urban professionals, may be a contributory factor. The next most common secondary job is trade (22 per cent) followed by service and sales (13 per cent).

Eighteen per cent of heads who are either mainly professionals or associate professionals have secondary jobs in the same fields.

The pattern of secondary job holding of the spouse by current main job is depicted in Table 7.10 and Figure 7.4. There are some similarities with the previous frame in that, overall, agriculture is again the most common secondary job with 66 per cent of all spouses engaged in this sector. Thirteen per cent of them have secondary jobs in service and sales, while another 13 per cent work as traders.

The same proportion (i.e. 33 per cent) of spouses whose main occupation is associate professional have secondary jobs as agriculturalists, traders and labourers. Fourteen per cent of those primarily employed as service and sales clerks have a secondary job in the same field while 64 per cent are engaged in agriculture and another 14 per cent are

Figure 7.3 - Pattern of secondary job holding of heads of households by current main occupation

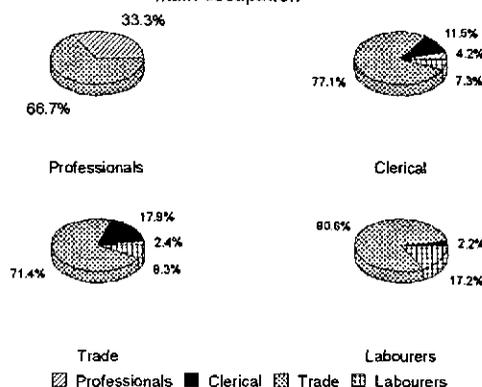
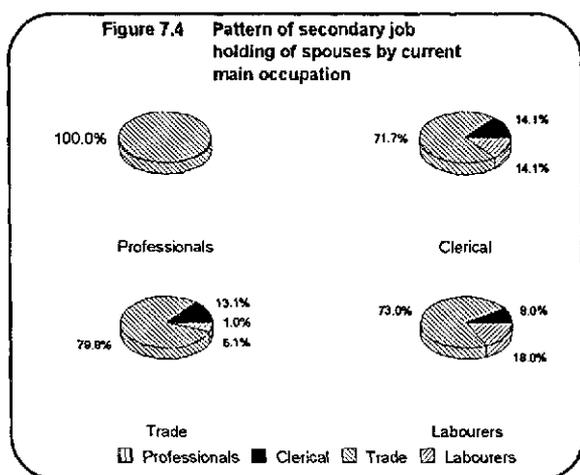


Table 7.10: Pattern of secondary job holding of spouses by current main occupation

Secondary job	Main occupations										
	Armed services	Managers & officials	Professional	Associate professionals	Clerical	Service & sales	Agriculture	Trade workers	Machinery operators	Labourers	All main occupations
Armed services				0		0	0	0	0	0	0
Managers & senior officials				0		0	0	0	0	0	0
Professionals				0		0	0	0	0	0	0
Associate professional's				0		0	1	0	0	0	1
Clerical				0		0	0	0	0	0	0
Service and sales				0		14	13	0	0	10	13
Agriculture				33		64	66	0	0	60	66
Trade workers				33		7	12	0	0	20	13
Machinery operators				0		0	0	0	0	0	0
Labourers				33		14	7	0	0	10	8
Percent				100		100	100	100	100	100	100
Number	0	0	0	3	0	14	265	0	0	10	293



and secondary job in the few areas described above suggests that employment opportunities for women in particular, (only 8.1 per cent of households were headed by females so the majority of spouses are female) are relatively limited.

Migration for employment

The proportion of households with at least one member away for at least three months looking for work by socioeconomic group is shown in Table 7.11.

labourers. For those persons whose main occupation is agriculture, 66 per cent have secondary jobs in the same sector, 13 per cent are in service and sales, 12 per cent are trade workers while 7 per cent are labourers.

The concentration of main occupation

Overall only 5 per cent of the households in the sample had at least one member who had migrated in search of employment. Given the concentration of off - farm employment opportunities in the urban areas, it is not surprising that a greater proportion of rural than urban households have members migrating in search of jobs. More households in the

Table 7.11: Proportion of households with at least one member away for at least three months looking for work, by socioeconomic group

Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal, private workers		
6.1	5.0	4.8	3.9	2.9	3.1	4.8	2.5	4.4	10.0	5.0

rural subsistence farmer SEG (6.1 per cent) had members away, suggesting the search for greener pastures for members of these households. The highest number of households with members away job hunting is found in the retired/unemployed SEG (i.e. 10.0 per cent). Further analysis will examine the male/ female distribution to reveal any differentials that may exist.

Conclusions

In table 7.3: *Unemployment rate by age, gender and socioeconomic group* the unemployment rate is highest in the age group 20-24 years, at 23 per cent for males and nine per cent for females. The age group 25-29 also shows high unemployment rates especially for the male population which is 8 per cent. The figures above cited are for all SEGs.

The picture gets clearer if we examine the unemployment rates within SEGs in the rural, other urban and Greater Banjul areas. In these areas it is observed that unemployment rates are higher in the other urban areas and Greater Banjul areas than in rural SEGs. The implications are that either people are moving from the rural areas to the urban areas searching for jobs or the self-employment is more common in the rural areas.

Generally, a higher proportion of males than females is unemployed. However a further scrutiny of the sex disaggregated data, shows that unemployment rates are higher for women in the other urban and Greater Banjul areas.

The User Group workshop [see pp 14-15] suggested a number of policy issues arising from the presentation of material in this chapter. These were revised by policy staff in the Ministry of Trade:

7.1 The Government should formulate policies that would create employment opportunities espe-

cially for youth

7.2 The Government should create employment opportunities in the rural areas by means of protracted government investment in rural areas which will help reduce rural-urban migration.

7.3 The Government should encourage foreign investment to create more job opportunities.

7.4 The Government should place special emphasis on women's education and employment.

7.5 The Government should look into the child labor situation with a view to protecting children.

7.6 The Government should formulate policies for increasing enrolment in schools which will enable prevention of child labor

7.7 The Government should propose a minimal entry age into employment.

SDA

CHAPTER 8 INCOME, EXPENDITURE AND ASSETS

Surveys designed to study the socioeconomic situation of households invariably use data on incomes, expenditures and assets to determine the wellbeing, or otherwise, of households. The effects of structural adjustment policies at the household level are observable through changes in these three factors. Although the Priority Survey is primarily indicative, some conclusions about the welfare of Gambian households can be drawn from the modules on income, expenditure and assets.

Section 8 of the questionnaire collects data on income from various sources, at the household level, as well as changes in income from the previous twelve months. Analysis of this section, however focuses on the mean shares of different sources rather than actual amounts, as the latter are frequently underreported.

Annual income from wages is available from Section 3 (Employment of head and spouse). Data on agricultural activities is derived from Sections 5a and 5b of the questionnaire while non farm enterprises are covered in Section 6b. Household expenditures on a number of key items are collected in Section 7 and household assets in Sections 9a and 9b.

Sources of Income

Table 8.1 shows the mean percentage shares of cash income by source and

socioeconomic group. As mentioned above, this is considered to be more reliable and relevant an indicator of household welfare and changes therein than actual income figures. It is particularly pertinent for policy formulation as the importance of different income sources for different groups in the population can be determined.

Overall the largest single contribution to household income comes from non farm enterprises, which accounts for 36 percent of the total income of households. Export crops make up 17 percent of total income, private sector wage employment 13 percent and public sector wage employment 11 percent. Private transfers, i.e. remittances from both within and outside the country, constitute eight percent with marginal shares from the remaining sources.

Significant shares of income from agricultural sources are particularly evident in the rural SEGs where export crops account for 62 percent of the total income of large export farmers, food crops nine percent of total income of subsistence farmers, livestock 11 percent each of total income of subsistence and small export farmers. Income from private and public wage employment as well as from rents is more important for households in urban than rural SEGs.

Non farm enterprises are important income sources for all the SEGs, especially

Table 8.1: Mean percentage shares of cash income by source and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Agriculture											
Export crops	13	36	62	5	4	0	0	0	0	8	17
Food crops	9	4	3	3	1	1	0	0	0	2	3
Livestock	11	11	5	1	0	0	0	0	0	1	5
Fishing	1	1	0	1	0	0	0	0	0	0	0
Other products	5	3	2	2	2	0	1	0	0	1	2
Non-farm enterprises	36	24	13	45	62	11	58	14	15	26	36
Wage employment											
Public sector	3	2	2	22	4	56	6	66	5	13	11
Private sector	4	4	3	17	17	24	28	13	69	9	13
Rents	1	1	0	0	4	4	3	2	6	9	2
Private transfers	14	10	7	3	4	3	3	2	2	25	8
State transfers	1	0	0	0	0	1	0	1	0	6	1
Other	3	3	1	1	0	0	1	1	2	0	2
Total	100	100	100	100	100	100	100	100	100	100	100

households headed by informal workers. Households headed by Greater Banjul informal workers received 58 per cent of their income from non farm enterprises, while households headed by other urban informal workers received 62 per cent. Other households with substantial proportions of their income from this source included rural subsistence farmers (36 per cent), other rural workers (45 per cent), and the re-

tired/unemployed SEG (26 per cent).

