

GOVERNMENT OF THE GAMBIA

1998 NATIONAL HOUSEHOLD
POVERTY SURVEY REPORT

BANJUL, JUNE 2000

PREFACE AND ACKNOWLEDGEMENTS

This report has long been in the making but, having reviewed it, I am fully convinced that the wait was a worthwhile one. The wealth of information and critical analysis contained in these pages is a goldmine that all policy makers, planners and stakeholders in the fight against poverty should note and endeavour to operationalise in their day to day work. Poverty has long been on the development agenda of this country and is still relevant today, on the threshold of the new millennium. In actual fact, it remains the number one challenge to our efforts at achieving sustainable human development.

I believe the 1998 National Household Poverty Report is a wakeup call to all the players in the National Poverty Alleviation Programme, and the overall national development process. It is evident that we have either not been doing the right thing or that it has not been enough. Our rural folk, in particular, continue to be shortchanged in the benefits of development. Poverty is rife in the rural areas and from the report, those that we depend on to earn the much needed foreign exchange for our development activities – the groundnut producers – suffer the most. Previous poverty studies, as well as this current one, place them at the bottom rung of the development ladder. Obviously, they are not getting the recognition and support that is due to them and that is a serious indictment against us all.

I implore all readers of this report to seriously consider the findings and issues flagged herein with a view to seeking long lasting and effective solutions. Clearly, the linkages between the results and current policies and practices which the report brings out show the need to realign the latter to the needs and aspirations of ordinary Gambians. However, we must take cognisance of the fact that poverty alleviation strategies do not yield much fruit in the short term. Many have to gestate over a relatively long period of time before their full impact can be realised. That notwithstanding, the current poverty situation threatens to wipe out all the gains we have made since Independence to improve the situation of our people. As we enter the new millennium, such a scenario is too frightening to even contemplate.

I wish to thank the United Nations Development Programme and the International Labour Organisation for their unflinching support, both financial and technical, in the conduct of the survey and the preparation of the report. The Government continues to be appreciative of their assistance, as well as that of other bilateral and multilateral donors, to all our national development efforts.

The Director and staff of the Central Statistics Department should be singled out for particular appreciation and commendation. It is clear that they are effectively carrying out the mandate assigned to them. Members of the Poverty Monitoring System User Group who participated in the analysis and writing up of the report are also owed a debt of gratitude for bringing in the key sectoral issues and concerns which shed more light on the findings of the survey. It is this sort of analysis that informs us whether or not we are heading in the right direction. Many a time, our programmes and policies lack the human face and it is only through such studies that we get a response from our target beneficiaries.

Once again, I would like to call on all interested parties to read the report thoroughly, digest it and seek ways and means of making our individual and collective activities, projects and interventions more effective in the fight against poverty. This is a task we must undertake not just for ourselves but also, and more importantly, for generations of Gambians yet unborn.

**HONOURABLE FAMARA JATTA
SECRETARY OF STATE FOR FINANCE AND ECONOMIC AFFAIRS
BANJUL, THE GAMBIA, MAY 2000**

EXECUTIVE SUMMARY

BACKGROUND

The 1998 National Household Poverty Survey Report is based on a nationwide poverty survey which was conducted in March and April of 1998 by the Central Statistics Department. The study was commissioned by the Strategy for Poverty Alleviation Coordinating Office (SPACO), Department of State for Finance and Economic Affairs. The report is an integral element of the National Poverty Monitoring System which is designed to track selected socioeconomic indicators at the household level in order to establish the incidence, nature and characteristics of poverty in The Gambia. The current study will constitute the baseline against which future surveys will be assessed.

KEY FINDINGS

- In The Gambia, the poor constitute 55 per cent of households and 69 per cent of the population. A significant proportion of households (37 per cent) and persons (51 per cent) are extremely poor, meaning that they lack the minimum amount of income required to sustain a minimum standard of living.
- Over half of the children in the country live in poverty, with the majority residing in the rural areas.
- Poverty has increased considerably – about 52 per cent overall - between 1992 and 1998 when two poverty surveys were conducted, with farming households bearing the brunt of this increase.
- Wide variations exist in the incidence of poverty between households and persons in different geographical locations with 60 per cent incidence in the rural areas, compared to 13 per cent in Greater Banjul and 28 per cent in other urban areas.
- Two thirds of all households in Lower River Division are extremely poor as are 73 per cent of people in Upper River Division.
- Households engaged in medium and large-scale groundnut production in rural Gambia have the highest incidence of poverty among all socioeconomic groups at 85 and 80 per cent respectively.
- In the Greater Banjul area, households with heads working in the informal sector are the poorest socioeconomic group.
- Although poverty is lower among female headed households, women – in particular, poor women - consistently fare worse than their male counterparts in all spheres of human development.
- Households in the highest income quintile have incomes 13.8 times that of the lowest income quintile, translating into a high level of inequality, particularly in the Greater Banjul Area.
- Poor households in The Gambia spend more than two thirds of their income on food, most of it on staples such as rice and other cereals.
- Most poor persons are economically active in the Agriculture and Fisheries sub sector where average incomes are invariably the lowest across all industry categories.
- Average earnings of men are consistently higher than those of women regardless of poverty status and type of occupation.
- Child labour is widespread especially among extremely poor households, with a higher proportion of girls than boys engaged in some form of economic activity.
- Non farm enterprises, as a concrete attempt to diversify income sources, are predominantly operated by the non poor although a substantial proportion of extremely poor households are also engaged in such activities.
- In general, the nutritional status of children in extremely poor households is worse than that of their counterparts in the other poverty categories.
- A mother's years of education is positively related to the nutritional status of her children.

- Enrolment at the primary cycle clearly indicates a bias in favour of the non poor and those residing in the urban areas.
- Although female enrolment rates are higher than those of males at the primary level, this scenario is reversed at the secondary level.
- Average annual household expenditure on education is highest for non poor households and households in the urban areas.
- A little over one quarter of persons 15 years and above are literate, with females accounting for one third of this proportion.
- Poverty category notwithstanding, the higher one's educational level, the higher the level of earnings.
- Those parents (especially from the extremely poor category) who send their children to madrassah, as opposed to Western system schools, do so primarily for religious reasons.
- Most poor households, particularly in the rural areas, depend on wells for their drinking water and pit latrines for sanitary purposes.
- Electricity as a main source of lightning is the preserve of urban and non poor households.
- Ownership of assets by extremely poor and rural households is low relative to their better off counterparts from non poor and urban households.
- Past macroeconomic policies have not favoured the poor, especially those in the rural areas of the country, with the agricultural sector being particularly hard hit by the removal of subsidies and low world market prices for the country's major foreign exchange earner – groundnuts.

KEY RECOMMENDATIONS

- Rather than targeting existing groups, who may not be homogenous in terms of poverty status, the National Poverty Alleviation Programme should target poor households for specific poverty alleviation interventions. The communities themselves can identify who are the poor members of their communities. This was amply demonstrated during the Participatory Poverty Assessment study. The programme should also embark on programmes that benefit the poor directly such as encouraging diversification from groundnut production, among others.
- Deliberate efforts should be made to ensure that macroeconomic policies and programmes are pro-poor.
- Government needs to revisit the removal of farm subsidies if domestic food supply or availability should keep pace with domestic consumption.
- In order to track the progress being made in the war against poverty, several planning mechanisms need to be developed for monitoring poverty trends over space and time as well as continuing re-alignment of poverty-related development interventions by The Gambia's development partners with the objectives of the National Poverty Alleviation Programme. The former calls for frequent studies to update poverty-related indicators.
- The impact that the demand for education is going to have on all the stakeholders, particularly parents who are from the deprived areas and/or are poor, should be monitored and evaluated.
- The internal efficiency of the education delivery system should be monitored, especially the attendance patterns of the pupils.
- Government resource allocation within the education sector should be geared towards the priority areas such as the basic cycle where the poor are more active.
- Given the various costs associated with education, the poor should be supported to enrol and retain their children in school through bursaries, scholarship schemes and similar mechanisms.
- There is an urgent need to expand and improve social services, particularly in education and health, in order to increase the poor's participation in and benefits derived from these sectors.
- The emergence of non farm enterprises as a means of diversifying income sources needs to be recognised and adequate support - in terms of access to credit, information and training, among others - provided to enhance and improve their productivity.
- National policies and strategies in the various sectors must be formulated to reflect the priorities identified taking into consideration all relevant parameters such as geographical

location, socioeconomic situation, access and participation, gender disparity and income distributions.

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1 INTRODUCTION

1.1 THE GAMBIAN SITUATION

The Gambia is a small sovereign state in West Africa with an area of 10,689 square kilometres varying in width between 50 km near the mouth of the river to 24 km upstream and stretching about 350 km in length. The country is divided into two banks (North and South) by the River Gambia, which has its origins from the Futa Jallon highlands in the Republic of Guinea.

The Gambia is located within latitudes 13.0° North and 13.7° North and longitudes 13.7° West and 16.0° West. The country is bordered on the east, north and south by the Republic of Senegal and the west by the Atlantic Ocean. The climate is typically Sahelian, with a short rainy season between June and October followed by a long dry spell between November and June. Distribution of rainfall tends to be irregular - annual average rainfall was about 766 mm between 1990 and 1997.

1.2 THE ECONOMY

The main features of The Gambia's economy are its small size, narrow economic base, heavy reliance on agriculture and a limited number of cash crops, mainly groundnuts. Consequently, the economy is vulnerable to the vagaries of the climate and to price changes in international markets for these products. Agriculture is the mainstay of the economy, with more than 70 per cent of the population engaged in farming, including livestock raising and groundnut cultivation. Women constitute 86 per cent of those engaged in subsistence farming.

The agricultural sector represents a major determinant of economic activity both in terms of output (about 22 per cent of GDP) and employment (about 70 per cent of the total labour force). The economy continues to be heavily dependent on a single cash crop, groundnuts, for foreign exchange earnings (40-45 per cent). Groundnut production fell from 81,000 metric tons in 1994/ 95 to 75,000 metric tons in 1995/96 (a decline of 7.4 per cent). By 1997, it had fallen to 45,000 metric tonnes. This decline is attributed to inadequate seed nuts and adverse climatic conditions, inter alia.

The fisheries sub sector has become an important foreign exchange earner with export earnings estimated at US\$ 2 million annually. Currently, the fisheries industry is threatened by coastal erosion particularly in the fish landing sites of Brufut, Tanji, Tujereng, Sanyang, Gunjur and Kartong. The infrastructure of these sites is affected by increased marine erosion due to sand mining along the coast.

The industrial sector is very small and accounts for less than 8 per cent of GDP. Manufacturing activities are limited to light industries such as groundnut milling, bread baking, brewing, food processing and the production of bricks, soaps and plastics. This sector provides less than 3 per cent of the country's labour force.

Tourism is another important sub-sector in terms of employment and foreign exchange earning. It accounts for 10 to 12 per cent of GDP and in 1998, air charter tourists alone numbered 91,431 compared to 58,026 in 1990/91. Developments planned for the sub-sector include diversification of countries of origin and upgrading of tourism products through grading of hotels and building more high-star hotels in order to attract high spending visitors.

1.3 POLITICAL FRAMEWORK

The Gambia gained internal self-Government in 1963 and became a fully independent country in 1965. The country became a sovereign Republic within the Commonwealth in 1970. In 1994, it came under military rule following a coup d'etat. After a two-year transition period, presidential elections in September 1996 led to restoration of democratic rule in 1997. The Government is headed by the President of the Republic who is elected every five years by universal adult suffrage.

The Gambia is divided into the capital territory and seat of Government – Banjul - Kanifing Municipal Council (KMC) and five divisions headed by a Commissioner, for administrative purposes. The divisions are further divided into a total of thirty five districts locally administered by Chiefs.

1.4 POPULATION

The population is currently estimated at about 1.3 million (1998 estimates), holding the 4.2 per cent annual growth rate constant. This translates into a population density of about 121 persons per sq. km, one of the highest in the region.

Fertility levels are high and have changed only slightly over the past three decades. The crude birth rate (CBR) is 46 per thousand while the total fertility rate (TFR) is 6.04. Mortality rates, though falling, are still high. Life expectancy at birth is still low at 55 years overall, and 54 and 57 years for males and females respectively. The high fertility levels have resulted in a very youthful population structure. According to the 1993 Census, nearly 45 per cent of the population is below 15 years and 19 per cent is between the ages 15 and 24.

1.5 SOCIO-CULTURAL SITUATION

There are 5 main ethnic groups in The Gambia: Mandinka, Fula, Wollof, Jola and Serahuli and about half a dozen other smaller groups. Not all the ethnic groups of The Gambia have the same social structure, however they share in the practice of communal life similar structures which gives them a unifying bond. English is the official language. About 95 per cent of the population is Muslim and the remaining 5 per cent mainly Christian. African, Western and Arabo-Islamic cultural patterns co-exist with each other. The Arabo-Islamic culture prevails since it is nearer to the traditional ways of living (polygyny, extended family system, etc.).

In spite of the cultural variation among the ethnic groups, male dominance is common among them. Women have little decision-making power and are valued for their procreation roles. It is generally accepted by a majority of both men and women that the status of women is inferior to that of men. Early marriage is one of the contributing factors to low female enrolment, especially in the rural areas. Some other cultural practices such as female genital mutilation and various post natal rituals aggravate the risk of maternal and child mortality and morbidity. In addition, frequent pregnancies in adult women and, in most cases, more than 16 hours of domestic chores makes females less available for schooling and with little time and energy for self-improvement.

1.6 PREVIOUS POVERTY STUDIES

Two studies have been conducted in The Gambia that established poverty lines, that is, the level at which poverty changes to non-poverty, for the country. The first was the ILO study, which used data from different available sources for the exercise. The second poverty line was established using the 1993 Household Economic Survey data. A brief overview of the two studies follows. A third study, sponsored by ACTION AID The Gambia is also briefly mentioned.

THE ILO STUDY

The International Labour Organization (ILO) did the first major study on poverty in The Gambia (Ahmed et al., 1992), sponsored by the United Nations Development Programme (UNDP) - Joint Consultative Group on Policy (JCGP), the Food and Agriculture Organisation (FAO) and the World Health Organisation (WHO). This study was done within the basic needs model to derive absolute food and non-food poverty lines. The food poverty line is defined as the level of income that is sufficient to buy a minimum food basket yielding 2700 Kcal per male adult equivalent unit (AEU) as per the FAO norm (Ahmed et al., 1992). Expenditure plus consumption of own produce is used as a proxy for permanent income in the analysis.

1993 HOUSEHOLD ECONOMIC SURVEY

As the first nationwide study of poverty to be conducted in The Gambia, the 1993 Household Economic Survey (HES) adopted the approach established by the ILO study to allow for comparability, amongst other things. Rather than proposing another definition of poverty, the HES updated the cost of the food and non-food baskets using price data from the 1992/93 price survey and inflation indices respectively. The updated poverty lines for the HES defined three categories:

- Extremely poor (food-poor) -- households below the food poverty line, that is, regarded as having insufficient income to purchase the foods in the food basket.
- Poor - households above the food poverty line but below the overall poverty line. These are the food non poor.
- Non poor - Households above the overall poverty line

THE ACTION AID STUDY

Action Aid The Gambia has been working with rural communities to help improve their standard of living. It conducted its first poverty study in 1995 adopting the HES methodology. This was not a countrywide study but was conducted in specific Action Aid interest areas in the country. These are known as Development Areas and are found in the Lower River and Central River Divisions of the country.

2 METHODOLOGY AND DATA SOURCES

2.1 1998 HOUSEHOLD POVERTY SURVEY: DESCRIPTION

Rather than studying the entire population, the 1998 Household Poverty Study opted for a sample survey. The advantages of sampling against a complete coverage are well documented and will not be dwelt on here. This notwithstanding, it is worth mentioning that this option allowed for a wide range of issues to be studied. In all, the survey collected information on issues such as education, health, employment and earnings, anthropometry, demography, among others.

2.1.1 SURVEY DESIGN

The sample size of any study depends a to large extent on three key factors:

1. The degree of accuracy required
2. The extent of variation in the population with regards to key characteristics of the study.
3. The population size.

The sample size also needs to be sufficiently large to allow for meaningful analysis bearing in mind the objective of the study, which was mainly to provide a wide range of indicators which will form benchmark information from which poverty will be monitored over time and space.

Against this background, the sample size for the 1998 Household Poverty Study was set at 2000 households. This was deemed sufficient because it would provide enough cases for subgroup analysis. Two thousand households would also provide sufficient cases given the resource constraints in terms of financing, personnel and time.

2.1.2 SAMPLE SELECTION

In order to have a sample that is representative of the country and to avoid conducting interviews in rural areas with scattered population, cluster sampling procedure was adopted using the existing geographical clusters in the form of Enumeration Areas (EA). Technically, Enumeration Areas are mapped to contain about 500 persons but in reality, they range from 300 to 1000 persons. The EA demarcation covers the whole country and conforms to the administrative boundaries.

Another consideration in the sampling process was the number of households to be selected since this has implications on costs and sampling error. According to Scott (cited in CSD, 1994), a constant take of households per enumeration area has no effect on the sampling error over a Probability Proportional to Size (PPS) technique at the first stage of sampling.

Unlike rural areas where the rich and poor normally live in the same area, the urban population is more residentially homogeneous. In other words, rich people tend to live in certain areas whilst the poor also tend to cluster together. Given the above considerations, a multistage sampling procedure using the PPS technique was adopted. Therefore, 18 households were randomly selected in rural areas against nine in the urban areas.

In summary, a multi-stage sample with probability proportional to size (PPS) was taken. Enumeration areas were stratified into 15 groups based on division and density within divisions. A fraction of these

EAs (same as in 1993 Population Census) was selected with PPS and 18 households for rural EAs (or 9 for urban EAs) selected using simple random sampling procedure.

2.1.3 OPERATIONALISING THE SAMPLE

Classification Of Enumeration Areas

All of the EAs from the 1993 Census were 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 KMA and Kombo North district. 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 that contained several Enumeration Areas. This meant a population of more than 1000 persons in the 1993 Census.

Category 4 (Strictly Rural) consisted of all remaining Enumeration Areas. These all contained one or more small villages.

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. Banjul EAs were classified into three classes with density codes of 14, 15 and 16. Enumeration areas in KMA were all grouped under density code of 11. Similarly all EAs in towns were given density code of 20 as mentioned above. Kombo North comprises large and strictly rural villages.

EAs in large villages in the country were assigned a density code of 30 while those EAs in strictly rural villages were classified into five classes based on population size of the EAs. A summary of the categories and classes for Greater Banjul (GB) and Strictly Rural (SR) is shown below:

- GB 14 168-386 persons
- 15 387-605 persons
- 16 606-824 persons

SR	41	250-399 persons
	42	400-549 persons
	43	550-699 persons
	44	700-849 persons
	45	800 and above persons

Number Of Interviews Per Day

During the field pretest, it was estimated that, on average, it would be feasible for interviewers to conduct four interviews per day. However, this was later reduced to three at fieldwork. Factors such as the availability of respondents like Secretaries of State and other high ranking officials, and weather conditions like extreme heat determined the feasibility or otherwise of conducting interviews. The seasonal pattern in agriculture, migration and other similar factors affected the accessibility of some of the respondents and had a bearing on timing.

Selection Of The Sample Enumeration Areas

All of the EAs were already in a database, which included the administrative location by Division and District, the 1993 population and estimated number of households. Average household sizes were computed for each Enumeration Area. A summary report of the population, number of households and average household size was produced by Division and population category. This enabled the sampling fraction to be calculated using post stratification based on the proportion of households in each category. Table 2.1.3.1 in Appendix 2 summaries the number of EAs, the 1993 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 The Gambia as a whole (this is shown in Table 2.1.3.1 under the heading *% Of Households*).

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 2.1.3.1 under the heading *Target Number Of Households*. When this ideal number of households was found it was divided by 9 or 18 (depending on the location of the household), and rounded to determine the number of Enumeration Areas to be randomly selected from that category for that Division (this is listed in Table 2.1.3.1 under *Sample EAs*). Similarly, actual sample households were derived by multiplying the sample EAs by 9 or 18 in each category and division depending on the location of the households.

Application Of Weighting Factors

The 1993 Enumeration Areas were used as the sampling frame to select the enumeration areas for the survey. Some households were undersampled whilst others were oversampled, therefore there was a need to apply weighting factors both for the household and population in each division. These weighting factors were applied during analysis throughout the report. Table 2.1.3.2 shows the proportion of households and population in the 1993 Population and Housing Census and the 1998 National Household Poverty Survey, Household and Population Weights by Division.

Table 2.1.3.2 Percentage Distribution Of Households And Persons In The 1993 Census And 1998 National Household Poverty Survey, Household And Population Weights By Division

Division	1993 Census		1998 NHPS		Household Weights	Population Weights
	Households	Population	Households	Population		
Banjul	6.1	4.1	5.8	4.1	1.05	1.00
KMA	27.0	22.0	25.6	20.3	1.05	1.08
Western	22.1	22.6	23.1	24.3	1.45	1.40
North Bank	14.4	15.1	16.5	19.1	1.07	0.96
Lower River	7.1	6.3	4.9	4.5	0.87	0.79
Central River	13.4	15.0	13.4	15.6	0.92	1.22
Upper River	9.8	14.9	10.7	12.2	0.96	0.93

2.1.4 TRAINING OF FIELD STAFF

Most of the field staff was recruited from those with experience of previous similar surveys conducted by the Central Statistics Department. Some of them had experienced the procedures and systems of supervision at various stages of survey operation and preparation. All supervisors and field enumerators/interviewers were trained for six days. The training included interview techniques, map reading for enumeration area identification, detailed discussion of questions, and training in measuring and estimating quantities of own produce consumed.

As part of the training exercise, the questionnaire was translated into two of the most common languages – Mandinka and Wolof - to ensure standard translation of questions by the enumerators. A practical field exercise was conducted with the field team to identify some of the problems that could be encountered in the field and how they could be dealt with.

2.1.5 DATA COLLECTION

The data was collected from the beginning of April to the end of May covering a period of 48 days consecutively in the field. Data was collected by teams of 5 (1 supervisor and 4 enumerators) in various parts of the country. In order to ensure complete coverage and accessibility of all the survey respondents with minimum fuel consumption, the entire country was divided into five supervision areas as per the following:

TEAM 1: The whole of Banjul, Old Jeshwang, Bakau, Latrikunda, Dippakunda comprises of 39 E.As

TEAM 2: New Jeshwang, Serekunda, Bundungkakunda, Manjaikunda, Bakoteh, Tallinding, Latrikunda Sabiji, Fajikunda, Abuko, Hamdalai(Kerr Sering) Sukuta and Sukuta Sanchaba all of Kanifing administrative area and Kombo North, an area covering 39 EAs.

TEAM 3: Nematikunku, Lamin, Mandinari, and the rest of Kombo North, Kombo South, Kombo Central, Kombo East, Foni Bintang Karanai, Foni Kansala, Foni Bondali, and Foni Jarol. The team covered 26 EAs.

TEAM 4: Lower Niumi, Upper Niumi, Jokadu, Lower Baddibu, Central Baddibu, Lower Saloum, Upper Saloum, Nianija, Niani, and Sami covering a total of 29 EAs.

TEAM 5: Kiang West , Kiang Central, Kiang East, Jarra Weast, Jarra Central, Jarra East, Niamina Dankunku, Niamina West, Niamina East, Fuladu West, Janjanbureh, Fuladu East, Wuli, Sandu consisting of 31 EAs.

In rural areas a field team conducted roughly 17 interviews in 5 EAs (84 interviews) per week. As the team had to conduct two rounds of interviews apart, this means that a team spent roughly one week altogether in a rural EA. The team had no base in the location and were moving around the selected EAs in the provinces. Interviews took place in Mandinka (50 per cent) or some other language, e.g. Sarehuleh (8 per cent). Interpreters were used in 2 per cent of cases. Households were defined as a group of persons/person acknowledging one head and with some sharing of food and budgets. In The Gambian context this meant that most polygamous households were counted as one large household.

Data collection was done in three stages: household listing, part one of the questionnaire and part two.

2.1.6 HOUSEHOLD LISTING

The first stage of field work and final process of selecting the 2034 households from 164 EAs included in the survey was the listing of all households in the selected EAs. Using small-scale maps of sample EAs, a team of enumerators listed all households which were selected for enumeration through random process. In rural settlements, 18 households were selected whilst half the number (9 households) was chosen for enumeration in urban areas.

The field enumerators also collected some information on each household in the EA - these included the detailed address of the compound, the number of persons in the household, compound number, household number and the sample household number. Each household was numbered and a random number table was used to draw a sample of nine or eighteen households depending on the location of the EA (i.e. 18 households for rural settlements and nine for urban areas). A further two spare households were drawn for each EA in case of the need for replacements.

2.1.7 PARTS ONE AND TWO OF THE QUESTIONNAIRE

Part One of the questionnaire collected demographic, health, education, employment and crop production, among other information. Part Two collected information mostly on household expenditure and anthropometric measures.

2.1.8 DATA PROCESSING

Ten data entry operators were given five days intensive training so that they could understand the questions and responses provided as well as to familiarize themselves with the data entry screen. It was envisaged that data entry would start about a week after the end of field data collection. However, this was not possible owing to numerous callbacks that had to be done. The callbacks were numerous for two reasons:

- The questionnaire was lengthy
- Data collection was at the beginning of the rainy season when most of the rural communities were busy on their farms and had little time to sit through long hours of interview.

Data entry could only start after fieldwork had started and lasted for about three months.

2.1.9 ERRORS AND DATA QUALITY

An essential ingredient of any survey plan is the development of quality control systems and procedures, that is, means of assuring that the survey specifications are being carried out satisfactorily. The most important aspect of quality control of this survey is the control over data collection. This included a number of elements such as review of questionnaires by field supervisors, observation of interviews by the Coordinator, re-interviews or second interviews of a selected household. This meant that supervisors checked on enumerators work for missing data,

duplicated information, and inconsistent data. The Coordinator visited each team at several points in the field during data collection on a number of occasions for consultation and progress reports. The Coordinator also made a 30 per cent check on each team's work and identified the errors. Enumerators were alerted to rectify and take note of such problems before leaving the EA. Each questionnaire was examined and checked again by a member of the professional staff once it reached head office. Missing or suspected data detected at this point resulted in the return of the questionnaire to the team with a request to call back on the household and obtain or verify the data.

2.1.10 DATA CLEANING AND ANALYSIS

By the third week in September, the computer specialist was able to submit some sections of the data in SPSS format to the data analysis team who engaged in further data cleaning in preparation for analysis. Data cleaning was unduly delayed for many reasons which included the complicated nature of the questionnaire, its length as mentioned earlier, coupled with the data entry operators' inexperience with that kind of questionnaire. It was therefore necessary to re-enter most of the information on the questionnaire for most households.

Data Analysis commenced as soon as cleaning was completed. The analysis plan, which was approved by the User Group, formed the basis for preliminary analysis.

Cognisance of the fact that the ILO provided technical assistance in the setting up of the Poverty Monitoring System (PMS), it was deemed prudent to continue soliciting their input during the conduct and analysis of the 1998 National Household Poverty Study. This was crucial, as the results of the study are to form the basis for poverty monitoring.

Their input was in the following areas:

- Commenting on the draft questionnaires and the analysis plan.
- Reviewing the preliminary analysis.
- Providing a three-week training for in-depth poverty analysis.
- Reviewing and commenting on various drafts of this report.

Constraints

The whole exercise has had some delays due to a number of setbacks:

- The irregular power supply for most of June, July and August 1998 when data entry was supposed to be going on in earnest.
- The Computer specialist had to take about one and a half weeks off in order to attend a seminar in Malta on the Millennium Bug.

2.2 OTHER SOURCES

Most of the information used for writing Chapter 11 - Empowerment was taken from other sources such as the Participatory Poverty Assessment (PPA). Participatory Poverty Assessment is a research method that allows the poor themselves to analyse their situation, focusing on their realities, needs and priorities. Participatory approaches are used to understand poverty from the perspective of the poor. They provide policy makers with an understanding of the nature and dynamics of poverty and the coping mechanisms adopted by the poor. PPAs use a variety of methods that combine both visual (mapping, diagrams) and verbal (open-ended interviews, discussion groups) techniques. The 1999 Participatory Poverty Assessment wet season round was conducted nationwide in August 1999. Given that food availability, as well as the flow of income and expenditure, has seasonal variations, it will be repeated in the dry and wet seasons in the same households over a three-year period.

Some of the information collected from the PPA has also been used in the analysis of the survey. For example in Chapter 5 where food security is discussed, several coping strategies that emerged from focus group discussions held with participants in the PPA study have been mentioned.

3 POVERTY MEASUREMENT

3.1 INCOME AND EXPENDITURE

One main objective of the 1998 Household Poverty Survey is to collect data on income in order to identify the poorer sections of society. However, studies have shown that most respondents are not willing to provide information on their income and do not generally give correct information relating to their income. Furthermore, income surveys only provide data on cash income and not on the income derived from consumption of own production.

The usual solution to this problem is to derive income from expenditure and consumption data. This is the method this survey has adopted. Income is equal to expenditure plus the value of consumption of own produce. Savings and dis-savings are not taken into account by this method. The assumption is that over a period, they balance out each other and that households save (consume less than they earn) in times of periodic high earnings and dis-save in times of periodic low earnings. Income derived from expenditure and consumption is therefore termed as permanent income since it reflects the household's expected income in the long term.

3.2 IMPUTING VALUES

Rent For Owner Occupied Dwelling

Two own production items were imputed in the office since it was difficult for enumerators to do the measurement or estimation in the field. The items imputed were rent for owner occupied dwellings and value for collected firewood.

The 1998 Household Poverty Study collected information on the following household conditions:

- Number of rooms
- Source of water
- Source of light
- Toilet facility
- Main flooring material

Based on analysis of the Price Survey conducted simultaneously with the Household Survey, there is a correlation between housing characteristics and rent. In computing the yearly values for rent for owner occupied dwellings, different quality points were used as a multiplicative factor with the base value of the most simple type of dwelling and the number of rooms for the different urban categories. The base values were D110 for Greater Banjul, D50 for Other Urban areas and D49 for Rural areas.

The following points were awarded for quality points:

- Source of water - standpipes 2.5, well fitted with pump 1.5 and others 1
- Source of light - electricity 1.5, others 1
- Type of toilet- own flush 4.5, shared flush 2, own/ shared bucket or pan 1.8, others 1
- Floor material – concrete and tiles 2.5, wood 1.8 and others 1

Collected Firewood

The 1992/93 Household Economic Survey (HES) used information from surveys on firewood consumption to impute values for collected firewood. According to a 1983 survey (von B' ulow, cited in CSD 1994: 26) the average consumption of firewood per capita per day in the rural areas is 1.1 kilos. Taking cognisance of scarcity of firewood, the HES assumed that rural households not buying firewood

are collecting one kilo per person per day. This quantity was then converted into Dalasi value using market price obtained in the Price Survey.

A different approach was adopted for the 1998 study. The argument was that households do not light separate firewood to cook for individual household members. The consumption of firewood per day depends mostly on the household size and the quantity of food being cooked. Therefore, the assumption was that a household of less than five people uses one kilo firewood, between five and ten 1.5 kilos and above ten 2 kilos. This quantity was then converted into Dalasi value using market price obtained in the Price Survey. These were D3 per kilo in Greater Banjul areas and D1.80 per kilo in Other Urban and Rural areas.

3.3 POVERTY

In order to formulate any strategy for poverty reduction, it is important to identify those persons/groups in society deemed “poor”. The issue now is: how do we conceptualize poverty? For the developing world, answers to this question reflect two models of deprivation: the physiological deprivation model, which focuses on the lack of fulfilment of basic needs, and the second which uses a wider concept of deprivation that includes vulnerability, lack of autonomy, powerlessness, lack of self respect, among others.

3.3.1 CONCEPTS

Several conceptions of poverty exist:

- The physiological deprivation model: the income/consumption poverty approach - that is, lack of access to economic resources (income or expenditure) to acquire commodities that will satisfy basic material needs. Another version of the physiological model incorporates some versions of basic human needs approach. It is the inadequate fulfilment of some basic needs such as nutrition, health, education, clothing, water and sanitation.
- Social deprivation model: includes, inter alia, human poverty approach, social exclusion approach and participatory approach.

The decision on which concept to use depends on the social context, the researcher and the statistics available for the analysis (Hagenaars, 1991). For this report, the analysis of poverty has been done within the framework of the basic needs approach. Basic needs may be interpreted in terms of minimum specified quantities of such things as food, clothing, shelter, water and sanitation that are necessary to prevent ill health, undernourishment and the like (Streeten and others, 1981, 25).

The concept of deprivation, according to this approach, is the inadequate fulfillment of some basic needs relating to nutrition, health, education, etc. It specifies a complete basket of goods and services that fulfils basic needs. The composition of these baskets will be dealt with in Chapter 4.

3.3.2 DEFINITIONS

Against this background, in general, a person is poor if he/she does not have access to (or lacks the capability of accessing) a given basket of goods, services and rights. The procedure for setting the standards and for identifying the poor may follow different approaches based on both the concept and the type of data available for the exercise.

Absolute Poverty

An absolute poverty line reflects some fixed level of resources needed to sustain life and health (Fields, 1980). For example, it may be based on some general notion regarding the minimum amount of money needed to make ends meet, or on the results of research on the income level needed to meet basic needs like food, clothing and housing. In summary, measuring poverty centers on two issues: sound theoretical or conceptual framework and employment of valid and reliable techniques for the collection and organisation of relevant data.

The issue is what income ranges should be identified with poverty (minimal subsistence)? Rein (1974), argues that the procedure in the subsistence-level definition of poverty is influenced by 'expert judgement' (for example, a nutritionist deciding on the content of the food basket) preferences and political realities, thus making the procedure subjective.

Relative Poverty

Relative measures of poverty compare household incomes/expenditure to a poverty line which has been arrived at as a given percentage of the mean household income. It should be noted that changes in poverty indicators using this approach are based on variations in the income distribution in society, not on the mean.

Relative standards for poverty stress economic inequality as the primary indicator of poverty while absolute standards of poverty, on the other hand, emphasise economic insufficiency as the frame of reference for poverty.

The above discussion has shown that different researchers use different approaches to identify the poor from the non poor, all of them are to some degree debatable. Hence there is no consensus for defining this crucial phenomenon of human welfare. For the analysis of the 1998 Poverty Study, the basic needs approach has been adopted in order to allow for comparability with previous analyses.

3.4 SOCIOECONOMIC GROUPING

The basis of the analysis in this report is the condition of households under macro-economic changes. The population has been classified into socioeconomic groups. There are many ways in which to do this classification that will help highlight the key problems related to poverty and other social issues and identify the groups most in need of Government intervention.

For the analysis of the 1998 Poverty Study, households were categorized based on the socioeconomic status of the household head. The rationale is that the situation of the household head can have large consequences in determining the social location of other household members due to the economic influence of the head. Furthermore, the attitudes and social connections of the head can influence/determine the choices of other household members.

The criteria used to determine the socioeconomic group in which to locate the household include geographic location, agricultural production and the nature of the work contract of the head of the household. The sample households were divided into three geographic categories called urban categories: Greater Banjul, Other Urban and Rural.

- *Greater Banjul* consists of Banjul, Kanifing Municipal Area and Kombo North
- *Other Urban* consists of urban areas outside Greater Banjul using the following criteria: commercial and institutional importance, predominance of non-agricultural occupations, population 5,000 and above, high population density and availability of infra structural facilities. These include: Brikama, Mansakonko, Kerewan, Barra, Farafenni, Kaur, Jangjanbureh, Bansang, Soma and Basse. A number of social and economic criteria were used to further categorize

- households in rural, urban and other urban socioeconomic groups.
- *Rural* households are those households outside Greater Banjul and Other Urban areas.

Table 3.4.1.1 gives a picture of the distribution of households in the study and other characteristics of the sample population.