The socioeconomic status of the head, which is the basis of SEG classification, is reflected in the main income sources of the household [see Table 8.1]. Notable exceptions are rural subsistence farmers and the retired/unemployed SEG, whose largest income share comes from non farm enterprises (36 and 26 per cent respectively) and 25 per cent for the latter SEG from private transfers. State transfers account for only six per cent of total income for households in the retired/unemployed SEG.

The proportion of households experiencing changes in income, by income source and socioeconomic group is shown in Table 8.2. This Table is particularly useful in obtaining a picture of changing household incomes in addition to the direction of such changes.

For households reporting a

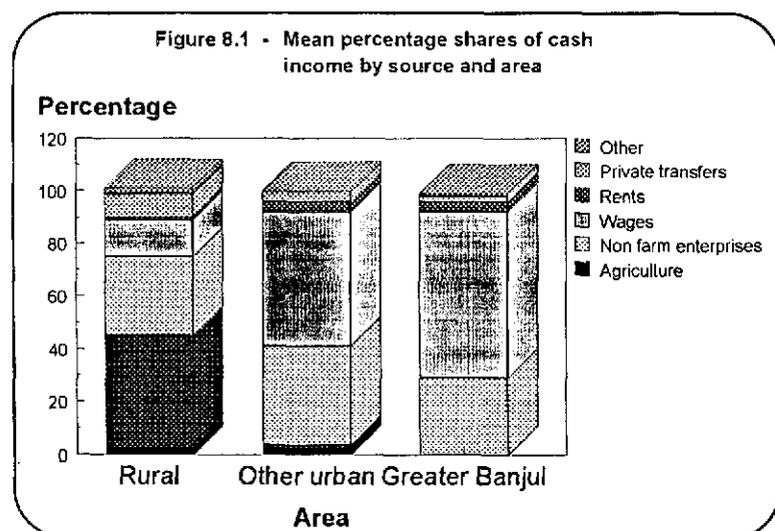


Table 8.2: Proportion of households experiencing change in cash income, by income source and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Agriculture											
<i>Export crops</i>											
Increase	50	38	64	51	67	0	50	100	50	56	50
Decrease	47	62	35	44	33	100	0	0	0	44	48
<i>Food crops</i>											
Increase	56	52	76	67	38	50	25	0	25	67	58
Decrease	34	42	22	32	62	50	50	100	50	33	35
<i>Livestock</i>											
Increase	59	67	65	73	50	*	100	100	*	100	65
Decrease	38	30	32	27	50	*	0	0	*	0	32
<i>Fishing</i>											
Increase	80	40	67	80	*	*	100	*	*	*	68
Decrease	20	40	0	20	*	*	0	*	*	*	21
<i>Other products</i>											
Increase	53	49	41	41	86	*	100	67	100	44	50
Decrease	47	46	41	52	14	*	0	33	0	56	45
Non-farm enterprises											
Increase	63	61	70	62	68	64	57	68	44	64	62
Decrease	29	30	23	30	25	27	28	20	33	28	28
Wage employment											
<i>Public sector</i>											
Increase	50	83	56	84	70	74	80	77	75	68	75
Decrease	10	8	6	1	0	4	3	1	0	0	3
<i>Private sector</i>											
Increase	70	81	82	75	80	58	56	52	78	26	65
Decrease	7	10	6	3	9	8	5	3	0	5	5
Rents											
Increase	47	36	50	67	41	100	44	58	40	41	46
Decrease	7	9	0	0	0	0	0	0	0	0	2
Private transfers											
Increase	58	61	60	56	72	50	48	69	70	59	59
Decrease	20	20	21	19	10	25	16	19	10	6	18
State transfers											
Increase	46	33	67	60	100	100	70	67	*	50	57
Decrease	0	33	0	20	0	0	10	0	*	0	5

change in income, over 50 per cent report an increase in last year's income over the previous year in all sources. Within SEGs, the same pattern pertains. Exceptions to this include 62 per cent of rural small export farmers who reported a decrease in export crops, 52 per cent of other rural workers, 62 per cent of informal workers and 100 per cent of for-

mal workers in the other urban area. Fifty per cent of households in both informal and formal workers SEGs in Greater Banjul also reported a decrease in their income from food crops.

In general, it can be concluded that Gambian households have experienced an increase in incomes from all sources over the last twenty four months. How-

Table 8.3: Mean income-change scores by socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Unweighted scores	.6265	.2834	1.2053	.9610	1.1688	1.2105	.7633	1.1538	1.2941	1.0130	.8121
Weighted scores	.2743	.1865	.4229	.5508	.4862	.6399	.3762	.6375	.7165	.2878	.3830

ever, because only the direction of change was sought it is impossible to determine whether this is simply a reflection of the prevailing inflation, or represents a real increase in income.

Mean income change scores by socioeconomic group are shown in Table 8.3. These scores are computed by assigning +1 to each income source for which the household reported a rise in income and -1 to each source for which the household reported less income. The scores, computed for each source and then aggregated for each household, give an indication of the change in overall income over the past year. The un-

weighted score is computed by totalling changes, whether gains or losses, while the weighted score takes into account the share of the different sources of income in total income.

The total unweighted mean income change score for all SEGs is .8121 implying that incomes have increased over the past year. The formal private worker SEG in Greater Banjul has fared the best with a score of 1.2941 in contrast to the small rural export farmers with the lowest score of .2834. Informal workers in Greater Banjul have the lowest score of all urban SEGs (i.e. .7633), which have, in general, experienced

Table 8.4: Mean annual wage income in dalasis of household head and spouse by socioeconomic group and sector [where there are at least five cases]

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Household head											
Private sector											
Agriculture, forestry & fishing				4834							5478
Manufacturing							9540				8055
Utilities											
Construction							8738				6685
Trade				5178			6304		8914		6449
Transport				3352	5871		4397	5284			5027
Business & finance											
Services				8762	6867	31331	4568	17246	14490		12628
Public sector				8337		9191		18521			14722
Total				7397	5531	22688	5985	17172	15438		10989
Spouses											
Private sector											
Trade											3833
Services							5542	7850			8036
Public sector											7727
Total						15944	5411	8536	6540		7871

more of an increase in their incomes than rural SEGs.

When the income change scores are weighted by the shares of sources in total income a different picture is obtained. The total drops considerably to .3830 but the earlier observed pattern within SEGs remains the same. This suggests that households have responded to flatter incomes from their main sources by increasing the diversity of their income sources, but that these newer sources are still only a small proportion of the total income.

Income from wages

Mean annual wage income of the household head and spouse by socioeconomic group and sector is depicted in Table 8.4. Only a minority of Gambians are wage workers - 16 per cent of males and four per cent of females [see Tables 7.1 and 7.2].

Average incomes are reported in the table only where there are at least 5 cases to avoid distortions due to small numbers of unrepresentative cases. Row and column totals also take into account whether there are five cases in total even if there are no cells with five cases. Because of this data on spouses

is only reported in trade and services in the private sector, and the public sector. This is again evidence of the limited employment opportunities available to them.

Overall, average annual income of heads is higher than that of spouses (10989 and 7871 dalasis respectively), as is the case in all sectors. Wages for both categories in the Greater Banjul informal workers SEG are however comparable. As is to be expected, wages in the formal public and private sectors are higher than those in the informal sector, which are prone to fluctuations.

For both head and spouse, the other urban formal workers SEG receives the highest wage (31331 dalasis for heads and 15944 dalasis for spouses). Greater Banjul public workers receive slightly higher wages than those in the formal private workers SEG.

Agricultural activities

Analysis of agricultural activities looks at reasons for, and changes in, production and cultivated area, and the use of inputs in agricultural production.

Table 8.5 shows the proportion of farmers experiencing changes in production

Table 8.5 Proportion of farmers experiencing changes in production and area planted by crop

	Production		Area Planted	
	Increase	Decrease	Increase	Decrease
Crops				
Groundnuts	40	54	33	23
Rice	38	55	16	11
Coos [Millet]	54	42	33	17
Maize	44	46	31	14
Sorghum	58	42	32	13
Cassava	67	17	43	0
Vegetables	50	38	25	15
Tree crops	75	17	17	25
Livestock				
Cattle	20	20		
Sheep	26	29		
Goats	36	34		

Table 8.6 Reasons for change in area planted, by direction of change and crop

	Groundnuts		Rice		Coos		Maize		Sorghum		Cassava		Vegetables		Tree crops	
	Inc	Dec	Inc	Dec	Inc	Dec	Inc	Dec	Inc	Dec	Inc	Dec	Inc	Dec	Inc	Dec
Price change	1	1	0	0	0	0	0	0	0	0	0	0	8	0	0	0
Fertiliser availability	3	2	0	0	4	2	10	0	20	0	0	0	0	0	0	0
Labour availability	23	18	25	24	29	22	38	15	20	0	33	0	50	14	0	0
Marketing opportunities	8	1	0	0	0	0	0	0	0	0	33	0	0	0	0	0
Credit availability	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	65	77	75	76	66	76	52	85	60	100	33	0	42	86	100	100

and area planted by crop. All households were asked whether or not they grew groundnuts and/or rice. They were then asked for the next most important crop grown by the household.

Forty per cent of farmers who produced groundnuts and 38 per cent of those who grew rice experienced a decrease in production compared to the previous season even though 33 and 16 per cent respectively reported an increase in area planted. The same is true of maize pro-

duction. Households with goats experienced an increase in numbers while the same proportion (20 per cent) of households who owned cattle reported an increase and a decrease.

Reasons for change in area planted, by direction of change and crop are shown in Table 8.6. The response "other" accounts for over half the reasons given for change regarding groundnuts, rice, coos, maize and sorghum. Unfortunately, enumerators were not instructed to probe further to get the actual reason.

Table 8.7 Proportion of farming households using inputs, by type of inputs and main crop produced

	Fertiliser	Extension	Hired labour
Groundnuts	21	36	40
Rice	14	28	41
Coos [Millet]	20	29	40
Maize	25	20	38
Sorghum	19	13	20
Cassava	14	0	100
Vegetables	46	17	40
Tree crops	83	67	0

duction where more farmers reported experiencing a decrease (46 compared to 44 per cent) although more reported an increase in the area planted (31 vs 14 per cent). Over half (75 per cent in the case of tree crops) of the farmers who cultivated other crops experienced an increase in production as they did in area planted.

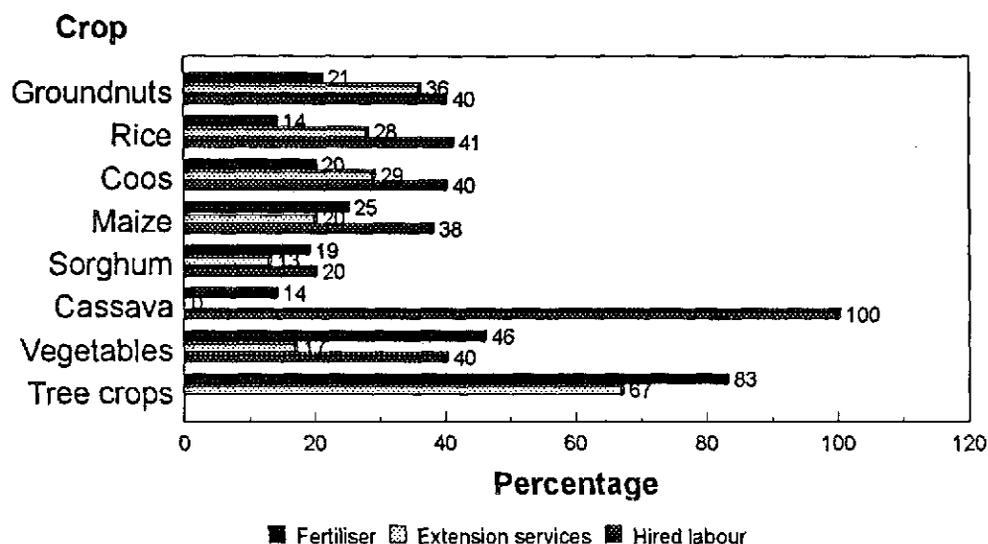
Twenty nine per cent of households who owned sheep reported a decrease in numbers. Thirty six per cent of house-

holds with goats experienced an increase in numbers while the same proportion (20 per cent) of households who owned cattle reported an increase and a decrease.

Labour availability appears to be an important factor for all crops, especially for increases in the area planted. The availability of fertiliser is also significant in the increase of planted area.

Table 8.7 gives the proportion of farming households using inputs, by type of input and main crop produced. Three inputs, namely fertiliser, extension services and hired labour, are covered. Hired labour is the most common of the inputs sought that is used for all crops except vegetables and tree crops. This is interesting in that it shows the comparative availability of labour. The use of fertiliser, particularly for groundnuts and rice, is low compared to the use of extension services. This would corroborate current thinking that the use of fertiliser is declining due to its high cost. It may also be a reason for the reduced production levels of these two crops seen earlier in Table 8.5. However,

Figure 8.2 - Proportion of farming households using inputs, by type of input and main crop produced



repeated surveys over time will shed further light on this issue. More farming households reporting maize and vegetables as important crops use fertiliser than for groundnuts and rice.

The use of extension services is reported by a considerable proportion of farm households (as high as 67 per cent for tree crops and 36 per cent for groundnuts). This shows that extension ser-

vices are available to farmers and used by them.

Non farm enterprises

This section reports on the number of non farm enterprises by socioeconomic group and sector, and employment changes in enterprises. These enterprises are becoming more important as incomes from traditional sources decline

Table 8.8: Number of non-farm enterprises by type of enterprise and socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Agriculture,											
Forestry, fishing	23	20	26	16	1	1	5	4	0	5	101
Manufacturing	49	70	75	66	21	4	44	6	11	16	362
Utilities	1	0	1	0	0	0	2	0	0	0	4
Construction	12	18	17	31	5	2	17	7	2	3	114
Trade	57	62	97	108	33	39	167	59	30	48	700
Transport	2	2	4	4	1	3	10	4	3	5	38
Business & finance	0	0	1	0	0	1	2	0	0	1	5
Services	0	38	40	26	8	7	20	11	5	12	189
Total	167	211	266	251	69	57	267	91	51	90	1520

Table 8.9 Proportion of non-farm enterprises experiencing employment change, by sector

	Increase	Decrease	No change
Agriculture, forestry, fishing	2	1	97
Manufacturing	1	2	97
Utilities	0	0	100
Construction	7	9	84
Trade	1	1	98
Transport	0	0	100
Business & finance	20	0	80
Services	1	0	99
All sectors	2	1	97

and youths, especially in rural areas, seek off farm employment opportunities. Table 8.8 gives the number of non farm enterprises by SEG and sector. A total of 1520 non farm enterprises was recorded for the whole sample. This works out to an average of 0.7 enterprises per household. Overall, a little under half (700) are to be found in the trading sector, 362 in manufacturing and 189 in services. This same pattern obtains within the SEGs.

Construction (114) and agriculture, forestry and fishing (101) each account for between 7 and 8 per cent of all enterprises. The Greater Banjul informal workers SEG reported the highest number of enterprises (267). Rural SEGs also operate a considerable number of enterprises - large export farmers (266), other workers (251), small export farmers (211) and subsistence farmers (167). This is an indication of an attempt to diversify income sources in the absence of a large wages sector.

The proportion of enterprises experiencing employment change by sector is shown in Table 8.9. Such information is indicative of the growth, or otherwise, of the enterprise. A substantial majority of enterprises, 97 percent, report no change in the numbers of employed staff. Similar proportions are observed for the various sectors. Enterprises in the manufacturing and construction

sectors experienced more of a decrease than an increase in the number of employed people (two versus one per cent in the first instance and nine versus seven per cent in the construction sector). A point of interest is the 20 per cent of enterprises in business and finance which reported an increase in employment.

Household expenditures

Table 8.10 shows the average monthly per capita expenditure in dalasis on various categories by socioeconomic group. Expenditure is frequently used as a proxy for permanent income as it is not as prone to the vagaries of underreporting and seasonality as is the latter.

Key foods account for the highest per capita expenditure of those categories for which data was sought, at 64.9 dalasis per month. Although only five food groups were covered in the Survey, comparison with data from the Cornell University Household Survey [Jabara, 1991] shows that the items in these groups account for about 75 percent of all food items covered in that study (which collected data on a wide variety of food items).