Table 3.4.1.1 Distribution Of Households Across Socioeconomic Group And Other Household Characteristics

	Greater Banjul			Other Urban		Rural					All SEGs	
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers	Non Farm Workers		Not in the Work force
No. of Households	102	97	411	39	214	141	244	187	52	262	283	2034
No. of Persons	679	583	2346	356	1354	998	2363	1995	824	1930	2153	15597
Average Household Size	7	6	6	8	7	7	10	11	16	7	8	8
Percentage Female Heads	20	15	22	2	16	25	6	2	0	9	37	17

3.5 UNITS OF ANALYSIS

Data analysis is done at different levels depending on the particular topic of interest. It can be done at household level, adult equivalent units basis or per capita basis. Regarding the current survey data, analysis is done at all the above-mentioned levels, depending on the variables of interest.

3.5.1 HOUSEHOLD

The household is defined as a group of persons who normally live together, acknowledge one head and have some sharing of food and budgets. In The Gambian context, this means that most polygamous households, particularly in the rural areas of the country, are counted as one large household. It can also be a one-person unit. Household members may or may not be related.

3.5.2 ADULT EQUIVALENT UNIT

Permanent income data can be analysed on a per capita basis and also on an adult equivalent unit (AEU) basis. The analysis at these two levels depends on the nature of the issue involved. In this section, the discussion will be based on the AEU approach. As discussed earlier, using the basic needs approach, we need a level of welfare below which a household could be classified as poor.

The AEU is used to allow for comparisons between households of different compositions in terms of gender and age. The method works as follows: A value of 1 is assigned for an adult equivalent unit. This is by definition an adult man (23 to 50 years old) with a daily consumption of 2700 calories per day. An adult woman of the same age is assigned a value of 0.74, assuming that her energy consumption is lower (2,000 calories per day). A child of 0-6 months is given the value of 0.26. Comprehensive information on AEU is presented in Table 4.1.1.1 in chapter 4.

It must be noted that the relevant food basket suggested by the Nutrition Group, Department of

State for Health, The Gambia, refers to a non-pregnant and non-lactating (NPNL) female adult with medium and Basal Metabolic Rate (Ahmed et al., 1992). However, some apparent problems may render the method inappropriate in most sub-Saharan countries, including The Gambia. Principal among these is the fact that women grow about 80 per cent of the food for household consumption and bear the sole responsibility for the household. Surely the multiple roles facing women of the sub-region especially within the ages 15-50, suggest that daily caloric requirement may far exceed the 'expert' recommended energy allocations, particularly for rural women.

3.5.3 PER CAPITA

The term per capita connotes per person. Some aspects of the analysis were done on a per capita basis - meaning that the information was analysed at the level of the individual in the study. It simply means dividing the unit being analysed (for example, income) by the household size.

3.5.4 REFERENCE PERSON

The reference person is the person or group of persons a particular question is directed to. These can sometimes be directed to certain age groups or people having the stated characteristics in the study. For example, fertility information is solicited from women 15 to 49 years of age. The household head supplies general household information but usually refers the interviewer to the person/persons responsible for dealing with specific areas of household activities. For example, the person responsible for purchases of household food consumption would supply such information.

3.6 OTHER CONSTRUCTED POVERTY MEASURES

3.6.1 SUBJECTIVE POVERTY LINE

A subjective poverty line is based on defining a standard of existence which is indispensable for avoiding poverty according to the opinion of the population. The questionnaire asked respondents to state how much money they think will be enough to cover the household's basic needs in a month. This information was used to construct the subjective poverty line.

3.6.2 RELATIVE POVERTY LINE

The relative poverty line is defined by standards, that is, the relative standard for existence based on the country's existing income /expenditure level. For example, a poverty line set at one half of mean per capita income – implying that the line can rise along with income. It is an approach usually adopted by developed countries that have high levels of income. That notwithstanding, the data for this study was used to construct a relative poverty line for The Gambia.

3.6.3 UNMET BASIC NEEDS (UBN)

The Unmet Basic Needs approach considers only a restricted set of needs to determine whether the household is actually satisfying those needs. A unit (e.g. a household) is then regarded as poor if the thresholds of the different basic needs are not reached.

Two important procedures in the exercise involve first, the selection of the basic needs and second, choosing the set of goods and services to be used in assessing the level of satisfaction. The approach is based on two assumptions:

- All needs are equally important
- All needs are critical in reflecting poverty

One main problem identified with this method of assessing poverty is aggregation - how do we aggregate different indicators of access to satisfy the defined basic needs? Further discussion of this approach will be done in Chapter 5.

3.7 CONCLUSION

The food poverty line has been fixed as an amount in Dalasis per AEU per year. Households with income per AEU per year below this level are below the food poverty line. It must be noted that the actual consumption of the household does not enter into the computation. Households with incomes below the food poverty line are not necessarily malnourished, equally persons with incomes above the food poverty line could be malnourished. It all depends on how their income is spent and how food is distributed in the household.

This means that we cannot conclude that households with permanent income per AEU below the poverty line get insufficient food, we do know that if they get sufficient food, a large part of their permanent income will be tied up to cheap basic food. These households are extremely poor - which is the term we use for the group below the food poverty line.

4 POVERTY STATUS

Being that poverty is a multi-dimensional phenomenon, the previous chapter dealt with various ways that could be used in its measurement using different concepts and definitions. This chapter attempts to catalogue the status of poverty in The Gambia by establishing a level of welfare, commonly known as poverty line, below which households and people are classified as poor using information from the 1998 Household Poverty Study.

4.1 POVERTY LINES

A poverty line is a line drawn at a particular level of income or a particular value of consumption. Two main approaches can be used to determine the poverty line: absolute and relative. Under the relative approach, a household is classified as poor relative to others in the same society or economy. The absolute approach, on the other hand, classifies a household as poor if its income or consumption level is insufficient to acquire a given level of goods and services regarded as essential for a minimum standard of living. The latter is the approach adopted to construct The Gambia's poverty line.

Cognisant of the unreliability of income data, value of consumption is used to establish The Gambia's poverty line. Households whose values of consumption fall below the poverty line are classified as poor and those above it as non poor. The poverty line is therefore given a monetary value.

In order to account for the significant differences in consumption levels that can exist between households that are classified as poor, analysis of the 1998 Household Poverty Survey, like previous poverty studies in The Gambia, set two poverty lines: food and non-food to identify households that are extremely poor. Such a classification also gives information on household food security and access to social services. Households whose consumption values fall below the food poverty line are classified as extremely poor and those with consumption value above the food poverty line but below the overall poverty line as poor.

It is worth mentioning however, that members of households below the food poverty line are not necessarily starving because the actual food consumption of the household does not feature in the equation. Members of households whose consumption value is above the food poverty line could be malnourished depending on how much is spent on food and how food is distributed within the household.

4.1.1 THE BASIC FOOD CONSUMPTION BASKET

Nutritionists have developed detailed tables of recommended daily nutrient intakes. These include energy requirements, measured in kilocalories and requirements of other nutrients, including proteins and micronutrients. The Nutrition Unit of the Department of State for Health has defined a minimum food basket for a healthy diet. The cost of this food basket for a male Adult Equivalent Unit (AEU) was two hundred and forty seven Dalasis (D247.00) per month.

Food requirements of two households of the same size may be different depending on the age and sex composition of the household members. In order to account for these differences, AEU's are used to allow for comparisons between households. Table 4.1.1.1 shows the list of AEU's that was used in the analysis of food expenditure.

Table 4.1.1.1 Calculation Of Adult Equivalent Units

Gender	Age	Energy Need Kcal/Day	Adult Equivalent
Both	0-6 (months)	690	0.26
	6-12 (months)	945	0.35
	1-3	1300	0.48
	4-6	1700	0.63
	7-10	2400	0.89
Male	11-14	2700	1.00
	15-18	2800	1.04
	19-22	2900	1.07
	23-50	2700	1.00
	51-75	2400	0.89
76+	2050	0.76	
Female	11-14	2200	0.81
	15-18	2100	0.78
	19-22	2100	0.78
	23-50	2000	0.74
	51-75	1800	0.67
76+	1600	0.59	

As quoted in 1993 HES: Source on energy requirements: Recommended Dietary Allowances, Ninth Revised Edition, 1980
Committee on Dietary Allowances, Food and Nutrition Board, National Academy of Sciences, Washington DC, 1980

4.1.2 ITEMS, QUANTITIES AND PRICES OF THE FOOD POVERTY LINE

The choice of items in the food basket is an important decision as the same amount of calories can be obtained from different compositions of food that may have different market values. The food basket should therefore contain items that provide a healthy diet at a relatively low cost and should reflect the relative perceptions of living standards in the society as a whole rather than any scientifically based criteria. The content of The Gambia's food basket has been chosen bearing these in mind. Expensive items that can be substituted by cheaper items have therefore been excluded from the basket. The composition of the 1998 food basket is the same as that of 1992 and it is valued using prices from the 1998 Price Survey. This is depicted in Table 4.1.2.1.

Table 4.1.2.1 Valuing The 1998 Food Poverty Line For The Gambia

Food Item	Energy Calories	Conversion Kcal/gram	Quantity Gram/Day	Price in Dalasis			Monthly Cost of Food Basket in Dalasis		
				Greater Banjul	Other Urban	Rural	Greater Banjul	Other Urban	Rural
Rice	830.3	3.8	219	4.4	4.4	5.5	30	30	37
Fish	109.2	0.8	137	2.0	2.0	1.0	8	8	4
Groundnut	708.0	5.7	124	8.8	8.8	7.7	34	34	30
Vegetables	36.2	0.7	52	6.7	4.1	3.5	11	7	6
Sugar	109.0	3.8	29	6.6	6.6	6.6	6	6	6
Milk	71.5	0.8	89	27.5	22.0	22.0	76	61	61
Snacks	135.8						18	16	16
Total for Adult Female (AEU)	2000						183	162	160
Total for Adult Male (AEU)	2700						247	218	215
Total Per AEU Per Year							2963.7	2610.2	2576

Note: For Vegetables, price and conversion factor for sorrel (bisap leaves) was used

Price of fresh bonga has been used for Fish

Snacks were defined as 10 per cent of the total cost of the food basket (as per the ILO and HES studies)

Conversion factors from GAFNA have been used for Gambian foods and Rice from the International Standard, Nutrition Unit, DOSH

Source: Adapted From 1993 Household Economic Survey Report, CSD, 1994

4.1.3 BASIC NON-FOOD CONSUMPTION BASKET

Unlike food requirements that experts agree to some extent on the level of an energy intake that is an essential minimum, there is less agreement on the non-food components of the basic non-food basket. Establishing the non-food poverty line is therefore problematic in terms of components and value. Shelter, clothing and energy for cooking, receive priority next to food, especially among low income households. Education and health care are the other important non-food items that a household should have access to because of their relevance to human capital formation. Some of the problems associated with the value of the non-food basket are:

- Difficulty in setting prices to value the bundle of essential non-food items, because of the vast nature of the range of quality of non-food items that could be consumed.
- For items such as education and health care, it is difficult to compute the minimum required expenditure as these services are subsidised by Government.
- In the rural areas, items such as fuel wood are collected from the forest which cost little to the individual households but have very high social cost in terms of the damage to the environment. These items need to be valued using appropriate prices.
- The perception of urban and rural households on the need to have a certain minimum quality of service such as education and health care differ considerably. The perception of needs of these items itself is a function of the level of conscientisation (awareness) reached by the urban and rural people.

To avoid the problems mentioned above, some analysts arrive at the overall poverty line by multiplying the value of the food basket by the inverse of the average Engel's coefficient. This gives the value of the overall food basket. The difference between the overall and the cost of the food basket is the cost of the non-food basket.

The current study has valued the non-food basket with the view that the extremely poor households who do not have enough resources to buy even the basic minimum food basket do spend some money on non-food items. The minimum basic non-food basket therefore has to be at a higher level than the non-food consumption level of the extremely poor households but should at the same time be realistic bearing in mind the low level of household incomes in an agrarian economy such as The Gambia.

Against this background, in establishing the non-food poverty line for The Gambia, consideration was given to the fact that the minimum non-food basket should be at a level between the non-food consumption of the extremely poor and that of the next higher expenditure group (i.e., the class of 25 per cent above the food poverty line). The mean expenditure on the selected basic non-food items of these households in each urban category was used as the non-food poverty line. This was the procedure adopted by the 1989 ILO study and the same was followed to arrive at the 1998 non-food poverty line. Further analysis of the data showed the proportion in which the expenditure is distributed and this is exhibited in Table 4.1.3.1. It is noteworthy that expenditure on firewood is higher for other urban and rural areas than the Greater Banjul area. One explanation could be that households in these areas often collect firewood (which could be regarded as "free") and could therefore be using more than is necessary.

Table 4.1.3.1 Distribution Of Non Food Expenditure By Item And Urban Category

Item	Greater Banjul		Other Urban		Rural	
	Proportion	Expenditure	Proportion	Expenditure	Proportion	Expenditure
Rent	0.469	108.3	0.324	36.7	0.189	8.7
Clothing	0.150	34.7	0.183	20.7	0.250	11.5
Firewood	0.052	12.2	0.231	26.2	0.236	10.9
Transport	0.219	50.6	0.116	13.2	0.160	7.4
Education	0.077	17.8	0.105	11.9	0.110	5.1
Health	0.032	7.4	0.039	4.5	0.050	2.3
Total per month		231.0		113.0		46.0
Total per year		2772.0		1356.0		552.0

The price survey data was collected at only one point, April-May 1998, due to time and financial constraints. Ideally, price information should have been collected more than once because prices of commodities differ, depending on the time of the year. Commodity prices for 1998 should be an average of commodity prices taken over a period.

The National Accounts Section of the Central Statistics Department collects consumer prices throughout the year and works out at an inflation index. The 1998 inflation indexes for the different urban categories were as follows:

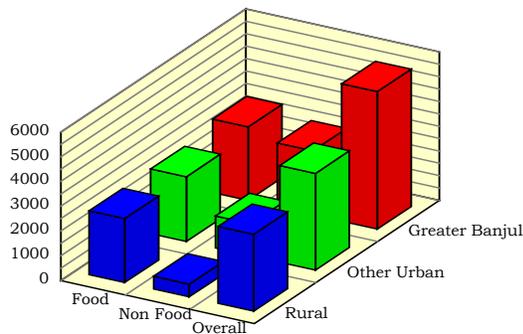
- Greater Banjul 92.9
- Other Urban 95.0
- Rural 92.7

Using this inflation index as a simple multiplier, the value of the annual non-food basket was deflated to D2575.1 per AEU, D1287.98 per AEU and D511.72 per AEU for Greater Banjul, other urban and rural areas respectively.

The Overall Poverty Line

The overall poverty line is the sum of the food and non-food poverty lines. This was estimated at D5538.78 per AEU per annum in the Greater Banjul Area, D3898.15 per AEU per annum in Other Urban areas and D3087.55 per AEU in Rural areas (see Figure 4.1.1.1).

Fig 4.1.1.1 Value of Food, Non- food & Overall Consumption Basket



4.2 INCIDENCE OF POVERTY IN THE GAMBIA

The incidence of poverty presented in this sub-section is the head count ratio, that is, the proportion of households below the poverty line. The sum of the extremely poor and the poor represents the proportion of households or population below the overall poverty line. This is the incidence of overall poverty.

4.2.1 THE POOR

According to the survey, in The Gambia the poor constitute 55 per cent of households and 69 per cent of the population (see Table 4.2.1.1). A significant proportion of households (37 per cent) and persons (51 per cent) are extremely poor. Wide variations exist in the incidence of poverty between households and persons in different geographical locations with higher incidences in the rural areas. Sixty per cent

of households in the rural areas are extremely poor. The corresponding figures for Greater Banjul and other urban area are 13 per and 28 per cent respectively.

With regards to the poor, 27 per cent, 18 per cent and 10 per cent of households located in Greater Banjul, other urban and rural areas respectively are poor. In terms of the proportion of the population that is poor, they constitute 33 per cent of persons in the Greater Banjul area, 20 per cent in other urban areas and 9 per cent in the rural areas.

Analysis of permanent income per AEU indicates that 70 per cent of the rural population are below the food poverty line, as against 21 per cent and 42 per cent in the Greater Banjul and other urban areas respectively. More than 70 per cent of the extremely poor are destitute as their annual expenditure per AEU is less than 75 per cent of the food poverty line and they account for about 37 per cent of the population. Of the destitute, 82 per cent live in the rural areas.

Table 4.2.1.1 Permanent Income (In Dalasis Per Annum Per AEU), Percentage Distribution Of Households And Persons By Poverty And Urban Categories

Poverty Category	Greater Banjul			Other Urban			Rural			All Areas		
	Mean Income	% HH	% Persons	Mean Income	% HH	% Persons	Mean Income	% HH	% Persons	Mean Income	% HH	% Persons
Extremely Poor	2188	13	21	1861	28	42	1426	60	70	1570	37	51
Poor	4153	27	33	3197	18	20	2812	10	9	3645	18	18
Non Poor	11641	60	46	6177	54	38	5560	30	20	8536	45	31
Total	7153	100	100	3755	100	100	2396	100	100	4073	100	100
Count		804	4953		279	1934		952	8725		2035	15612

Examination of the incidence of poverty at divisional level shows that incidence of poverty is highest in Lower River Division (LRD) where 60 per cent of households are extremely poor. The incidence of food poverty is lowest in Banjul with 11 per cent of households below the food poverty line. With regards to the population, Upper River Division (URD) is the poorest with 73 per cent of the population below the food poverty line. In terms of overall poverty at the divisional level, North Bank, Lower River and Upper River Divisions have 80 per cent of their population below the overall poverty line (see Table 4.2.1.1b Appendix).

Female-headed households are better off than their male counterparts across all geographical locations. However, it must be noted that most female household heads have been found to be economically well-to-do women but they form a small proportion of the general population (see Table 4.2.1.1c Appendix).

It is worth mentioning that the population poor has been derived from the household size of households that are classified as poor. This information should therefore be treated with caution, as all the individual members of the household may not be poor depending on how income is distributed with the household.

4.2.2 INCIDENCE OF POVERTY WITHIN SOCIOECONOMIC GROUPS (SEGs)

The incidence of poverty among SEGs, which is a more homogeneous group, is presented in Table 4.2.2.1. It shows alarming levels of poverty among persons in groundnut farming households, ranging from 80 per cent among those in large groundnut farming households to 85 per cent among those in

medium farming households. The high incidence of poverty among groundnut farmers could be attributed to irregular rainfall patterns and the near collapse of the groundnut industry in recent times.

In the Greater Banjul area, persons from informal sector workers' households are the poorest with 60 per cent falling below the overall poverty line. Contrary to expectation, Greater Banjul Public workers appear to be better off than their counterparts in the private formal sector. Generally, mean cash earnings in the private formal sector have been found to be higher than those in the public sector (1993 HES Report). The large number of Greater Banjul formal private workers being poor could be attributed to a majority of other members of these households being engaged in the public or informal sectors (see Tables 4.2.2.1a and 4.2.2.1b). The high level of mean annual income of households headed by persons not in the workforce could be explained by the traditional African inter-household support provided to such household heads.

Table 4.2.2.1a Percentage Distribution Of Persons In Poverty Categories By Socioeconomic Group

Poverty Category	Greater Banjul			Other Urban			Rural			Non Farm Workers	Not in the Work force	All SEGs
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers			
Extremely Poor	13	13	24	38	42	62	74	77	70	62	39	51
Poor	29	36	36	24	20	10	9	8	10	11	22	18
Non Poor	59	51	40	39	38	28	17	15	20	27	38	31
Total	100	100	100	100	100	100	100	100	100	100	100	100

Table 4.2.2.1b Mean Annual Permanent Income (In Dalasis Per AEU) Of Persons In Poverty Categories By Socioeconomic Group

Poverty Category	Greater Banjul			Other Urban			Rural			Non Farm Workers	Not in the Work force	All SEGs
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers			
Extremely Poor	2351	2267	2176	1958	1818	1592	1374	1263	1453	1698	1769	1570
Poor	4362	4148	4075	2857	3273	2822	2626	2802	2759	2815	4083	3645
Non Poor	10493	16027	10960	6542	6095	5216	5547	6357	5661	5449	10271	8536
Total	7706	9982	6384	3947	3729	2733	2221	2156	2390	2828	5535	4073

4.2.3: DEPTH AND SEVERITY OF POVERTY

The head count index shows the proportion of households/population whose income is below the established poverty line. It answers a very salient question for policy makers: how many poor are there? However, it does not give any indication as to the depth and severity of their poverty. It does not take into account the distribution of resources within the population of poor since all the poor contribute equally to the head count, no matter how poor they are. The index would be the same whether majority of the poor were close to the poverty line or whether they were far from it.

The depth of poverty for any individual is defined as the degree by which that individual is below the poverty line. This indicator measures magnitude of poverty, considering both the number of poor and how poor they are. According to the survey, the poverty gap index for the population, that is the sum of the depth of each individual divided by the total number of individuals in the population, is 0.229. This means that the permanent income of all poor persons is 22.9 per cent below the overall poverty line. The poverty gap index of the extremely poor is 0.523 and that of the poor is 0.188.

The poverty severity index, otherwise called the squared poverty gap index, gives an indication of the distribution of poverty among the poor. It combines the incidence, depth and the income distribution among the poor and is defined as the weighted sum of squares of resource shortfalls of the poor. The lower the resources of the poor are the higher is the index value since the shortfall is used as a weight. Thus, the poverty severity index is 0.122 for all the poor population, 0.302 for the extremely poor and 0.051 for the non-food poor. Unlike the poverty gap index, the poverty severity index does not have a simple, intuitive definition but rather, provides extra information on the distribution of poverty. It can be used to set priorities in reducing poverty or in evaluating anti-poverty programmes.

4.3 TRENDS IN POVERTY

This section discusses trends of poverty as indicated by the poverty studies conducted in 1992/93 and 1998. The price of the food and non-food baskets for the two studies has been used as the basis for assessing the welfare of Gambian people.

As individuals and households struggle constantly, grasping any opportunity to elude the deprivation restricting their lives, the world around them changes, presenting both new opportunities and threats. Thus poverty is constantly being created and re-created, as some people lift themselves from poverty, whilst others stay poor and yet still others become newly poor. In other words, poverty disappears in some places but appears elsewhere, at other times. This is especially true for The Gambia, looking at the changing face of poverty across socioeconomic group and division since 1992 to date given in Tables 4.3.1.1 and 4.3.2.1.

4.3.1 THE FOOD BASKET

The different costs of the food baskets for 1992/93 Household Economic Survey and the 1998 National Household Poverty Survey are given in Table 4.3.1.1. The price levels for both baskets have been updated using information from Price Surveys coinciding with the respective study years. The method used to estimate the value of the two food baskets are similar, cost differences can be, to a large extent, explained by inflation which was estimated at 0.99 in 1992 but had increased by 10 per cent in 1998 to 1.1.

In general, the cost of the food basket per month per AEU for both adult male and female revealed a remarkable increase between 1992 and 1993. However, the table also reveals that the increase in the cost of the food basket for both adult male and female between 1992 and 1998 is identical in Greater Banjul and rural areas while in the other urban areas it is higher for adult males by an insignificant margin.

Across food items, the price of fish has reduced remarkably especially for other urban areas in 1998, as it is seen to be three times lower compared to the cost in 1992. On the other hand, the cost of milk has increased in all areas with an exceptionally high increase of 90 per cent registered for rural areas. Sugar is seen to have a standard price across the country although the price of this commodity increased by 17 per cent between the periods under review. The price of vegetables has remained constant at D12.00, D7.00 and D6.00 for Greater Banjul, Other Urban and Rural areas respectively over the period under review. As stated earlier, the 1998 Price Survey data was only collected at one time (between April and May) and is therefore not an unbiased representative of the 1998 price of commodities.

Table 4.3.1.1 Food Basket In Dalasis Per Adult Equivalent Unit By Urban Category – 1992 Household Economic Survey And 1998 Household Poverty Survey

Food Item	Food Basket 1992			Food Basket 1998			% Change		
	Greater Banjul	Other Urban	Rural	Greater Banjul	Other Urban	Rural	Greater Banjul	Other Urban	Rural
Rice	23	22	24	33	33	41	43	50	71
Fish	20	25	20	9	9	5	-55	-64	-75
Groundnuts	28	24	23	37	37	32	32	54	39
Vegetables	12	7	6	12	7	6	0	0	0
Sugar	5	5	5	6	6	6	20	20	20
Milk	13	14	7	87	70	70	569	400	900
Snacks	11	11	9	18	16	16	64	45	78
Adult Female	112	109	93	202	178	176	80	63	89
Adult Male	136	133	114	247	218	215	82	64	89

Note: Values of the 1998 adult female equivalent are based on 2209 kcal for comparability with 1992 prices

4.3.2 NON-FOOD BASKET

In 1992, the cost of the non-food basket was calculated only for all the urban areas and did not distinguish between Greater Banjul and Other Urban areas. This was done so as to facilitate the comparison of the 1992 HES non-food basket to that of the 1989 ILO non-food basket. The underlying assumption here was that the cost of the food basket does not vary between the Greater Banjul and Other Urban Areas. The variation in the cost of the non-food basket across urban categories for 1998 as shown in Table 4.3.2.1, somewhat contradicts this assumption.

Comparing the average monthly cost of this basket for Urban areas in 1992 with Greater Banjul and Other Urban areas in 1998 shows an increase of 245 per cent and 69 percent respectively, with the increase for the rural areas over the period estimated at 36 per cent. Over the six year period, remarkable changes have been observed on the items in the non-food basket. The highest increase is for rent, which has increased from almost 19 per cent to nearly 20 per cent (3 to 9 Dalasis) in the rural areas and from 22 for the Greater Banjul and other urban areas to almost 47 per cent and 33 per cent respectively (15 to 103 and 37 Dalasis) This disparity across urban category for this item is not surprising as the idea of renting is not a rural phenomenon.

Also over the period under review, for this area the contribution of transport to this basket has increased by nearly 70 per cent, compared to an increase of a little over 85.3 per cent in the rural areas. The reason for the high increase of this item in the rural area might be attributed to the cost of fuel which increases the further one moves westward towards Basse. Consumers might have decided to use another cheaper alternative of travelling such as foot, horse cart, etc.

The rural areas experienced an increase of 91.23 percent in education, while in the urban area this non-food item reduced by 29.11 per cent. The cost levied on this item might be a possible explanation for the decrease experienced in the urban areas.

The contribution of firewood to this basket has remained constant over the years in the rural areas while in the urban areas it decreased by nearly eight per cent. The use of firewood in most areas in The Gambia has been minimised due to the intensity of the campaign mounted by the Department of Forestry in their Deforestation policy and also the promotion of the use of gas as an alternative cooking fuel.

Table 4.3.2.1 Percentage Share Of Non Food Items In Total Non Food Basket By Urban Category – 1992 Household Economic Survey And 1998 National Household Poverty Survey

Non Food Item	Non Food Basket				
	1992		1998		
	Urban	Rural	Greater Banjul	Other Urban	Rural
Rent	21.6	18.7	46.9	32.4	18.9
Clothing	35.2	35.4	15.0	18.3	25.0
Firewood	12.0	23.9	5.2	23.1	23.6
Transport	10.8	8.2	21.9	11.6	16.0
Education	12.3	5.7	7.7	10.5	11.0
Health	8.0	8.3	3.2	3.9	5.0
Total Amount Per Month	67	34	231	113	46
Total Amount Per Year	807	407	2772	1356	552

4.3.3 POVERTY LINES

Between 1992/93 and 1998 the Overall Poverty Line (OPL) has increased in all areas in The Gambia. According to Table 4.3.3.1, which gives a comparative review of the poverty lines by Urban Category for this period, the overall poverty line has risen by nearly 127 per cent, 62 per cent and 74 per cent for Greater Banjul, Other Urban and Rural Areas respectively.

Over the six year period under review, the Food Poverty Line (FPL) for the rural area experienced the highest increase of nearly 88 per cent while Other Urban had the lowest increase of over 63 per cent. In the Greater Banjul area, the non food poverty line increased by 219 per cent and this time the rural areas experienced the lowest increase of almost 26 per cent for the same period under review.

Table 4.3.3.1 Comparison Of The Value Of The Consumption Basket (In Dalasis Per Year Per Adult Equivalent Unit) By Urban Category – 1992/93 and 1998

Food Item	1992 Household Economic Survey			1998 Household Poverty Survey			% Change in Poverty Lines between 1992 and 1998		
	Greater Banjul	Other Urban	Rural	Greater Banjul	Other Urban	Rural	Greater Banjul	Other Urban	Rural
Food Poverty Line	1636	1597	1371	2964	2610	2576	81	63	88
Non Food Poverty Line	807	807	407	2575	1288	512	219	60	26
Overall Poverty Line	2443	2404	1778	5539	3898	3088	126	62	74

4.3.4 TRENDS IN INCIDENCE OF POVERTY WITHIN SOCIOECONOMIC GROUPS (SEGs)

The incidence of poverty among The Gambian population has increased remarkably between 1992 and 1998, as indicated by Table 4.3.4.1. The proportion of extremely poor population increased from 15 per cent in 1992/93 to 51 per cent in 1998. Consequently, the proportion below the OPL increased from 33 per cent to 69 per cent. The incidence of extreme poverty increased between 1992 and 1998 among all socioeconomic groups with the highest increase amongst small and medium groundnut farmers.

Examining this Table reveals that the incidence of poverty is very high among the farming SEGs, in fact their condition has deteriorated since 1992. The extremely poor households among the farming socioeconomic group ranging from 16 per cent to 36 per cent in 1992 experienced an increase ranging between 62 per cent and 77 per cent over the period under review. In 1992, large groundnut farming households were the poorest with 62 per cent of them positioned below the OPL. According to the current study, the situation has changed, as the incidence of overall poverty in 1998 is highest for the medium groundnut farming households with 85 per cent of them being below the OPL.

In 1992 in the Other Urban areas, informal workers experienced a higher proportion of persons below the overall poverty line, while in 1998, the same proportion of persons are observed to be below the OPL for both the formal and informal workers in this area. For this area, the Table reveals that whilst in 1992 there was no incidence of extreme poverty amongst the informal workers, over the six years period 42 per cent of them are categorised as extremely poor.

Although poverty levels in the Greater Banjul area are less severe compared to the other areas, the increase between 1992 and 1998 is overwhelmingly high, especially for the private and informal workers. The proportion of persons below the OPL for this category of workers increased from five per cent and four per cent respectively, resulting in an increase of 44 percentage points and 58 percentage points respectively.

Table 4.3.4.1 Percentage Distribution Of Persons In Poverty Categories By Socioeconomic Group, 1992 and 1998

Year and Poverty Category	Greater Banjul			Other Urban			Rural			Non Farm Workers	Not in the Work force	All SEGs
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers			
1992												
Extremely Poor	6	1	2	11	0	19	16	26	36	11	16	15
Poor	19	4	2	29	30	22	15	8	26	22	12	18
Non Poor	74	95	96	60	70	59	70	65	38	67	73	67
All Persons	667	763	2165	242	1082	1364	1418	1063	1430	965	1032	12192
1998												
Extremely Poor	13	13	24	38	42	62	74	77	70	62	39	51
Poor	29	36	36	24	20	11	9	8	10	10	22	18
Non Poor	59	51	40	39	38	27	17	15	19	28	38	31
All Persons	678	539	2359	298	1435	989	2289	2132	904	1894	2089	15612

4.3.5 DIVISIONAL INCIDENCE OF POVERTY

Table 4.3.5.1 gives a clearer indication of where the poor are located. For example, both studies showed that the incidence of poverty worsens the further one moves away from the capital, Banjul. The high incidence of poverty among the more rural divisions could be attributed partly to their involvement in agricultural activities where incomes have been found to be low. The figures for 1992 reveal that the incidence of poverty ranged from zero to 50 per cent, while in 1998, 50 per cent was the lowest proportion for persons in this poverty category and 80 the highest.

In 1992, Upper River Division had 50 per cent of its population below the OPL - the highest compared to the other divisions. After six years, Upper River again, now with North Bank and Lower River Divisions, has 80 per cent of their population below the Overall Poverty Line.

Table 4.3.5.1 Percentage Distribution Of Persons In Poverty Categories By Division, 1992 and 1998

Year and Poverty Category	Banjul	KMA	Division Western	North Bank	Lower River	Central River	Upper River
1992							
Extremely Poor	0	4	10	15	26	21	32
Poor	0	11	25	21	14	18	18
Non Poor	100	84	65	64	61	61	50
Total Persons	504	2732	2765	1833	770	1837	1750
1998							
Extremely Poor	19	18	50	71	71	62	73
Poor	31	35	19	9	9	12	7
Non Poor	50	47	31	20	20	25	20
Total Persons	666	3340	3631	2606	1008	2617	1744

The incidence of poverty across urban categories given in Table 4.3.5.2 reveals the same pattern of poverty distribution existing at divisional level. It shows that poverty is on the increase with incidence being highest within the rural areas of the country.

Table 4.3.5.2 Percentage Distribution Of Persons In Poverty Categories By Urban Category, 1992 and 1998

Year and Poverty Category	Urban Category		
	Greater Banjul	Other Urban	Rural
1992			
Extremely Poor	5	9	23
Poor	12	31	18
Non Poor	83	60	59
Total Persons	4175	1325	6589

1998			
Extremely Poor	21	42	71
Poor	33	20	9
Non Poor	46	38	20
Total Persons	4953	1934	8725

4.4 SENSITIVITY ANALYSIS OF THE POVERTY LINES

Sensitivity analysis of the poverty lines is important in examining the robustness of the poverty cut-off points. The aim is to ascertain whether there are significant changes in the distribution of the number of households or persons in the poverty categories when cost of the food and non-food baskets are varied slightly.

This analysis is meant to check whether a change in the percentage of households or persons below the poverty line would be more than 5 per cent if the cost of the consumption basket is reduced or increased by five per cent.

4.4.1 CHANGES IN POVERTY INCIDENCE ALTERING COMPUTED FPL AND OPL BY \pm 5 PER CENT

Table 4.4.1.1a shows the difference in poverty lines when increasing or reducing Computed FPL and OPL by five per cent is calculated and Table 4.4.1.1b gives the distribution of households lying within these poverty lines.

From this analysis the robustness of the computed poverty line is determined based on the fact that the proportion of households and population below the poverty line does not change drastically (here the change is not more than 5 per cent above or below the computed poverty lines).

The change in the number of households as a result of a switch of \pm 5 per cent in the overall poverty line for all the urban categories is less than 5 per cent irrespective of the direction of change. The same pattern is observed in the distribution of households across urban areas for the food poverty line.

Table 4.4.1.1a Poverty Lines For \pm 5 Per Cent Computed Food Poverty Line And Overall Poverty Line For The Gambia

Poverty Category	1998 Computed Poverty Lines			+ 5 per cent of 1998 Computed Poverty Lines			- 5 per cent of 1998 Computed Poverty Lines		
	Greater Banjul	Other Urban	Rural	Greater Banjul	Other Urban	Rural	Greater Banjul	Other Urban	Rural
Food Poverty Line	2964	2610	2576	3112	2741	2705	2815	2480	2447
Non Food Poverty Line	2575	1288	512	2704	1352	537	2446	1224	486
Overall Poverty Line	5539	3898	3088	5816	4093	3242	5262	3732	2933

This Table shows that altering the poverty lines by ± 5 per cent of computed poverty lines shows no difference in the proportion of households in each poverty category across the urban categories. This confirms the robustness of the FPL and OPL as the effect of peripheral change is not going to influence the outcomes significantly.

Table 4.4.1.1b Percentage Distribution Of Households In Poverty Categories By ± 5 Per Cent Of Computed Poverty Line And Urban Category

Poverty Category	Greater Banjul	Other Urban	Rural	Total
Overall	60	55	30	45
Poverty Line	+5%	+5%	+5%	+5%
	-5%	-5%	-5%	-5%

4.5 ALTERNATIVE METHODS OF COMPUTING POVERTY LINES

In the measurement of poverty, a basic assumption is that there are in advance exactly defined levels of the living standard assigned as “poverty lines”, that should be reached if persons are to be rightly classified as poor or non poor. Poverty lines can be arrived at by applying different techniques, three of them are applied using the 1998 Household Poverty Study data, and the results compared below.

4.5.1 THE SUBJECTIVE POVERTY LINE

A subjective poverty line is based on defining a subjective standard for existence which is indispensable for avoiding poverty from the perspective of the population. The 1998 Household Poverty Survey attempted to ascertain how close the value of the basic consumption basket corresponds to that of the people’s perceptions by analysing the question “How much money do you think will be enough to cover this household’s basic needs in a month?” In the Greater Banjul and other urban areas the objective poverty lines represents 91 per cent and 99 per cent of the subjective lines respectively whilst in the rural area it represented 88 per cent (see Table 4.5.1.1).