The second highest per capita expenditure is 23.9 dalasis on clothes while 20.6 dalasis is spent on transport. It is noteworthy that health and education

Table 8.10: Average monthly household per capita expenditure in dalasis on various categories by socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Education	1.6	1.4	1.4	2.9	2.8	7.4	5.6	13.3	6.5	4.6	3.5
Health	5.4	3.6	4.4	7.4	6.5	10.4	12.7	20.7	31.0	11.4	8.4
Clothing	7.5	8.1	12.7	16.3	18.4	26.7	59.6	44.6	47.4	26.0	23.9
Rent	0.0	0.0	0.0	4.3	10.0	37.3	35.3	19.6	37.2	7.4	10.6
Remittance	1.3	1.5	2.7	10.3	5.6	65.2	45.0	26.5	63.1	21.8	15.8
Transport	7.6	7.0	8.7	19.5	18.3	42.4	47.9	24.5	29.9	32.3	20.6
Key foods	39.4	36.3	36.7	64.9	68.7	83.3	106.0	120.0	99.4	84.7	64.9

are the two categories on which households spend the least (8.4 and 3.5 dalasis). This data substantiates the findings of the study on Poverty in the Gambia conducted by the International Labour Office in November 1991 [Ahmed *et al*, 1992] which found expenditure on clothing to be higher than on education and health.

Expenditure patterns within SEGs mostly follow the overall pattern with households in all SEGs spending most on food. The next highest per capita expenditure for households in most SEGs was on clothes. Notable exceptions are rural subsistence farmers, other workers and retired/unemployed (second highest expenditure is on transport), and other urban formal workers and Greater Banjul formal private workers

(remittances constitute second highest expenditure). Per capita expenditures on health and education are comparatively quite low across all SEGs.

Assets

Ownership of assets and changes in ownership over a twelve month period are examined in the Priority Survey. Table 8.11 shows asset ownership and change in ownership by socioeconomic group. Data on a representative rather than exhaustive list of assets was sought due to the nature of the survey. This list was decided by the User Group.

A score of one is given to a household if it owns a particular asset. These scores are then aggregated. The score of assets owned is thus the sum of total assets, regardless of the numbers of any one asset owned and type of asset. (Refer to Section 9b of the questionnaire for a list of household assets on which data were sought).

Households in the sample own an average of 1.87 of the assets listed with the rural export farmer SEG owning the largest average number at 2.60. Greater Banjul public and formal private workers SEGs own similar numbers of assets (2.35 and 2.40 respectively) while other rural workers and other

Figure 8.3 - Average monthly household per capita expenditure on various categories (in Dalasis)

Expenditure categories

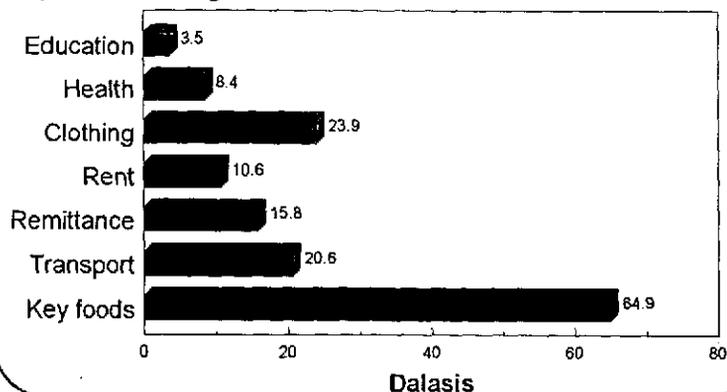


Table 8.11 Asset ownership by socioeconomic group

	Rural				Other urban		Greater Banjul			Retired, not in workforce	All SEGs
	Subsistence farmers	Small export farmers	Large export farmers	Other workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers		
Ownership											
Assets score	1.76	1.90	2.60	1.49	1.50	1.72	1.75	2.35	2.40	1.87	1.87
% of households who own agricultural land	82	87	90	54	17	16	4	4	8	25	51
% of households who own cattle	12	9	26	4	0	0	1	1	3	4	8
% of households who own a dwelling	96	95	93	81	53	72	34	54	35	74	74
Change in ownership											
Net change score of assets owned	-.01	-.04	.06	-.03	.05	.00	.08	.07	.05	.08	.02
% of households with a decrease in agricultural land	5	3	4	2	1	0	0	0	0	0	2
% of households with an increase in agricultural land	15	17	25	5	2	0	1	0	5	3	9
% of households with a decrease in cattle numbers	16	18	25	8	3	0	1	0	0	5	11
% of households with an increase in cattle numbers	17	15	23	8	2	3	3	3	5	4	11
% of households with a decrease in dwellings owned	2	1	1	3	1	4	4	0	0	4	2
% of households with an increase in dwellings owned	1	0	1	1	0	0	0	4	0	1	1

urban informal workers own the least (1.49 and 1.50).

A net change score of +.02 assets owned is observed overall for all households. Three SEGs (all rural), subsistence farmers, small export farmers and other workers, recorded a negative score meaning that the number of assets has reduced over a one year period. This may indicate some stress on the part of these households which may have necessitated distress sales. Only other urban formal workers record a zero change.

Fifty one percent of households own agricultural land. Rural urban differences are particularly evident with over 80 percent of rural SEGs owning agricultural land compared to between four

and 17 percent of urban SEGs. A quarter of households in the retired/unemployed SEG also own agricultural land. Two percent of households experienced a decrease in land owned while nine percent reported an increase over a twelve month period. Gains in land are particularly marked for rural farmers, a situation necessitated by the nature of their business. A reduction in land ownership may indicate a move towards off farm employment and/or a need to make sales in times of crisis.

Cattle ownership as an asset is more of a rural than urban practice, although eight percent of all households own cattle. As much as a quarter of households amongst large export farmers own cattle. Overall, the same proportion of households (11 percent) reported increases

and decreases in cattle numbers. Within SEGs, more households reported increases in numbers than decreases.

Seventy four percent of households own at least one dwelling with up to 96 percent of rural SEGs owning a dwelling. This further confirms the finding in Table 6.2 where most rural households were found to own their current dwellings. Ownership of dwellings by the retired/unemployed SEG is considerable (74 percent) but only one third of households in the Greater Banjul informal and formal private workers SEGs own a dwelling. Two percent of households reported a decrease in the number of dwellings owned compared to one percent who reported an increase.

All SEGs experienced decreases in the number of dwellings owned by households regardless of location. Four percent of households in the other urban formal workers SEG, Greater Banjul informal workers SEG and the retired/unemployed SEG reported owning fewer dwellings. Investigation of the how and why of asset loss would be informative in shedding light on these findings but is beyond the scope of this current Survey.

Conclusions

The importance of non farm enterprises as a source of household income has been substantiated by the findings in the survey - vis, they constitute 36 percent (the largest single category) of the total income of all households in the sample. This is significant as it shows how Gambian households, whether urban or rural, are attempting to diversify their income sources. A little under half of all enterprises were found in the trading sector.

In looking at how cash incomes have changed over the last twelve month period, the survey shows that over 50 percent of those households reporting a change in income disclosed that this

was an increase. However, the weighted mean income change score, which takes account of the shares of the various income sources in total income, indicates that changes in either direction are not very large (i.e. .3830).

Significant proportions of farmers, although reporting an increase in area planted, also reported decreased production. Hired labour was found to be the most common input used for all crops except vegetables and tree crops. Extension services were also widely used but fertiliser use was found to be low.

Household expenditure on a variety of items shows that key foods account for the highest per capita expenditure at 64.9 dalasis per month. Clothes are the second highest at 23.9 dalasis while expenditure on transport is 20.6 dalasis per month. Interestingly enough, health and education are the two categories on which households spend the least (8.4 and 3.5 dalasis respectively).

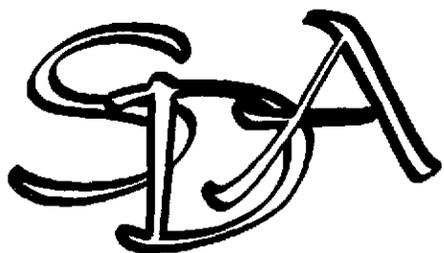
Households owned an average of 1.87 of the assets listed in the survey. More rural than urban households owned houses and agricultural land. Cattle ownership is also more of a rural than urban practice.

SDA

APPENDICES

SDA

**APPENDIX I
PRIORITY SURVEY
QUESTIONNAIRE**



THE GOVERNMENT OF THE GAMBIA

SOCIAL DIMENSIONS OF ADJUSTMENT

PRIORITY SURVEY

**Household Survey Section
Central Statistics Department
Ministry of Finance and Economic Affairs**

A. DATA COLLECTION

Interviewer

Date

Supervisor

Checking Date

B. DATA ENTRY

Operator

Entry date

Supervisor

Editing date

Operator

Re-entry date

Division	Banjul	B	_____
	Kombo-St Mary	K	
	Western	W	
	Lower River	L	
	McCarthy Island	M	
	Upper River	U	
	North Bank	N	

Survey form number _____ of _____
for this household

District _____

Time interview commenced _____

EA Number _____

Selected Household _____

Name of Head.....

Address.....

.....

HOUSEHOLD PARTICULARS

No.	Questions	Categories and Codes	Skip to	
1	Has the above household been identified and accepted interview?	Yes Y No, Different household D No, Dwelling not found N No, Illness, death I No, Refusal R No, Other [specify] O 0	>>3 } Refer to } supervisor } for repla- } ment and } >> Q.2	<input type="text"/>
2	HOUSEHOLD TO BE INTERVIEWED Name of Head..... Address.....	Supervisor will code this question after assigning a new household for interview		<input type="text"/>

HEAD OF HOUSEHOLD [Person Responsible for Main Decisions]

No.	Questions	Categories and Codes	Skip to	
3	Nationality of head of household	Gambian G Other O	>>5	<input type="text"/>
4	Ethnicity of head of household	Mandinka M Wolof W Fula F Other [specify]..... O		<input type="text"/>
5	Is the head of household present?	Yes Y No N	>>8	<input type="text"/>
6	How long has he/she been away?	Less than 1 week 1 Between 1 week and 1 month 2 Between 1 and 3 months 3 Over 3 months 4		<input type="text"/>
7	In this person's absence, who is responsible for the main decisions? Name.....	Insert ID number after completing Q.11		<input type="text"/>

PERSON INTERVIEWED [Person Responsible for Main Decisions in the absence of the Head]

No.	Questions	Categories and Codes	Skip to	
8	Name of person interviewed	Insert ID number after completing Q.11		<input type="text"/>
9	Language used by respondent at interview	Mandinka M Wollof W Fula F Other[specify].....O		<input type="text"/>
10	Interpreter	Yes Y No N		<input type="text"/>

Write down the name of the head of household and of all persons who normally live and eat together in this household [6 out of the last 12 months]

11	Name	ID Number
	Head:	1
		2
		3
		4
		5
		6
		7
		8
		9
		10
		11
		12
		13
		14
		15

12 Are there any other members of the household not now present who normally live and eat here such as persons temporarily away for marriage, seasonal work, illness, giving birth or school? [If so, add these names to the list] Yes Y
No N

Are there any other persons who are part of this household because they acknowledge the head's authority and who live in the household? [If so, add these names to the list] Yes Y
No N

SECTION 1: HOUSEHOLD ROSTER

No	Question	Categories and Codes	Skip	1	2
1	ID Number of household member			1	2
2	Residency status	Present P Absent A		<input type="checkbox"/>	<input type="checkbox"/>
3	Relationship with head of household	Head H Spouse S Child C Parent P Other rel O Not related N		<input type="checkbox"/>	<input type="checkbox"/>
4	Sex	Male M Female F		<input type="checkbox"/>	<input type="checkbox"/>
5	How old is [Name] now? Record age in years.	Age		<input type="checkbox"/>	<input type="checkbox"/>
EDUCATION: For all those 6 years plus					
6	Has [name] ever attended school?	Yes Y No N	<25 >> 11 >25 >> 12	<input type="checkbox"/>	<input type="checkbox"/>
7	What is the highest grade reached?	Primary only Grade..... Secondary Form..... Tertiary		P S T	P S T
8	What kind of school is [was] attended for the highest primary or secondary level?	Government G Private P Islamic I		<input type="checkbox"/>	<input type="checkbox"/>
9	Was [name] attending school a year ago	Yes Y No N		<input type="checkbox"/>	<input type="checkbox"/>
10	Is [name] still attending school?	Yes Y No N	>> Q.16	<input type="checkbox"/>	<input type="checkbox"/>
11	Why not attending school now? ONLY FOR PERSONS UNDER 25 YEARS	Work W Too expensive E Too far F Not useful U Married M Not appropriate N Completed C Prefer Islamic I Too young Y Other O		<input type="checkbox"/>	<input type="checkbox"/>
12	Can [name] read or write a simple sentence in any language?	Yes Y No N		<input type="checkbox"/>	<input type="checkbox"/>
EMPLOYMENT: For persons 7 years plus					
13	What was [name]'s main economic activity during the past 12 months?	Self employed: agric producer 1 pastoralist 2 food sales 3 non-food sales 4 other 5 Family helper 6 Wage earner: public sector 7 priv - agric 8 priv - non-agric 9 Student/trainee/apprentice 10 Not in paid workforce 11 Other 12		<input type="checkbox"/>	<input type="checkbox"/>
14	Has [name] worked during the last 7 days?	Yes Y No N	>> 16	<input type="checkbox"/>	<input type="checkbox"/>
15	Has [name] been looking for work during the last 7 days?	Yes Y No N		<input type="checkbox"/>	<input type="checkbox"/>
HEALTH: For all persons					
16	How many health consultations has [name] had in the last two weeks?	[Number]	if 0 >> next	<input type="checkbox"/>	<input type="checkbox"/>
17	Who was the last medical person consulted in the past two weeks?	Traditional healer/Marabout T Health assistant/Dispenser H Midwife/Nurse M Doctor D Other O		<input type="checkbox"/>	<input type="checkbox"/>
18	What was the cost of this treatment?	Dalasis		<input type="checkbox"/>	<input type="checkbox"/>

													No
3	4	5	6	7	8	9	10	11	12	13	14	15	1
<input type="checkbox"/>	2												
<input type="checkbox"/>	3												
<input type="checkbox"/>	4												
<input type="checkbox"/>	5												
<input type="checkbox"/>	6												
P S T	7												
<input type="checkbox"/>	8												
<input type="checkbox"/>	9												
<input type="checkbox"/>	10												
<input type="checkbox"/>	11												
<input type="checkbox"/>	12												
<input type="checkbox"/>	13												
<input type="checkbox"/>	14												
<input type="checkbox"/>	15												
<input type="checkbox"/>	16												
<input type="checkbox"/>	17												
<input type="checkbox"/>	18												

SECTION 2: HOUSING AND FACILITIES

2A: Housing amenities

No	Question	Categories and Codes	
1	Did this household exist 12 months ago?	Yes No	Y N
2	How long has this household been living in this dwelling/compound?	Duration	
3		Unit of time: Month Year	M Y
4	On what basis does the household occupy the dwelling/compound, now?	Owned Free of charge Other	W F O
5	....and 12 months ago?	Rented Not applicable	R N
6	What is the construction material of the dwelling/compound?	Wholly traditional materials Partly traditional materials Concrete block Other	T P C O
7	What is the main source of drinking water, now?	River, lake Pump well Own tap Not applicable	R P T N
8	....and 12 months ago?	Traditional well Public tap Other	W U O
9	What is the main source of lighting fuel, now?	Candles Kerosene Electricity Other Not applicable	C K E O N
10	....and 12 months ago?		
11	What is the main type of cooking fuel, now?	Collected firewood Charcoal Gas Crop residues Not applicable	F C G R N
12	....and 12 months ago?	Purchased firewood Kerosene Electricity Other	P K E O
13	What is the main type of stove used?	Three stones Metal stove Other	T M O
		Mud stove Pottery stove Not applicable	U P N

2B: Access to facilities

No	Question	Categories and codes	Skip to	F Food Market	P Primary school	S Secondar y school	H Health Facility	B Bus/taxi service
1	How long does it take to reach the nearest facility?	Less than 1/2 hour Between 1/2 and 1 hour From 1 to 2 hours From 2 hours to 1/2 day From 1/2 to 1 day More than 1 day	1 2 3 4 5 6					
2	By what means?	Foot Bicycle Motorcycle Motor vehicle Animal transport Other	F B M V A O					
3	Does any member of the household use this facility?	Yes No	Y N	>> Next facility				
4	Why not?	Too expensive Too far Poor quality service Other Not relevant	E F P O N					

SECTION 3: Employment of head and spouse [In case of multiple wives, obtain data on the one with the largest income]