Classifying households as poor and non poor using the subjective poverty line yields alarming results. It indicates that 79 per cent of households are below the overall subjective poverty line. Furthermore, 73 per cent and 85 per cent of households in Greater Banjul, other urban and rural areas respectively, are below the overall subjective poverty line.

This is rather high compared to both the 55 per cent obtained using the objective poverty line and the 54 per cent obtained from the Participatory Poverty Assessment (PPA) study wet season round. It is noteworthy to mention that the results of the PPA and the subjective poverty line are the people’s own perception of their situation (see Table 4.5.1.1).

Table 4.5.1.1 Subjective Versus Objective Poverty Lines (In Dalasis Per AEU) By Urban Category And Percentage Of Poor Households

Poverty Line	Urban Category					
	Greater Banjul		Other Urban		Rural	
	Income	% Poor	Income	% Poor	Income	% Poor
Subjective	6057	73	3940	73	3495	85
Objective	5538	40	3898	62	3087	70
% of Subjective	91		99		88	

4.5.2 ABSOLUTE POVERTY LINE

Rowntree, (1989), using the basic needs approach, came up with the concept that a family is considered to be living in poverty, if its earnings were insufficient to buy the minimum necessities for the maintenance of physical efficiency. Generally, this method of estimating poverty lines is based on defining an absolute standard of existence for minimal expenditure. This method has its shortcomings, as in estimating the absolute standard of existence one has to determine and quantify the minimum essential needs. Furthermore, only food has an accepted standard of essentials of living.

The Engel's Coefficient approach being considered here gives a poverty line determined by the expenditure patterns and not by a prescribed diet. In using this food ratio approach, a certain food-income ratio is taken to be the poverty threshold.

Furthermore this method, apart from establishing a relationship between consumption of food and total income, shows that the proportion of income or expenditure spent on food decreases when income increases, and when the cost of food is multiplied by the inverse of the average Engel coefficient a poverty line in terms of income is derived.

4.5.3 RELATIVE POVERTY LINE

The relative poverty line is defined directly in relation to the income distribution (mean/median) in the society without taking into account basic needs. This approach interprets poverty in relation to the prevailing living standards of a given society. In other words, poverty is not defined as absolute lack of income but rather in relation to the incomes of the population as a whole. The poverty line may be defined as X per cent of median/mean of household income/expenditure per AEU. The choice of the cut-off percentage is somewhat arbitrary. The main drawback of this poverty line is that it is not known whether the derived level of expenditure actually supports an adequate standard of living.

In this report, 75 per cent and 100 per cent of median expenditure per AEU were used to estimate the number of poor in the country because of the known pervasivity of poverty in the country. The latter lines (100 per cent of the median expenditure by urban category) lay very close to the absolute poverty lines of 5539, 3898 and 3088 Dalasis for Greater Banjul, other urban and rural categories respectively.

4.6 INCOME INEQUALITY

The permanent income data for this study has been analysed on a per capita basis and also on an AEU basis. For the analysis done in this section, the AEU method has been used in cognisance of the variations in household composition in terms of age and gender, and also for comparability with previous poverty studies. Information on the magnitude of income inequality is typically used for redistribution of income in a society. Income redistribution does not necessarily mean reduction of poverty. For example, transfer of income from the richest households to those households not so rich but above the poverty line will reduce inequality but not poverty.

4.6.1 INCOME DISTRIBUTION OF HOUSEHOLDS

Average income on the whole for the study is D5926, it varies both between socioeconomic groups and administrative divisions. Average income for households in Banjul and KMA is higher than the overall average for the country, with the lowest income recorded for households in Lower River Division. Looking at the income of households amongst socioeconomic groups, average income for households in Greater Banjul Private Worker SEG is the highest at D14370, followed by income for Greater Banjul Public Workers and Greater Banjul Informal Workers, D9496 and D8591 respectively (see Table 4.6.1.1).

Table 4.6.1.1 Permanent Income (In Dalasis Per Year Per AEU) By Division And Socioeconomic Group

Division	Greater Banjul			Other Urban			Rural			Non Farm Workers	Not in the Work force	All SEGs
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers			
Banjul	8535	13621	10148								8935	9785
KMA	9865	14102	9019								10268	10106
Lower River				3506	4911	2131	1767	2305		2694	2998	2935
Central River				5984	4631	6790	2781	2476	2722	4094	4999	3445
North Bank				8449	4133	3372	1895	2698	2927	4685	4287	3466
Upper River				9738	5410	4208	2225	2277	1593	3444	2123	3553
Western	9031	16134	6325	4096	5144	3050	3411	2201	2605	3627	6125	4675
All Areas	9496	14370	8591	5951	4803	3619	2513	2506	2790	3723	7993	5926
Count	679	583	2346	356	1354	998	2363	1995	824	1930	2153	15597

4.6.2 MEASURING INEQUALITY

There are several ways of measuring income inequality such as the Quintile Ratio, Gini Coefficient and Lorenz curve, inter alia. The following discussion will dwell on some of these measurements.

Quintile Ratio

The quintile ratio for The Gambia, that is, the ratio of the 5th to the 1st quintile, is higher than for the different regions at 13.8 (see Table 4.6.2.1) In general, households in the highest income quintile have incomes 13.8 times that of the lowest income. Using this measure, inequality is lower amongst households in Other Urban areas with a computed quintile ratio of 8.6, compared to Greater Banjul or Rural areas. The degree of inequality is shown in the Gini Coefficients computed for the different geographic locations. For example, for the rural areas it is .445, other urban it is .398 whilst for Greater Banjul, it is .462. This means that inequality is higher for The Gambia as a whole than for the separate inequalities within the other areas. It appears that the same situation still persists since the last inequality measures were computed for the country. In fact, the level of inequality has since increased especially for urban areas, which was computed at a Gini of .18 (1993 Household Economic Survey).

Gini Coefficient

Another inequality measure is the Gini coefficient which is an aggregate inequality measure that can vary anywhere from 0 (perfect equality) to 1 (perfect inequality). For the study being analysed, gini coefficients have been computed for the country as a whole, as well as for the different geographic locations (see Table 4.6.2.1).

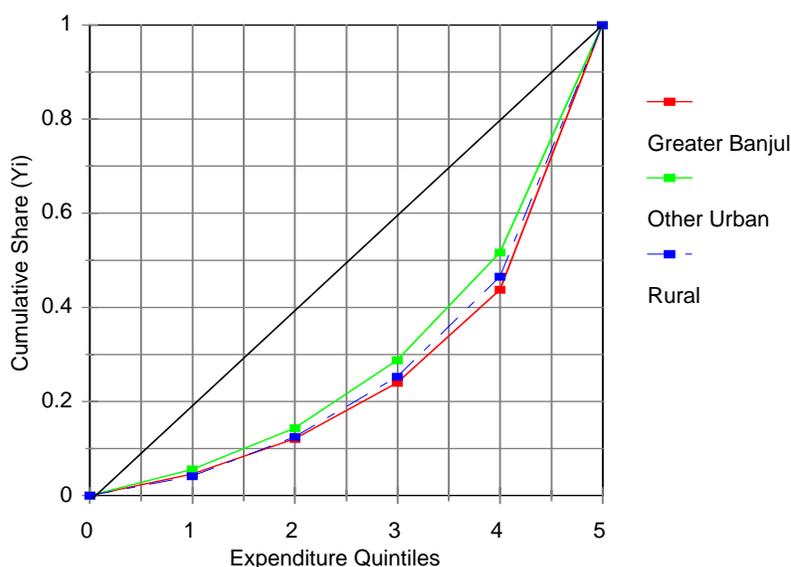
Table 4.6.2.1 Inequality Measures: Mean Income Per AEU, Quintile Ratio And Gini Coefficient

Urban Category	1 st Quintile	2 nd Quintile	3 rd Quintile	4 th Quintile	5 th Quintile	Mean Expenditure Per AEU	Quintile Ratio	Gini Coefficient
Greater Banjul	1413	2322	3644	6102	17395	9690	12.2	.462
Other Urban	1422	2201	3695	5910	12365	4927	8.6	.398
Rural	1156	2256	3488	5790	14618	3038	12.6	.445
The Gambia	1189	2262	3579	6004	16611	5926	13.8	.466

The Lorenz Curve

Another common way to analyse income inequality is to construct what is known as a Lorenz Curve. For this report, the expenditure (income) quintiles are plotted on the horizontal axis whilst the vertical axis portrays the cumulative share of total income received by each percentage of the population. A diagonal line is drawn from the lower left hand corner of the square to the upper-right hand corner. At every point on the diagonal, the percentage of income received is exactly equal to the percentage of income recipients. For example, in an egalitarian society, households within the third quintile group (i.e. 60 per cent of the population), along the diagonal, should receive 60 per cent of total expenditure (income). It therefore represents "perfect equality". The more the Lorenz line curves away from the diagonal (perfect equality), the greater the degree of inequality represented. In Figure 4.6.2.1, the distributions for Urban Categories for the study are represented. Greater Banjul area shows a more unequal distribution of income compared to Other Urban and Rural areas.

Fig.3.1:Lorenz Curve-Total Expenditure by Urban Categories



4.7 NON-INCOME MEASURES OF POVERTY

4.7.1 UNMET BASIC NEEDS

The Unmet Basic Needs (UBN) approach enquires whether the household is satisfying its basic needs by asking about the products they actually consume. A unit (e.g. the household) is then regarded as poor if it does not reach the threshold for all or some of the different basic needs. It is a method that has been widely adopted in Latin America.

The current study did a UBN assessment of poverty using the co-realisation of indicators estimation method: a household is classified as poor if it does not reach the threshold of all the indicators. Therefore, it is sufficient to classify a household as poor if it has been registered as satisfying all but one of the selected goods and services. There must be a co-realisation of both needs and indicators.

The selected goods and services for this particular assessment are non food needs, viz.: housing, with three indicators, health, two indicators and education, one indicator. The housing indicators are construction material for wall, roofing and floor material; those for health are safe drinking water and sanitary toilet facility; and the education indicator is literacy status.

Table 4.7.1.1 displays some basic results with respect to household poverty using the UBN approach. Overall, the incidence of poverty at the household level is 78 per cent. Looking at regional variations, we record the highest prevalence of poverty for Central River Division, followed by Western Division and North Bank Division respectively.

A cross-classification of poverty categories developed from the objective approach and the UBN poverty categories reveals some interesting findings. Of those households classified as poor according to the Basic Needs Approach, 62 per cent fall below the overall absolute poverty line. On the other hand, 30 per cent of those classified as non poor are below the overall absolute poverty line. That indicates that there are many households whose income level is above the poverty line who but have no access to safe drinking water, sanitary toilet facilities and education.

In summary, the UBN approach puts the incidence of poverty at a higher magnitude compared to the objective approach. This means that household needs in terms of housing, health (represented by access to safe drinking water and sanitary toilet facilities) and education (literacy) have not been satisfied.

Table 4.7.1.1 Percentage Distribution Of Households By Objective Poverty Category By Using Unmet Basic Needs Approach

Count	1534	435	1969	
Poverty Category		Poor	Non Poor	All
All (UBN)		78.0	22.0	100.0
Extremely Poor		44.0	13.0	37.0
Poor		18.0	17.0	18.0
Non Poor		39.0	71.0	45.0
Total		100.0	100.0	100.0

4.7.2 HUMAN POVERTY

This approach to measuring poverty was introduced by the UNDP in its 1997 Human Development Report 1997 in which it proposed a Human Poverty Index (HPI) that attempts to capture some important elements of human poverty. The index includes three aspects of deprivation related to longevity, knowledge and standard of living. Longevity is represented by the percentage of persons expected to die before age 40. The percentage of adults who are illiterate is the proxy for knowledge. Three variables represent standard of living, namely, percentage of people with access to health services, percentage of people with access to safe water and percentage of malnourished children under five years old.

The Gambia attempted to compute an HPI for the country in its first National Human Development Report published in 1997. Human poverty in The Gambia, according to the above conceptualisation and measurement approach, is quite disturbing. The percentage of the population likely to die before age 40 was estimated at 34 per cent whilst adult illiteracy rate was 33 per cent. For the economic provisioning sub-index of the HPI, 10 per cent of the population lack access to health services, 50 per cent lack access to safe water and 12 per cent are malnourished. In terms of overall HPI, 44.8 per cent of the population suffer from combined deprivation along the three broad dimensions specified.

4.8 SUMMARY PROFILES OF THE POOR

- The incidence of poverty increased between 1992 and 1998 among all socioeconomic groups, with the highest increase being among small and medium groundnut farmers. One of the reasons for this increase in the poverty incidence might be the growing inequality in the distribution of income.
- In terms of divisions, Central River, Lower River, Western Division and are the poorest followed by North Bank and Upper River. Banjul and KMA represent the two least poor regions of the country (Table 4.3.5.1). This divisional ranking stays the same regardless of the poverty line used or the poverty dimension considered (incidence, intensity or severity).
- It was found that rural households' incomes are lower than those of urban households. As expected, (see Table 4.2.1.1), the incidence of poverty among rural households tends to be 50 to 75 per cent higher than among households living in Greater Banjul and other urban areas. In accordance with the earlier findings about the relatively favourable position of households in Banjul and KMA (Table 4.3.5.1), it was found that the poverty rates for the extremely poor people in Banjul and KMA are only about one-third of poverty rates in other divisions.
- Poverty is also strongly correlated with household size. The high correlation between household size and poverty implies that children are one of the most vulnerable groups.
- Households headed by public, private and informal workers living in Greater Banjul, formal and informal workers in other urban areas and households headed by persons not in the workforce have poverty rates lower than the rural households headed by small, medium, large groundnut farmers or by non-farm workers (see Table 4.2.2.1a). This indicates that the poverty rates are lower in large cities and that as the size of the locality declines, the poverty rates increase.

5 HOUSEHOLD CHARACTERISTICS

For a proper understanding of the forces that shape poverty, knowledge of the characteristics of a household are crucial in targeting the poor for poverty alleviation interventions. Often, statistical relationships that appear to be simple need to be explained as to why the incidence of poverty is high among a group of households with certain characteristics. Based on evidence from other studies in The Gambia, it is hypothesized that:

- Big households are more likely to be below the overall poverty line than small households
- Agricultural households are more likely to be below the overall poverty line than non-agricultural households
- Polygamous households are more likely to be below the overall poverty line than monogamous households.

This chapter seeks to discuss and test some of the characteristics of households that are determinants of poverty and help to understand the decomposition of total poverty in The Gambia.

5.1. HOUSEHOLD COMPOSITION

The mean household size for The Gambia is eight persons per household. However, wide disparities exist, depending on the locality, socioeconomic group and gender of the household head. Apparently, there is an inverse relationship between household size and poverty status. In all geographical locations, extremely poor households are the biggest with 11 persons per household compared with eight persons for poor households and five persons for non poor households. Among the extremely poor households, those headed by Large Groundnut farmers are the biggest with 16 persons per household. They are followed by households of medium (11 persons) and small groundnut farmers (10 persons). The smallest households are those headed by non-farm workers (eight persons).

Table 5.1.1.1 Average Number Of Persons Per Household By Urban and Poverty Categories And Socioeconomic Group

Poverty Category	Greater Banjul			Other Urban			Rural			Non Farm Workers	Not in the Work force	All SEGs
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers			
Extremely Poor	10	16	10	13	10	10	11	11	16	8	9	11
Poor	10	8	7	10	7	7	8	9	17	10	8	8
Non Poor	6	5	4	5	4	4	7	9	11	5	5	5
Total	7	6	6	8	7	7	10	11	15	7	6	8

Percentage distribution of households by mean income, family type and poverty category is presented in Table 5.1.1.2. It shows that 68 per cent of polygamous households are below the overall poverty line as against 50 per cent in monogamous households and 33 per cent in households where the head is

single. Age dependency ratio is also higher in polygamous households, 1.26 for the extremely poor. This implies that every 100 persons in the labour force (15-64 year old group) support 126 persons.

Table 5.1.1.2 Percentage Distribution Of Households By Mean Annual Permanent Income (Per AEU) By Family Type, Age Dependency Ratio And Poverty Category

Poverty Category	Mean Income	Monogamy		Mean Income	Polygamy		Mean Income	Single	
		% HH	Dependency Rate		% HH	Dependency Rate		% HH	Dependency Rate
Extremely Poor	1727	31	1.22	1558	52	1.26	1686	19	0.96
Poor	3750	19	1.10	3520	16	1.29	4153	14	0.51
Non Poor	10599	50	1.00	8997	32	1.08	12106	68	0.75
Total	6570	100	1.10	4256	100	1.21	9086	100	0.78
Count		1211			689			119	

Note: Excludes Family Type "Not Stated"

The relationship between the age of household head and mean annual income is variable across the three poverty categories (see Table 5.1.1.3 in Appendix 2). In general though, incomes appear to decline the older one gets. Mean incomes are highest for extremely poor male heads between 25 and 44 years, averaging D1740. In contrast, their 30 – 34 years old female counterparts record the highest income of D2284. Among the poor heads, average incomes are highest for those males whose ages are not stated followed by those aged between 25 and 34. Women in the 60 – 64 and 45 – 49 age groups have the highest average incomes at D4174 and D4008 respectively. Among the non poor category, one again finds the highest mean income (D18500) for males whose ages have not been stated. In contrast, females aged between 30 and 34 have the highest mean income at D16040.

According to Table 5.1.1.4, incidence of poverty is highest among households whose heads are crop producers and fishery workers (74 per cent below the overall poverty line). This is followed by those headed by the unemployed (57 per cent), plant and machine operators and assemblers (54 per cent) and elementary occupation (52 per cent). Households headed by legislators, professionals and armed forces are among the least poor (14 per cent, 22 per cent and 20 per cent respectively). It is interesting to note that households headed by inactive persons are more likely to be out of poverty compared with some other groups. It is difficult to pinpoint the reason for this but it could be due to remittances from other households. Further research in this area would throw light on this.

Gender disaggregation of household heads by occupation and poverty category, as well as industry, is also presented in Table 5.1.1.4 b and 5.1.1.4c in Appendix 2.

Table 5.1.1.4 Percentage Distribution Of Household Heads By Occupation And Poverty Category

Occupation	Poverty Category			All Households	Count
	Extremely Poor	Poor	Non Poor		
Armed Forces	10	10	80	100	10
Legislators, Snr Officials, Managers	10	4	86	100	27
Professionals	11	11	78	100	79
Technicians & Associate Professionals	22	14	64	100	83
Clerks	18	22	59	100	27
Service, Shop, Market Sales Workers	14	24	62	100	218
Crop Producers & Fishery Workers	63	11	25	100	605
Craft, Related Trade Workers	25	21	54	100	200
Plant, Mach. Operators & Assemblers	32	22	46	100	66
Elementary Occupations	24	28	48	100	212
Unemployed	14	43	43	100	14
Inactive	26	17	57	100	118
Total	37	17	46	100	
Count	605	290	765		1660

Note: Excludes Occupation "Not Stated"

5.2 CHILDREN IN POVERTY

The Gambia is a signatory to the Convention on the Rights of the Child (CRC), which defines children as persons below age 18. Though there is no standard definition of who is a child in The Laws of The Gambia, the right to vote is fixed at age 18 years. The analysis of children in poor households therefore covers persons below age 18.

Fifty-six per cent of children in The Gambia live in extremely poor households and a majority of them are in the rural areas (see Table 5.2.1.1). This revelation has serious implications on nutritional status of such children as well as their access to social services such as education and health. Some of these issues will be dealt with, in detail, in Chapters 8 and 9.

Table 5.2.1.1 Percentage Distribution Of Children 0-17 Years By Poverty And Urban Categories

Poverty Category	Urban Category			Total	Count
	Greater Banjul	Other Urban	Rural		
Extremely Poor	12	10	79	100	4295
Poor	57	14	29	100	1375
Non Poor	45	15	40	100	2067
Total	29	12	60	100	
Count	2213	919	4605		7737

5.3 HOUSEHOLD CONSUMPTION PATTERN

In The Gambia, expenditure pattern is influenced by socio-cultural factors and households may prefer to spend more on clothes and other social ceremonies than on food. Generally, 66 per cent of household permanent income is spent on food. The relatively high proportion of income spent on food conforms to the Engel's Law, which states that in low-income societies, the proportion of income that goes to food is always high.

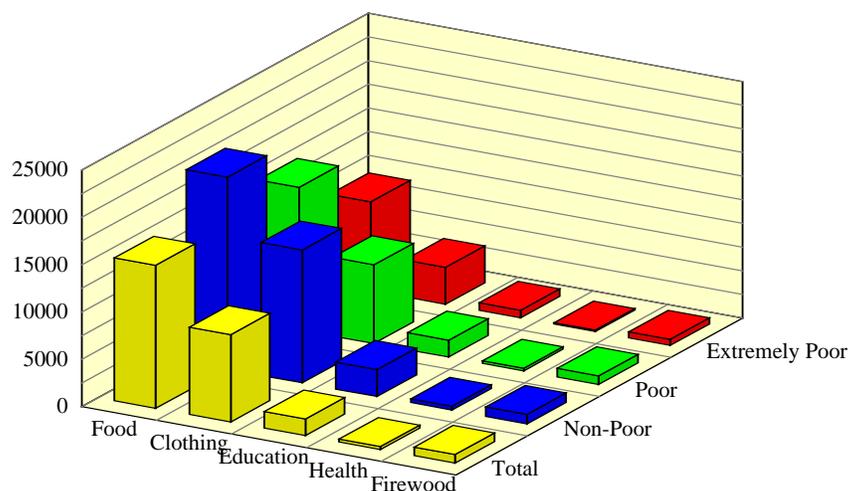
The overall consumption pattern of the extremely poor, the poor and the non poor shows that the extremely poor spend 71 per cent on food, as against 66 per cent and 62 per cent by the poor and non poor respectively. Among geographical divisions, as much as 77 per cent is spent on food by the extremely poor households in the North Bank Division. The poor households in the Central River Division spend as much as 80 per cent of their income on food (see Table 5.3.1.1).

In The Gambia, clothing receives priority next to food irrespective of geographical location or poverty status. Generally, households spend nearly five times as much on clothing than on education and health combined. These statistics, which conform to the results of the 1991 Priority Survey, have very serious implications on human capital formation. This calls for an intensive awareness creation campaign on the importance of education and health as important human development issue (see Figure 5.3.1.1).

Table 5.3.1.1 Proportion Of Household Expenditure (Permanent Income) On Food By Poverty Category And Division

Poverty Category	Urban Category							Total
	Banjul	KMA	Lower River	Central River	North Bank	Upper River	Western	
Extremely Poor	58	65	72	72	77	70	68	71
Poor	63	63	72	80	74	74	65	66
Non Poor	56	54	70	76	69	69	63	62
Total	58	58	71	74	70	70	65	66

Fig 5.3.1.1 Mean Household Expenditure on Major Consumption Group by Poverty



5.4 FINANCING OF CONSUMPTION

Distribution of households' expenditure financing is presented in Table 5.4.1.1. It shows that the major source of financing household expenditure is from cash earnings irrespective of poverty category (53 per cent). It is followed by inter household transfers which account for 28 per cent of expenditure financing. Looking at the finance source by gender, it is interesting to note that for female-headed households inter household transfers are the most important source for expenditure financing (51 per cent). In comparison, for male-headed households this source accounts for only 24 per cent.

"Osusu", an informal savings and credit scheme, accounts for 10 per cent of expenditure financing. Expenditure financed from social security benefits and private pensions are minimal.

Table 5.4.1.1 Percentage Distribution Of Households By Gender Of Head, Expenditure Financing And Poverty Category

Financing Source	Extremely Poor			Poor			Non Poor			Total		
	M	F	B	M	F	B	M	F	B	M	F	B
Cash	54	39	53	51	28	47	60	33	55	56	33	53
Earnings												
Remittance	27	48	29	23	53	29	21	51	27	24	51	28
Dowry	3	1	3	3	2	3	2	11	1	2	1	2
State Pension	1	-	1	2	-	1	2	2	1	1	0	1
Social Security	-	-	-	-	-	-	0	1	0	0	0	0
Other Government Sources	1	-	1	0	3	1	2	2	2	1	2	1
Private Pension	0	-	0	0	-	-	0	-	0	0	-	0
Osusu	8	8	8	15	10	14	10	13	10	10	9	10
Other Sources	7	4	7	5	5	5	3	6	4	5	4	5
Total	100	100	100	100	100	100	100	100	100	100	100	100
Count	661	72	733	272	65	336	694	161	856	1627	298	1925

Note: Excludes Households Without Information

5.5 AVERAGE ANNUAL CASH EARNINGS BY EXPENDITURE QUINTILES

Mean annual cash earnings of all households is 12,827 Dalasis. However, there is a big disparity among urban categories. The mean annual cash earnings of households living in Greater Banjul is almost two times higher than the national average, while that of those living in rural areas is 2.6 times lower than the average.

Annual cash earnings of the richest 20 per cent of households (fifth expenditure quintile) are nearly six times that of the poorest 20 per cent (first expenditure quintile) - the quintile ratio is 5.6. It is interesting to note that mean annual cash earnings of the fifth quintile in the rural areas is lower than that of the first quintile in Greater Banjul. This can be explained by the fact that cash earnings are higher among the households living in Greater Banjul and that the value of consumption from own production substantially contributes to the household's permanent income, especially in rural areas (see Table 5.5.1.1).

Table 5.5.1.1 Mean Annual Cash Earnings By Expenditure Quintiles And Urban Category

Urban Category	Quintile					Total
	1 st	2 nd	3 rd	4 th	5 th	
Greater Banjul	14377	15511	19937	21918	29790	23738
Other Urban	9099	12618	9976	14757	12532	12249
Rural	3632	4772	6960	4566	7725	4926
Total	4460	7600	11576	16796	25056	12827

5.6 HOUSEHOLD FOOD SECURITY

Household food security refers to a situation where there is availability and stability of food supply, as well as increased access through purchasing power. Agriculture, including livestock rearing, is both a source of food and income to many households in The Gambia. However, the country is not food self-sufficient, 56 per cent of food consumed is imported. The ability to purchase is therefore a major determinant of household food security. As indicated earlier, 66 per cent of household income goes to food expenditure.

Table 5.6.1.1a presents mean annual household expenditure on major food groups among poverty groups while 5.6.1.1b shows average expenditure on basic food items in the consumption basket. Note that the mean expenditures are computed for only those households who had some expenditure. Generally, households spent D5,266 on cereals and cereal products. Expenditure on cereals is high among all poverty categories. A large chunk of this expenditure goes to rice which is the staple food and this is supported by the mean expenditure on rice (D4,382).

Expenditure on meat, poultry, eggs and fish is less than half (D2,422) of the expenditure on cereal and cereal products. Compared to expenditure on cereals among various poverty groups, which does not differ much, wide disparities exist in expenditure on meat, poultry, egg and fish. The non poor household spends three times as much as the poor on this food group as well as on milk and dairy products. Considering that poor households have been found to be bigger in size, per capita expenditure will even be smaller. It can therefore be said that most extremely poor households are food insecure (see Tables 5.6.1.1a and b).

Table 5.6.1.1a Mean Annual Expenditure In Dalasis On Major Food Groups By Poverty Category

Major Food Group	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Cereal & Cereal Products	4466	5047	6057	5266
Roots, Pulses, Nuts, Seeds	892	1724	1646	1372
Vegetables	962	1970	2449	1773
Fruits	192	478	663	478
Meat, Poultry, Eggs, Fish	1136	2501	3541	2422
Milk & Dairy Products	381	910	1142	836
Oils & Fats	913	1456	1772	1378
Processed Foods	336	644	1073	712
Spices	556	830	1028	804
Sweets & Sugar	711	898	924	838
Beverages	558	885	1304	966
Other Foods	152	166	237	184

Table 5.6.1.1b Mean Annual Expenditure In Dalasis On Basic Food Items In The Food Basket By Poverty Category

Items in the Basket	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Rice	3855	4148	4980	4382
Fish (Bonga)	1234	1484	2086	1633
Groundnuts	360	672	442	468
Vegetables (Sorrel)	132	163	182	164

Sugar	677	819	799	755
Milk	185	461	642	477
Total	1408	1422	1689	1538

5.7 THE RELATIONSHIP BETWEEN POVERTY AND HOUSEHOLD CHARACTERISTICS

In the previous sections, the individual effects of household characteristics on poverty have been examined. The objective is to determine to what extent these characteristics jointly affect poverty. One way of doing this is to use logistic regression which models the logarithm of the odds of being non-poor as a linear function of these characteristics.

The characteristics considered as possible explanatory variables are age, sex, occupation, industry, educational attainment, marital status and type of marital union of the head of the household as well as household size and socioeconomic grouping. The dependent variable is poverty status with poor households coded as 1 while non-poor households have code 0.

The method used in fitting this model eliminates those variables which do not contribute anything additional to the explanation of poverty over and above that done by those variables retained in the model. The results of the analysis indicate that the most important joint determinants of poverty amongst the above household characteristics are household size, occupation and educational attainment of the household head. The other characteristics, to wit: age, gender, type of marital union, marital status, industry and socio-economic grouping do not make any additional statistically significant contribution to the explanation of poverty. It should be appreciated that this analysis does not imply that individually these factors are not important. In fact in direct individual regression analysis, each of them contributes to the explanation of poverty.

From Table 5.7.1.1, it can be concluded that the risks of being poor against being non-poor, increase with household size (about 1.3 times for each unit increase in household size); relative to those unemployed or inactive, are lower for legislators, senior officials, managers and professionals but higher for workers in elementary occupations and in agriculture and fishery and about the same for those in all other occupations; are lower for those with at least secondary education relative to those with no education, who are about the same level as those with lower than secondary education.

The differences can be quite large. For example, all other factors being fixed, those with educational attainment beyond secondary school are almost 3 times less likely to be poor than those with only secondary education and almost 9 times less likely than those with little or no education. Again, skilled agricultural and fishery workers are 7 times more likely to be poor than legislators, senior officials and managers. These risks multiply for a combination of two or more of these factors.

The analyses go in the expected direction for these variables although it is surprising that, unlike in the ILO Poverty Study of 1992, gender does not feature as a very significant additional variable. However, as mentioned earlier, female household heads are usually economically well to do. The expected effect of polygamous type of marriage does not also show up possibly due to the stronger effect of household size. The industry effect is substituted by the stronger occupation effect, as is the effect of socioeconomic grouping. The fitted model correctly classifies about 76.2 percent of the sampled households with over 81 per cent of poor households being correctly identified (Table 5.7.1.2).

Table 5.7.1.1 Logistic Regression Of Poverty Status On Household Characteristics

Variable Name	Regression Coefficients (B)	Standard Error	Wald	df	Sig.	Risk Coefficients (Exp(B))
Household Size	.260	.018	197.731	1	.000	1.296
Occupation¹			37.429	51	.000	
Legislators	-1.230	.764	2.591	1	.107	.292
Professionals	-.561	.437	1.644	1	.200	.571
Skilled Agric. Workers	.776	.235	10.869	1	.001	2.173
Elementary Occupations	.451	.265	2.889.000	1	.089	1.570
Other Occupations	.000	.231			1.000	1.000
Educational Attainment²			46.208	31	.000	
Below Secondary	-.100	.208	.232	11	.630	.905
Secondary	-1.066	.188	32.324		.000	.344
Beyond Secondary	-2.168	.502	18.644		.000	.114
Constant	-1.685	.247	46.699	1	.000	.185

Notes: Occupation¹ – Relative to Unemployment/Inactive Category

Educational Attainment² – Relative to No Education

Variables excluded: Age, Gender, Type of Marital Status, Industry and Socioeconomic Grouping.

Nagelkerke R² = .413

Table 5.7.2: Model Performance – Classification Probabilities

Observed Poverty Status	Predicted Poverty Status		Percentage Correct
	Poor	Non Poor	
Poor	684	159	81.1
Non Poor	208	494	70.4
Overall percentage			76.2

5.8 SUMMARY PROFILES OF THE POOR

- Even though urban poverty is significant, poverty in The Gambia remains essentially a rural phenomenon with 60 per cent of poor households living in rural areas and 79 per cent of extremely poor children 0-17 years living in rural areas (see Table 5.2.1.1).
- The poorest of the poor are the groundnut farming households who, more often than not, have big household sizes, little or no education and live in polygamous households. Their poverty stems mainly from the collapse of the groundnut industry as well declining world market prices for primary products.
- The poor spend the highest proportion of their income on food with cash earnings and inter household transfers emerging as the main sources of income.
- Over half of the children in The Gambia live in poverty with the rural areas of the country being disproportionately represented.
- Annual cash earnings of the poor are one sixth that of their counterparts in the top 20 per cent of the income distribution.
- The poor tend to spend more on staple foods such as rice and other cereals and a minimal amount on proteins and the other food groups.

6 MACRO ECONOMIC ENVIRONMENT

6.1 IMPACT OF EXTERNAL ECONOMIC ENVIRONMENT

In this era of globalization, events in one part of the world often have implications on the rest of the world and depending on the state of individual economies, these implications can be positive or negative. Thus, the Asian financial crisis which began in July 1997 causing real GDP growth to decline considerably, can be seen as a blessing in disguise for most economies in Western Europe and North America that were facing the risk of overheating and inflationary expansion as a result of robust growth. It however further deteriorated the economic conditions of those economies that were experiencing slow growth.

As a result of the economic turmoil in Asia, world trade showed a significant decline in 1998 falling to 6.4 per cent from 9.4 per cent in 1997. During 1998, commodity prices, including oil, continued to fall in part as a result of reduced demand in the crisis countries leading to sizeable losses of export earnings for commodity-exporting countries. Adverse weather conditions leading to low output coupled with declining commodity prices are some of the major elements that explain the unfavourable terms of trade encountered by Africa in its trading relations with the West. Terms of trade are unfavourable in the sense that commodity prices tend to fall while prices of manufactured products are more or less stable or on the increase, and Africa being a major commodity producer, finds itself disadvantaged in the process.

The Gambia, being no exception in the ongoing turbulence, has had to endure a difficult spell in the past in an effort to preserve macroeconomic stability. This was largely achieved in relation to inflation, exchange rate, reserves holding and meeting debt service obligations but at the high cost of running a fiscal deficit. To finance the budget deficit, the Government of The Gambia had to resort to huge external and domestic borrowing thereby increasing the burden of debt service. Given the Government's commitment and the fact that it continues to meet its debt service obligations in a timely manner, unless the debt stock is reduced considerably, fewer resources would be available for the provision of other (particularly social) services.

Expenditure on debt service has witnessed a dramatic increase over the past decade. On average, for the nine year period 1985/86 to 1993/94 debt service charge as a percentage of total Government expenditure was 24.8 per cent, which is higher than the 20.7 per cent spent on basic social services (education and health) during the same period. For the five year period of 1994/95 to 1998 (including the mini-budget period) debt service charge as a percentage of total expenditure went up to 28.1 per cent while expenditure on basic social services went up to 23 per cent. In terms of marginal increases, the debt service charge increased by 13 per cent from one period to the other while expenditure on basic social services increased by 11 per cent.

From the above analysis, if on average about one third of the Government budget goes to service the debt (for 1998 it was 31.9 per cent), then expenditure on social services can hardly be enhanced without seriously endangering the macroeconomic equilibrium. This is why it was necessary to secure the support of multilateral and bilateral donors through the formulation and implementation of three or five year development plans such as the Economic Recovery Programme and subsequent programmes.

6.2 FIVE YEAR DEVELOPMENT PLANS, ERP, PSD, SPA, VISION 2020

Countries go into programmes mainly as a result of macroeconomic imbalances between the following aggregate or macro-variables: demand and supply, investment and savings, consumption and income.

These macroeconomic imbalances lead to both internal and external imbalances such as worsening balance of payments, high inflation, slow economic growth, current account deficit, high levels of external indebtedness, capital flight and low private investment. The main provision of programmes is therefore the achievement of macroeconomic stability through the design and implementation of appropriate policies and strategies on the fiscal, monetary and structural fronts.

From the late 1970s to the early 1980s, The Gambia implemented two five-year development plans for economic and social development, the first for the period 1975/76 – 1979/80 and the second for the period 1981/82 – 1985/86. One of the principal objectives of the first plan was the reduction of the disparity between urban and rural incomes through greater concentration of resources in the rural sector. The plan initiated a comprehensive and intensive development effort aimed at transforming the economy from one with low levels of output and income, high dependence on one export crop and large external assistance to support the development efforts to a diversified, progressively self-reliant economy, capable of sustained economic and social progress through development and efficient use of its own natural and human resources. The second plan was more of a continuation of the development efforts undertaken during the first plan, which development efforts involve large investments.

During the period of implementation of the above two development plans, the country's economy deteriorated considerably due to both external and internal factors that have been well documented elsewhere. These include: effects of the oil shocks, deteriorating international terms of trade, expansionary fiscal policies, inappropriate exchange rate policy, and excessive Government participation in economic activities. As a result, the Economic Recovery Programme (ERP) was launched in June 1985. The macroeconomic objectives of the ERP were: 1) to achieve growth in real GDP of at least 4.5 per cent a year providing for a modest increase in per capita income; 2) to reduce the rate of inflation to about 6 per cent by the end of the programme period; and 3) to generate overall balance of payments surpluses that would enable official reserves to cover at least three months of imports, knowing that these reserves were almost zero at the launching of the programme.

The implementation of the ERP led to the floating of the exchange rate and lifting of all price controls (except for petroleum products). Credit was controlled through a system where overall liquidity was managed through control of the net assets of the banks. On the fiscal front, measures were taken to strengthen revenue collection while exerting strict control on expenditure. The ERP succeeded partly in stabilizing the economy but failed to achieve the ultimate objective of ensuring sustainable growth. Consequently, the hardships that were a direct result of policies implemented under ERP (e.g. massive redundancies and resultant loss of earnings) could not be adequately addressed. The reduction in the real level of Government expenditure on education and health during the programme period also led to the introduction of user charges. This policy, together with the introduction of new taxes to curb the budget deficit and the elimination of subsidies to farmers, had placed a heavier burden on the population, especially on the lower income groups.

To consolidate the gains achieved under the ERP and address some of its failures, a Programme for Sustained Development (PSD) was launched in 1990 with the support of the donor community. One of the programme's medium term objectives was to reduce Government's involvement in economic activities thereby allowing the private sector to take the lead role. This, it was believed, would lead to greater efficiency in the utilization of public resources. At the end of this programme, a number of state-owned enterprises were divested, bringing not only the much needed financial resources into the Government budget but also creating the environment for competition and better resource utilisation. The emphasis of this new strategy was on sustainability. The objective was to "...achieve a long run expansion of the productive capacity of the economy that will support a significant improvement in the living standards of our population."(The Gambia Round Table Conference – Programme For Sustained

Development, 1990). The programme ensured that the proportion of Government spending on health and education be gradually increased. To more effectively monitor the social dimensions of adjustment and to ascertain the composition of the vulnerable groups so as to draw up appropriate programmes of intervention, a Social Dimensions of Adjustment Project was embarked on with assistance from the African Development Fund.

It has been observed that although the Government has embarked on a series of adjustment programmes, the impact of these has not been felt in terms of improving the living conditions (or reducing the incidence of poverty) of the ordinary citizens. This was why the Government and its development partners began formulating a strategy and programme of implementation to arrest the spread and depth of poverty, which was presented to the Donor Round Table Conference in Geneva in 1994.

The National Strategy for Poverty Alleviation is based on four areas of intervention, namely: 1) Enhancing the productive capacity of people; 2) Improving access to and the performance of social services; 3) Building capacity at local levels; and 4) Promoting participatory communication processes. This Strategy is designed as a corrective approach to the distribution of incomes and opportunities as it allows equal access to public services and equitable participation in decision-making. The success of the approach lies in the decentralization and devolution of authority allowing for broad-based participation.

At the national level, a Strategy for Poverty Alleviation Coordinating Office (SPACO) has been set up under the Department of State for Finance and Economic Affairs. This Office serves as the central reference point and clearing house for the many interventions of the programme. It is important to note that as the name implies, SPACO is not an implementation agency but it concentrates on mainstreaming poverty within the national effort.

Given the achievements of past programmes as well as their deficiencies, it was necessary to formulate a longer-term development strategy called "The Gambia Incorporated...Vision 2020" that outlines broad policy areas for the period 1996-2020. Aiming to transform The Gambia into a middle income country, Vision 2020 is a human-centered approach to development in that it recognizes the creative potential of the individual in the development process. It also recognizes the role of the private sector as the engine of growth through the adoption of a private sector led growth strategy in which Government desists from commercial activities while creating the necessary environment for private sector participation.

The strategy includes a stable macroeconomic environment, effective institution building, improved infrastructure, human resource development and sound governance. It targets several macro-sectors such as Agriculture, Education and Health, Industry and Transport, Telecommunications and Tourism. As mentioned earlier, Vision 2020 is an outline of broad policy objectives without any specific implementation framework. The achievement of these objectives can only be realized through the implementation of specific medium-term programmes such as the current Enhanced Structural Adjustment Facility (ESAF) signed with the International Monetary Fund and the World Bank for the period 1998-2000.

6.3 PUBLIC EXPENDITURE AND PUBLIC INVESTMENT PROGRAMMES

The programme of public expenditure and investment is as contained in the annual estimates of recurrent revenue and expenditure (recurrent budget), incorporating estimates of development expenditure (development budget). The recurrent budget caters for the operational needs of various

Government departments (public expenditure) while the development budget captures the capital expenditure and project-related expenditure (public investment).

For the next few years, and in line with the Government's medium term strategy, the public expenditure and investment programme will focus more on containing public expenditure and prioritizing its composition. This is being done through limiting the share of the wage bill and low-priority outlays while providing adequate resources for essential social services, the maintenance of basic infrastructure, and public investment.

Spending in health and education is expected to increase in line with the recommendations of the public expenditure reviews in these sectors. A trend analysis shows a series of fluctuations which tend to stabilize in the past few years. At the start of the ERP in 1985/86, expenditure on these two sectors was 29.5 per cent of total Government expenditure, but this had declined annually to reach its lowest to-date at 10.9 per cent by the end of the ERP in 1988/89. From then on, 1989/90 expenditure on education and health regained momentum to reach 27.1 per cent in 1993/94. However, 1994/95 witnessed a slight decline at 26.5 per cent which further went down to stabilize in the range of 20.9 per cent to 23.8 per cent for the past four years.

After suspending the Public Investment Programme (PIP) in 1994/95, renewed efforts are being made to revive the programme through the allocations of sufficient funds to The Gambia Local Fund to enable the adequate provision of counterpart funds in foreign-financed investment projects. Priority will be given to investments in the directly productive sectors, infrastructure and human resource development. The PIP will focus on the following main areas: establishing a comprehensive framework consistent with macroeconomic policies; setting clearly defined sectoral development priorities on the basis of rigorous project analyses and effective aid coordination; and developing operational manuals. All these would be done within the framework of full budgetary transparency by strengthening the budgeting and expenditure control procedures, as well as the timely monitoring of fiscal developments.

6.4 FISCAL AND MONETARY POLICIES

The medium-term fiscal and monetary policies are as outlined in the ongoing Enhanced Structural Adjustment Facility (ESAF). The main objective of the fiscal policy, taking into account the burden of domestic public debt and the strong reliance on external trade taxes, is to reduce the fiscal deficit to about 1.9 per cent by the end of 2000. The fiscal strategy will focus on improving domestic revenue performance to cater for the lower customs revenue resulting from tariff reduction and rationalization.

The fiscal policy is to be reinforced by a conservative monetary stance designed to keep inflation low and maintain adequate foreign reserves to meet external payment obligations. The monetary authorities will follow closely the excess reserves of the banking system through the gradual issuance of treasury and central bank bills and will ensure that broad money growth is in line with nominal GDP. On the structural front, the strategy aims at increasing the efficiency of the supply response of the economy by creating a conducive environment for private sector participation.

6.4.1 RURAL URBAN TERMS OF TRADE

The rural urban terms of trade refers to pricing variations of commodities between urban areas and rural areas. In 1992 the Central Statistics Department conducted a survey on price differences nationwide. This involved the collection of consumer prices at twelve geographic locations all over the country. Prior to this, a Household Economic Survey was conducted which involved collecting data on expenditures and consumption of own production. Total household consumption was arrived at by

adding consumption of own produce to expenditure of household. The price survey complemented this survey by collecting information on price of local produce as well as that of imported produce to enable them determine the value of own production in monetary terms.

The results of both surveys when analysed showed that there are price differences between urban and rural areas. Generally the price of imported goods and goods produced in the Greater Banjul area is higher in other urban areas than in Greater Banjul and even so in the rural areas. The main reason for this is the add-on cost of transporting goods from Greater Banjul to other areas. Similarly, prices of goods produced in the rural areas have been generally found to be lower in those areas and much higher in urban areas. Again this can mainly be attributed to transportation costs. Examples of such produce are locally produced grains, vegetables and firewood. The survey also noted that price differences for imported goods and goods produced in the Greater Banjul Area between urban and rural areas are relatively low compared to price differences between urban and rural areas for goods produced in the rural areas such as firewood and paddy rice.

These differentials do not however mean that goods produced in the rural areas fetch a relatively higher price which translates into higher incomes. One has to be mindful of the fact that rice, for example, is mainly grown for own consumption and that very little is sold in the market. This accounts for the near scarcity of paddy rice in the urban areas and its high price when available. Perishable goods such as fresh and sour milk available in abundance and very cheap in most rural areas are very expensive in the urban areas because of the transportation and storage problems.

The above analysis is more or less confirmed by the results of the 1998 Price Survey conducted by the Central Statistics Department. The price of imported goods and goods produced in Greater Banjul Area continue to fetch higher prices in the rural areas than in Greater Banjul and other urban areas. However, the price of some vegetables is cheaper in Greater Banjul than in the rural areas against the trend. This is probably due to the increasing number of horticultural growers in the Greater Banjul Area. Also, the urban population has better access to improved garden implements and facilities thereby allowing for increased production and consequently low pricing for the goods.

As already indicated, the price differential is more an indication of add-on costs and the level of scarcity rather than the level of poverty. However, when related to the different proportions of expenditure on food items to total expenditure, important conclusions emerge. The survey indicates that the proportion of expenditure on food items in total household expenditure is higher in the rural than in the urban areas. This is a clear manifestation of poverty as it is generally accepted that poor people tend to spend a relatively higher proportion of their income on food.

6.5 SECTORAL POLICIES IN SUPPORT OF POVERTY ALLEVIATION

6.5.1 EDUCATION

To reinforce the notion of human-centered development as predicated in Vision 2020, substantial investment is necessary in those human capital resources required to produce, organize, mobilize and manage the development process. In the past, national development policies in education have focused more on white collar and peripheral services to the detriment of those areas that relate directly to the productive sectors. The resulting vacuum led the Government to re-orient its objectives for education to include increasing accessibility, diversification of institutions to favour vocational and skills-based training, and encouraging entrepreneurship. To this end, the Government will continue to implement the National Education Policy (NEP) for 1998-2003 which aims at providing a nine-year

basic education for all. Emphasis will be placed on reaching the poor and encouraging the education of the girl child through the provision of incentives such as scholarship schemes.

For the coming years, the Government will continue to give more priority to spending in education. On average for the period 1994/95 to 1998, about 15.6 per cent of Government expenditure went to education, representing about 60 per cent of total Government expenditure on basic social services. In its effort to boost tertiary education, measures have been taken towards the establishment of the University of The Gambia, including the upgrading of The Gambia Technical Training Institute, the Management Development Institute and The Gambia College. The University of The Gambia, whose Vice Chancellor has been appointed, is operational with a Medical School and an HND course in Construction, with other courses expected to commence soon.

6.5.2 HEALTH AND NUTRITION

The health sector is yet another area of Government concern as the provision of adequate, effective and affordable health care for all Gambians is a long-term objective. The existing programmes in the sector are built around the principle of Primary Health Care system launched in 1980 to ensure a reduction of infant and maternal mortality rates and provide significant improvements in health service delivery. Major infrastructure development to rehabilitate existing health care facilities and build new structures is an ongoing effort in the drive to achieve the sector's objectives.

Although much remains to be done to combat the health problems that the country is faced with, notable achievements have been made such as: the reduction in the infant mortality rate from 167 per thousand to 92 per thousand; reduction of the fertility rate from 6.4 to 6.04; and an increase in life expectancy from 42 to 55 years. A number of programmes have been implemented, including the Expanded Programme of Immunization and programmes for the control of major diseases have received nationwide attention. Among the on-going programmes is the World Bank funded Participatory Health, Population and Nutrition Project with its emphasis on maternal and child health care and nutrition. Recently, a draft National Nutrition Policy has been prepared and is in its final stages of adoption. To ensure a proper balance in the intra-sectoral allocation of resources between the primary health care and the tertiary level of care, Government will implement the recommendations of the public expenditure review conducted on the sector.

6.5.3 POPULATION

A major social issue that poses a serious development challenge is The Gambia's population growth rate which is not only causing stagnancy in per capita income, but also exerts considerable pressure on existing social services. Between 1983 and 1993 the growth rate was 4.2 per cent - outstripping the economic growth rate - and if this trend continues, the country's population will double by the year 2010. In recognition of the macroeconomic and social implications of the population issue, the Government is committed to enlarging the scope of family planning services and ensuring their integration into the primary health care system. Preventive health care and health promotion through information, education and communication will be strengthened.

The National Population Policy has the overall goal of improving the quality of life and raising the standard of living of all Gambians. This will be achieved through the implementation of the National Population Programme which has three main pillars addressing Reproductive/Sexual Health and Family Planning; Population and Development; and Advocacy/Information Education and Communication.

6.5.4 GENDER

The 1993 Population Census showed that The Gambia's population is about 49.9 per cent female. Despite this high representation, women continue to be one of the most marginalised groups in our society. This is mainly due to deep-seated traditional and cultural beliefs and practices that stereotype women as primary producers, reproducers and home managers. Since the early 1980s The Gambia Government has made conscious efforts at trying to bring about gender equality. The National Women's Bureau and Council were established by an Act of Parliament in 1980 to take the lead in fostering gender awareness and engendering policies that address the needs of women at the national level.

From the 1980s to date, there have been a lot of interventions by Government, donors and NGOs to improve the status of women in society. These include the Women in Development Project (WID), the Strategy for Poverty Alleviation and more recently, the DFID-funded Mainstreaming Poverty and Gender Project. Presently, Vision 2020 calls for partnership between men and women as well as mutual respect and understanding of issues pertaining to gender and development. To operationalise the vision, the National Assembly has recently ratified the bill establishing the National Policy for the Advancement of Gambian Women. The bill aims, among other things, to eradicate all forms of discrimination against women as well advance women's participation in development.

In general, Government's drive is to inculcate gender sensitive planning and policy making at the macro and sectoral levels. Where imbalances occur, programmes will be drawn up to address them by directly targeting women and girls. The education policy, for example, is trying to improve female enrollment rates in schools. It is hoped that these sectoral policies will empower women thus enabling them to effectively participate in economic, social and political decision-making.

6.5.5 ENVIRONMENT

In the past, environmental issues were more or less sidelined in major policy decisions. The 1977 Banjul Declaration identified the need for an environment policy, thus leading to the establishment of an Environment Unit in 1981. It was only during the PSD era that greater attention was paid to the environment, as one of the policy objectives was to protect the environment with renewed vigour and improved technology, especially in the areas of solid waste disposal, deforestation, and soil management. The Government's awareness of the need to manage natural resources and protect the environment in order to sustain long term economic growth resulted in the formulation of The Gambia Environmental Action Plan (GEAP) in 1992.

The major policy objectives of the GEAP are to: conserve and promote the rational use of natural resources; preserve and improve personal health and quality of life through sound environmental management; and to preserve and restore the balance of ecosystems. These would be achieved through a participatory approach, considering inter-sectoral issues and implementing an ongoing planning process. So far, the National Environment Agency - whose main function is to coordinate environmental activities - has progressed well in the attainment of the above stated objectives. Some of these achievements are: the establishment of the institutional framework for effective environmental management and program implementation; provision of advice and technical services to ministries and other organizations that implement projects; and taking the lead role in Environmental Impact Assessment, Environmental Quality, and Pesticide Control.

6.5.6 DECENTRALIZATION AND LOCAL GOVERNMENT

The Constitution of The Gambia provides for a system of democratically elected local authorities with a high degree of autonomy. In this regard, the Government has embarked on the formulation of a Local Government and Decentralization programme through a series of consultations and workshops. These consultations produced the draft Local Government Act to be submitted to Cabinet for adoption and eventually to the National for enactment. The Act provides for the establishment of local Government institutions, the election of chairpersons and councillors as well as the allocation of services to the new local authorities.

Also within the context of local Government reform, the boundaries of the local authorities are being revisited by the Independent Electoral Commission with a view to creating a balanced representation in terms of the electorate. However, given the absence of capacity in terms of financial, physical and human resources for effective service delivery, the devolution of authority to local Government institutions will follow a gradual approach. This will give these institutions the necessary time to build the required capacity to assume authority and the responsibility and accountability that go with it. Key to the successful implementation of this reform programme is the complete devolution of authority to local authorities with little or no intervention from central Government.

6.5.7 AGRICULTURE

Although agriculture continues to be the major employer of the country's workforce and contributes a significant share of GDP, the sector still lags behind other sectors in productivity and modernization, and is still characterized by an undiversified primary agricultural system. Inadequate input supplies, saline intrusion and an unsatisfactory land-tenure system are some of the constraints to large-scale commercial and modern agriculture. The lack of efficient and effective marketing channels and linkages to other productive sectors are also a hindrance to the sector's expansion as there are huge post-harvest losses.

The Government's medium-term strategy for agriculture is therefore aimed at raising rural incomes through diversified production, ensuring food security and generating incremental export earnings. To this effect, programmes would concentrate on enhancing productive, processing and marketing capacities in crops, horticulture and livestock. Land reclamation through the construction of dykes and bridges, provision of inputs and high quality seeds and fertilizers as well as adequate funding arrangements are being provided through a series of initiatives with support from the international donor community. It is hoped that with improved access to credit and inputs, some of the problems that are encountered by the farming community, especially in the rural areas, would be eased thereby allowing for more productivity increases.

6.5.8 GOVERNANCE

The improvement of the governance environment has been recognised as a necessary pre-requisite to sustainable development and the welfare of the Gambian people, ultimately leading to poverty reduction. Consequently, a National Governance Policy was formulated in December 1999 which "provides a comprehensive programme for establishing and strengthening democratic and administrative institutions and processes for in The Gambia and for enhancing the participation of the Gambian people in the process" (National Governance Policy Of The Gambia, 1999, pp 13-14).

The policy encompasses six strategic and interrelated sub-components, namely, constitutional review and reform of electoral processes; enhancement of parliamentary structures and processes; civic education; reform of legal and judicial processes and constitutional review; public sector management and administrative reform; and decentralisation and reform of local government systems. These constitute a holistic approach to the issue of governance and, if effectively implemented, should result in a truly democratic society beneficial to all its citizens.

7 ECONOMIC ACTIVITY

7.1 EMPLOYMENT

As with the 1992/93 Household Economic Survey (HES), the information on employment from this survey is essentially the same as those collected previously with the addition of information on unemployment.

7.1.1 DISTRIBUTION OF PERSONS BY ECONOMIC ACTIVITY AND POVERTY CATEGORY

Economic activity is divided into two categories, namely, economically active and economically inactive. The economically active population is known as the Labour Force. The economically active category consists of employed and unemployed persons during a specified reference period. They have been categorised according to occupation and industry using standard international classifications.

Employment information was collected from all persons 7 years and over so as to capture any incidence of child labour. The employed are those who had a job (whether at work or not) during the specified reference period of thirty days, and the unemployed are those who did not have a job but were looking for work during the same period.

In general, over half of the sample population was found to be economically active (see Table 7.1.1.1). The majority of persons in all the poverty categories are economically active. The earlier regression analysis in Table 5.7.1.1 has revealed no significant correlation between poverty category and economic activity.

Table 7.1.1.1 Percentage Distribution Of Persons Seven Years And Over By Economic Activity Status and Poverty Category

Economic Activity Status	Poverty Category			Total	
	Extremely Poor %	Poor %	Non Poor %	Count	%
Active	61.6	51.7	58.7	5370	59.1
Inactive	38.4	48.3	41.3	3720	40.9
Total	100.0	100.0	100.0	9090	100.0

Employment status by poverty category confirms the earlier findings with the largest proportion of employed persons coming from extremely poor households. Unemployment is highest among persons from poor households at almost one in ten, and lowest among extremely poor persons.

Table 7.1.1.2 Percentage Distribution Of Persons Seven Years And Over By Employment Status and Poverty Category

Employment Category	Poverty Category			Total	
	Extremely Poor %	Poor %	Non Poor %	Count	%
Employed	97.4	91.6	95.8	5155	96.0
Unemployed	2.6	8.4	4.2	212	4.0
Total	100.0	100.0	100.0	5367	100.0

7.1.2 DISTRIBUTION OF PERSONS BY ECONOMIC ACTIVITY AND DIVISION

Table 7.1.2.1 shows the percentage distribution of persons by economic activity status, gender and division. The labour force participation rate is the proportion of the economically active population within the working age population (7 years and over) or within the total population irrespective of age during the reference period.

Women in KMA have the lowest labour force participation rate and the highest proportion of economically inactive nationwide. This is in sharp contrast to both men and women in CRD where most of the people are engaged in the agricultural, forestry and fishing industries, as later seen in this chapter. Economically active rates are consistently higher in the more rural divisions of the country.

Table 7.1.2.1 Percentage Distribution Of Persons Seven Years And Over By Division, Gender And Economic Activity Status

Division/Gender	Economic Activity Status		Count	Row %
	Economically Active Row %	Economically Inactive Row %		
Banjul				
Female	52.4	47.6	189	100
Male	63.0	37.0	181	100
KMA				
Female	34.0	66.2	795	100
Male	54.0	45.9	915	100
Western				
Female	45.2	54.8	1016	100
Male	48.2	51.8	1023	100
North Bank				
Female	70.9	29.1	804	100
Male	62.0	31.3	757	100
Lower River				
Female	65.8	34.2	266	100
Male	63.1	36.9	206	100
Central River				
Female	73.9	25.9	760	100
Male	77.2	22.8	728	100
Upper River				
Female	63.5	36.5	739	100
Male	63.6	36.4	721	100
Total	59.1	40.1	9090	100

7.1.3 DISTRIBUTION OF UNEMPLOYED PERSONS

As earlier mentioned, the unemployed are those persons not currently working but who were actively looking for work during the specified reference period of thirty days. 214 persons (almost 4 per cent of persons) seven years and over are reported unemployed.

Table 7.1.3.1 shows the percentage distribution of unemployed persons, disaggregated by poverty category and gender. Analysis reveals that the relationship between unemployment and poverty is not significant. A little over one third (37.1 per cent) of the total unemployed persons are found in the extremely poor category compared to 31.9 percent found in the non-poor households. Gender wise, there are more unemployed males than females among all the different poverty categories.

Table 7.1.3.1 Percentage Distribution Of Unemployed Persons By Poverty Category And Gender

Poverty Category	Gender		Total	
	Female Row %	Male Row %	Count	Row %
Extremely Poor	46.8	53.2	79	100
Poor	35.8	64.2	67	100
Non Poor	45.6	54.4	68	100
Total	43.0	57.0	214	100

At divisional level, there is a significant difference in the incidence of unemployment. As shown in Table 7.1.3.1a in Appendix 2, unemployment was higher among the people residing in the KMA area followed by those in the Banjul area. The reason for this is because of migration from other parts of the country to Banjul and KMA with the intention of finding jobs. The lowest incidence of unemployment was found among people residing in Central River Division where most people are engaged in agriculture.

In terms of SEGs, (see Table 7.1.3.1b in Appendix 2), there does not appear to be a strong relationship with poverty. Those in the “Not in the Workforce” SEG have the largest proportion of unemployed persons (33 per cent) of the unemployed sample, the second largest is Greater Banjul private workers with a quarter and Other Urban Informal workers forming the third largest with 22 persons or ten per cent of the unemployed sample population.

The percentage distribution of unemployed persons by poverty group and urban category is shown in Table 7.1.3.1c in Appendix 2. Analysis shows that 138 persons in Greater Banjul are unemployed, forming 65 per cent of the unemployed sample population, 17 per cent in Other Urban and 18 per cent in rural areas respectively.

Table 7.1.3.2 shows the percentage distribution of unemployed youth aged 10 – 29 years by gender and poverty category. Unemployment in this age category is essentially a male phenomenon across all poverty groups although the total female rate is also quite significant at 45 per cent, and almost 49 per cent in the non poor category.

Table 7.1.3.2 Percentage Distribution Of Unemployed Youth By Gender And Poverty Category

Gender	Poverty Category			Total	
	Extremely Poor %	Poor %	Non Poor %	Count	%
Female	44.6	41.7	48.9	66	45.2
Male	55.4	58.3	51.1	80	54.8
Total	100.0	100.0	100.0	146	100.0

7.1.4 DISTRIBUTION OF EMPLOYED PERSONS BY OCCUPATION

Occupation is classified according to the person's work. The same criteria as the 1992/93 HES were adopted for classifying the occupation of the economically active persons.

Table 7.1.4.1 suggests that there is a high correlation between poverty and occupation. Incidence of poverty is highest among skilled agriculturists or fisheries workers and tends to be 6 to 10 times higher than among professionals, clerks or members of the armed forces. The reason for this is because of the low productivity of these people due mainly to lack of inputs, subsidies and markets for their produce as previously discussed in this report. There are no large differences in the pattern for males and females.

Table 7.1.4.1 Percentage Distribution Of Employed Persons By Gender, Occupation And Poverty Category

Occupation	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Armed Forces				
Female				
Male	13	22	66	100
Total	13	22	66	100
Legislators, Snr Officials, Managers				
Female	24		76	100
Male	11	6	83	100
Total	24	4	81	100
Professionals				
Female	5	20	75	100
Male	13	15	72	100
Total	11	17	73	100
Technicians, Assoc Professionals				
Female	21	18	61	100
Male	29	19	52	100
Total	27	19	54	100
Clerks				
Female	6	11	83	100
Male	25	17	58	100
Total	17	15	68	100
Service, Shop, Market Sales Workers				
Female	24	26	50	100
Male	14	24	59	100
Total	20	25	55	100
Skilled Agric, Fisheries Workers				
Female	71	10	19	100
Male	69	10	21	100
Total	70	10	20	100
Craft, Related Trades Workers				
Female	19	30	51	100
Male	31	22	46	100
Total	30	23	47	100

Plant, Machinery Operators & Assemblers				
Female	18	21	60	100
Male	34	21	45	100
Total	33	21	45	100
Elementary Occupations				
Female	54	18	28	100
Male	57	16	27	100
Total	56	17	27	100
Female	62	13	25	100
Male	51	15	34	100
Total	56	14	30	100

7.1.5 DISTRIBUTION OF EMPLOYED PERSONS BY GENDER, EMPLOYMENT STATUS AND POVERTY CATEGORY

It is observed that 4313 persons or 84 per cent of the total employed are self-employed (own account workers), followed by the salaried employees with 475 persons in the private and 270 persons in the public sector (nine and five per cent respectively). The other sector workers form the lowest proportion of the employed with 19 persons or less than one per cent. Fifty one per cent of the private sector employees are in the non poor household category, this is the same for both males and females working in this sector (see Table 7.1.5.1).

Table 7.1.5.1 Percentage Distribution Of Employed Persons By Employment Status, Gender And Poverty Category

Employment Status	Poverty Category			Total Count	Row %
	Extremely Poor	Poor	Non Poor		
Own Account Worker					
Female	65	12	22	2293	100
Male	60	12	28	2020	100
Total	63	12	25	4313	100
Employer					
Female			100	2	100
Male	23	14	62	32	100
Total	22	13	64	34	100
Family Helper					
Female	44	8	49	12	100
Male	29	11	61	35	100
Total	33	10	57	47	100
Private Sector Salaried Employee					
Female	27	21	51	138	100
Male	22	27	51	337	100
Total	23	26	51	475	100
Public Sector Salaried Employee					
Female	10	22	68	66	100
Male	23	20	57	204	100
Total	20	21	60	270	100
Other					
Female	100			3	100
Male	23	39	37	16	100
Total	34	34	32	19	100
Total					
Female	62	13	25	2513	100
Male	51	15	34	2644	100
Total	56	14	30	5157	100

Table 7.1.5.2 shows the distribution of employed persons by industry, gender and poverty category. It clearly substantiates the earlier findings that incidence of poverty is higher among those working in the Agriculture, Forestry and Fishing industry compared to those working in the Utilities, Business and Transport industries where incidence of poverty is very minimal or not reported (especially the females). It is found that only two persons among the employed sample population did not report their industry, which can be complimented as good data quality.

Table 7.1.5.2 Percentage Distribution Of Employed Persons By Industry, Gender And Poverty Category

Industry	Poverty Category			Total	
	Extremely Poor	Poor	Non Poor	Count	Row %
Agriculture, Forestry & Fishing					
Female	72	10	18	1982	100
Male	71	9	20	1511	100
Total	71	10	18	3494	100
Mining					
Female	56	15	30	6	100
Male	19	24	57	6	100
Total	38	19	42	12	100
Manufacturing					
Female	31	16	53	59	100
Male	32	18	51	182	100
Total	31	17	51	241	100
Utilities					
Female			100	1	100
Male	35	10	55	20	100
Total	33	9	58	22	100
Construction					
Female	31	36	33	3	100
Male	30	25	45	73	100
Total	30	26	44	76	100
Trade					
Female	24	24	51	263	100
Male	21	22	57	325	100
Total	23	23	54	589	100
Transport					
Female		7	93	15	100
Male	24	26	50	107	100
Total	21	23	55	122	100
Business & Finance					
Female			100	11	100
Male	20	20	60	11	100
Total	10	10	80	22	100
Social & Personal Services					
Female	23	31	46	169	100
Male	25	25	50	409	100
Total	25	26	49	577	100
Not Stated					
Female	57	43		2	100
Total	57	43		2	100
Total					
Female	62	13	25	2513	100
Male	51	15	34	2644	100
Total	100	100	100	5157	100

7.1.6 MEAN EARNINGS BY INDUSTRY AND POVERTY CATEGORY

The survey covered information on earnings (cash income), service and benefits for the main occupation of individuals. Yearly earnings were computed by multiplying the earning per time unit (e.g. month) by the number of time units (months) the person was employed during the preceding 12 months. The mean yearly earnings for the poverty categories were calculated by summing the income of all the individuals within a particular category and dividing the sum by the total number of individuals in that particular category. Some respondents tend to understate or overstate their income.

Table 7.1.6.1 shows mean annual earnings by industry, gender and poverty. Some of the table cells are marked with a '-', which indicates missing data (not stated) or no individual engaged in that sector for that poverty category. For example, there are no females engaged in utilities for the extremely poor or the poor and females in construction for the non-poor category is not stated.

Overall, male average earnings were found to be highest across all poverty categories except for a few cases as indicated in Table 7.1.6.1. Female earnings in mining for the poor was found to be very high with 10800 Dalasis, the reason for this, as mentioned earlier, may be the tendency for respondents to overstate their earnings especially for those in the informal sector by including their capital as their income.

The lowest mean earning was found among workers in the Agriculture, Forestry & Fishing sector with 2742 Dalasis per annum. The reason for this is that a large part of their production is used for household consumption.

Table 7.1.6.1 Mean Annual Earnings By Industry, Gender And Poverty Category

Industry	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Agriculture, Forestry & Fishing				
Female	950	1291	5578	2032
Male	2163	9071	4054	3479
Total	1547	4951	4809	2742
Mining				
Female	350	10800	1576	2921
Male	5200	6000	7754	6845
Total	2135	7916	5486	5083
Manufacturing				
Female	5077	5043	8191	6675
Male	6712	13921	11030	10369
Total	6268	11716	10336	9434
Utilities				
Female	-	-	6000	6000
Male	24539	7219	19658	20133
Total	24539	7219	18466	19422
Construction				
Female	4800	5200	-	5015
Male	9391	10826	7939	9123
Total	9203	10516	7939	9011
Trade				
Female	5956	8105	8284	7705
Male	8911	16200	22245	18226
Total	7490	12307	16380	13519
Transport				
Female	-	4800	15087	14349
Male	6668	12737	12622	11180
Total	6668	12411	13148	11588
Business & Finance				
Female	-	-	14119	14119
Male	19975	7800	17286	15916
Total	19975	7800	15258	14990
Social & Personal Services				
Female	2861	5656	14030	8794
Male	9031	9853	17795	13708
Total	7279	8333	16760	12236
Not Stated				
Female	1200	7300	-	3837
Total	1200	7300	-	3837

Total				
Female	1749	4569	8716	4715
Male	4807	11638	14374	10109
Total	3441	8758	12322	7917

Analysis by occupation as depicted in Table 7.1.6.2 shows earnings to be highest amongst legislators, senior officials, and managers with 30853 Dalasis per annum, followed by professionals with D23595 and clerks the third highest with 15810 Dalasis per annum. Again, the lowest average earnings are found among Skilled Agriculture and Fisheries workers at D2517.

There is a large difference between mean earnings for the extremely poor and the non poor in all the occupations except for male professionals.

Table 7.1.6.2 Mean Annual Earnings By Occupation, Gender And Poverty Category

Occupation	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Armed Forces				
Female				
Male	11367	25642	14490	16840
Total	11367	25642	14990	16840
Legislators, Snr Officials, Managers				
Female	-	-	6312	6312
Male	1363	16800	44504	38364
Total	1363	16800	34228	30853
Professionals				
Female	10178	13663	22208	19781
Male	25030	18794	26638	25304
Total	22792	16761	25247	23595
Technicians, Assoc Professionals				
Female	3397	5772	17301	12124
Male	9635	7709	14016	11595
Total	8731	7370	14656	11689
Clerks				
Female	4800	13863	18855	17833
Male	10885	17161	15030	14381
Total	10339	16045	16936	15810
Service, Shop, Market Sales Workers				
Female	7005	7879	9416	8426
Male	10196	18331	24869	20771
Total	8534	13556	18794	15401
Skilled Agric, Fisheries Workers				
Female	839	1366	5344	1916
Male	1968	8985	3112	3145
Total	1394	4941	4240	2517
Craft, Related Trades Workers				
Female	2940	6003	5731	5340
Male	9339	13873	10456	10873
Total	9021	12917	10049	10411
Plant, Machinery Operators & Assemblers				
Female	4800	4800	4067	4357
Male	6708	6869	10031	8264
Total	6660	6774	9684	8089

Elementary Occupations				
Female	3314	4979	5983	4823
Male	5792	7107	8093	7157
Total	4423	6044	7049	5957
Total				
Female	1749	4569	8716	4715
Male	4807	11638	14374	10109
Total	3441	8758	12322	7917

Table 7.1.6.3 shows mean annual earnings by employment status, gender and poverty category. In general, mean earnings for employers are highest across all categories with public sector employees commanding the second highest average, followed by private sector employees. Own account workers and family helpers have average earnings below the overall mean, reflecting their low productivity and consequent output and earnings. Earnings are invariably lowest among the extremely poor, except among public sector employees. As is to be expected by virtue of women's disadvantaged position in society, men are found to have higher average earnings across most categories of poverty and employment status. Noteworthy exceptions are non poor family helpers and poor public sector employees.

Table 7.1.6.3 Mean Annual Earnings By Employment Status, Gender And Poverty Category

Employment Status	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Own Account Worker				
Female	1546	4093	6440	3500
Male	4158	12794	14017	9046
Total	2926	8548	10839	6510
Employer				
Female	-	-	13478	13478
Male	-	10574	19834	18112
Total	-	10574	19294	17786
Family Helper				
Female	1100	-	11020	8920
Male	5574	-	3274	4051
Total	4644	-	5849	5487
Private Sector Salaried Employee				
Female	3303	3835	13296	8376
Male	5905	10261	13331	10945
Total	4972	8669	13321	10198
Public Sector Salaried Employee				
Female	6535	11721	16408	14389
Male	11070	9769	16893	14231
Total	10490	10316	16757	14270
Other				
Female	6735	-	-	6735
Male	5735	7323	4844	6223
Total	6274	7323	4844	6345
Total				
Female	1749	4569	8716	4715
Male	4807	11638	14374	10109
Total	3441	8758	12322	7917

7.1.7 DISTRIBUTION OF PERSONS IN THE NON-AGRICULTURAL INFORMAL SECTOR

The economically active persons have been categorised into formal and informal sectors. Persons categorised in the formal sector workers are those with pension, social security or paid leave and those employed in the public sector. Persons without these benefits and outside the public sector are categorised as informal sector workers.