No	Question	Categories and codes	Skip to	Head	Spouse
1	ID Number	From roster [Sec D, Q 12]		1	<input type="checkbox"/>
2	Current main job	Head..... Spouse.....	[Occupation code]	If "none" >>19	<input type="checkbox"/>
3	What type of business is this?	Head..... Spouse.....	[Industry code]		<input type="checkbox"/>
4	How many years in this work?	[Years]		<input type="checkbox"/>	<input type="checkbox"/>
5	Employment status?	Own account A Family helper F Public sector employee P Private sect employee V Employer E Other O		<input type="checkbox"/>	<input type="checkbox"/>
6	How much is earned from this work?	[Amount per time unit]		<input type="checkbox"/>	<input type="checkbox"/>
7		Unit: day....D week....W month..M year....Y		<input type="checkbox"/>	<input type="checkbox"/>
8	Is [name] entitled to a pension with this job?	Yes Y No N		<input type="checkbox"/>	<input type="checkbox"/>
9	Is [name] entitled to paid leave with this job?	Yes Y No N		<input type="checkbox"/>	<input type="checkbox"/>
10	For how long has this person worked in the past year? [Use same units as Q7]	Number of days, weeks, months or year		<input type="checkbox"/>	<input type="checkbox"/>
11	How has the income from this work changed compared with 12 months ago?	Increased I Same S Decreased D		<input type="checkbox"/>	<input type="checkbox"/>
12	Secondary job	Head..... Spouse.....	[Occupation code]	If code=0 >> next	<input type="checkbox"/>
13	What type of business is this?	Head..... Spouse.....	[Industry code]		<input type="checkbox"/>
14	How many years in this work?	[Years]		<input type="checkbox"/>	<input type="checkbox"/>
15	Employment status?	Own account A Family helper F Public sector employee P Private sector employee V Employer E Other O		<input type="checkbox"/>	<input type="checkbox"/>
16	How much is earned from this work?	[Amount per time unit]		<input type="checkbox"/>	<input type="checkbox"/>
17		Unit: day....D week....W month..M year....M		<input type="checkbox"/>	<input type="checkbox"/>
18	For how long has this person worked in the past year? [Use the same units as Q 15]	Number of days, weeks, months or year		<input type="checkbox"/>	<input type="checkbox"/>
19	How long has [name] been unemployed?	Head..... Spouse.....	[Length in months]		<input type="checkbox"/>
20	Previous main occupation	Head..... Spouse.....	[Occupation code]	If code=0 >> next	<input type="checkbox"/>
21	What type of business is this?	Head..... Spouse.....	[Industry code]		<input type="checkbox"/>
22	Employment status?	Own account A Family helper F Public sector employee P Private sector employee V Employer E Other O		<input type="checkbox"/>	<input type="checkbox"/>
23	Main reason for change of occupation?	Wage/salary/income W Lost job L Enterprise closed down E Other O		<input type="checkbox"/>	<input type="checkbox"/>

SECTION 4: Migration

No.	Questions	Categories and codes	Skip to	
1	Where was the household living 12 months ago?	Same village/town/city Same Division, different location Different Division Foreign country Household did not exist 12 months ago	V >> 3 S D F >> 3 N >> 3	<input type="checkbox"/>
2	If the household was living in a different locality/Division, where was it?	Rural area Other urban area Greater Banjul	R U B	<input type="checkbox"/>
3	Have any members of your household been away for more than 3 months to look for a job during the last 12 months?	Yes No	Y N >> Sect 5A	<input type="checkbox"/>
4	Were any of them successful in obtaining a job?	Yes No	Y N	<input type="checkbox"/>
5	Which males were away?	[Write IDs from Section 0, Q.12]		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
6	Which females were away?	[Write IDs from Section 0, Q.12]		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

SECTION 5: Agriculture

5A: Livestock and Agricultural holdings

No.	Questions	Categories and codes	Skip to	
1	Is livestock being kept by any member of the household?	Yes Y No N	>> 8	<input type="checkbox"/>
2	How many cattle are being kept now?	By men By women		<input type="checkbox"/> <input type="checkbox"/>
3	How does this number compare with 12 months ago?	More M Same S Less L		<input type="checkbox"/>
4	How many sheep are being kept now?	By men By women		<input type="checkbox"/> <input type="checkbox"/>
5	How does this number compare with 12 months ago?	More M Same S Less L		<input type="checkbox"/>
6	How many goats are being kept now?	By men By women		<input type="checkbox"/> <input type="checkbox"/>
7	How does this number compare with 12 months ago?	More M Same S Less L		<input type="checkbox"/>
8	Do any members of the household operate an agricultural holding?	Yes Y No N	>> Section 6	<input type="checkbox"/>
9	What is the total size of all	[No. of units]		<input type="checkbox"/>
10	holdings operated by the household, including fallow land?	Acres A Hectares H Plots P		<input type="checkbox"/>

5B: Crop Production [In the third crop column insert name of the most important crop grown apart from Groundnuts and Rice]

No	Question	Categories and codes	Skip to	Ground-nuts	Rice	.....
1	Was this crop grown in the last 24 months?	Yes No	Y N >> Next crop	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Is this crop grown mainly by men or women?	Men Women Both	M W B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	How much did you harvest this season? [91/92]	[No. of units]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4		[Kind of units]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Was any of this sold?	Yes No	Y N >> 9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	How much was sold? [Use the same units as Q.3]	[No. of units]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	What was the main outlet?	Roadside stall Village market Large market/Luomo Trader Cooperative Marketing Board Other	R V L T C M O	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	What was the unit price obtained? [Use the same units as in Q.4]	[Price per unit]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	What was the production for the same season in the previous year? [90/91]	[No of units]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Was the area in 91/92 bigger, smaller or the same as in 90/91?	Increased Same Decreased	I S D	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	What was the main reason for the answer in Q10?	Credit availability Mkt. opportunity Labour availability Fertiliser availability Price change Other	C M L F P O	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Did you use hired labour this season[91/92]?	Yes No	Y N	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Was this more, less or the same as the previous season [90/91]?	More Same Less	M S L	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Was any extension advice given for this crop?	Yes No	Y N	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	Was any fertiliser used on this crop?	Yes No	Y N >> 17	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16	Why not?	Too expensive Not available Not needed Credit availability Don't know how to use Other	E A N C D O	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	Was any credit obtained for crop production	Yes No	Y N >> Next section			<input type="checkbox"/>
18	What was the source of the credit?	Formal Informal	F I			<input type="checkbox"/>

SECTION 6: Non-farm enterprises

6A: General information

No.	Question	Categories and codes	Skip to		
1	Did any member of the household operate any non-farm business during the last 12 months?	Yes No	Y N	>> Section 7	<input type="checkbox"/>
2	Which activities contributed most to your household income?	[Code according to industry list]			<input type="checkbox"/>
3	1.....				<input type="checkbox"/>
4	2.....				<input type="checkbox"/>
5	3.....				<input type="checkbox"/>
5	Has any business [other than those listed above] closed down in the last 12 months?	Yes No	Y N	>> Section 6B	<input type="checkbox"/>
6	What was the main activity of this business?	[Code according to industry list]			<input type="checkbox"/>
	4.....				<input type="checkbox"/>

6B: Business details

No	Question	Categories and codes	Skip to	1st Enterprise	2nd Enterprise	3rd Enterprise
1	Enterprise code	[code from Section 6A]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	ID of the household member responsible for this enterprise	[ID from roster]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Did this enterprise start up during the last 12 months?	Yes No	Y N	>> 5	<input type="checkbox"/>	<input type="checkbox"/>
4	How many years has this enterprise been in operation?	[Years]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	How many months has this enterprise been operating in the last 12 months?	[Months]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Is this enterprise still operating?	Yes No	Y N	>> 8	<input type="checkbox"/>	<input type="checkbox"/>
7	How many employees are working in this enterprise?	[Number]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	How many employees were working in this enterprise 12 months ago?	[Number]		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Is special equipment used for this enterprise?	Yes No	Y N	>> Next enterprise	<input type="checkbox"/>	<input type="checkbox"/>
10	Has new equipment been bought in the last 12 months?	Yes No	Y N	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Has equipment been sold in the last 12 months?	Yes No	Y N	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	How has the overall value of all the equipment changed in the past 12 months?	Increased Same Decreased	I S D	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 7: Household expenditure