The majority of persons in the non-agricultural informal sector are located in the rural areas, followed by Greater Banjul and Other Urban (see Table 7.1.7.1). In the Greater Banjul and Other Urban areas, the sector is dominated by the non poor in contrast to the rural area, where the sector is dominated by the extremely poor. The data would suggest that the informal sector in the urban areas is better organised and therefore more profitable than in the rural areas as it has the potential of lifting the former above the overall poverty line.

Table 7.1.7.1: Percentage Distribution Of Persons In Non-Agricultural Informal Sector By Poverty And Urban Category

Poverty Category	Urban Category						Total	
	Greater Banjul		Other Urban		Rural			
	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Extremely Poor	121	19	108	33	522	69	751	43
Poor	202	31	47	14	67	9	316	18
Non Poor	330	51	176	53	164	22	670	39
Total	653	100	331	100	753	100	1737	100

7.1.8 WORKING CHILDREN

Conventionally, 15 years is the working age limit according to the International Labour Organisation (ILO). For the purpose of this survey, the age range 7-17 years has been used to examine the phenomenon of working children.

According to the analysis, the majority of working children are from extremely poor households (60.9 per cent in Table 7.1.8.1). A greater proportion of children from non poor households are engaged in some kind of work compared to their counterparts from poor households. This shows that poverty has a strong influence on a household's choice of whether or not their children seek work for remuneration. It further reveals that, in general, there are more working females than males within this age bracket.

Table 7.1.8.1a in Appendix 2 further reveals that the number of working children increases when moving from Greater Banjul to the rural areas. It is interesting to observe that the majority of working children across the country are from the extremely poor category, except for those located in Banjul and KMA (see Table 7.1.8.1b in Appendix 2).

Table 7.1.8.1 Percentage Distribution Of Working Children By Poverty Category, Gender And Age Group

Poverty Category/Gender	Age Group			
	7-10 Years		11-17 Years	
	Col %	Col %	Count	Col %
Extremely Poor				
Female	28.6	30.2	854	29.5
Male	32.8	30.4	911	31.4
Total	61.4	60.6	1765	60.9
Poor				
Female	7.8	8.6	238	8.2
Male	7.1	7.9	219	7.6
Total	14.9	16.5	457	15.8
Non Poor				
Female	12.1	12.4	355	12.3
Male	11.6	10.6	319	11.0
Total	23.8	22.9	675	23.3

7.2 NON FARM ENTERPRISES

The importance of non-farm enterprises to household income - especially in an attempt to diversify from agriculture due to low production and/or price fluctuations - is greatly appreciated in the study of poverty. Recently, such activities have emerged to account for a significant proportion of household income (about one third according to the 1993 HES).

7.2.1 OUTPUT AND ASSETS

The survey collected data on the activities of households owning and operating non-farm enterprises. Questions were asked on the operation, income, assets and costs of these enterprises. The data is presented by poverty levels, SEG and industry.

Of the 1000 non-farm enterprises reported in the survey, the highest percentage (53.6 per cent) operates in the trade industry, followed by manufacturing (20.8 per cent), and social and personal services (12 per cent). Very few of such enterprises exist in the business and finance industry or the mining (principally of salt) industry (see Table 7.2.1.1).

About 46 per cent of households operating non-farm enterprises are non poor. Households operating non-farm enterprises in the agriculture, forestry and fishing industry have the highest incidence of extreme poverty (41 per cent), while those in manufacturing, construction, trade and transport are in a somewhat better position.

Table 7.2.1.1 Percentage Distribution Of Non Farm Enterprises By Industry And Poverty Category

Industry	Poverty Category			Count
	Extremely Poor	Poor	Non Poor	
Agric, Forestry, Fishing	41	25	34	62

Mining	-	18	82	6
Manufacturing	32	21	47	208
Construction	28	24	48	47
Trade	29	23	48	537
Transport	23	22	55	17
Business & Finance	-	33	67	3
Social & Personal Services	34	27	39	120
Total	31	23	46	1000

The extremely poor households operating non-farm enterprises are mainly found amongst the rural non-farm workers (22 per cent) followed by households in the urban informal sector with 19 per cent. Greater Banjul informal worker households constitute the largest proportion of poor households operating non-farm enterprises (45 per cent). In the other urban areas, 17 per cent of the poor households operating non-farm enterprises are in the informal sector, and 10 per cent are involved in rural non-farm. The same pattern can be observed for the non-poor households operating in these economic activities (see Table 7.2.1.2).

Table 7.2.1.2 Percentage Distribution Of Non Farm Enterprises By Poverty Category And Socioeconomic Group

Poverty Category	SEG												Count
	Greater Banjul			Other Urban		Rural							
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers	Non Farm Workers	Not in the Work force		
Extremely Poor	1	2	15	2	19	7	13	8	3	22	8	306	
Poor	3	2	45	2	17	2	6	1	0	10	11	229	
Non Poor	3	3	49	1	21	3	4	2	1	14	8	465	
Count	21	24	332	18	198	40	71	38	15	156	87	1000	

7.2.2 INCOME AND NON-FARM ENTERPRISES

The survey solicited information on income derived from non-farm enterprises. From Table 7.2.2.1, it is evident that this enterprise is an important source of income especially for households in Kanifing Municipal Area, where it is observed that the mean annual income is D24,438. It is clear that, except for North Bank, income from NFEs for households in the rural areas is relatively low compared to the urban enterprises. This could be as a result of the fact that households in predominantly rural areas of the country concentrate more on farming activities, resulting in less time and investment in non farm enterprises.

Households operating in the transport industry have the highest annual gross income (D25,312), this is almost two times higher than the national average annual gross income of non farm enterprises (D14,048). The mean annual gross income for enterprises in the agriculture, forestry and fishing industry is highest for households residing in Banjul, and for transport it is highest for those in KMA. Generally, annual gross income for households in this locality is higher compared to the rest of the divisions (see Table 7.2.2.1).

Table 7.2.2.1 Mean Annual Gross Income Of Non Farm Enterprises By Industry And Division

Industry	Division							
	Banjul	KMA	Western	Lower River	North Bank	Central River	Upper River	The Gambia
Agric, Forestry, Fishing	20400	17414	15418	4800	10080	1955	4320	12538
Mining	-	36000	2421	-	-	-	6000	9095
Manufacturing	14829	16203	7666	2364	12179	4061	7697	9589
Construction	-	11850	12045	5600	19200	6017	11400	10601
Trade	9342	28896	15959	5395	12829	7653	7672	16468
Transport	-	50537	2400	14400	12000	5100	12000	25312
Business & Finance	-	13200	-	-	-	-	-	13200
Social & Personal Services	5143	15187	11642	10280	7372	16560	7041	11736
Total	10358	24438	13013	5361	12104	6773	7597	14048

7.2.3 INCOME FROM NON FARM ENTERPRISES AND POVERTY

The mean annual gross income for the non poor and poor households is almost twice that of the extremely poor households and above the national average (see Table 7.2.3.1). Construction is the most important income-generating industry for extremely poor households, while transport is that for the poor and non-poor households. The lowest income for the extremely poor, the poor and the non poor is derived from trade, social and personal services, and mining respectively.

It is surprising to see that the annual gross income for the non-poor households operating in the construction industry is one-third of those in both the extremely poor and poor households. The number of extremely poor, poor and non-poor households involved in this industry is 13, 11 and 22 respectively. From this number, there is no indication why the income of the latter should be so small except for the problems associated with collecting information on income as there is exaggeration and under-reporting at all poverty levels.

Table 7.2.3.1 Mean Annual Gross Income Of Non Farm Enterprises By Industry And Poverty Category

Industry	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Agric, Forestry, Fishing	9623	15934	13984	12538
Mining	-	36000	3899	10893
Manufacturing	10398	10654	9700	10095
Construction	15152	15408	6698	11327
Trade	8004	21025	21100	17151
Transport	11319	39200	52207	30577
Business & Finance	-	-	19800	19800
Social & Personal Services	9576	5554	17139	12014
Total	9225	16509	17503	14673

7.2.4 VALUE OF ASSETS ACROSS POVERTY CATEGORIES

The survey collected information on assets of non farm enterprises. These included equipment, tools, machinery, buildings, land and various types of transport. The average value of assets owned by households operating non-farm enterprises in The Gambia is estimated at D6,884. The highest value of assets for this sector is found in the transport industry, this is hardly surprising as it is the best income generating source for households operating NFEs. Other large asset owners are households in the transport; agriculture, forestry and fishing; and business and finance industries. The value of assets for the mining industry is the lowest with an average of D392.

The mean value of assets for the non poor households is a little over six times and ten times that of poor and extremely poor households respectively. The highest value of assets for the extremely poor and non poor is for fishing, while for the poor, the highest value of assets is in the transport industry. This is surprising as the value of assets does not correspond with the value of the total income, for example the highest income for the extremely poor is from construction, for the poor and non-poor it is transport (see Table 7.2.4.1). Note that the exceedingly low value of 34 Dalasis computed for the non poor NFE in the mining industry may be due to misreporting/recording during data collection.

Table 7.2.4.1 Mean Annual Value Of Assets In Dalasis Of Non Farm Enterprises By Industry And Poverty Category

Industry	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Agric, Forestry, Fishing	4413	5860	29072	12930
Mining	-	2000	34	392
Manufacturing	706	966	11831	5966
Construction	389	602	24412	11625
Trade	1058	2081	11294	6228
Transport	1047	13533	24814	14152
Business & Finance	-	1000	20015	13677
Social & Personal Services	497	1615	12480	5471
Total	1157	2142	13180	6884

7.2.5 VALUE OF ASSETS ACROSS DIVISIONS

Divisional analysis reveals that, overall, households in KMA have the highest average value of assets (D17,317) followed by Banjul (10,381). The average value of assets for rural households operating NFEs is well below the national average. In terms of industry, Banjul households in the construction industry have the highest value of assets at D499,099, which is about 72 times above the national average. Another area where the value of assets is high is for households in North Bank Division operating in the transport industry (see Table 7.2.5.1).

Table 7.2.5.1 Mean Annual Value Of Assets In Dalasis Of Non Farm Enterprises By Industry And Division

Industry	Division							
	Banjul	KMA	Western	Lower River	North Bank	Central River	Upper River	The Gambia
Agric, Forestry, Fishing	6500	75814	6673	254	1725	478	196	12930
Mining	-	2000	43	-	-	-	0	392
Manufacturing	5390	20699	1089	225	2157	973	350	5966
Construction	499099	1419	353	97	1233	69	195	11625
Trade	2939	14978	2591	1811	3358	1008	2326	6228
Transport	-	26974	1124	750	47000	650	500	14152
Business & Finance	-	13677	-	-	-	-	-	13677
Social & Personal Services	11	13788	1561	49	5357	4374	1621	5471
Total	10381	17317	2445	984	3580	1110	1573	6884

7.2.6 EMPLOYMENT IN NON-FARM ENTERPRISES

This sector is very pivotal during adjustment periods when there is a period of reduction in wages and opportunities to earn income. It is even more important when the agricultural climate is unfavourable.

Non-farm enterprises are generally small and mostly operate within the domain of family members. This explains the size of the population employed by such enterprises. Examining the proportion of employees across poverty levels, those above the OPL are compared to the proportion who are food and non-food poor (see Table 7.2.6.1). In conformity with the data presented in Table 7.2.1.1, the majority of persons engaged in NFEs, regardless of the sector, are non poor, followed by persons from extremely poor households (except for the transport industry where the second highest percentage of workers are from poor households).

Table 7.2.6.1 Percentage Distribution Of Persons Engaged In Non Farm Enterprises By Industry And Poverty Category

Industry	Poverty Category			Count
	Extremely Poor	Poor	Non Poor	
Agric, Forestry, Fishing	29	23	48	123
Mining	0	0	100	7
Manufacturing	24	24	52	455
Construction	31	24	45	121
Trade	26	22	51	787
Transport	12	43	45	46
Business & Finance	0	0	0	3
Social & Personal Services	31	23	45	179
Total	444	399	854	1797

7.2.7 NON-FARM ENTERPRISES AND HOUSEHOLD EXPENDITURE

Households operating in this sector were asked to indicate the proportion of income obtained which is for household expenditure. Table 7.2.7.1 shows that 31 per cent of income from non-farm enterprises is being used for households' expenditure. It also shows that extremely poor households are using more of their income from this source to take care of their homes, especially those with enterprises in the construction and transport industries. This reflects the importance of this source for coping with poverty.

Table 7.2.7.1 Percentage Of Enterprise Income To Household Expenditure By Industry And Poverty Category

Industry	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Agric, Forestry, Fishing	42	39	23	35
Mining	-	92	33	46
Manufacturing	31	30	32	31
Construction	53	47	29	38
Trade	37	34	33	34
Transport	55	66	16	41
Business & Finance	-	-	63	63
Social & Personal Services	32	31	44	36
Total	36	34	33	34

7.2.8 ACCESS TO TRAINING BY NON-FARM ENTERPRISE OWNERS

Only two institutions – Gambia Women's Finance Association and Indigenous Business Advisory Services - were cited by NFE owners to have offered training while the majority of respondents stated

'Other' without being more specific. A large proportion of owners did not state the institution that provided the training. This was a shortcoming in the design of the questionnaire as it gave the names of only two institutions as options. Limited as this information may be, it does, however, reveal that training opportunities are being benefited more by non poor NFE owners.

Only 13.9 per cent (139 out of 1000) of managers received some form of training with 48 per cent of them belonging to extremely poor and non poor households. Strangely enough, a higher proportion of extremely poor owners (34 per cent) benefited from training compared to 14 per cent of poor owners.

7.2.9 ACCESS TO LOANS

Given their relatively small sizes in terms of output and assets, it is rare for non-farm enterprises to benefit from loans, especially from the formal financial institutions. Most of those who had access to credit used OSUSU or the National Development Finance Agency (NDFA) irrespective of their poverty status. Unlike the others, non-poor enterprises also had access to other sources such as banks. It appears the extremely poor are not able to meet the conditions of these financial institutions (see Table 7.2.10.1b)

Table 7.2.10.1b Percentage Distribution Of Non Farm Enterprises With Loans By Institution Providing The Loans And Poverty Category

Institution Providing Training	Poverty Category			Count
	Extremely Poor	Poor	Non Poor	
Bank	-	-	100	1
IBAS	-	31	69	3
NDFA	21	28	50	19
OSUSU	49	6	45	15
VISACA	-	-	100	1
Other	73	-	27	8
Total	16	7	22	47

7.3 HOUSEHOLD AGRICULTURAL PRODUCTION

7.3.1 CROP PRODUCTION CHARACTERISTICS

Over 75 percent of The Gambia's labour force is engaged in subsistence farming of rain-fed crops. Crop production is organized among approximately 48,989 *dabada* (production unit) whose members pool labour and other resources to farm certain fields.

Responsibility for crop production is divided between men and women. Men organize the bulk of coarse grain production and are responsible for over 90 percent of these fields. Women, on the other hand, organize both swamp and upland rice production.

Agricultural production in this country depends upon a single annual rainy season that usually lasts from June through October. Rains tend to be erratic and drought frequent, so there is much variation from year to year in agricultural production. Constraints on productivity also stem from the increasing pressure of the population on the limited arable land of good quality. Because of this, the fallow period has reduced from five to seven years to about two to three years. To maintain the yields, farmers have been encouraged to use more fertilizers, switch to mixed farming, and employ crop rotation. However,

these efforts have been hindered by inefficiencies in the delivery of farm inputs (fertilizers and seeds), credit, and low level of research and extension services.

Low productivity and subsequently low agricultural income have resulted in a large disparity between rural and urban incomes. Estimates put the permanent average household income (including subsistence production) in the rural areas at 33 percent of the permanent average household income in the Greater Banjul area, while the mean per capita rural income is about 32 percent that of Greater Banjul area. It has been argued that, given the pervasive poverty of the rural areas, regional differences in rural incomes and agricultural production as an economic activity would soon be of minor importance, especially as most agricultural activity is performed with rudimentary technology. Although others argue that to make a change toward the sector's significance as an economic activity, there are substantial disparities in per capita income among the households in the rural areas, and that agricultural-based programmes for poverty alleviation should be targeted to these poorer households. The mean value of crop production collected in the survey is the relative level of the aggregate volume of crop production based on the sum of quantities of different crops sold and quantities consumed at the household level excluding quantities used as seeds. In 1984 and 1987 the International Food Policy Research Institute (IFPRI) and the Department of Planning (then Programme Planning and Monitoring Unit) conducted a farm survey. The survey found that farmers sold about 70 percent of their groundnut harvest, compared to 10.7 per cent for rice and 3.1 per cent for upland cereal - millet, sorghum and maize. Although groundnut is primarily grown for cash, 15-20 percent is retained in the homestead for consumption in soups and stews, seeds for the next season, local sales and/or consumption as confectionery nut and groundnut butter.

Given the mean value of crop production for extremely poor, poor and non poor categories as 5,327, 4,823 and 11,722 Dalasis respectively, one could observe that non poor households produce more crops in value terms than the other two categories. This could be so, because increasing crop value would involve improvement in crop production/productivity, which would entail the use of farm inputs, improved farming technologies like animal drawn implements, improved seeds, fertilizers, etc. These are costly nowadays since the removal of farm subsidies during the Economic Recovery Programme in 1986.

7.3.2 FOOD AVAILABILITY

Food security is the availability and stability of food supply, as well as increased access through improved purchasing power. Due to the level of poverty among Gambian households this is a major problem. Roughly half of the available foods are supplied by cereals – rice, millet, maize and sorghum - produced by almost all households in The Gambia and the production of other domestic crops like vegetables, fish and livestock. The deficit, about 52 per cent, is made up by commercial imports and food aid, only 48 per cent of available food supply is produced locally.

Food consumption patterns vary considerably within the rural areas and between the rural and the urban areas due to the availability of different foodstuffs in different areas. Rice, imported or domestically produced, is predominately the cereal consumed in the Greater Banjul Area and rural divisions such as URD and CRD. In the other rural areas, millet, sorghum and maize are staple grains. From Table 7.3.2.1, it is evident that the deficit gap between total cereal available and consumption per year is widening with increases in population.

Fish is the cheapest form of animal protein, and more is consumed than beef, except in the hinterland where it is less easily available. Meat, fish and vegetables are more likely to be consumed weekly in

Greater Banjul and other urban areas, where during the harvest, between September and December, food supplies are abundant and decline steadily until toward the end of the dry season. The extremely poor households, who depend on production of crops for their survival, grow almost all crops- cereal, cash and horticultural - as shown by the survey result, compared to the other two poverty categories.

Given that agriculture provides food and income to many Gambian households there is a need to increase food production, diversify income sources of households, improve processing and storage of agricultural produce in order to stabilize food supply.

The long-term sustainability of The Gambia food production system is threatened by gradual erosion of soil fertility, overgrazing and overexploitation of available forestry and water resources. As farmlands are communally owned, late settlers and women farmers within any farm settlement do not generally have direct access to quality farmland. All these together, coupled with an increase in population, constrain long term sustainable supply of food in The Gambia.

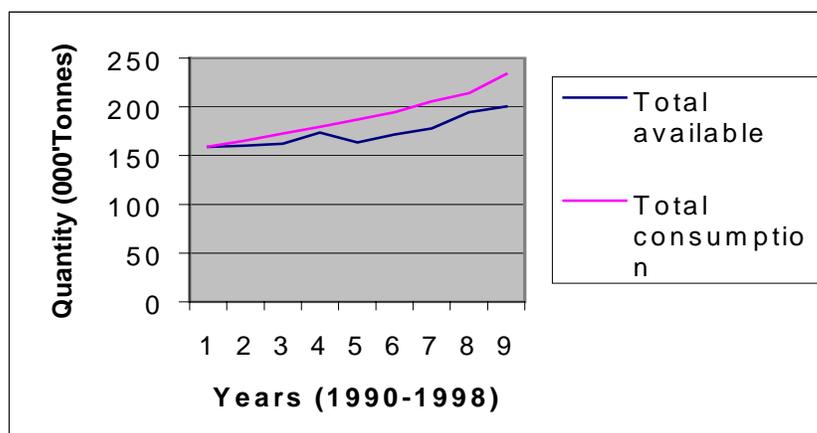
Table 7.3.2.1: The Gambia – Total Cereal Availability 1990-1998

Crop	1000 Metric Tonnes								
	1990	1991	1992	1993	1994	1995	1996	1997	1998
Rice	76.5	70.9	75.5	86.8	82.2	91.0	88.2	87.6	91.21
*Domestic Production	11.6	9.9	20.5	8.6	8.9	13.1	18.9	20.2	16.01
Imports	51.5	51.5	50.0	72.1	72.4	77.9	67.1	63.8	66.2
Food Aid	13.4	9.5	5.0	6.1	1.0	1.0	2.2	3.6	9.0
Wheat	19.0	12.3	10.0	13.8	17.6	14.2	17.1	32.3	34.8
Imports	11.1	11.6	10.0	13.8	17.0	13.6	16.3	32.3	34.8
Food Aid	7.9	0.7	0.0	0.0	0.6	0.6	0.8	0.0	0.0
Millet	39.9	49.2	46.2	44.9	44.9	45.9	52.3	56.2	55.0
Domestic Production	39.9	49.2	46.2	44.9	44.9	45.9	52.3	56.2	55.0
Sorghum	7.0	10.4	12.3	7.7	7.6	10.1	11.7	11.0	8.39
Domestic Production	7.0	10.4	12.3	7.7	7.6	10.1	11.7	11.0	8.39
Maize	11.6	17.4	18.3	20.5	11.3	11.6	8.5	7.4	11.06
Domestic Production	11.6	17.4	18.3	20.5	11.3	11.6	8.5	7.4	11.06
Total Cereal Available	159.0	160.2	162.3	173.7	163.6	171.8	177.8	194.5	200.46
**Total Cereal Consumption	159.2	165.6	172.5	179.6	187.0	194.6	205.5	214.2	233.74
Deficit/Surplus	-0.2	-5.6	-9.2	-5.1	-23.4	-22.8	-27.7	-19.7	-33.28

Source: National Agricultural Sample Survey Series

* Domestic Production is minus 15 per cent for seeds and losses

** Total Consumption is estimated at 175kg/GE/capita/year ('000 tonnes)

Figure 7.3.2.1 Total Cereal Available And Consumption Per Year

7.3.3 CROP GROWING HOUSEHOLDS USE OF FARM INPUTS AND EXTENSION SERVICES

The quest for increased average yields by farmers, in order to feed the teeming population of this country, has necessitated the usage of farm inputs such as fertilizer, pesticides, herbicides, organic manure and early maturing, high yielding, drought-tolerant and pest resistant varieties (improved crop varieties).

Chemical fertilizer is one of the most important sources of nutrients for increased agricultural productivity. Given the steady increase in environmental degradation through loss of soil fertility, limited availability of animal manure and high population pressure on agricultural land, the intensive nature of crop production on the same piece of land has necessitated increased fertilizer application on almost all crops. However, over the years use of chemical fertilizer has steadily declined, attributed to high prices, which is an effect of farm subsidy removal and farmers' limited access to institutional credit.

Several studies show a correlation between use of farm inputs and income distribution. Due to higher prices and reduced access to institutional credit, the share of the highest income group's use of fertilizer is always more than that of the lowest income group. It is however, a different situation in this survey as a result of the prominence of extremely poor households in crop production in this country.

From Table 7.3.3.1 it is evident that a higher proportion of poor than non poor households use chemical fertilisers. The same is true with the use of pesticides but a comparable proportion of households (about a quarter), regardless of poverty status, make use of extension services. Improved seeds are mostly used by the poor categories. This is quite uncommon in the rural communities where, invariably, higher income groups of the population tend to have easier access to most social and economic services because of their social status.

Table 7.3.3.1 Percentage Distribution Of Crop Growing Households Using Inputs By Type And Poverty Category

Poverty Category	Type Of Input			
	Chemical Fertilisers	Improved Seeds	Pesticides	Extension Services
Extremely Poor	32.8	20.8	13.6	24.6
Poor	46.5	19.4	23.6	25.0
Non Poor	37.7	17.7	13.2	24.0
Count	383	210	162	260

Divisional analysis of the results shows that a higher proportion of households in Central River Division and Western Division use chemical fertilisers, improved seeds, pesticides and extension services compared to the other divisions (see Table 7.3.3.2). These findings are not surprising and could be attributed to three main reasons:

- Farmers and their fields have been guinea pigs of research in the agricultural sector for quite a while now, thus they have access to improved technologies well before their counterparts in other divisions.
- The proximity of Western Division to the capital, Banjul, as well as the sea and airports (the entry points of most farm inputs), makes accessing these inputs relatively easier.
- The survey has shown that there are more crop growing households in these two divisions than the others.

Table 7.3.3.2 Percentage Distribution Of Crop Growing Households Using Inputs By Type And Division

Division	Type Of Input			
	Chemical Fertilisers	Improved Seeds	Pesticides	Extension Services
KMA	1.3	1.4	3.7	1.9
Western	38.6	30.0	53.7	45.0
North	15.1	16.7	4.3	6.9
Lower	4.2	4.2	2.5	1.5
Central	27.9	28.1	27.8	30.0
Upper	12.5	19.5	7.4	14.6
Count	383	210	162	260

Although organic crop production, according to market research, is more profitable and environmentally and health friendly, the use of chemical inputs in agricultural production would continue till the middle of the century or probably further in most developing countries such as The Gambia. This is attributed to the fact that technological know-how of biological pest control, which is the thrust for organic crop production, is low in most developing countries. Government therefore needs to revisit the removal of farm subsidies if domestic food supply or availability should keep pace with domestic consumption.

Extension service is a system which assists farmers, through educational procedures, in improving farming methods and techniques, increasing production efficiency and income, thereby improving living standards and social morals. The main objective of extension services or strategies is to teach and encourage farmers to adopt certain practices that were recommended and proven by research. They are urged to adopt these technologies in order to enhance or improve their production/productivity. They are, however, not obliged to adopt any practice unsuitable for their production or environment.

After the retrenchment recommended by the ERP in 1986, a number of extension agents were taken out of service, consequently the number in the system has reduced significantly. Several villages ultimately have to be covered by one agent, thus reducing the frequency of visits among the villages and the households, culminating in most households in the survey reportedly indicating that extension service is not available in their communities.

Most of the households in this survey attributed non-usage of farm inputs primarily to the unavailability of such inputs, specifically fertilizer, improved seeds, and pesticides. Generally however, most chemical farm inputs are imported into this country from neighbouring Senegal or European countries while agricultural research is still battling with development constraints. High prices of farm inputs and farmers' limited access to institutional credit prevail. While not much breakthrough has been made in crop research, except for rice through the assistance of the Taiwanese mission at Sapu in Central River Division, this has culminated in the limited use of farm inputs by farmers.

7.3.4 ROLE OF WOMEN IN CROP PRODUCTION

In addition to the drudgery involved in domestic work, women occupy a vital niche in all spheres of agricultural activities. Traditionally, in the rural areas, there is a well-defined gender division of labour although it is not completely rigid. Women are primarily engaged in lowland crop production while men dominate the production of upland crops. However, this farming system is steadily changing as more and more women are becoming involved in groundnut and sesame production on the uplands while men are increasingly participating in the production of lowland crops (pump and irrigated swamp rice).

According to the 1998 National Agricultural Sample Survey (NASS), over 90 per cent of both areas put to upland and lowland crop production were owned by males and females respectively. However, vegetable production is still dominated by women while fruit production is a male activity.

According to the survey, over 40 percent of the households interviewed reportedly indicated that rice is mainly produced by females, while over 50 per cent of them indicated that coarse grains are produced mainly by males. It also found that groundnut production has become an activity for both sexes in the farm family while over 30 percent of the households claimed that vegetable production is exclusively a female farming activity. The above scenario cut across all categories of poverty although extremely poor farm families are more into cereal production than groundnuts.

7.3.5 LIVESTOCK PRODUCTION CHARACTERISTICS

A study of poverty and food security would be incomplete without a discussion on the livestock sub-sector. This sub-sector continues to contribute substantially to household income by way of proceeds from sales and also as a major source of food for the household. It would be imperative to reckon with NASS 1998 figures, which indicated that about 31 and 57 percent of The Gambian farming population do not have goats or sheep as homestead wealth, although livestock production is considered nationwide and undertaken by almost all rural households. Considering the economics of livestock production, a herd size of 10 heads or more would ensure better marginal returns. However, only 22 and 12 percent of the farming population in the rural areas has up to 10 heads of goats or sheep respectively.

From these data, if livestock were considered an asset for the rural populace those without livestock would probably be considered as the extremely poor. Although data is not available on cattle herd sizes by *dabada*, a 1991 livestock review document indicated that only about 20 percent of the whole Gambian population dominates the ownership of this resource. Based on the argument that livestock

owners should be regarded as the well-to-do households, most of The Gambia's rural population could be considered as non poor households or *dabada*. However, it is very difficult to use possession of livestock as a yardstick for measuring poverty as the economic function of livestock is outweighed by the social attributes, as a status symbol, among the rural households of this country.

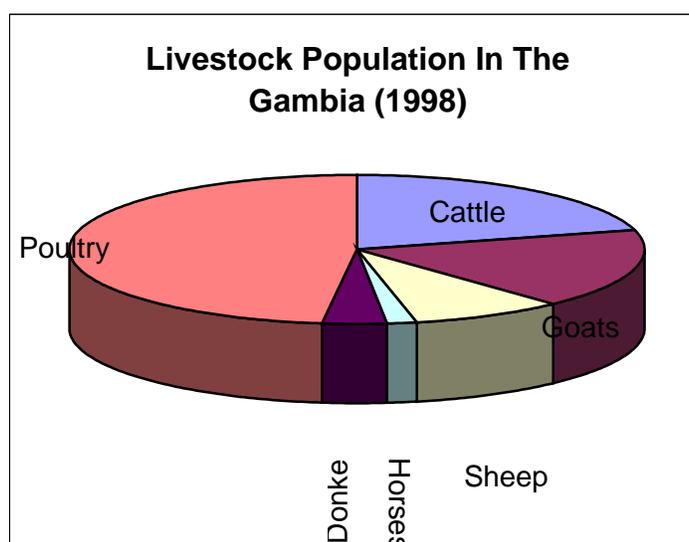
Distribution of livestock in this country is not a clear-cut issue among and between Divisions. Due to the development of commercial poultry farming in the Western Division, Table 7.3.5.1 shows that there is a larger poultry population in this division, compared to the other four. However, the survey shows that 44 and 40 percent of households interviewed in KMA and Western Division reportedly own poultry. Cattle population on the other hand is greater in CRD, (NASS 1998) than all the other Divisions. It is also indicated that there are more goats in Western Division than all the other divisions as 50 per cent of the interviewed households reportedly indicated that they own goats and NASS 1998 shows a population of 61,095 goats in the division.

Table 7.3.5.1 Livestock Population In The Gambia By Division (1998)

Species	Division						Total
	KMA	LRD	CRD	NBD	URD	WD	
Cattle	363	41,093	75,942	50,976	27,390	30,761	226,525
Goat	1,579	20,858	41,582	34,629	28,029	61,095	187,772
Sheep	2,151	12,905	34,826	14,921	22,141	6,714	93,658
Horses	3	875	6,381	5,813	3,305	522	16,899
Donkey	13	3,569	9,808	6,330	10,499	7,775	37,994
Poultry	NA	47,487	123,595	105,752	61,339	185,345	523,518

Source: National Agricultural Sample Survey (NASS) 1998

Figure 7.3.5.1 Livestock Population



The survey found that 61, 14 and 25 percent of the extremely poor, poor and non poor households, respectively, owned livestock (see Table 7.3.5.2). Different members of the households own these animals - small ruminants, cattle, equines and poultry - and they are used either for payment of dowry or for other social activities. For instance, small ruminants and poultry are generally owned and managed by women, who derive significant income from their sale as well as providing for food security, social occasions and transactions like gifts.

Table 7.3.5.2 Percentage Distribution Of Livestock By Type, Gender Of Owner And Poverty Category

Type Of Livestock	Poverty Category						Total Number Of Cases
	Extremely Poor		Poor		Non Poor		
	Male	Female	Male	Female	Male	Female	
Horses	65.3	6.1	9.1	1.0	15.4	3.1	181
Oxen	63.9		5.9		24.7	5.4	16
Donkeys	26.1	18.5			55.4		10
Cattle	13.3	60.2	13.3		13.3		7
Sheep		18.3	16.3		65.3		6
Goats	22.1	31.7	6.3	13.9	6.3	19.7	15
Pigs		66.2				33.8	3
Poultry	7.6	14.7	7.8	30.0	9.9	30.8	41
Total	49.5	11.4	8.4	5.8	16.8	8.1	279

The survey also found that among the lowest income earning socioeconomic groups, groundnut farmers, over 60 percent reportedly indicated that they owned livestock (see Table 7.3.5.3 in Appendix 2). This is in contrast to the 15 percent of urban dwellers, either Greater Banjul Private, Public and Informal workers or Other Urban informal workers, who reportedly own livestock. Livestock ownership by urban category is overwhelmingly dominated by the rural population as over 80 per cent of rural dwellers own some type of livestock in sharp contrast to a mere 12 per cent in Greater Banjul and six per cent in Other Urban area (see Table 7.3.5.4 in Appendix 2).

If the economic function of livestock has not been outweighed by the social attributes one would be tempted to consider all livestock owners as non poor. It is however, recorded in this survey that a high percentage of the extremely poor households own most species of livestock. Production, breeding and rearing of all species of livestock takes place under various systems, although the traditional system predominates followed by some improved practices under project interventions and a few modern farms on commercial basis. Increase in livestock population has been steady and consistent due to the precarious nature of rainfall and its adverse effects on crop production.

7.3.6 ROLE OF WOMEN IN LIVESTOCK PRODUCTION

The Livestock Sector Review (1991) and Socioeconomic Report of the Agricultural and Natural Resources Sector Review (1996) both reckoned with the fact that large ruminants are primarily kept and managed by herdsmen who are entirely male, while small ruminants (sheep and goats) and poultry are almost exclusively managed by women.

According to the survey, out of a total of 179 households that own horses, 161 (90 per cent) are male headed households while 18 (10 per cent) are female headed households. It is however, surprising that with a total cattle population of about 226,525 (NASS 1998) in this country, very few households reported owning cattle. However, what is worth noting is that cattle are generally kept in herds and

these herds are rarely individually owned. Several cattle owners pool their animals together into a herd, coupled with the fact that cattle owners would hardly want to reveal the total heads of cattle to strangers or anybody seen as a Government agent. Oxen, on the other hand, are draught animals owned mostly by men but even with project and Government interventions in this area of technology advancement of the women, men eventually hijack it from them. The data of the survey shows that oxen are predominately owned by males in all the poverty categories. According to the survey, a high percentage of female headed households own small ruminants and poultry.

It is worth noting that in most of rural Gambia ownership of livestock is gender biased. Large ruminants are generally owned and managed by the males while the females tend to own and manage small ruminants and poultry. Although females in some ethnic groups like the Fulani own large ruminants like cattle these are always entrusted with the male. The survey findings by poverty category show that a high percentage of extremely poor male headed households own large ruminants and equines while a high percentage of female headed households own small ruminants and poultry. Similarly the poor and non poor male headed households possess more of large ruminants and equines in comparison to their contemporary females. It could be concluded that male headed households are better off, but this may not necessarily be true as both small and large ruminants could offset poverty if the number owned is significant.

7.3.7 LAND OWNERSHIP

Over the years pressure on agricultural land has constrained diversification and growth in the sector. The population density on agricultural land was estimated in 1991 as 207 inhabitants per square kilometre. This has reduced the fallow period from five to seven years to two to three years. Land tenure in this country is communal ownership where land cannot be sold, rented, mortgaged or pledged for loan. It is governed by complex customary law whereby it cannot be sold but the users' right to land can be transferred to somebody else through a complex social system. Traditionally the head of the *dabada* of a compound in the village is responsible for distributing family land among male members, while women's access to such land is through their relationship with the male members of that family. The relationship could be through marriage, inheritance from their mother's relatives and borrowing (Ellis et-al, 1993).

Consequently, poverty and land ownership are not directly related, as these resources cannot be sold. As depicted in the survey, extremely poor households could have vast pieces of farmlands and this would have limited influence on their income status and standard of living. According to the survey, over 50-70 percent of extremely poor households interviewed have farmlands in almost all the Divisions. For instance, in CRD out of 200 interviewed households who reportedly indicated that they have farmlands, 59 percent are extremely poor while 11 percent are poor and 30 percent are non poor. In North Bank Division, which was considered as one of the poorest divisions by the last ILO Poverty Study, 69 percent of the interviewed households are extremely poor while only 19 percent of the non poor households possess land.

As mentioned above, women's limited access to land partially accounts for the continuous decline in agricultural production and productivity consequently leading to the poor performance of the sector. To halt this trend, women must be accorded equitable access to and ownership of available agricultural land.

7.4 SUMMARY PROFILES OF THE POOR

- In general, the majority of persons are economically active population with a regional disparity skewed towards the rural areas.
- As most of the population falls among the poor (extremely poor and poor) categories, most of the economically active population are from these two categories. In addition, most of these economically active populations are active in the agriculture and fisheries sectors.
- Unemployment is rife among extremely poor households, predominantly those living in the rural areas where agriculture is the main occupation.
- Average annual earnings are lowest for poor persons in the Agriculture and Fisheries sectors.
- Since extremely poor households have limited assets and earnings to pay for hired labour, child labour is more predominant (78 per cent of children aged 7-17 years) among their midst than the other two categories.
- Although the contribution of non-farm enterprises to the country's GDP is still quite insignificant, most households (46 per cent) in the sector are above the Overall Poverty Line (OPL) out of which 34 percent operate in the fisheries sub-sector while 33 percent are from the GBA.
- Households in non-farm enterprises residing in the GBA receive the highest annual gross income with construction being the highest earning source compared to trading, manufacturing and mining which yield minimum returns.
- The survey findings also show a high asset value in the construction industry compared to fishing, mining and trading, although the extremely poor category have their assets value higher in fishing, while the poor have it in the transport industry.
- Income from non farm enterprises is interestingly more on household consumption for most extremely poor households compared to the poor and the non poor categories.
- Access to loans by non-farm enterprises is quite low (47 cases) with only 2 per cent acquiring these facilities from the formal banks.
- The estimated permanent average household income for most rural households is only 33 percent of that of households in the GBA with the mean crop value obviously higher for the non poor compared to the other two categories.
- The gap between the available food and food consumption is widening with increasing population with the extremely poor mostly producing crops to feed the members of their households.
- The use of farm inputs has a relation with income status, therefore, the share of highest income group using farm inputs is higher than the extremely poor and poor households. Although extremely poor households are dominant in crop production they benefit less from extension advice which could be attributed to their low status in the community.
- The lack of use of farm inputs is attributed to non-availability of these products as most are imported into the country.
- Although division of labour in the agriculture sector is not rigid, it is clear that crop production is delineated on a gender basis - coarse grains being male dominated while females mainly grow rice.
- The extremely poor socioeconomic groups, groundnut farmers, are reportedly livestock owners but because the economic function of livestock outweighs the social function their poverty status still persists.
- Looking at livestock ownership based on gender, men are predominant in the ownership of large ruminants while females dominate in the ownership of small ruminants and poultry.
- Poverty and land ownership are not directly related as this asset cannot be sold, mortgaged or pledged for loan. It is clear that most extremely poor households possess vast pieces of farmland with limited influence on their income status.



8 NUTRITION AND HEALTH

8.1 NUTRITION

Undernutrition and malnutrition are an important part of the complex, widespread problem of poverty and deprivation that affects millions of people, perhaps the majority in Africa, Asia and Latin America. The poor, the hungry and the malnourished are unable to live a normal life, are less likely to fulfil their potential as human beings and cannot contribute fully to the development of their own country. The prevalence of malnutrition in a country is a clear evidence of poor development, and poor development is also an underlying cause of malnutrition.

8.1.1 HEIGHT FOR AGE

Height-For-Age (HFA) is an indicator of chronic malnutrition manifesting in the form of stunting. The survey results in Table 8.1.1.1 have indicated no significant difference in the total prevalence of stunting between female and male children aged 3-59 months (28 per cent and 27 per cent respectively). However, a higher proportion of girls are mildly stunted (14 per cent) compared to boys (10 per cent); but the reverse is the case with moderate and severe stunting - boys 7 per cent and 10 per cent respectively, and girls 6 per cent and 8 per cent respectively.

In terms of poverty categories, as one would expect, stunting is most prevalent among the extremely poor children, gender notwithstanding. Surprisingly though, the non poor have a higher prevalence of moderate and severe stunting (7 per cent and 8 per cent) than the poor (4 per cent and 6 per cent) respectively.

Table 8.1.1.1 Percentage Distribution Of Children Aged 3-59 Months Indicating Low Height For Age By Gender And Poverty Category

Height For Age	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
	%	%	%	%
Normal				
Female	69	78	75	72
Male	71	76	73	73
Total	70	77	74	73
Mild				
Female	14	13	15	14
Male	11	12	9	10
Total	12	12	12	12
Moderate				
Female	7	3	6	6
Male	7	6	7	7
Total	7	4	7	6

Severe				
Female	10	6	5	8
Male	10	7	11	10
Total	10	6	8	9
Count	876	238	417	1531

Analysis by SEG indicates higher incidence of stunting among rural than urban groups in most cases. Large groundnut farmers with children aged 3-59 months record 20 per cent incidence of mild stunting, the highest of all the SEGs. Rural non groundnut farmers closely follow this with 16 per cent being mildly stunted. Greater Banjul private workers have a similar rate as the latter at 15 per cent. Moderate stunting is comparable across the SEGs with Greater Banjul private workers and medium groundnut farmers having the highest incidence of 9 per cent each. Severe stunting is highest amongst small groundnut farmers with a prevalence rate of 12 per cent.

With regards to the distribution of overall stunting by gender, Greater Banjul informal workers, other urban formal workers, rural non groundnut farmers, rural medium groundnut workers and rural non farm workers with male children have a higher prevalence than those with female children. The reverse is the case in all the remaining SEGs with the gap being widest in the Greater Banjul private worker SEG. In most SEGs, girls record a higher incidence of mild and moderate stunting but the reverse holds with severe stunting.

Table 8.1.1.2 Percentage Distribution Of Children Aged 3-59 Months Indicating Low Height For Age By Gender And Socioeconomic Group

Height For Age	Greater Banjul			Other Urban		Rural			Non Farm Workers	Not in the Work force	All SEGs	
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers				Large G'nut Farmers
Normal												
Female	91	59	81	90	80	78	62	70	62	72	72	72
Male	94	88	77	71	80	68	71	68	63	71	76	73
Total	93	74	79	82	80	72	66	69	62	72	74	73
Mild												
Female	4	24	6	10	15	11	17	14	22	16	17	14
Male		6	10	14	7	10	10	11	18	16	6	10
Total	3	15	8	12	10	11	14	12	20	16	11	12
Moderate												
Female		12	7		5	2	8	7	5	6	4	6
Male		6	4	14	4	10	8	10	10	7	5	7
Total		9	5	6	5	7	8	9	8	6	4	6
Severe												
Female	4	6	7		9	9	12	10	11	6	8	8
Male	6		9			12	12	11	10	6	13	10
Total	5	3	8		5	11	12	11	10	6	11	9
Count	40	36	223	18	131	114	236	248	108	210	161	1525

Divisional analysis of stunting as depicted in Table 8.1.1.3 reveals that URD has the highest prevalence of mild stunting (18 per cent) followed by CRD (14 per cent) and NBD (12 per cent). With moderate

stunting, again URD has the highest prevalence (12 per cent), followed by CRD (9 per cent) and LRD (6 per cent); but with severe stunting it is LRD (13 per cent) followed closely by NBD (12 per cent) and KMA and CRD (10 per cent each).

Overall, stunting appears to be more widespread among male children across all the divisions, the only exceptions being NBD, CRD and URD. This is apparently being influenced by a higher prevalence of severe and moderate stunting for boys as females have a higher prevalence of mild stunting only, in most cases.

Table 8.1.1.3 Percentage Distribution Of Children Aged 3-59 Months Indicating Low Height For Age By Gender And Division

Height For Age	Division							Total
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	
Normal								
Female	88	76	80	69	75	65	60	72
Male	81	77	79	72	67	69	63	73
Total	85	77	80	70	71	67	62	73
Mild								
Female	3	10	11	14	15	19	23	14
Male	15	7	12	11	5	10	13	10
Total	8	8	11	12	10	14	18	12
Moderate								
Female	6	6	4	6		7	11	6
Male	4	4	5	4	12	10	13	7
Total	5	5	4	5	6	9	12	6
Severe								
Female	3	8	5	12	10	9	5	8
Male		12	4	13	16	11	10	10
Total	2	10	5	12	13	10	8	9
Count	60	235	372	357	84	288	165	1561

8.1.2 WEIGHT FOR HEIGHT

Weight for Height (WFH) is an indicator of acute malnutrition, (i.e. wasting/thinness), depicting the recent onset of malnutrition. According to the survey results, mild wasting is more prevalent among the extremely poor (23 per cent) and the poor (21 per cent) than the non poor, while moderate wasting is highest among the poor at 6 per cent (Table 8.1.2.1). With severe wasting there appears to exist no difference in prevalence among the poverty groups (2 per cent each).

Gender disparities are evident with a larger proportion of female children being prone to low weight for height regardless of their poverty status. The only exception is in the case of severe wasting where the reverse situation obtains. It is however, strange to observe a slightly larger proportion of girls from non poor households being severely underweight.

Table 8.1.2.1 Percentage Distribution Of Children Aged 3-59 Months Indicating Low Weight For Height By Gender And Poverty Category

Weight For Height	Poverty Category			
	Extremely Poor	Poor	Non Poor	Total
	%	%	%	%
Normal				
Female	66	62	69	66
Male	76	78	81	78
Total	71	70	75	72
Mild				
Female	28	27	24	27
Male	18	16	13	16
Total	23	21	18	21
Moderate				
Female	5	9	6	6
Male	3	3	4	3
Total	4	6	5	4
Severe				
Female	1	2	3	2
Male	3	3	2	3
Total	2	2	2	2
Count	876	238	417	1531

Analysis by SEG reveals that the highest prevalence of mild wasting is found among other urban formal workers, rural small groundnut farmers, medium groundnut farmers and Greater Banjul public workers (Table 8.1.2.2). With moderate wasting, the prevalence is highest among Greater Banjul public workers and lowest among other urban informal workers rural non-groundnut farmers. Severe wasting is most prevalent among girls in Greater Banjul private workers households while not in the work force has the highest percentage of female children with very severe wasting.

With the male children on the other hand, other urban formal workers and small groundnut farmers have the highest prevalence of mild wasting. For moderate wasting, Greater Banjul public and informal workers record the highest prevalence, while with severe wasting, again boys in Greater Banjul informal workers record the highest prevalence.

When the sexes are combined, other urban formal workers, small groundnut farmers, Greater Banjul public workers, rural non-farm workers and medium groundnut farmers registered the highest prevalence of mild wasting. With moderate wasting, Greater Banjul public and informal workers, other urban workers and not in work force registered high prevalence. With severe wasting, again it is Greater Banjul private/public, not in work force and large groundnut farmers that registered high prevalence.

The SEG analysis does not seem to be conclusive although Greater Banjul households do appear to be more prone to various forms of wasting. This may be due to the dietary intake of these urban households which has moved from more traditional diets to relatively high consumption levels of imported foods.

Table 8.1.2.2 Percentage Distribution Of Children Aged 3-59 Months Indicating Low Weight For Height By Gender And Socioeconomic Group

Weight For Height	Greater Banjul			Other Urban			Rural			Non Farm Workers	Not in the Work force	All SEGs
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers			
Normal												
Female	57	67	75	64	62	70	69	65	62	62	62	66
Male	71	83		43	89	80	68	78	79	79	78	78
Total	63	76	77	56	78	76	69	72	70	70	70	72
Mildly Underweight												
Female	30	27	16	27	35	28	23	31	29	29	27	27
Male	12			57	11	17	26	15	15	16	16	16
Total	23	12	14	39	21	22	25	23	22	23	21	21
Moderately Underweight												
Female	13		6	9	4	2	6	3	5	8	8	6
Male	12		6			2	4	3	2	2	4	3
Total	13	3	6	6	2	2	5	3	4	5	6	4
Severely Underweight												
Female		7	1					1	2	1		1
Male			6				1	1		2		1
Total		6	1				0	1	1	1		1
Very Severely Underweight												
Female			2				2		2		3	1
Male	6		6			2	1	3	4		3	2
Total	3	3	2			1	1	2	3		3	2
Count	40	36	223	18	131	114	236	248	108	210	161	1525

Table 8.1.2.3 shows the distribution of children age 3-59 months indicating low weight for height by division. It shows that LRD has the highest prevalence of mild wasting (28 per cent) followed by NBD (25 per cent) and CRD (23 per cent). Surprisingly, Banjul has the highest prevalence of moderate wasting (10 per cent), which is double that of the other divisions. With severe wasting, no significant differences exist between the divisions.

With regards to the distribution of low WFH by gender by division, again LRD has the highest prevalence of female children that are mildly wasted (38 per cent) followed by NBD (32 per cent) and CRD (28 per cent). The rest of the divisions also recorded high prevalence of mild wasting (above 18 per cent). With the male children, again LRD and NBD have the highest prevalence of mild wasting (19 per cent each) followed closely by CRD (18 per cent) and URD and Western divisions (16 per cent each). For moderate wasting, Banjul has recorded the highest prevalence among both males (11 per cent) and females (9 per cent), followed by CRD (8 per cent female) and KMA (4 per cent and 6 per cent for males and females respectively). However, in all the divisions except Banjul more females are moderately wasted than the males. With severe wasting, there is no difference between the divisions except with Western division that recorded 2 per cent of male children underweight.

Table 8.1.2.3 Percentage Distribution Of Children Aged 3-59 Months Indicating Low Weight For Height By Gender And Division

Weight For Height	Division							Total
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	
Normal								
Female	61	75	69	62	56	64	68	66
Male	85	77	78	74	81	78	79	78
Total	72	76	74	68	69	71	74	72
Mildly Underweight								
Female	27	18	24	32	38	28	25	27
Male	4	14	16	19	19	18	16	16
Total	17	16	20	25	28	23	20	21
Moderately Underweight								
Female	9	6	4	4	5	8	4	6
Male	11	4	3	3		2	2	3
Total	10	5	4	4	2	5	3	4
Severely Underweight								
Female		1	1	1			1	1
Male		1	2	1		1	1	1
Total		1	1	1		0	1	1
Very Severely Underweight								
Female	3	3	2	1			1	1
Male			2	3		1	1	2
Total	2	2	2	2		1	1	2
Total	60	235	372	357	84	288	165	1561

8.1.3 WEIGHT FOR AGE

Weight for Age is an indicator that combines both wasting and stunting resulting in underweight. It does not however, discriminate between acute and chronic malnutrition. Table 8.1.3.1 shows the distribution of children aged 3-59 months indicating low weight for age by gender and poverty category. Both mild and moderate underweight are more prevalent among the extremely poor and the non-poor (11 per cent and 6 per cent) than the poor (10 per cent and 4 per cent) respectively. The difference in the prevalence of severe wasting/stunting among poverty groups is insignificant (3 per cent for extremely poor and poor and 2 per cent for the poor). Again, the gender bias against girls is evident in this indicator.

Table 8.1.3.1 Percentage Distribution Of Children Aged 3-59 Months Indicating Low Weight For Age By Gender And Poverty Category

Weight For Age	Poverty Category			
	Extremely Poor	Poor	Non Poor	Total
	%	%	%	%
Normal				
Female	75	79	81	77
Male	78	87	80	80
Total	77	83	81	79
Mild				
Female	14	15	12	14
Male	12	6	11	11
Total	13	10	11	12
Moderate				
Female	8	4	5	6
Male	6	4	6	6
Total	7	4	6	6
Severe				
Female	3	3	2	3
Male	4	3	3	3
Total	3	3	2	3
Count	876	238	417	1531

As depicted in Table 8.1.3.2, prevalence of underweight is higher among children of Greater Banjul private workers and large groundnut farmers and lowest among rural non-groundnut farmers with female children and other urban informal workers with male children.

Overall, large groundnut farmers (18 per cent), other urban formal workers (17 per cent), small groundnut farmers (15 per cent), medium and non-groundnut farmers (14 per cent each) have the highest prevalence of mild underweight. Greater Banjul private workers (17 per cent), large groundnut farmers (11 per cent) and small groundnut farmers (8 per cent) on the other hand have the highest prevalence of moderate underweight. Children in Greater Banjul public workers and rural non-groundnut farmers (5 per cent each) have the highest prevalence of severe underweight, followed by not in work force and small groundnut farmers (4 per cent each).

Table 8.1.3.2 Percentage Distribution Of Children Aged 3-59 Months Indicating Low Weight For Age By Gender And Socioeconomic Group

Weight For Age	Greater Banjul			Other Urban			Rural			Non Farm Workers	Not in the Work force	All SEGs
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers			
Normal												
Female	91	71	86	73	87	84	69	75	61	78	82	77
Male	88	79	84	86	87	73	77	78	76	79	86	80
Total	90	75	85	78	87	77	73	76	68	78	84	79
Mildly Malnourished												
Female	5	12	10	18	9	14	18	14	25	13	11	14
Male	6		8	14	9	15	13	14	10	14	6	11
Total	5	6	9	17	9	14	15	14	18	14	8	12
Moderately Malnourished												
Female		18	3	9	4	2	9	8	12	6	3	6
Male		16	6		3	4	6	5	10	6	5	6
Total		17	5	6	3	4	8	6	11	6	4	6
Severely Malnourished												
Female	5		1				4	4	2	4	5	3
Male	6	5	3		1	7	4	3	4	1	2	3
Total	5	3	2		1	5	4	3	3	2	4	3
Count	40	36	223	18	131	114	236	248	108	210	161	1525

At the divisional level, low weight for age is predominantly a rural phenomenon (see Table 8.1.3.3). Upper River Division (18 per cent) and CRD (17 per cent) show the highest prevalence of mild underweight followed by LRD and NBD with (14 per cent each). With moderate underweight, LRD, CRD and NBD (7 per cent each) recorded the highest prevalence followed closely by URD with (6 per cent), while with severe underweight NBD recorded the highest prevalence.

With regards to gender, LRD has recorded the highest prevalence of moderate underweight among females (10 per cent) followed closely by CRD and NBD (9 per cent each). With the males, URD and Western Division recorded the highest prevalence of moderate underweight (7 per cent each) followed by CRD (6 per cent). Lower River Division recorded the highest prevalence of severe underweight among females (8 per cent) followed by URD (4 per cent) while with the males it is NBD (6 per cent). The prevalence of severe underweight among the males is the same in all the divisions except NBD, which has the highest rate of 6 per cent.

Table 8.1.3.3 Percentage Distribution Of Children Aged 3-59 Months Indicating Low Weight For Age By Gender And Division

Weight For Age	Division							Total
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	
Normal								
Female	91	86	84	75	69	68	71	77
Male	89	86	86	75	81	77	73	80
Total	90	86	85	75	75	72	72	79
Mildly Malnourished								
Female	6	9	10	14	13	21	19	14
Male	11	6	5	13	14	14	17	11
Total	8	7	7	14	14	17	18	12
Moderately Malnourished								
Female		5	4	9	10	9	5	6
Male		5	7	5	5	6	7	6
Total		5	5	7	7	7	6	6
Severely Malnourished								
Female	3		2	3	8	3	4	3
Male	2	3	3	6	4	3	3	3
Total		2	2	5	4	3	4	3
Count	60	235	372	357	84	288	165	1561

8.1.4 MOTHER'S EDUCATION AND CHILDREN'S NUTRITIONAL STATUS

8.1.4.1 LOW WEIGHT FOR HEIGHT

The analysis of children exhibiting wasting by mother's education reveals that the lower the educational and socio-economic status of the mother, the higher the chance of having a child suffering from wasting. The SEG analysis indicates that people not in the workforce and medium groundnut farmers (24 per cent each), Greater Banjul informal workers and small groundnut farmers (18 per cent each) without any education recorded high prevalence of wasting among children.

At the divisional level, NBD recorded the highest prevalence of wasting among the children of mothers without any education (39 per cent) followed by Western division (22 per cent) while the trend is the same in KMA, CRD and URD with (11 per cent each). It is however lower in Banjul (only 6 per cent). There were no divisions with mother's education less than six years and 7-11 years that have a wasted child except Western. There is no variation in wasting between the divisions with mother's education up to 6 years.

8.1.4.2 LOW WEIGHT FOR AGE

The analysis of underweight children by mother's education and SEG indicates that small and medium groundnut farmers (24 per cent and 22 per cent respectively) have recorded high prevalence of children with mothers without any education. This is followed by not in workforce (16 per cent), rural non-groundnut farmers and rural non-farm workers (11 per cent). With mother's education less than six

years, it is the small and large groundnut farmers that have children that are underweight, while with mother's education up to 6 years it is Greater Banjul public, private and informal workers that have children that are underweight.

With mother's education 7 –11 years, it is Greater Banjul public workers and rural non-farm workers that have children that are underweight. Apart from the above analysis there could be no meaningful comparison among the SEGs due to the small numbers.

Divisional analysis of the same variables indicates that NBD recorded the highest prevalence of underweight among the children of mothers without any education (41 per cent) followed by CRD and URD (15 per cent each) and Western Division (13 per cent). With mother's education less than 6 years, 6 years and 7 –11 years.

8.1.4.3 LOW HEIGHT FOR AGE

Children of mothers without any education from medium and small groundnut farmers recorded high prevalence of stunting (23 per cent and 22 per cent respectively) followed by Greater Banjul informal workers and not in workforce (12 per cent each) and large groundnut farmers (10 per cent). It is however lower among Greater Banjul public workers (1 per cent). For mothers with less than six years of education, small groundnut farmers recorded the highest prevalence of stunting among children (30 per cent) followed by other urban informal workers, rural non-farm workers and rural non-groundnut farmers with (20 per cent each). For mothers with education up to 6 years, those not in the workforce recorded high prevalence of stunting followed by Greater Banjul public and private workers. With mother's education 7-11 years there are very few children that are identified as stunted (4 children). Of these, 3 children (75 per cent) were found among Greater Banjul informal workers and 1 child (25 per cent) not in the workforce.

Divisional analysis shows that NBD recorded the highest prevalence of stunting among the children of mothers without any education (36 per cent) followed by CRD (24 per cent) and KMA (14 per cent). With mother's education less than 6 years, LRD and Western Division recorded the highest prevalence of stunted children (40 per cent each) followed by NBD and URD with (10 per cent each). For mother's education up to 6 years and for 7 –11 years, there were no stunted children identified in most of the divisions.

8.2 ACCESS TO HEALTH FACILITIES

Health is defined as a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity. In 1978, The Gambia adopted Primary Health Care (PHC) and since then it has formed the basis of the National Health Policy. A 5-year health action plan has been mapped out and it revolves around the mobilisation of potential resources, extension, and control of main disease burden as well as an equitable redistribution of health services in favour of the poor.

The National Health Policy for the years 1994 – 2000 focuses on improving access and providing quality health care services to the general public. Since independence in 1965, there have been marked improvements in the health status of The Gambian population. These gains have been consolidated with the implementation of the PHC programme which has made it possible for approximately 90 per cent of the population to live within 7.5 km of a health facility and about 80 per cent of the villages to have a PHC programme. The implementation of the PHC programme has also

been accompanied by a considerable reduction in infant, under five and maternal mortality rates although they remain unacceptably high.

In the last decade, the National Health Policy has focused on:

- Extending health services coverage to the entire Gambian population
- Ensuring equitable distribution of the limited health resources in the country
- Reducing the incidence and improving treatment of the main diseases affecting the population
- Decentralising management of health services to the divisional level
- Improving cost-recovery as well as strengthening financial management.

8.2.1 INCIDENCE OF HEALTH CONSULTATIONS

As a means of determining health status at a particular point in time, the survey asked all persons whether or not they had had a health consultation in the two week period prior to the survey. Almost half of all consultations were by persons under the age of 14 years. Analysis by poverty category reveals that the majority of those from the extremely poor and non poor households who sought health consultations were also in this age category.

Table 8.2.1.1 Percentage Distribution Of Persons Who Had Health Consultations By Five Year Age Group And Poverty Category

Age Group	Extremely Poor %	Poor %	Non Poor %	Total %
0-14	49.5	47.8	46.1	48.1
15-59	40.4	45.2	47.9	43.5
60+	10.1	7.0	6.0	8.4
Total	100.0	100.0	100.0	100.0
Number Of Cases	467	190	323	980

The analysis in Table 8.2.1.2 shows that, overall, a greater percentage of persons under 14 years (47.9 per cent) had health consultations in the reference period. The gender analysis reveals that women in the child bearing age band reported the highest incidence of health consultations. In contrast, the highest proportion of males to have a consultation were under 14 years of age.

Table 8.2.1.2 Percentage Distribution Of Persons Who Had Health Consultations By Broad Age Group And Gender

Age Group	Gender		Total %
	Female %	Male %	
0-14	39.7	57.4	47.9
15-59	52.3	33.6	43.6
60+	8.0	9.0	8.5
Total	100.0	100.0	100.0
Number Of Cases	537	465	1002

8.2.2 REASONS FOR CONSULTATIONS

Table 8.2.2.1 indicates that illness accounts for the highest proportion of health consultations across all age groups and sexes. Among the younger people, postnatal care and checkups account for over 10 per cent of all consultations. Not surprisingly, illness is quite significant among both men and women over 60 years of age.

Table 8.2.2.1 Percentage Distribution Of Persons Reporting Health Consultations By Reason, Broad Age Group And Gender

Reason	Age Group						Total %
	0-14		15-59		60+		
	Female %	Male %	Female %	Male %	Female %	Male %	
Checkup	13.2	12.0	22.1	16.9	41.9	20.9	17.3
Illness	61.0	57.5	58.2	70.0	55.8	69.8	60.7
Injury	5.6	6.8	3.5	7.5	-	4.7	5.2
Prenatal Care	0.5	-	9.1	-	-	-	2.7
Postnatal Care	10.8	14.7	0.7	-	-	-	6.3
Vaccination	7.1	7.5	3.9	1.9	2.3	2.3	5.0
Others	0.9	1.1	1.8	2.5	-	2.3	1.4
Not Stated	0.9	0.4	0.7	1.2	-	-	1.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Count	212	266	285	160	43	43	1009

8.2.3 REASONS FOR NON CONSULTATION

The principal reason advanced for not having a health consultation by all three poverty categories was that it was too expensive (Table 8.2.3.1). Over two thirds of non poor persons cited this as a reason compared to 59 per cent of extremely poor and 38 per cent of poor persons. The issue of distance – that is, too far – was the second most cited reason. Lack of medical supplies as a reason for non consultation was given by over ten per cent of poor persons.

Table 8.2.3.1 Percentage Distribution Of Persons Reporting Illness/Injury But Did Not Have Health Consultations By Poverty Category And Reason

Poverty Category	Reason							Total %
	Too Far	Too Expensive	Long Waiting Time	No Privacy	Lack of Medical Supplies	No Faith in Healing Power	Unfriendly Staff	
	%	%	%	%	%	%	%	
Extremely Poor	18	59	7		4	6	5	100
Poor	27	38		7	14	7	8	100
Non Poor	15	68	3	6	3		4	100

Total	18	59	5	3	5	4	5	100
Number Of Cases	16	53	4	3	5	4	4	89

8.2.4 HEALTH CARE PROVIDERS

Overall and within poverty categories, midwives and nurses were the most frequently consulted cadre of health care provider, followed by doctors. Other health professionals, which may include dispensers and pharmacists, were also consulted. Consultations with traditional healers and Village Health Workers/Traditional Birth Attendants was minimal.

Table 8.2.4.1 Percentage Distribution Of Health Consultations By Health Care Provider And Poverty Category

Health Care Provider	Extremely Poor %	Poor %	Non Poor %	Total %
Doctor	24	28	30	27
Midwife/Nurse	52	50	50	51
Traditional Healer/Marabout	3	3	4	3
VHW/TBA	3		3	2
Other Health Professional	17	18	12	16
Not Stated	0	1	0	0
Total	100	100	100	100
Number Of Cases	467	190	323	980

According to Table 8.2.4.2, Greater Banjul private workers have the highest percentage of people using the services of Doctors, followed by Greater Banjul public workers and other urban informal workers, while rural non-groundnut farmers have the lowest percentage. Greater Banjul public workers, followed by medium groundnut farmers use the services of nurses and midwives more and Greater Banjul private workers but also all the other categories use the services of the nurses and midwives. Other urban formal workers use the services of other health professionals more than the other categories. Large groundnut farmers use the services of traditional healers/marabouts more than the other categories followed by rural non-groundnut farmers and rural non-farm workers. They are less utilised by the other categories of SEGs.

In order to make public health care services, particularly doctors, more accessible there should be a rational allocation of resources within the health care delivery system. Public resource allocation is biased towards the urban and/or tertiary care with nearly 50 per cent of such resources provided for tertiary care. Thus Government resource allocation in favour of hospitals requires restructuring so that more resources can be channelled to primary and secondary care where significant efficiency and equity gains can be realised in support of the needy.

Table 8.2.4.2 Percentage Distribution Of Health Consultations By Health Care Provider And Socioeconomic Group

Type of Health Care Provider	Greater Banjul			Other Urban		Non G'nut Farmers	Small G'nut Farmers	Rural			Not in the Work force	All SEGs
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers			Medium G'nut Farmers	Large G'nut Farmers	Non Farm Workers		
Doctor	37	43	34	13	35	4	23	22	31	21	32	27
Midwife/Nurse	60	55	54	50	51	25	46	59	56	52	53	52
Traditional Healer/Marabout			1	3	5	6	1	4	10	6	2	4

VHW/TBA			1			4	4	3	3	2		2
Other	3	2	1	34	10	15	25	12		18	12	15
Total	100	100	100	100	100	100	100	100	100	100	100	100

8.2.5 EXPENDITURE ON HEALTH

Table 8.2.5.1 shows that the non poor spent more on private health care providers than the others while the extremely poor and the poor spent more on public health care providers. This might be because the extremely poor and the poor could not afford the services of the private doctors. Surprisingly also, this table indicates that the poor spent more on traditional healers/marabouts than the others.

Table 8.2.5.1 Average Expenditure On Health Consultations (In Dalasis) By Poverty Category And Health Care Provider

Health Care Provider	Poverty Category							
	Extremely Poor		Poor		Non Poor		Total	
	Mean	Row %	Mean	Row %	Mean	Row %	Mean	Count
Public	9	47.9	10	20.2	10	31.9	9	827
Private	23	47.4	23	15.0	54	37.6	35	135
Traditional Healer/Marabout	28	40.5	192	18.1	40	41.4	70	35
Other	0	46.2	.		45	53.8	24	2
Total	11	47.7	17	19.3	18	33.0	15	999

People living in KMA had a higher mean annual per capita expenditure on public health centre, private clinic, private hospital and traditional medicine than the other divisions (Table 8.2.5.2). Those living in URD, NBD and Banjul had a higher mean per capita expenditure on public hospitals than the other divisions while people living in Banjul spent more on marabouts.

Table 8.2.5.2 Mean Annual Per Capita Expenditure (In Dalasis) On Various Health Items By Division

Health Item	Division							
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	The Gambia
Health Centre	17	34	11	11	6	8	9	16
Private Clinic	47	94	29	30	8	10	29	54
Public Hospital	23	16	17	34	13	17	39	21
Private Hospital	18	372	32	38	5	4	11	168
Marabout	175	74	22	32	7	14	17	30
Traditional Medicine	90	108	10	20	19	19	26	36
Other Health, Personal Care	.	108	12	1	.	.	7	26
Total	40	62	15	21	8	13	21	30

As shown in Table 8.2.5.3, Greater Banjul public/private workers and not in workforce recorded the highest annual per capita expenditure on public health centres while Greater Banjul informal workers, other urban formal workers, not in work force and Greater Banjul private workers spent more, annually,

on private clinics. Other urban formal and informal workers had a higher annual per capita expenditure on public hospitals compared to Greater Banjul private, informal and public workers as well as other urban informal workers on private hospitals. The highest expenditure on marabouts was recorded for Greater Banjul private, informal and public workers and people not in work force. Correspondingly, these households also had the highest average per capita expenditure on traditional medicine.

Table 8.2.5.3 Mean Annual Per Capita Expenditure (In Dalasis) On Various Health Items By Socioeconomic Group

Type of Health Care Provider	Socioeconomic Group											All SEGs
	Public Workers	Greater Banjul		Other Urban		Non G'nut Farmers	Small G'nut Farmers	Rural Medium G'nut Farmers	Large G'nut Farmers	Non Farm Workers	Not in the Work force	
Health Centre	35	29	22	7	9	9	8	6	5	12	29	16
Private Clinic	56	80	89	85	13	12	6	6	3	21	83	54
Public Hospital	14	23	18	87	49	15	14	20	28	22	12	21
Private Hospital	150	1437	207	114	10	8	10	2	22	12	28	168
Marabout	49	116	82	5	16	7	9	15	9	39	46	30
Traditional Medicine	27	208	50	3	24	26	9	17	5	25	78	36
Other Health, Personal Care	300	.	8	.	11	.	7	4	.	7	11	26
Total	38	115	44	43	19	12	9	12	12	19	39	30

People living in KMA, WD, NBD and Banjul have the highest mean annual household expenditure on health centres than the other divisions (Table 8.2.5.4). They, together with URD, also spent more per year on private clinics than the rest. Those living in URD, NBD, CRD and Banjul spent the most on public hospitals while those in KMA, Banjul and NBD recorded a higher mean annual household expenditure on private hospitals than the other divisions. Furthermore, persons living in KMA, Banjul, NBD and WD had a higher annual household expenditure on marabouts than the other divisions while those living in KMA, Banjul and NBD spent more on traditional medicine.

Table 8.2.5.4 Mean Annual Household Expenditure (In Dalasis) On Various Health Items By Division

Health Item	Division							
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	The Gambia
Health Centre	66	160	83	78	26	55	58	92
Private Clinic	204	371	115	126	28	49	121	218
Public Hospital	96	69	89	166	84	107	224	109
Private Hospital	167	1884	130	162	35	17	59	843
Marabout	218	368	156	167	43	113	73	141
Traditional Medicine	196	352	69	168	102	111	68	141
Other Health, Personal Care	.	453	39	6	.	.	51	120
Total	114	273	92	118	45	84	103	145

Overall, socioeconomic groups in the Greater Banjul area and those not in the workforce recorded the highest annual mean expenditure on health items (see Table 8.2.5.5). Greater Banjul informal and public workers, not in work force and other urban formal workers recorded the highest mean annual household expenditure on private clinics. Expenditure on public hospitals was highest for other urban formal workers, small, medium and large groundnut farmers.

Greater Banjul private and public workers had a higher mean annual household expenditure on private hospitals while expenditure on marabouts was highest among Greater Banjul informal and public

workers, not in work force and rural non farm workers. Greater Banjul public workers also spent more on traditional healers than the other divisions. Overall, the poorer socioeconomic groups tend to rely more on public hospitals in contrast to their wealthier counterparts who can afford the services of private facilities.