No	Question	Categories and code	Skip to	
	Education expenses How much was spent on the following during the past school year?			
1	School fees	[Amount]		_____
2	Books and stationery	[Amount]		_____
3	School uniforms	[Amount]		_____
4	Contributions to school	[Amount]		_____
5	How does this compare with the previous school year?	Increased Same Decreased Not applicable	I S D N	_____
	Medical expenses How much was spent on the following during the past 1 month?			
6	Traditional medicines	[Amount]		_____
7	Marabout	[Amount]		_____
8	Modern medicines	[Amount]		_____
9	Private doctor/midwife/nurse	[Amount]		_____
10	Hospital/health centre	[Amount]		_____
11	Clothing How much was spent on clothing during the past 3 months?	[Amount]		_____
12	Rent How much was spent on rent during the past 12 months?	[Amount]		_____
	Remittances How much was spent on remittances during the past 12 months?			
13	In cash	[Amount]		_____
14	In kind	[Amount]		_____
15	Transport How much was spent on personal transport during the past 2 weeks?	[Amount]		_____
	Key foods How much was spent on the following items during the past 2 weeks?			
16	Rice	[Amount]		_____
17	Oil [include vegetable, groundnut & palm oil]	[Amount]		_____
18	Coarse grains	[Amount]		_____
19	Fish/Meat	[Amount]		_____
20	Vegetables	[Amount]		_____

SECTION 8: Household Income

No	Sources of Income	A. How much income did this household receive during the last 12 months from each of the following sources?	B Was this more, less or the same as last year? More M Less L Same S Not applicable N Use 'Not applicable' when no income in column 1
1	Sale of export crop	<input type="text"/>	<input type="text"/>
2	Sale of food crop	<input type="text"/>	<input type="text"/>
3	Livestock & livestock products	<input type="text"/>	<input type="text"/>
4	Fishing	<input type="text"/>	<input type="text"/>
5	Other farming income	<input type="text"/>	<input type="text"/>
6	Non farm enterprise 1 [from Section 6]	<input type="text"/>	<input type="text"/>
7	Non farm enterprise 2 [from Section 6]	<input type="text"/>	<input type="text"/>
8	Non farm enterprise 3 [from Section 6]	<input type="text"/>	<input type="text"/>
9	Other non farm enterprises	<input type="text"/>	<input type="text"/>
10	Public and parastatal sector salary	<input type="text"/>	<input type="text"/>
11	Private sector salary	<input type="text"/>	<input type="text"/>
12	Rent received	<input type="text"/>	<input type="text"/>
13	Remittances	<input type="text"/>	<input type="text"/>
14	Transfer payments [pensions, scholarships, insurance etc]	<input type="text"/>	<input type="text"/>
15	Other sources [please specify]	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

SECTION 9: Household assets

Household assets include assets that fully belong to the household, even with mortgage, but excluding those owned on a partnership basis

9A: Property and land

No	Question	Categories and codes	Skip to	
1	Does any member of the household own any dwellings, other buildings or urban land?	Yes No	Y N >> 3	<input type="checkbox"/>
2	How many properties are owned in all? Enter the total number, including the present dwelling if owned by the household			<input type="checkbox"/>
3	Twelve months ago, did any member of the household own any properties?	Yes No	Y N >> 5	<input type="checkbox"/>
4	How many properties were owned in all? Enter the total number, including the present dwelling if owned by the household			<input type="checkbox"/>
5	Does any member of the household own any agricultural land?	Yes No	Y N >> Sect 9b	<input type="checkbox"/>
6	How has the size of this land changed during the last 12 months?	Increased Same Decreased	I S D	<input type="checkbox"/>

9B: Household assets

No	Household assets	A How many of these assets does the household own?	B How many of these assets did the household own 12 months ago?
1	Seeder/weeder/lifter	<input type="checkbox"/>	<input type="checkbox"/>
2	Draft animals	<input type="checkbox"/>	<input type="checkbox"/>
	Oxen	<input type="checkbox"/>	<input type="checkbox"/>
	Horses	<input type="checkbox"/>	<input type="checkbox"/>
	Donkeys	<input type="checkbox"/>	<input type="checkbox"/>
3	Fishing boat	<input type="checkbox"/>	<input type="checkbox"/>
4	Sewing machine	<input type="checkbox"/>	<input type="checkbox"/>
5	Bicycle	<input type="checkbox"/>	<input type="checkbox"/>
6	Motorcycle	<input type="checkbox"/>	<input type="checkbox"/>
7	Car/van/truck	<input type="checkbox"/>	<input type="checkbox"/>
8	TV	<input type="checkbox"/>	<input type="checkbox"/>
9	Radio	<input type="checkbox"/>	<input type="checkbox"/>
10	Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>

LIST OF PARTICIPANTS IN SDA USER GROUP MEETINGS

INSTITUTION	NAME AND DESIGNATION
<i>Targetted agencies</i>	
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Education Planning Unit Ministry of Education	Mariama Ceesay, Principal Planner Burama J. Jammeh, Education Planner Geoff Coyne, Advisor
Health Planning Unit Ministry of Health and Social Welfare	Dr. Pap Williams, Principal Planner
Women's Bureau	Patricia Roberts, evaluation ass.
<i>Other Ministries</i>	
Office of the President	Ousman Jah, Assistant Secretary
Ministry of Agriculture	A. Taylor, Deputy Director DOP/PPMU Y. H. Jallow, Statistician DOP/PPMU
Ministry of Finance and Economic Affairs	S. Sangarabalan, Economist Osten Chulu, Econometrician Abdoulie Sireh-Jallow, Economist
Ministry of Health and Social Welfare Social Welfare Department	A.E. Killen, Senior Project Officer I. N. Njie, Social Welfare Officer

**Ministry of Local
Government and Lands
Department of Community
Development**

Buba Joof, Community Developer

**Ministry of Trade,
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Ebou Jobarteh, Principal Economist
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Non Government Agencies

Action Aid

Yusupha Dibba, Assistant Research Officer

**Gambian Association for
Family Planning**

Bunja Parrow

GAFNA

Kinday Samba, Nutritionist

Save the Children, USA

Alhagi Bah, Sponsorship Administrator

International Agencies

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Fred Witthans, Economist
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UNDP

B. Allen, Senior Program Assistant
Aisha Camara, Assistant Program Officer
Elizabeth Temu, Credit Specialist

UNICEF

Lawalley Cole, Program Officer

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**APPENDIX 3
LOCATION OF THE
SAMPLE EAS**

List of Enumeration Areas selected in sample

Local Government Area	District	EA name	EA number
Banjul	Banjul South	Banjul South	00 002
		Banjul South	00 003
		Banjul South	00 007
		Banjul South	00 013
		Banjul South	00 014
		Banjul South	00 020
		Banjul South	00 020
	Banjul Central	Banjul Central	01 032
		Banjul Central	01 033
		Banjul Central	01 039
		Banjul Central	01 040
	Banjul North	Banjul North	02 079
	New Campama Estate	New Campama Estate	03 064
		New Campama Estate	03 068
KUDC	Bakau	Bakau	10 005
		Bakau	10 013
		Bakau	10 015
		Bakau	10 020
		Bakau	10 022
		Bakau	10 025
		Bakau	10 028
		Bakau	10 028
		Kololi	10 069
		Latri Kunda	Latri Kunda
	Latri Kunda		10 101
	Latri Kunda		10 103
	Latri Kunda		10 105
	Latri Kunda		10 108
	Latri Kunda		10 109
	Dippa Kunda	Dippa Kunda	10 111
		Dippa Kunda	10 115
		Dippa Kunda	10 118
		Dippa Kunda	10 119
		Dippa Kunda	10 130
		Dippa Kunda	10 133
		Dippa Kunda	10 133
		Dippa Kunda	10 136
	Old Jeshwang	Old Jeshwang	10 140
		Old Jeshwang	10 154
		Old Jeshwang	10 167
	New Jeshwang	New Jeshwang	10 186
		New Jeshwang	10 191
		New Jeshwang	10 192
	Serre Kunda	Serre Kunda	10 195
		Serre Kunda	10 201
		Serre Kunda	10 207