Table 8.2.5.5 Mean Annual Household Expenditure (In Dalasis) On Various Health Items By Socioeconomic Group

Type of Health Care Provider	Greater Banjul			Other Urban			Rural			Not in the Workforce	All SEGs	
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers			Non Farm Workers
Health Centre	173	134	111	51	52	54	75	60	68	66	146	92
Private Clinic	318	224	382	237	49	52	60	57	51	70	294	218
Public Hospital	55	127	69	405	114	59	184	182	133	103	73	109
Private Hospital	600	7188	977	357	26	53	82	19	154	82	231	843
Marabout	261	164	340	23	74	41	84	108	155	169	194	141
Traditional Medicine	147	287	155	31	137	120	56	138	88	69	340	141
Other Health, Personal Care	1200	.	48	.	78	.	53	26	.	25	80	120
Total	190	474	192	165	70	60	92	101	104	87	177	145

8.2.6 WAITING AND TRAVEL TIMES

On the average, extremely poor persons have a longer waiting time, type of provider notwithstanding, than their counterparts in the other poverty categories. Their waiting time for medical attention is also considerably above the overall mean. Although more insights are needed into this phenomenon, these findings are an indication of the “voicelessness” and “powerlessness” faced by poor people in accessing social services by virtue of their low income and social status.

Table 8.2.6.1 Average Waiting Time (In Minutes) At Health Facility By Type Of Provider And Poverty Category

Health Care Provider	Poverty Category			
	Extremely Poor	Poor	Non Poor	Total
	Mean	Mean	Mean	Mean
Public	72	57	67	68
Private	76	25	26	50
Traditional	32	23	12	21
Other	1	.	20	11
Total	72	52	58	64

According to Table 8.2.6.2, people living in Western Division, KMA and URD have on average the longest waiting time for public health care providers. This could probably be due to the large population size as well as the high patient doctor ratio in these areas. Upper River Division has the longest average waiting time for private health personnel than the other divisions.

Table 8.2.6.2 Average Waiting Time (In Minutes) At Health Facility By Type Of Provider And Division

Type of Provider	Division							
	Banjul	KMA	Western	Lower River	North Bank	Central River	Upper River	The Gambia
Public	45	79	87	68	56	63	64	68
Private	7	27	68	31	47	38	106	50
Traditional	.	5	53	24	27	16	5	21
Other		20	1	.	.	.	.	11
Total	44	66	82	57	52	59	66	64

Table 8.2.6.3 reveals that people living in Western Division have the highest average travel time in minutes by foot while those living in Central River Division have the highest average travel time by vehicle. On the other hand, people living in KMA have the highest average travel time to the health facility partly by foot and part vehicle. People living in URD and NBD have the highest travel time by cart. However, it should be noted that the figures are based on assumption/perceptions of the respondents. The National Health Policy recommends that the provision of health care delivery services should not be more than a maximum travel distance of 5km. This has prompted the Department of State for Health to implement the PHC strategy, Bamako Initiative and create over 141 outreach stations throughout the country under the MCH/EPI services in order to make health care accessible to the people.

Table 8.2.6.3 Average Travel Time (In Minutes) To And From Health Facility By Mode Of Transport And Division

Division	Mode Of Transport					
	Foot	Vehicle	Part Foot, Part Vehicle	Cart	Other	Not Stated
Banjul	49	67	0	.	.	.
KMA	75	67	508	55	10	1
Western	97	82	363	60	35	31
Lower River	33	113	.	.	5	0
Central River	82	147	126	76	16	6
North Bank	74	62	289	86	.	0
Upper River	39	26	72	87	118	350
Total	72	80	243	82	54	105

Division

8.3 INFANT MORTALITY

Infant mortality rate (IMR) is seen as a powerful indicator of the social and economic wellbeing of a population. This index reflects the health problems which are directly or indirectly responsible for deaths among infants and young children. The data on children ever born and children surviving have been evaluated to ascertain accuracy of mortality derived from this study. Using indirect techniques by employing the demographic package q5, estimates based on the North model were obtained. For the analysis, two poverty categories, non poor and poor (the latter category stemmed from collapsing the extremely poor and poor categories) are cross-classified with the urban categories.

In general, the estimates suggest that mortality for children under five years of age remains high in The Gambia. Table 8.3.1.1 shows that male infant mortality at the national level is 144 per 1000 compared to that of female 122 per 1000. In terms of urban categories, in the Greater Banjul area, male and female infant mortality rates are 91 and 61 per 1000 respectively compared to 133 and 134 per 1000 for males and females in the rural areas and 85 and 131 per 1000 for males and females in the other urban areas of The Gambia.

The magnitude of infant male and female deaths in the other urban areas is contrary to expectation. This could be explained by the low observation of infant deaths reported in the other urban areas. In fact, in terms of percentages, the other urban category accounts for 14 per cent of the sample size compared to 40 per cent and 47 per cent for Greater Banjul and rural areas respectively.

With respect to poverty categories, the magnitude of infant deaths for non poor households is also contrary to expectation. This could also be explained by the small number of deaths to infants recorded for non poor households. A detailed study on this is needed for likely explanation of such "abnormalities".

Table 8.3.1.1 Infant Mortality (Per 1000 Live Births) By Poverty Category, Gender And Urban Category

Poverty Category	Urban Category			Total
	Greater Banjul	Other Urban	Rural	
Poor				
Female	39	75	134	109
Male	96	37	138	122
Non Poor				
Female	85	182	123	126
Male	73	108	114	98
Total				
Female	61	131	134	122
Male	91	85	133	144

8.4 FERTILITY

Fertility, the most important determinant of population growth, forms the basis of all social and economic organisation. The number and timing of births, as well as the provision of basic facilities, has a great deal of influence on the quality of a society's future human resources.

The usefulness of fertility in measuring the impact of social and economic development on population, health and family planning programmes is being growingly recognised by researchers. The study collected information on the number of children born alive to women 15 to 49 years. Applying the Brass fertility estimation method (P/F ratio method) it was possible to obtain Total Fertility Rates (TFR) for the country.

8.4.1 CHILDREN EVER BORN ALIVE

According to the United Nations (1953) and World Health Organisation (1990), the complete expulsion or extraction from its mother of a product of conception (irrespective of the duration of pregnancy) which after such separation breathes or shows any evidence of beating of the heart or definite movement of voluntary muscles is considered a live birth (United Nations, 1973, p.273).

Table 8.4.1.1 reveals that, although about one third of all extremely poor women in the sample reported having no children ever born alive, they have the highest share in terms of women with over five children. Across poverty categories, the data reveals that, in general, extremely poor women have a higher number of children ever born alive, with their proportionate share increasing as the number of children increases.

Table 8.4.1.1 Percentage Distribution Of Women 15-49 Years By Poverty Category And Number Of Children Ever Born Alive

Poverty Category	Number Of Children						Total %	Count
	0 %	1-2 %	3-4 %	5-6 %	7-8 %	9+ %		
Extremely Poor	29.2	21.9	16.4	14.8	9.6	8.0	100.0	1802
Poor	34.4	22.9	15.7	13.6	9.1	4.0	100.0	673
Non Poor	34.1	26.9	18.5	11.4	5.8	3.3	100.0	1206
Count	1169	874	624	499	304	211		3681

8.4.2 TOTAL FERTILITY RATES

The total fertility rate is the most widely used single figure index of fertility - it is the total number of children a woman is expected to have at the end of her reproductive life span given that she experiences the existing age specific fertility rates and absence of mortality.

Table 8.4.2.1 shows that the TFR for extremely poor women is the highest across all poverty categories, regardless of type of union. On the whole, the data reveals that TFR for women in polygamous unions is higher than that of women in monogamous unions. Non poor women in monogamous unions have the lowest TFR of 3.93 overall.

Table 8.4.2.1 Total Fertility Rates By Type Of Union And Poverty Category

Poverty Category	Type Of Union	
	Monogamy	Polygamy
Extremely Poor	6.56	6.75
Poor	4.37	5.00
Non Poor	3.93	4.37

8.5 SUMMARY PROFILES OF THE POOR

- Unlike The Gambia National Nutrition Surveillance Program (GNNSP) survey results, this survey found out that on average, girls had better nutritional status compared to boys. Surprisingly, the survey results revealed that children living in non-primary health care villages on average had a better nutritional status than children living in primary health care communities.
- Chronic malnutrition (Height-For-Age) which is manifested in the form of stunting is more prevalent among the poor socio-economic groups. This indicates that the poor were unable to fulfill its nutritional requirements both in quantitative and qualitative terms for a long period of time. Poverty on the other hand is known to be a basic cause of malnutrition, either acute or chronic.
- The lower the educational and socioeconomic status of the mother, the higher the chance of having a malnourished child (wasted/stunted).
- A high proportion of the poor could not afford the services of the private doctors, as such they rely on the services of the public doctors, which causes a high demand on public doctors. This is demonstrated in the high patient doctor ratio in the public sector thus making accessibility of their service difficult, putting the poor at a disadvantage.
- The poorer socioeconomic groups have a higher per capita expenditure on public hospitals while the better off spend more on private hospitals. This could be due to unaffordability of the services of the private hospitals by the poor.
- Poorer households tend to get their water from wells, particularly open wells which are unsafe. Due to contamination, they can be sources of water-borne diseases.
- Piped borne water supply systems are the main source of drinking water for the Greater Banjul and Other Urban areas, while wells (either with or without pumps), are the main source in the rural areas.
- Pit latrines are the most commonly used type of toilets for the extremely poor and poor households, while the non poor use flush toilets.
- Flush toilets are more common in the Greater Banjul Area compared to the Other Urban and Rural Areas.
- Infant mortality rates among poor households in the rural areas are quite high and well above the national average.
- Over half of the women reported to have more than seven children are from extremely poor households, with this same category of women having the highest TFR.

9 EDUCATION

Education the world over is being seen as a basic component in the process of development and a 'merit good' that should be given to everybody. Education is a sine qua non for national development and therefore must be made accessible and affordable. It is a necessary ingredient to overcoming poverty especially in a developing country.

The National Education Policy (1988 – 2003) has, as one of its long-term aims, a commitment to provide universal access to basic education to all eligible children. This commitment is emphasised in the Revised Education Policy 1988 – 2003. The Gambia, like other developing states, has as one of its short-term targets, the provision of 9 years uninterrupted basic education to all children who have attained the school entrance age of 7 years. The onus is therefore on Government to ensure that all eligible children are enrolled and retained in school. Over the years, the Department of State for Education (DOSE) has been enjoying over 20 per cent share of Government recurrent expenditure (which excludes debt service).

The fulfilment of set targets requires multi-directional approaches. Among other things, it entails the provision of adequate inputs (resources and infrastructure) into the education system, which are used efficiently and effectively. The provision of education cannot be financed from the public purse alone. It has to be a joint venture with Government, NGOs, private sector and communities all contributing their quota. The cost of education can be a burden to parents especially those from the low-income bracket.

This chapter will focus on the various scenarios related to access, enrolment, attainment, literacy rates, earnings and costs vis-à-vis socioeconomic groupings, poverty categories and divisions during the survey period. The concluding paragraphs will summarise the salient findings of the study.

9.1 ENROLMENT RATES BY LEVEL OF SCHOOLING

Definitions:

Gross Enrolment Rate (GER) refers to the total enrolment of children at a particular school level, regardless of age, expressed as a percentage of the eligible official school-age population in a given school year.

Net Enrolment Rate (NER) refers to the enrolment at a particular school level of the official age-group expressed as a percentage of the total corresponding population.

At the time of the survey, The Gambia was operating a 6-3-3-4-education structure. That is, 6 years of primary, 3 years of middle school, 3 years of senior secondary and 4 years of tertiary education. The official primary school entrance age is 7 years. The primary school cycle takes 6 years, which means therefore, the official primary age population is 7-12 year olds. Analyses of the National Poverty Survey results reveal the following findings.

Table 9.1.1.1, which looks at the distribution of enrolment at the primary cycle by poverty category and division, clearly indicates a bias in favour of the non poor category and those in the urban areas. The total enrolment for the non poor was recorded as highest in Lower River Division, KMA and Banjul respectively (68.7 per cent, 67.9 per cent and 67.8 per cent). The findings are not consistent with the Education For All 2000 Assessment Report 1998/99 as indicated in Table 9.1.1.2. This may be due to sampling error in the survey or age misreporting in both cases.

Table 9.1.1.1 Percentage Distribution Of School Age Population 7-12 Years Enrolled In Primary School By Division And Poverty Category

Division	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Banjul	52.0	55.8	67.8	60.9
KMA	49.3	54.2	67.9	59.7
Western	39.3	61.0	56.1	47.5
North Bank	41.5	61.6	57.8	46.2
Lower River	44.5	43.3	68.7	47.1
Central River	44.0	42.8	53.4	46.5
Upper River	38.5	42.8	58.1	41.6
Total	41.5	54.2	61.2	49.6

Table 9.1.1.2 Gross Enrolment Rate By Gender And Region 1998/99

	R1 KMA/BJL	R2 WD	R3 NBD	R4 LRD	R5 CRD	R6 URD	GAMBIA NATIONAL
Total	66.9	88.8	61.8	89.1	67.7	51.6	71.7
Female	72.7	95.3	71.9	97.3	72.8	58.3	77.8
Male	61.9	82.2	51.7	80.4	62.4	44.6	65.6

Source: EFA 2000 Assessment Report pp. 29

The extremely poor and poor categories are generally at a disadvantage irrespective of whether they are found in the urban or rural areas (see Table 9.1.1.1). However, an interesting finding was that for North Bank and Western Divisions, the poor category (61.6 per cent and 61.0 per cent) have a higher proportion of children enrolled than the non poor category (57.8 per cent and 56.1 per cent). A possible explanation for this is that some of the children of the non poor might have opted to register into the non-conventional schools such as madrassah. The general trend is that access and participation in education is inclined towards the non poor.

Table 9.1.1.3, which captures enrolment by poverty category and socioeconomic group, shows an inclination towards the non poor be it in Greater Banjul (public, private and informal), other urban, rural and small groundnut farmers.

Table 9.1.1.3 Percentage Distribution Of School Age Population 7-12 Years Enrolled In Primary School By Poverty Category And Socioeconomic Group

Poverty Category	Greater Banjul			Other Urban			Rural			Non Farm Workers	Not in the Workforce	All SEGs
	Public Workers	Private Workers	Informal Workers	Formal Workers	Informal Workers	Non G'nut Farmers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers			
Extremely Poor	54.0	26.2	48.3	41.9	42.7	42.0	38.8	41.5	33.0	40.9	47.7	41.5
Poor	53.4	58.1	55.7	45.2	63.9	43.8	41.0	52.7	35.9	52.4	58.8	54.2
Non Poor	70.2	62.7	57.7	47.4	68.9	60.4	51.3	42.7	51.9	65.0	72.5	61.2
Total	62.7	54.7	54.9	44.9	53.8	45.7	41.0	42.8	38.2	47.5	59.7	49.6

The net primary enrolment rate by gender, poverty category and division is shown in Table 9.1.1.4. Overall, the female participation rate at this level is higher than the male rate (51.2 versus 48.3 per cent). The total female NER for the non poor is 60.7 per cent with Lower River Division recording the highest rate (77.7 per cent) and CRD the lowest (57.6 per cent). The total NER for the extremely poor is 43.8 per cent, with the highest in LRD - 51.8 per cent - and the lowest in NBD - 39.7 per cent.

In contrast, the national female NER for DOSE in 1997/98 was 51.9 per cent and 56.5 per cent in 1998/99 with a national rate of 60.8 per cent. However, what is critical for this report is the fact that, irrespective of gender, the poorer one is the less chance one has for schooling.

For the males, the total NER for the non poor is 61.7 per cent with the highest rates recorded in Banjul and KMA (73.1 per cent and 71.6 per cent respectively) and the lowest found in CRD (50.6 per cent). For the extremely poor category, the total NER was 39.7 per cent with the highest recorded in Banjul and the lowest in Upper River Division (36.3 per cent). As reflected in the female analyses, educational access and participation are positively skewed towards the non poor category.

Table 9.1.1.4 Net Primary Enrolment Rate By Poverty Category, Gender And Division

Poverty Category	Division							Total
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	
Extremely Poor								
Female	45.0	46.5	41.0	39.7	51.8	50.5	41.8	43.8
Male	62.5	51.7	37.8	42.8	38.5	38.9	36.3	39.7
Poor								
Female	62.5	58.9	59.7	63.5	41.6	42.5	33.3	55.5
Male	51.3	50.0	62.3	59.5	50.0	43.1	50.0	52.9
Non Poor								
Female	58.3	63.8	57.8	58.9	77.7	57.6	61.3	60.7
Male	73.1	71.6	54.3	56.6	63.3	50.6	52.6	61.7
Total								
Female	56.3	59.2	49.1	46.1	52.9	50.7	45.1	51.2
Male	64.2	60.2	46.1	46.2	42.1	43.2	39.0	48.3

The Middle School Enrolment Rate (13 -15 years) by Poverty Category and Division as shown by the results in Table 9.1.1.5 is again inclined more towards the non poor. The pattern for the poor and the extremely poor categories is urban biased. The cost of education increases as one progresses to the junior and senior secondary levels. Hence these two categories can hardly afford to get all their school going-age children for this level into school. The findings from the Table go to show that access and participation in education at this level are both positively skewed towards the non poor in Banjul and KMA.

Table 9.1.1.5 Net Middle School Enrolment Rate By Poverty Category And Division

Poverty Category	Division							Total
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	
Extremely Poor	.	67	61	61	83	50	100	65
Poor	100	71	79	50	100	.	50	75

Non Poor	91	88	75	100	.	100	100	86
Total	94	80	70	64	85	66	79	77

Table 9.1.1.6 shows the Net Secondary Enrolment Rate by Poverty Category and Division. As expected, the findings are biased in favour of the non poor category (total -78 per cent) and the Greater Banjul Area (Banjul -75 per cent and KMA -78 per cent). Furthermore, the attendance pattern is better for the males - 83 per cent - than the females - 69 per cent. The survey results are quite different compared to the Department of State for Education - 1998/99 total NER is 22.5 per cent while that of females is 19.5 per cent. The difference may be attributed to the regional population figures used in the calculation.

The pattern for participation rate at the Senior Secondary level according to DOSE Annual Education Statistics for 1997/98 shows an NER of 9.7 per cent for total and 7.0 per cent for female. The huge difference may be due to the population figures used in the calculation or the sample size. That notwithstanding, the higher the level of education the lower the participation rates of people from the vulnerable groups (the poorer categories and girl-child).

Table 9.1.1.6 Net Secondary School Enrolment Rate By Poverty Category And Division

Poverty Category	Division							Total
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	
Extremely Poor	.	42	42	50	75	.	80	64
Poor	.	76	43	50	.	.	.	65
Non Poor	75	78	83	83	.	50	.	78
Total	75	71	61	70	75	50	80	70

9.2 DROP OUT RATES

Definition:

The dropout rate refers to the percentage of pupils enrolled in a given grade, cycle or level of education in a given school year who are not enrolled in any grade during the following school year.

Table 9.2.1.1 Primary School Drop Out Rates In Percentages By Grade – 1997/98

Grade	Female	Total (Male+Female)
1	10	10
2	5	4
3	3	4
4	-1	1
5	8	7

	6	12	13
Total		6	6

Source: AES –1997/98 Publication- Note that the negative percentage in the dropout rate is due to in-transfers who were not captured in the data collection exercise.

Dropout rates at the primary school level are very significant at Grades 1 (10 per cent) and 6 (13 per cent). It is difficult to explain the high dropout rates in Grade 1 but in Grade 6 the limited number of places at Grade 7 is mainly responsible for these figures. The aim of the revised Education Policy is to reduce repetition and dropout to 4 per cent. Hence any dropout rates above the set target should be seen as a cause for concern.

At the Junior Secondary School level, national repetition rates are less than 3 per cent. The regional rates are comparatively higher in Upper River Division (female 15 per cent and total 10 per cent 1997/98, AES figures). At the Senior Secondary School level, the repetition rate is 25 per cent nationally and 4 per cent for females.

Clearly there is a high level of internal efficiency in the education system. The dropout and repetition rates are a measure of the extent of wastage in the education process. The survival rate to grade 5 of the basic cycle is critical because the completion of at least 4 years of schooling is generally seen as a pre-requisite for a sustainable level of literacy.

9.3 HOUSEHOLD EXPENDITURE ON EDUCATION

Primary education is tuition free in The Gambia. However parents still have to incur a lot of other pecuniary costs on education such as uniforms, exercise books, pens, pencils, shoes, school bags, lunches, among others. The cumulative effects of these costs account for 2.4 per cent of the per capita income of the poorest household quintile (1993/94 Community Education Survey Report, The Gambia). The introduction of the book rental scheme has helped to reduce the burden, but the higher up students go, the more difficult it becomes for parents in the poorer categories to meet all the expenses.

Currently, fees for the Middle (Junior) and Senior (High) Secondary School levels are pegged at D100 and D200 respectively per term. The total cost incurred by parents, especially those from the extremely poor and poor categories, causes a lot of children at these two levels to drop out from school.

Analysis of the survey data shows that, irrespective of poverty category, the higher up one goes the more expensive education becomes. According to Table 9.3.1.1, the mean annual education expenditure of the non poor for the primary (D661) and middle (junior) secondary (D2113) is double that of the extremely poor category (D276 and D1026 respectively). Note that mean expenditures have been computed only for those households with children currently in school.

Table 9.3.1.1 Mean Annual Expenditure In Dalasis Per Household On Education By Level And Poverty Category

Poverty Category	Level					Total
	Primary	Middle	Secondary	Vocational	Tertiary	
Extremely Poor	276	1026	1192	1467	0	409
Poor	510	1450	1509	1384	0	836

Non Poor	661	2113	1957	1573	2522	1240
Total	425	1633	1560	1468	1730	766

This difference in expenditure goes to show that the educational learning environment is not level between children of the poorer and non poor categories. The extra support given to children of the non poor especially in private tuition and books enables them to perform better during examinations, which can later translate into better opportunities in life. Some of the children of the non poor may even be attending private schools which are more expensive than public schools but better equipped for the learning situation.

In fact, the higher the level of schooling the less the number of children from poorer families who attend school. They are also disadvantaged for two main reasons: (i) the non poor children have more access to books and other support facilities and therefore perform better at exams; (ii) the prevalent high costs associated with education forces children from poorer families to drop out of school.

Mean annual education expenditure by level of education and division per household (Table 9.3.1.2) shows that the expenditure of those in the urban areas (Banjul, KMA and Western) is higher than those in the rural areas. This can be explained by the high concentration of private schools and travelling expenses incurred by commuting students in the urban areas. Many children from KMA and parts of Western Division commute daily to their schools, the majority of whom take between half an hour to more than one hour to do that.

Table 9.3.1.2 Mean Annual Expenditure Per Household In Dalasis On Education By Level And Division

Division	Primary	Middle	Secondary	Vocational	Tertiary	Total
Banjul	728	1925	1578	2067	2166	1275
KMA	862	2086	1825	1366	1882	1380
Western	396	1386	1819	1389	.	641
Lower River	211	874	477	.	0	300
North Bank	237	903	1054	1210	1000	396
Central River	190	696	1176	.	.	251
Upper River	188	926	1095	.	.	294
Total	425	1633	1560	1468	1730	766

The mean annual expenditure for madrassah education by division is much lower than that of the conventional schools. The highest mean annual expenditure for madrassah education is recorded in KMA (D861) with a total mean of D411. The low expenditure associated with madrassah education, coupled with the emphasis on religious and moral instruction, may be responsible for the high attendance of children from the poorer families and female children.

According to Table 9.3.1.3, the cost of education at the senior secondary level per student is estimated at D2,400 which is higher than the highest permanent income (in Dalasis per year per AEU) of the extremely poor category D2,188. It is also above the mean annual per capita income for the first (D965) and second (D1,789) income quintiles.

Table 9.3.1.3 Total Expenditure Per Student In Dalasis On Education By Item And Level

Item	Level		
	Primary	Junior Secondary	Senior Secondary
Fees	0	375	750
Textbooks	0	150	1400
Stationery (inc. exercise books)	30	100	150
WAEC conducted exams	100	200	350
Uniforms	100	100	100
Total per student	230	925	2750
Total excluding exams	130	725	2400

9.4 LITERACY RATES

Literacy rates are a good measure of the impact of the Basic Education Programme. The coverage at this level represents the extent to which the Department of State for Education has translated its priorities on the ground. Although, according to the survey findings the higher the level of educational attainment, the higher the earnings in all poverty categories, research has shown that the social rates of returns are higher at the basic cycle level. That is why DOSE has identified 9 years of uninterrupted education as its top priority.

According to Table 9.4.1.1, literacy in any language is quite low among the sampled population 15 years and over - 27.4 per cent overall. The rate among extremely poor persons is less than half that of their poor and non poor counterparts.

Table 9.4.1.1 Percentage Distribution Of Persons 15 Years And Above Who Can Read And Write A Simple Sentence In Any Language By Poverty Category

Poverty Status	Literacy Status			Total Count
	No %	Yes %	Total %	
Extremely Poor	83.1	16.4	100.0	4075
Poor	66.0	33.8	100.0	1535
Non Poor	59.9	39.7	100.0	2845
Total	72.2	27.4	100.0	
Count	6129	2326		8455

Gender analysis of literacy in any language reveals a higher proportion of men in all the poverty categories. In particular, only one quarter of women from extremely poor households are literate compared to three quarters of their male counterparts.

Table 9.4.1.2 Percentage Distribution Of Persons 15 Years And Above Who Can Read And Write A Simple Sentence In Any Language By Poverty Category And Gender

Poverty Status	Literacy Status			Count
	Female %	Male %	Total %	
Extremely Poor	25.7	74.3	100.0	673
Poor	33.1	66.9	100.0	520
Non Poor	38.9	61.1	100.0	1133
Total	33.8	66.2	100.0	
Count	786	1540		2326

The literacy rate in English is slightly lower than the rate for any language but still remains within about a quarter of the sample population (see Table 9.4.1.3). Again, the proportion of extremely poor persons who are literate in English is well below both the overall average and the rates for the other two poverty categories.

Table 9.4.1.3 Percentage Distribution Of Persons 15 Years And Above Who Can Read And Write A Simple Sentence In English By Poverty Category

Poverty Status	Literacy Status			Total Count
	No %	Yes %	Total %	
Extremely Poor	85.9	14.1	100.0	4085
Poor	67.8	32.2	100.0	1535
Non Poor	60.3	39.7	100.0	2845
Total	74.0	26.0	100.0	
Count	6262	2203		8465

Only 37 per cent of those who can read and write a simple sentence in English are females (see Table 9.4.1.4). However, they are more likely to be in the non poor category than their literate male counterparts. About two thirds of literate females belong to the non poor category while only about a half of literate males are non poor.

Table 9.4.1.4 Percentage Distribution Of Persons 15 Years And Above Who Can Read And Write A Simple Sentence In English By Gender And Poverty Category

	Extremely Poor		Poor		Non Poor		Total	
	Count	Row %	Count	Row %	Count	Row %	Count	Row %
Female	156	7	173	8	480	22	809	37
Male	422	19	322	15	650	29	1394	63
Total	578	26	495	22	1130	51	2203	100

Table 9.4.1.2 further substantiates the earlier findings with higher rates of literacy being found among the non poor and males across most of the age categories.

Table 9.4.1.2 Distribution Of Persons 15 Years And Over Who Can Read And Write A Simple Sentence In English By Five Year Age Group, Gender And Poverty Category

Age Category	Extremely Poor		Poor		Non Poor		Total	
	Count	Row %	Count	Row %	Count	Row %	Count	Row %
15-19								
Female	76	31	56	23	111	46	243	100
Male	161	41	85	22	144	37	390	100
20-24								
Female	42	21	43	21	117	58	202	100
Male	110	39	74	26	99	35	283	100
25-29								
Female	18	14	28	21	86	65	133	100
Male	71	30	62	26	107	45	240	100
30-34								
Female	8	10	18	23	54	67	81	100
Male	21	13	45	28	94	59	159	100
35-39								
Female	4	8	9	19	34	73	47	100
Male	15	16	23	24	35	59	92	100
40-44								
Female			8	22	28	78	36	100
Male	14	17	15	17	55	66	84	100
45-49								
Female	3	15	5	24	13	61	22	100
Male	15	26	6	11	36	63	57	100
50-54								
Female	1	7	4	27	10	66	15	100
Male	9	22	3	7	27	70	39	100
55-59								
Female	1	18	1	18	4	65	6	100
Male	1	8	2	14	13	79	16	100
60-64								
Female					5	100	5	100
Male	1	12	3	30	5	58	9	100
65+								
Female	2	12			16	88	18	100
Male	4	16	6	23	15	61	24	100
Total	578	26	495	22	1130	51	2203	100

The percentage of persons 15 years and over with no formal education but who have attended non-formal training by age category, gender and division is shown in Table 9.4.1.3. Overall, KMA and Western Division account for the highest percentage of persons with this type of training. Female participation rates are, in the main, higher in most age categories compared to their male counterparts reflecting the bias towards women by most of these programmes.

Table 9.4.1.3 Percentage Distribution Of Persons 15 Years And Over With No Formal Education And Have Attended Non Formal Training By Five Year Age Group, Gender And Division

Age Category	Banjul	KMA	Western	Lower River	North Bank	Central River	Upper River	Total
	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
15-19								
Female	4	26	21	6	16	13	15	100
Male	4	23	23	5	15	14	16	100
20-24								
Female	7	27	22	4	15	12	13	100
Male	5	25	26	4	12	13	15	100
25-29								
Female	7	24	19	6	14	16	14	100
Male	5	32	21	3	12	13	14	100
30-34								
Female	5	24	25	5	14	14	14	100
Male	6	33	19	3	13	12	13	100
35-39								
Female	6	22	22	6	13	18	13	100
Male	8	29	20	3	11	15	14	100
40-44								
Female	3	19	23	8	12	16	20	100
Male	8	24	23	5	12	14	14	100
45-49								
Female	3	26	22	3	9	19	19	100
Male	7	24	20	7	13	14	16	100
50-54								
Female	5	15	20	11	20	13	16	100
Male	4	18	23	8	14	17	17	100
55-59								
Female	7	23	19	5	9	14	22	100
Male	3	14	25	3	15	20	20	100
60-64								
Female	8	14	16	10	17	14	21	100
Male	3	14	20	11	16	16	21	100
65+								
Female	3	20	25	10	17	12	12	100
Male	3	14	25	9	16	15	18	100
Total	5	24	22	6	14	14	15	100

According to the trend analyses in Table 9.4.1.4, from 1991 to 1998 the female participation rate has been increasing while that of the male was correspondingly falling.

Table 9.4.1.4 Trends In Adult Literacy Rates By Gender – 1991 to 1998

Gender	Year							
	1991	1992	1993	1994	1995	1996	1997	1998
Total	37.2	37.2	37.2	37.2	37.1	37.1	37.1	37.1
Male	53.5	52.8	52.0	51.3	50.6	49.9	49.2	48.5
Female	21.3	21.8	22.3	22.8	23.3	23.8	24.4	25.0

Source: EFA 2000 Assessment Report, page 61. The growth in population was estimated to be 4.5 per cent annually

(male 5 per cent, female 3.7 per cent).

9.5 EDUCATIONAL ATTAINMENT AND EARNINGS

According to Table 9.5.1.1, mean earnings by educational attainment correspondingly increase from primary, middle, secondary, and tertiary for all persons across all the poverty categories. The only exception is the vocational education where, among the poor, earnings from secondary education are higher. This may be due to the fact that children can enter a vocational institution without necessarily passing through secondary education and start with a pre-vocational course. Otherwise, it may be safely stated that for all the poverty categories the more education one attains the higher one's earnings.

Table 9.5.1.1 Mean Annual Earnings In Dalasis By Educational Level, Gender And Poverty Category

Level	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
None				
Female	531	2519	3109	1310
Male	2002	8865	8155	4475
Total	1197	5626	5770	2812
Primary				
Female	1992	4422	6679	4044
Male	4300	8740	9789	7232
Total	3216	6701	8482	5789
Middle				
Female	2148	200	3717	2577
Male	2271	9153	17211	8783
Total	2220	8101	12719	6627
Secondary				
Female	2396	10155	13081	10988
Male	5881	14252	16352	13701
Total	5258	13384	15486	13057
Vocational				
Female	8400	.	15071	14229
Male	.	8099	24475	19098
Total	8400	8099	19376	16777
Tertiary				
Female	.	18000	28504	27908
Male	24358	16833	27124	25712
Total	24358	16987	27492	26232
Female	643	3261	5874	2296
Male	2553	10272	12301	6971
Total	1546	7111	9672	4720

Gender-wise and for all the poverty categories, the above findings are confirmed for females. In the case of males, the same result emerged except in the poor category where secondary education fetched more mean earnings than vocational education. This is possible because, as earlier mentioned, children enter a vocational and skills centre without necessarily passing through a senior secondary

school. Overall, mean annual earnings by educational attainment are correspondingly higher for the non poor than the other categories.

Table 9.5.1.2, which looks at earnings by educational attainment and urban category, clearly indicates a bias in favour of Banjul and other urban categories. However, the figures do reveal higher mean earnings for females with tertiary education in the rural areas. This may be due to the sample as such a finding is totally unexpected. For all the other educational levels, those found in the urban areas earn more than those working in the rural areas.

Table 9.5.1.2 Mean Annual Earnings In Dalasis By Educational Attainment, Gender And Urban Category

Level	Greater Banjul	Other Urban	Rural	Total
None				
Female	7342	2717	437	1310
Male	15814	7620	1876	4475
Total	12033	5536	1085	2812
Primary				
Female	9209	4316	624	4044
Male	11971	9998	2060	7232
Total	10852	7491	1351	5789
Middle				
Female	5554	2340	1116	2577
Male	22538	6231	2069	8783
Total	17013	4778	1740	6627
Secondary				
Female	13300	8030	2801	10988
Male	18005	8697	5192	13701
Total	16759	8557	4775	13057
Vocational				
Female	14229	.	.	14229
Male	19098	.	.	19098
Total	16777	.	.	16777
Tertiary				
Female	27812	20400	37200	27908
Male	26155	20386	29902	25712
Male	26663	20387	30478	26232
Total				
Female	10129	3272	496	2296
Male	17230	8668	2308	6971
Total	14628	6548	1346	4720

Table 9.5.1.3 in Appendix 2 shows that mean annual earnings by educational attainment and division are positively skewed towards Banjul, KMA and Western Division. Here again, the pattern of earnings, with the exception of vocational education, shows that the more education one attains the higher the mean annual earnings. The lowest mean annual earnings by educational attainment and division are found in LRD, CRD, and NBD in that order. The pattern is the same by sex.

9.6 ACCESS TO EDUCATIONAL FACILITIES

Table 9.6.1.1 reveals that the 'Other' category (which was not specified during data collection) accounts for the highest percentage of responses at 81 per cent for the extremely poor category, followed by 75 per cent who said it was too expensive. Those who gave "work" as a reason for not attending formal school constitute 71 per cent, which could be indicative of the existence of child labour in the country. Generally all the reasons were rated above 50 per cent with the extremely poor category almost doubling the percentages in the non poor category ("Too young" 26 per cent, "work" 23 per cent, "Not useful" 21 per cent, "Too Expensive" 15 per cent). The row percentages are correspondingly high for the males as well as females.

Table 9.6.1.1 Percentage Distribution Of School Age Children (7–25 Years) Not Attending Formal School By Reason, Gender And Poverty Category

Reason	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Not Appropriate				
Female	65	15	20	100
Male	78	8	14	100
Total	69	13	18	100
Too Expensive				
Female	74	10	16	100
Male	75	10	15	100
Total	75	10	15	100
Too Far				
Female	62	17	21	100
Male	71	15	14	100
Total	66	16	18	100
Handicapped				
Female	71	10	19	100
Male	45	37	18	100
Total	63	18	19	100
Marriage				
Female	60	18	22	100
Male	100			100
Total	61	17	21	100
Not Useful				
Female	65	17	18	100
Male	63	12	24	100
Total	64	15	21	100
Work				
Female	68	9	23	100
Male	74	3	23	100
Total	71	6	23	100
Too Young				
Female	51	22	26	100
Male	59	16	25	100
Total	55	19	26	100
Other				
Female	83	10	6	100
Male	78	9	12	100
Total	81	10	10	100
Female	67	14	19	100
Male	73	10	17	100
Total	70	12	18	100

Madrassah (Arabic School) is an alternative system of education which has gained considerable ground in the country in the last decade. Table 9.6.1.2 indicates the percentage distribution of persons 7–25 years attending madarassah by reason, gender and poverty category. Two thirds (62 per cent) of parents who sent their children to the madarassah for religious reasons belong to the extremely poor category. Forty six per cent and 49 per cent of those citing economic reasons belong to the extremely poor and poor categories respectively.