Local Government Area	District	EA name	EA number	
KUDC [cont]	Manjai Kunda	Manjai Kunda	10229	
		Bakoteh	10237	
		Bundunka Kunda	Bundunka Kunda	10243
			Bundunka Kunda	10244
			Bundunka Kunda	10251
			Bundunka Kunda	10257
			Bundunka Kunda	10261
			Bundunka Kunda	10274
		Eboe Town	Bundunka Kunda	10292
			Eboe Town	10294
	Eboe Town		10296	
	Tallinding		10317	
	Latri-Kunda Sabiji	Latri-Kunda Sabiji	10327	
		Latri-Kunda Sabiji	10333	
		Latri-Kunda Sabiji	10336	
		Latri-Kunda Sabiji	10339	
		Latri-Kunda Sabiji	10340	
		Brikama	Kombo West	Brufut	20019
	Sukuta			20041
	Wellingara			20076
Banjulinding	20087			
Lamin	20098			
Lamin	20101			
Kombo South	Tujereng[Sch]			
	-- Batu Kunku		22068	
	Sanyang[Sch]			
Kombo Central	-- Howba		22079	
	Brikama South		23148	
Kombo East	Brikama West		23169	
	Faraba Banta[Sch]		24215	
Foni Bintang Karanai	Foni Brefet			
	Bessi,Touba,Jagel	25240		
	Battibut Denelu,			
	Seawall	26266		
	Bajakarr Dumbutu	26267		
Foni Kansala	Bwiam[Sch,H/C]			
	-- Kurinulain"	27277		
Mansakonko	Kiang West	Kantong Kunda	30023	
	Kiang Central	Bambako	31047	
	Jarra West	Pahalinding[Sch]	33091	
		Soma	33098	
Kerewan	Lower Niumi	Jappine Tembetto		
		[Sch] -- Kanuma	33129	
		Essau[H/C,Sch,Vet]	40038	
		Tubabu Kolong	41046	
	Upper Niumi	Aljamdu,Alfred	41048	

Local Government Area	District	EA name	EA number	
Kerewan [cont]	Upper Niuni [cont]	Mahmuda Jambur, Pakala Demba Colleh	41 051	
		Ker Jarga	42 085	
	Lower Badibu	Kerewan(H/C, Agric,Vet,Sch]	43 105	
		Upper Badibu	Duta Bulu,Kalataba, Kubandari,Ndanka	45 179
	Kuntaur	Lower Saloum	Ndanka	45 185
			Farafeni North	
Sanch Palen, Tandaifo Kunjata			45 214	
Upper Saloum		Bajonki	45 220	
		Mballo Ibra, Sey Kunda	50 008	
		Kaur		
Georgetown	Lower Saloum	Jimbala Ker Malick Abdou Njie, Jimbala	50 015	
		Ker Chandu etc	51 035	
	Upper Saloum	Bati Yungo,Bati		
		Jamagen	51 035	
		Niani	Njala Samba Bah, Pallol Wollof,	
			Medina Jokul	53 084
Basse	Niamina East	Sotokoi	67 044	
		Macca,Kaolong	67 046	
	Fuladu West	Kerewan Fula[Sch]	68 080	
		Fula Bantang	68 085	
Basse	Fuladu East	Boraba,Ndakaru, Sinchu Sara	68 100	
		Bantanto, Misira	68 111	
		Dampha Kunda	70 076	
		Gambisera -- Jallow		
		Kunda West	70 022	
		Sabi -- Sare		
	Wuli		Sambalo	70 050
			Basse East	70 056
			Kulinto Mawdeh, Kunkandi Yel	70 081
			Brifu	72 141
			Kanape,Sare Bohum,Musa Kunda	72 144

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**APPENDIX 4
DEFINITION OF THE
HOUSEHOLD**

Definition of a household

1. Living and eating together

A household is a group of people who normally live and eat together; a household may also consist of one person - see 6. below. The members of the household may or may not be related.

2. Accepting authority of a head

The household should have a head and the members should accept the authority of the head of the household.

3. Pooling of resources

In the household members contribute to the common budget for food and other essentials.

The members can contribute to the household budget with money earned and they can contribute in kind as unpaid (family) workers in the household enterprise (e.g. on the household farm).

This excludes people who live and eat with the household as a part of a contractual agreement with the household (e.g. lodgers, servants, laborers).

4. Absent members

The household includes members that are away on a temporary basis. If they are away for less than six months in a year they can be considered to be members of the household.

5. Exclusion of temporary visitors

The household does not include visitors who are only staying on a temporary basis. If they are present for less than six months in a year they are not considered to be members of the household.

6. Single member households

A household may also consist of just one person, if that person makes independent arrangements for the necessities of daily living, and is not considered, according to the definition above, to be a member of another household.

For example police officers, living in police barracks or Gendarmerie, may be considered as single person house-

holds, even though they may eat together in the dining room. Their presence in the Barracks is by reason of their employment contracts rather than by way of recognition of a common household head, and for many other aspects of their lives - private clothing, personal effects etc., they would make independent provision.

7. Other household members

Other persons who are a part of the household because they acknowledge the authority of the head of the household and live in the household could include foster and adopted children, children who have come to live in the family for education purposes, but whose presence does not rely on a reciprocal contract - that is they do not pay or offer anything, such as labour, in return. An example might be the child of a relative from a rural area, attending school in Banjul. However, if the child regularly returns to his or her family for more than a total of six months per year, then he or she should be considered a member of his or her parents' household.

8. Use of Discretion to determine Household Membership

There may be times when you will need to use your discretion in determining whether someone is or is not a member of the household. One important determinant is whether the head of the household, and other members of the household consider the person as a member.

Killen, A., 1992

1992 Household Survey Enumerators' Manual, Central
Statistics Department, Banjul

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**APPENDIX 5
RECOMMENDATIONS
OF THE USER GROUP
WORKSHOP**

Policy recommendations

- 3.1. A campaign to sensitise people to educational values and advantages, especially for females, should be conducted.
- 3.2. The Government should consider making primary education compulsory and more affordable to those least able to pay.
- 3.3. The Government should consider the need to assist Islamic schools to better prepare graduates for absorption into the formal labor force.
- 3.4. The Government should seek to co-operatively review the curriculum of the madrassas with a view to persuading them to improve and/or introduce new subjects which are relevant to the needs of the economy and the country.
- 3.5. The Government should consider developing incentive schemes to attract and retain children in school.
- 3.6. The Government should undertake a national education survey to determine the economic and cultural factors responsible for low enrolment rates.
- 4.1. The Government should review user charges in the health care delivery system.
- 4.2. The Government should improve financial data sets in the health sector in order to better plan for the improvement and sustainability of national health services.
- 4.3. Intensify public information/ education awareness on healthy living through Health Newsletter, Radio messages etc.
- 4.4. Evaluate the performance of health facilities (program).
- 4.5. Encourage the integration of traditional healers into the health care delivery system.
- 5.1. The Government should set up an appropriate mechanism for the effective coordination of food aid in the Gambia.
- 5.2. The Government should ensure the provision of stor-

age and preservation facilities in key areas of the country.

- 5.3 The Government should consider intensifying provision of high (protein) food supplements for pregnant and lactating mothers and young children particularly in LRD and NBD.
- 5.4 The establishment of national norms of height for the country including different ethnic groups should be investigated
- 6.1 Government should develop low cost housing/building materials of a permanent nature aimed at improving rural housing conditions.
- 6.2 Government should implement projects/ activities that promote the use of improved cooking stoves country wide, more so in the rural areas.
- 7.1 The Government should formulate policies that would create employment opportunities especially for youth
- 7.2 The Government should create employment opportunities in the rural areas by means of protracted government investment in rural areas which will help reduce rural-urban migration.
- 7.3 The Government should encourage foreign investment to create more job opportunities.
- 7.4 The Government should place special emphasis on women's education and employment.
- 7.5 The Government should look into the child labor situation with a view to protecting children.
- 7.6 The Government should formulate policies for increasing enrolment in schools which will enable prevention of child labor
- 7.7 The Government should propose a minimal entry age into employment.

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**APPENDIX 6
1992 PRIORITY
SURVEY TEAM**

1992 PRIORITY SURVEY TEAM*Head Office Staff*

Mahen Njie	Head of Section, Economist/statistician
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Lamin Janneh	Mathematician/statistician
Alieu Bahoum	Field Supervisor
Salama Sarr	Secretary/Data entry operator

Advisors

Ole Stage	Project leader, Sociologist
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Kenbugil Diko	Enumerator
Awa Ndure	Enumerator
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Brikama Team

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Alieu Badjie	Enumerator
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Mansakonko Team

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Omar Faal	Enumerator
Alhajie Jobarteh	Enumerator
Maimuna Nyabally	Enumerator

Georgetown Team

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Kairaba Ceesay	Enumerator
Demba Kelta	Enumerator
Pa Nyabally	Enumerator
Moriba Touray	Enumerator

Basse Team

Ousman Cham	Supervisor
Demba Baldeh	Enumerator
Malamin Bojang	Enumerator
Demba Jobarteh	Enumerator

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