Table 9.6.1.2 Percentage Distribution Of School Age Children (7–25 Years) Attending Madrassah By Reason, Gender And Poverty Category

Reason	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Economic				
Female	54	46		100
Male	38	53	9	100
Total	46	49	5	100
Appropriate for Girls				
Female	29	44	27	100
Male				
Total	29	44	27	100
Religious				
Female	63	20	17	100
Male	61	22	17	100
Total	62	21	17	100
Other				
Female	100			100
Male				00
Total	90		10	100
Female	62	23	15	100
Male	61	23	16	100
Total	61	23	16	100

Divisional analysis reveals that the row percentages are higher for KMA followed by Western Division. This is as expected since the madarassahs with larger enrolments are located in these two areas.

9.7 SUMMARY PROFILES OF THE POOR

- Providing basic education to all eligible school age population 7-15 year olds is yet to be achieved (including madarassah).
- Access to and participation in education are very low for those in the poorer categories in the rural areas.
- The cost of education, especially at secondary level, deters poor parents from keeping their children in school, moreso the girl-child.
- The higher the level of educational attainment the more one earns.
- The cost of education for a student, including some pecuniary costs, is D230, D925, and D2750 per year in the primary, junior and senior secondary schools respectively.
- The poorer you are the less chance you have for schooling.
- The madrassah type of education costs less than the conventional school. Some parents including those from the non poor still prefer to send their children to madrassahs especially so for the girl-child for moral and religious reasons.

10 ACCESS TO FACILITIES AND OTHER SOCIAL SERVICES

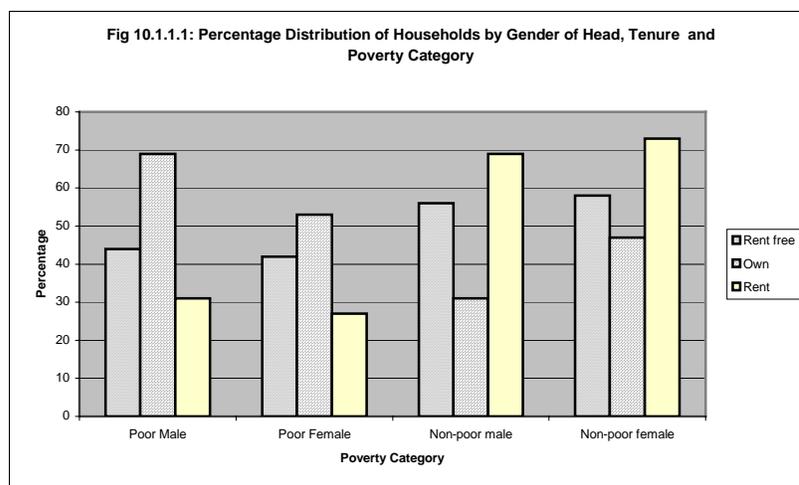
10.1 HOUSING

In an attempt to measure levels of poverty, focus is increasingly being placed on indicators used in measuring access to housing and housing amenities. These indicators, which include tenure, quality of houses and occupancy rate, access to safe water sources, electricity and adequate sanitation facilities are an integral part of human welfare. For this reason, information relating to these issues was included in the 1998 NHPS. Specifically, the study collected information on construction material, housing tenure, main source of drinking water, electricity, main type of cooking fuel and type of cooking stove used.

10.1.1 TENURE AND POVERTY

The survey collected information on tenure of accommodation and the quality of the accommodation in terms of wall, roof, floor materials and number of rooms occupied by the household.

According to Figure 10.1.1.1, ownership of dwelling is more a characteristic of the poor. Over 70 per cent of the poor male household heads are home owners compared to their non poor counterparts with about 30 per cent of them. The same pattern is observed for females. It is surprising that the majority of the male and female non poor household heads live in rented homes.



10.1.2 TENURE AND DIVISION

Looking at tenureship of accommodation at the divisional level, the majority of households in the study (almost 65 per cent) are home owners. A larger proportion of households living away from Banjul, the capital, are home owners. This is evident from Table 10.1.2.1, where it is observed that most of the households in Banjul and KMA are renting while households in the rest of the divisions, which are predominantly rural, are residing in their own accommodation. For instance, from Western Division to the farthest point of the country (Basse), the percentage of homeowners ranges from 70 to 89 per cent. Banjul and KMA on the other hand have most of their households residing in rented accommodation (64 per cent and 49 per cent respectively). The fact that a larger proportion of rural dwellers own their homes is not surprising, as in The Gambia, the procedures of accessing and owning land in the rural areas are easy compared to the urban areas.

Table 10.1.2.1 Percentage Distribution Of Households By Housing Tenure And Division

Tenure	Division							
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	The Gambia
Rent free	9	9	15	6	5	3	4	164
Owned	27	42	70	76	78	89	75	1280
Rented	64	49	15	19	17	7	21	547
Total	100	100	100	100	100	100	100	100

10.1.3 QUALITY OF HOUSING

The quality of housing index was constructed in order to classify houses by the type of construction materials used. For example, a permanent house is defined as a house which was constructed using cement/bricks for the walls, concrete/corrugated iron sheet or clay tiles for the roof, while the floor material constitutes concrete and tiles. Semi-permanent houses comprise houses where the walls were mud or wood with cement finishing and roofs of corrugated iron sheets. Non-permanent constitutes houses where the wall material is similar to that of semi-permanent and the roof material is either thatch or something other than the roofing material identified as for permanent structures above.

10.1.4 CONSTRUCTION MATERIAL AND POVERTY

The same proportion of houses in this survey was constructed using either permanent or semi-permanent materials (41 per cent). Table 10.1.4.1, which gives permanency status of dwellings by poverty category, also shows that the majority (56 per cent) of the non poor households construct their houses using permanent materials. The same proportion of extremely poor and poor households (47 per cent) use semi-permanent materials. A greater proportion of extremely poor households use non-permanent materials in the construction of their houses (33 per cent) compared to 11 per cent for both poor and non poor households. The reason for such a high concentration of non permanent structures in the rural areas can be to a large extent explained by the fact that these areas lack both quality building materials and the purchasing power needed for constructing permanent structures.

Table 10.1.4.1 Percentage Distribution Of Households By Permanency Status And Poverty Category

Permanency Status	Poverty Category			The Gambia
	Extremely Poor	Poor	Non Poor	
Permanent	20	42	56	824
Semi-permanent	47	47	33	821
Non-permanent	33	11	11	380
Total	100	100	100	2033

10.1.5 CONSTRUCTION MATERIAL AND DIVISION

Households in Banjul and KMA are more inclined to construct their houses using permanent materials as compared to households in the more rural areas of the country. According to Table 10.1.5.1, 77 per cent and 69 per cent of households in Banjul and KMA respectively use permanent materials to construct their houses. The table shows also that households in Banjul do not use non-permanent building materials. The majority of households located in Western Division, North Bank and Lower River use semi-permanent material while households in the furthest two divisions from the capital use more of non-permanent materials. This is not surprising because households in the former areas are less poor and can afford quality materials.

Table 10.1.5.1 Percentage Distribution Of Households By Permanency Status And Division

Permanency Status	Division							
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	The Gambia
Permanent	77	69	21	39	41	12	33	41
Semi-permanent	23	26	67	41	50	39	25	41
Non-permanent	-	4	12	20	9	49	42	19
Total	100	100	100	100	100	100	100	100

10.1.6 OCCUPANCY ACROSS DIVISION BY POVERTY CATEGORY

The survey collected information on the number of rooms occupied by the household. This information was used with the household size to obtain the occupancy rate across the country. The indicator gives an idea of the incidence of overcrowding which has serious health implications on the population.

The average number of persons in a room as indicated in Table 10.1.6.1 is highest for extremely poor households. According to this Table, extremely poor households in Banjul have the highest occupancy rate with an average of four persons in a room. The occupancy rate for North Bank, Central River and Upper River Divisions in this poverty level is the second highest (an average of three persons in a room). Poor households in Banjul have the same occupancy rate as the extremely poor households in North Bank, Central River and Upper River Divisions. The average number of persons per room is highest in Banjul as the Table shows that it is twice more than the average for the country. Urbanisation and rural-urban migration could be given as a possible explanation for this

Table 10.1.6.1 Average Number Of Persons In A Room By Poverty Category And Division

Poverty Category	Division							
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	The Gambia
Extremely Poor	4	2	2	3	2	3	3	3
Poor	3	2	2	2	2	2	2	2
Non Poor	2	2	2	2	2	2	2	2
Total	2	2	2	2	2	3	2	2

10.2 WATER AND SANITATION

Water is a basic element that is necessary for life as over 60 per cent of the human body weight is made up of water. It can be considered as the most important dietary constituent for a normal human being can live without food for 20 to 40 days, but without water humans die in 4 to 7 days. Sanitation is the means used for protecting public health by the removal and treatment of waste, the need for which cannot be overemphasised. Refuse Management, though not very efficient, is systematic and organised in the urban areas and undertaken by the Councils, while in the rural areas, it is unorganised and unsystematic posing serious health hazards to the public.

There have been varying strategies initiated and implemented with emphasis on improved sanitary devices given high priority. In The Gambia, safe sanitation has evidently increased access and service levels in terms of both total numbers and proportion of the country's population. That notwithstanding, it is not always measurable in terms of health benefits due to many inter-related factors such as effective use, health and hygiene practices and impaired sustainable services. There exists a huge disparity between rural and urban access to safe sanitation. This could be attributed to the lack of overall sub-sector policy and strategies as well as lack of coordination between the different actors. This is further aggravated by the drought condition, hence more focus was placed on the provision of water supply than sanitation.

10.2.1 DRINKING WATER

According to international standards adapted by The Gambia, safe drinking water sources consist of standpipes (both public and private) and also wells fitted with pump. Table 10.2.1.1 shows that open wells are used more by the extremely poor and the non poor. It also indicates that the non poor use public standpipes more than the extremely poor and the poor. It further shows that extremely poor households use wells fitted with pump more than the poor and the non poor, while the latter also use this source more than the poor.

Within poverty categories, public standpipes are the predominant source for all the poor and non poor households while most extremely poor households depend on wells with pumps.

Table 10.2.1.1 Percentage Distribution Of Households By Main Source Of Drinking Water And Poverty Category

Main Source of Drinking Water	Poverty Category							
	Extremely Poor		Poor		Non Poor		All Groups	
	Count	%	Count	%	Count	%	Count	%
Open Wells	187	52	56	15	119	33	362	100
Private Stand Pipe	39	9	80	18	324	73	443	100
Public Stand Pipe	238	32	167	22	339	46	744	100
Well with Pump	263	65	41	10	103	25	407	100
Other	6	17	9	27	19	56	34	100
Total	733	37	353	18	905	45	1990	100

Open wells (79 per cent) and wells fitted with pumps (97 per cent) are more common in the rural areas as shown in Table 10.2.1.2. This could, perhaps, be explained by the fact that some projects such as the Rural Water Supply Project have constructed quite a number of wells in the rural areas. Pipe borne water supply systems (both public and private), on the other hand, are more common in the urban areas, although in some rural towns and big villages such systems do exist. These results therefore indicate a clear picture of what is prevailing in the country, as rural people tend to use open wells and well fitted with pumps more than standpipes and vice versa in the case of urban dwellers.

Table 10.2.1.2 Percentage Distribution Of Households By Main Source Of Drinking Water And Urban Category

Main Source of Drinking Water	Urban Category							
	Greater Banjul		Other Urban		Rural		Total	
	Count	%	Count	%	Count	%	Count	%
Open Wells	58	16	17	5	287	79	362	100
Private Stand Pipe	389	88	38	9	17	4	443	100
Public Stand Pipe	315	42	217	29	212	29	744	100
Well with Pump	11	3	3	1	393	97	407	100
Other	21	64	1	3	11	34	34	100
Total	733	37	353	18	905	45	1990	100

Divisional analysis in Table 10.2.1.3 reveals that Western Division has the highest concentration of open wells nationwide. It also shows that KMA has more private standpipes than the rest of the divisions while Central River Division has the highest percentage of wells fitted with pumps. However, there are no sample households using wells fitted with pumps in Banjul and only one exists in the KMA.

Table 10.2.1.3 Percentage Distribution Of Households By Main Source Of Drinking Water And Division

Main	Division
------	----------

Source Of Drinking Water	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	The Gambia
	%	%	%	%	%	%	%	%
Open Wells		10	34	14	9	21	12	18
Private Stand Pipe	9	66	14	4	4	1	2	22
Public Stand Pipe	11	26	26	12	6	4	15	37
Well with Pump		0	11	32	11	39	7	20
Other		44	45	5		3	3	2
Count	121	539	441	287	142	268	192	1990

10.2.2 SANITATION

Another important indicator of quality of life is the availability of sanitary toilet facilities defined in this study as own/shared flush toilet and own pit. The reason for classifying 'own pit' as sanitary is that the survey did not differentiate the improved pit from the ordinary pit latrine. It was also argued that most of the pit latrines found in the urban areas are of the improved kind, which are considered sanitary.

It is interesting to note from Table 10.2.2.1 that a high percentage of households with no toilet facilities or which use buckets are non poor (44 and 43 per cent respectively). These are likely to be households in rural areas (see Table 10.2.2.2 below). As expected, only a small percentage of extremely poor households have access to flush toilets (13 per cent), most of them relying on public pits and own pit latrines (42 and 43 per cent respectively).

Interestingly enough, all households, regardless of poverty status, tend to use own pit latrines. Own flush toilets are the second most common type of toilet for both poor and non poor households compared to no toilet for the extremely poor.

Table 10.2.2.1 Percentage Distribution Of Households By Type Of Toilet Facility And Poverty Category

Type of Toilet Facility	Poverty Category							
	Extremely Poor		Poor		Non Poor		All Groups	
	Count	%	Count	%	Count	%	Count	%
No Toilet	35	42	11	14	36	44	82	100
Own Bucket/Pan	4	42	2	20	4	38	10	100
Own Flush Toilet	14	6	28	11	204	83	246	100
Public Pit	29	41	13	19	28	40	70	100
Shared Bucket	2	15	5	39	6	46	13	100
Shared Flush Toilet	10	13	18	24	47	63	75	100
Own Pit Latrine	607	43	272	19	546	38	1425	100
Other	31	46	4	6	33	49	68	100
Total	733	37	353	18	905	45	1990	100

In terms of urban category differentials, Table 10.2.2.2 shows that rural households have the highest percentage of people without toilet facility and also with own bucket/pan while Greater Banjul has the highest percentage of people with own flush toilet. It also shows that rural households depend to a greater extent on pit latrines. Shared bucket and flush toilets are more common in Greater Banjul than the other areas but about one third of such households use own pit latrines.

However, as previously observed by poverty status, own pit latrines remain the dominant type of toilet across all three urban categories. Evidently, the type of toilet facility one uses is not necessarily related to poverty status as the development of sanitary facilities is very low nationwide. Own flush toilets come second in Greater Banjul compared to public pit for other urban residents and no toilet for the rural category.

Table 10.2.2.2 Percentage Distribution Of Households By Type Of Toilet Facility And Urban Category

Type of Toilet Facility	Urban Category						Total	
	Greater Banjul		Other Urban		Rural		Count	%
	Count	%	Count	%	Count	%	Count	%
No Toilet	7	9	10	12	65	79	82	100
Own Bucket/Pan	3	30	2	17	5	53	10	100
Own Flush Toilet	228	93	7	3	11	4	246	100
Public Pit	9	13	22	31	40	56	70	100
Shared Bucket	9	71	1	7	3	22	13	100
Shared Flush Toilet	67	90	4	5	3	4	75	100
Own Pit Latrine	455	32	213	15	757	53	1425	100
Other	15	22	17	25	36	53	68	100
Total	794	40	276	14	920	46	1990	100

10.3 ENERGY

Adequate supply of energy is among the most basic provisions of human welfare. The type of lighting fuel and cooking fuel used by the household has implications on the environment. The objective of collecting this information is not only to determine the availability and accessibility to Gambian households but also together with other environmental questions, this will indicate the level of awareness of environmental issues.

10.3.1 LIGHTING FUEL

Overall, the main lighting fuel used by households is candles (39 per cent) with 42 per cent of households using candles being non poor. These are likely to be households in rural areas. The second most commonly used fuel for lighting is kerosene (36 per cent). The majority of households (55 per cent) using kerosene are extremely poor households. As one moves from the west to the eastern part of the country, the study shows that more people use kerosene except for households in the Upper River Division. Electricity is most commonly used by households in urban areas, which is consistent with the fact that 73 per cent of households using electricity are non poor.

Among extremely poor households, 64 per cent use kerosene as compared to 31 per cent and 25 per cent of poor and non poor households respectively. Poor households tend to prefer candles (41 per cent) while the non poor households use electricity and candles roughly equally (38 per cent).

Table 10.3.1.1 Percentage Distribution Of Households By Main Fuel For Lighting And Poverty Category

Type Of Fuel	Poverty Category				Count
	Extremely Poor	Poor	Non Poor	All Groups	
Candles	38	20	42	39	766
Electricity	5	22	73	24	460
Kerosene	55	16	29	36	754
Other	75	17	8	1	12
Count	37	18	44	100	1992

Note: Households without information are excluded

10.3.2 COOKING FUEL

Analysis of households by type of cooking fuel used indicates that, on the whole, 90 per cent of households reported using firewood as their main cooking fuel with about 42 per cent of the households using this type of fuel in the non poor category. This reflects the heavy dependence of households on firewood regardless of their poverty status: 99 per cent of extremely poor households, 94 per cent of poor households and 83 per cent of non-poor households use firewood as main cooking fuel. Among households which use gas/charcoal as main cooking fuel, 84 per cent are non poor (see Table 10.3.2.1).

The type of cooking stove used by households using firewood has also been examined given that the type of stove used is a major determinant of the amount of firewood used. Some cooking stoves are more environmentally friendly than others. As is expected, the majority of poor households are using three stones. One explanation for this is the very low cost associated with this type of cooking facility. The other types of cooking stoves which are fuel efficient are Kumba Gaye and Sinkiri Kuto with both being more popular with non poor households again due to cost implications for the poor (see Table 10.3.2.2 in Appendix 2).

Table 10.3.2.1 Percentage Distribution Of Households By Main Cooking Fuel And Poverty Category

Type Of Fuel	Poverty Category				Count
	Extremely Poor	Poor	Non Poor	All Groups	
Charcoal	6	19	75	1	17
Firewood	40	18	42	90	1822
Gas	5	6	89	3	66
Not Applicable	7	14	79	5	101
Count	37	18	45	100	2006

Note: Households without information are excluded

"Not Applicable" refers to one-person households usually eating outside the home

10.4 SUMMARY PROFILES OF THE POOR

- House ownership is a characteristic of the poor, both male and female heads, moreso as one moves from Banjul to the rural areas. This is an unexpected finding since one would have expected that poor households cannot afford their own houses. Several explanations could be given for this and among them is that they use poor quality building materials.
- Furthermore, an index for quality of housing shows that in general, the extremely poor and poor households construct houses using semi-permanent and non-permanent materials. Also, the extremely poor households have a higher number of persons per room across divisions.
- The majority of households using unsafe sources of drinking water are the poor (67 per cent), although some proportion of non poor households report using unsafe sources of drinking water. This is perhaps due to the unequal distribution of these facilities countrywide. They tend to be concentrated in the Greater Banjul area. One of the issues that emerged from the 1999 Participatory Poverty Assessment Wet Season round is that facilities are sometimes so congested that people resort to their traditional source of drinking water (open wells). Furthermore, water borne diseases are known to be common among people living in unsanitary environments as well as those using contaminated drinking water sources. The survey reveals that the source of drinking water used by most of the poor are open wells which are extremely vulnerable to contamination.
- Of the households reporting that they use their own pit latrines, 62 per cent are from poor households (extremely poor and poor). This should be interpreted with caution since the type of pit latrines most common in rural areas is not of the sanitary type, improved pit latrines have cost implications. Only four per cent of the extremely poor and 11 per cent of the poor report using own flush toilets. Therefore, in terms of access to sanitary toilet facilities, the poor are still lagging behind.
- Use of electricity for lighting is more characteristic of non poor than poor households - only 5 per cent of the extremely poor and 22 per cent of the poor reported having access to this type of lighting facility. The poor rely more on candles than electricity for lighting.
- With regards to cooking fuel, firewood is the most common type of cooking fuel regardless of poverty status. The differentiating factor is the type of cooking stove, which is three stones for poor households.

11 EMPOWERMENT

11.1 OWNERSHIP OF ASSETS

11.1.1 DISTRIBUTION BY POVERTY CATEGORY

Ownership of assets is quite low for households categorised as extremely poor and poor. Generally, less than 10 per cent of extremely poor households own any type of asset except for farming implements, bicycles and radios. As expected, ownership of luxury items such as cars, televisions and videos is relatively high for non poor households (48, 41 and 43 per cent respectively), moderately high for poor households and low for extremely poor households. The same exists for middle-of-the-way luxury items such as motor bicycles, sewing machines and refrigerators. It is worth noting that no extremely poor household owns cars, vans or trucks.

Ownership by sex of household head is the same for poor and non poor households with female headed households having a higher percentage of ownership for all assets except radios. Among extremely poor households, this trend is reversed for many of the assets although the ownership rate of radios for female headed households is still relatively high (51 per cent).

Table 11.1.1.1 Percentage Distribution Of Households Owning Assets By Type, Gender of Head And Poverty Category

Type Of Asset	Poverty Category					
	Extremely Poor		Poor		Non Poor	
	Male	Female	Male	Female	Male	Female
Fishing Boat	1	3	3	-	2	-
Seeder/Weeder	37	11	11	18	11	15
Sewing Machine	3	3	5	28	7	39
Bicycle	17	10	14	38	15	28
Motorcycle	2	1	2	41	1	28
Car/Van/Truck	-	-	3	13	8	48
Television	3	3	16	27	8	41
Video	1	3	11	21	15	43
Radio	62	51	72	34	71	31
Refrigerator	2	4	15	28	24	41
Count	1522	139	697	204	1925	589

11.1.2 DISTRIBUTION BY URBAN CATEGORY

Ownership of assets is much higher in the Greater Banjul area than in other urban or rural areas. With the exception of radio and farming implements, ownership of assets is very low in rural areas. As was the case in the distribution by poverty category, ownership of assets is generally higher for female-headed households in both the Greater Banjul area and other urban areas. It seems that extremely poor female-headed households and those in the rural areas are disadvantaged as they always fare worse than their male counterparts.

Table 11.1.2.1 Percentage Distribution Of Households Owning Assets By Type, Gender of Head And Urban Category

Type Of Asset	Urban Category					
	Greater Banjul		Other Urban		Rural	
	Male	Female	Male	Female	Male	Female
Fishing Boat	2	-	-	-	2	1
Seeder/Weeder	1	-	5	2	40	4
Sewing Machine	8	14	6	9	3	3
Bicycle	12	13	10	12	19	8
Motorcycle	2	1	2	2	2	-
Car/ Van/ Truck	10	10	3	5	-	-
Television	31	42	11	7	3	3
Video	21	32	3	7	1	1
Radio	77	77	71	49	60	49
Refrigerator	34	47	7	7	8	2
Count	1729	699	478	76	1938	158

11.2 ACCESS TO CREDIT FACILITIES

A number of institutions, both Government and Non Governmental, exist to offer credit services in The Gambia. These include The Gambia Women's Finance Association, Action Aid, Association of Farmers Educators and Teachers, Skills Component of the Women In Development Project, Gambia Co-operative Union, Social Development Fund (SDF) and many others. These programmes cover virtually the whole country and in most cases are targeted at women.

ActionAid's micro-finance programme currently covers 610 community groups in CRD and URD and another 143 village groups in LRD who have now been phased out. Overall, this programme operates with a capital of about seven million Dalasis. The SDF programme covers Banjul, Kanifing Municipality, CRD and LRD whilst The Gambia Co-operative Union covers the whole country. The commercial banks are also sources of credit but this is not accessible to poor community members especially women as they normally lack the collateral required by the banks.

Recent participatory poverty studies have revealed that both credit need and availability are seasonal in nature. Agricultural credit is highly on demand at community level; the need for this facility highest just before the start of the rainy season ("Sanjifolo") when farmers would like to buy farm implements and inputs in preparation for the rainy season. However, the facility, normally provided by the Co-operative Union, is always late as it comes at a time when farmers have already sown their crops. Taking the credit therefore becomes more of a burden than a help to farmers.

Another issue raised regarding credit was the fact that most of credit available for agricultural inputs is for male dominated crops such as groundnuts and other upland crops. Women are engaged mainly in rice production in the lowlands but credit to support production of this crop, for example power tillering services, is rarely available. Therefore, even though agricultural inputs such as draft animals are given as credit to women's groups, they end up being used by men since most women are not trained to use these inputs.

11.3 ACCESS TO MARKETS

Marketing is one of the major constraints faced by small business enterprises that women are engaged in. Support to such enterprises is mostly in the area of skills improvement and in increasing production. Enterprises such as vegetable production are hard hit by this constraint as most women grow the same types of vegetables all at the same time. As a result they suffer huge losses in terms of price reduction due to vegetables getting rotten or sold at giveaway prices. Even the groundnut industry, the main cash crop, experienced serious marketing problems in the last two years. As a result most farmers ended up selling their nuts in Senegal.

Marketing facilities are mainly the weekly markets known as “lumos” which exist in many big towns and villages in the provinces. These provide outlets for rural people to sell products such as groundnuts, millet, vegetables and other agricultural produce. Businesswomen from the urban areas travel to these places to buy products and resell in the urban areas.

Of recent however agencies such as Catholic Relief Services have assisted groups like the Sesame Growers Associations in accessing markets for their products. Others like Gambia Food and Nutrition Association and the Food and Nutrition Unit of the Department of State for Agriculture are assisting groups with processing and preservation technologies to enhance marketing of their produce. Government on its part is also making efforts to improve marketing of groundnuts and also encouraging foreign investment in the area of food processing and preservation.

11.4 AVAILABILITY OF APPROPRIATE TECHNOLOGY

Prior to the introduction of labour saving devices by national and international organisations, Gambian women spent most of their time and energy in their day-to-day production activities. Labour saving devices were introduced in The Gambia to improve community productivity as citizens spent more hours on the job.

Interventions with the objective of empowering farmers were developed to enhance production in various fields. Major improvements in the wellbeing of farmers have been registered in horticulture, water supply and sanitation, and food processing. Most interventions were directed and related to women due to their predominant roles in production.

Labour and energy saving devices such as milling machines, motorised sesame processing machines, and hand operated ram presses were donated to communities in order to facilitate production. Preceding the donations of milling machines, the communities used labour intensive grinding boards, bottles and mortar, which were time consuming. Motorised sesame processing machines, which are used to process seeds into oil for increased benefits, were also donated to the rural communities. In addition, hand operated ram presses used for processing smaller quantities of seeds into oil were distributed to farms throughout the nation (Catholic Relief Services, Summary of Activities 1998).

Furthermore, cement-lined wells equipped with hand pumps were introduced prior to boreholes with motorised lifting devices. This initiative was introduced because unlined wells were the most widespread source of water in the country. To ensure sustainability, the “Private Hand Pump Maintenance System” (PHMS) was initiated (National Water Resources Council Act 1979).

Interventions were provided by organisations such as the Catholic Relief Services, Gambia Women’s Finance Association, Gambia Food and Nutrition Association, the Social Development Fund, and the Women’s Bureau to various groups in the communities. These donor interventions have proven to be

efficient nationwide. For further development and sustainability, coordination of various interventions and funding of components has to be enhanced.

11.5 ACCESS TO DEVELOPMENT-ORIENTED COMMUNITY BASED ORGANISATIONS

Community Based Organisations (CBOs) exist mainly at village level and comprise of individuals in the communities coming together to mobilise and manage resources to improve their quality of life. They are generally classified as participatory community development organisations. Individuals interested in national or community development are organised and transformed into viable development organisations to make a difference in their communities. Membership in CBOs is voluntary and open thus guaranteeing acceptance. Even though membership is guaranteed to all, most members are female.

Community Based Organisations (locally referred to as KAFOs) have existed in villages for a long time but most of them had functioned as welfare organisations. CBOs organise themselves to help other members, e.g. helping with farm work in case they fall sick, during the rainy season, or having group farms (the proceeds of which are used up during the dry season, ceremonies, and other festivities) in the communities. The need for development oriented CBOs as partners in the development process came about as a result of shifts in emphasis of development agencies from top down planning to a more demand driven participatory development approach.

Thus the promotion and coming into existence of CBOs was prompted by the need to serve as village institutions. CBOs are charged with the responsibility of serving as vehicles for sustained community development. In the same vein they also guarantee and ensure the full participation and involvement of community members in decision making on a continuous and sustainable basis. In addition they ensure cost effective use of resources and participation in the development process through communal labour and provision of locally available materials. They also play an active role in the planning, implementation, monitoring and evaluation of community projects.

CBOs exist in virtually every village in The Gambia with many villages having a number of CBOs in existence. Some of them are registered as friendly societies whilst those that undertake savings and credit activities are registered as VISACAs (Village Initiated Savings and Credit Associations). However a great number exist without any form of legal recognition. They exist in great numbers in all administrative divisions of the country. At ward and districts levels, community organisations exist in a form of committees that under take co-ordination of community activities at these levels. Such coordination bodies, referred to as Village Development Committees (VDCs), also exist at village level where they mainly coordinate the activities of the various CBOs and act as liaison with development agencies. VDCs are normally made up of representatives of different interest groups in the community as well as people with responsibilities in the community such as the village head, Alkalo, Imam, TBA, etc.

CBOs are engaged in income generating activities such as petty trading, soap making, application of life skills such as sewing, tie-dye, savings and credit activities, "Osusu", and vegetable gardening. As membership is voluntary, community members are at liberty to become members, the only condition, in most cases being the payment of a membership fee.

Most of the development agencies provide support through these CBOs, in the form of grants to finance development activities, micro-finance programmes and capacity building for institutional and organisational development. They are also supported to establish linkages with other organisations in order to broaden their funding base and ensure sustainability of activities embarked upon. It should be

noted however that many CBOs are characterised by weak leadership structures resulting in the groups disintegrating or discontinuing their activities once external support ceases.

As a result many development agencies, both Government and Non Governmental Organisations, are actively involved in community capacity building in the form of organisational and management training, leadership development, skills training, micro-finance, exposure visits and formation of linkages. This forms an integral part of the Strategy for Poverty Alleviation Pillar 3: Building Capacity At Local Level. With donor agencies supporting community capacity building programmes, a few of these CBOs are gradually developing into village level institutions with organisational and management capacities. Also having been involved in financial activities, some of them have succeeded in generating significant financial capital that is being used as revolving funds in their respective communities.

Some of the constraints that CBOs are faced with include the lack of active participation by members and lack of physical, human, and financial resources. Capacity building through training, financial and material support, and exposure are areas that need to be strengthened in order to widen the scope of activities, enhance productivity and ensure sustainability of CBOs. To further enhance participation and productivity of CBOs, people oriented policies or participatory policies should be created. CBOs could evolve into community development institutions aimed at sustaining national growth if provided with adequate financial and material, and capacity building support.

Table 11.5.1.1 Sample Of Institutions Providing Support To CBOs BY Type Of Support And Geographical Area

Institution	No. of CBOs	Type of Support	Geographic Area
Action Aid	650 Village Development Groups (VDGs)	Micro Finance-Credit Capacity Building	CRD, URD
CRS	12 SGAs with 48,000 women	Sesame Growing	URD, NB, LRD, KMA
WID-Skills Development Component at DCD	10,000 women in 125 villages	Income Generating Activities	URD,WD,LRD,KMA
GAWFA	245 groups 16,000 women	Credit Scheme	GBA,LRD,NBD,URD,WD
SDF	66 groups	Grants	GBA,WD,URD

11.6 WOMEN'S PARTICIPATION IN PUBLIC DECISION MAKING

"Women's empowerment is about making women and girls visible and their voices heard, and enabling them to take full control of their lives" (National Human Development Report 1997)

In 1983, women made up 50.2 per cent of the Gambian population, in 1993 this declined slightly to 49.9 per cent (1993 Population and Housing Census, CSD). As the statistics indicate, women's empowerment and advancement is crucial to the nation's development for the new millennium. Involvement of women in the decision making process is necessary so as to dispute the traditional myth that women are the producers in the society.

The Gambia is the only country in the history of the sub-region with a female Vice President and a female Deputy Speaker of the National Assembly. Along with this, The Cabinet has four female members assigned with the portfolios of Health, Social Welfare and Women's Affairs; Education; Tourism; and Justice.

In addition to this, The Gambian Cabinet has approved the National Policy for the Advancement of Gambian Women 1999-2009 attempting to bridge the gaps in addressing the concerns of women, and offers a framework within which Gambian women can move out of inequality and deprivation, towards greater participation in the national development process.

Women are also actively involved in the running of societal activities at the village level. The National Women's Council encompasses prominent women representatives from all constituencies of the country. The Council was set up in 1980 as an advisory body to Government with an executive arm, The Women's Bureau, to implement its decisions. The selected National Women Councillors meet with women's group leaders to discuss concerns and problems for articulation at Council level. Furthermore, women are actively involved in the running and development of activities in Women Kafos, Village Development Committees (VDCs), and Divisional Coordinating Committees (DCCs).

Even though improvements have been noted in terms of women's involvement in the decision making process and elimination of all forms discrimination against women, more interventions should be initiated. In 1997, the number of people employed in the civil service was 13,345 employees out of which only 21 per cent were females. Of the total managerial cadre available, women only constitute 12.8 per cent, 1.9 per cent in the professional and technical occupations, and 26.2 per cent in the clerical field (The 1997 Population Data Bank, Gender Analysis on Occupations in The Gambia). Women's lesser education qualifications and access to training are indicative of the female constitution of only 4.9 per cent of the skilled labour force.

Available data indicates that women comprise 50 per cent of the agricultural labour force, 70 per cent of the unskilled agricultural labour force with responsibility for about 40 per cent of the total agricultural production. The majority of women are predominantly in the informal sector as unskilled workers in horticulture and tourism industry, thus earnestly under-represented in the formal sector.

Equal opportunities, legislation and gender sensitisation on the advancement and empowerment of Gambian women should be improved for the proper implementation of national and international instructions such as the National Policy for the Advancement of Gambian Women, the Beijing Platform of Action, the Convention on the Elimination of all Forms of Discrimination against Women, and the African Platform for Action and National Strategies. In addition, sustainability measures in areas of income generation, literacy and skills training, formal and non-formal education of the girl-child and women should be formulated in order to conform to the 1975 International Woman's Year and Decade influencing policy formulation for women globally.

11.7 ENVIRONMENT

11.7.1 PARTICIPATION IN ENVIRONMENTAL ACTIVITIES

Participation in environmental activities is generally very low due probably to low levels of awareness. Environment cleaning attracted the highest level of participation with about one third of households having participated. Other environmental activities that attracted some meaningful participation were buffer creation and tree planting. About one fifth of households participated in each of these activities. Participation in other activities such as dyke construction and soil conservation activities was less than ten percent in each case.

In terms of participation of the various poverty categories, only the extremely poor household meaningfully participated in these activities. Apart from environment cleaning and tree planting activities, less than a tenth of poor and non poor households participate in environment activities. Table 11.7.1.1 below shows the percentage distribution of households participating in environment activities by poverty category.

Table 11.7.1.1 Percentage Distribution Of Households Participating In Environmental Activities By Type of Activity And Poverty Category

Type Of Activity	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Buffer Creation	39	14	13	23
Environment Cleaning	41	26	26	32
Dyke Construction	13	6	5	8
Soil Conservation	13	5	7	9
Tree Planting	23	15	16	19
Other	5	3	2	3

11.7.2 ATTITUDE TOWARDS THE ENVIRONMENT

Despite the low levels of participation in environmental activities, attitudes towards the environment are quite positive. Overall about a third of households have positive attitudes towards the environment whilst 64 percent have fairly positive attitudes. About 3 percent felt indifferent whilst a negligible proportion felt negative about environmental issues. Unlike the case of participation, non poor households have quite positive attitudes towards the environment.

11.8 SUMMARY PROFILES OF THE POOR

- Asset ownership among extremely poor and poor households is often low. The few households that do own any type of asset usually have work related assets such as farm implements, bicycles and radios.

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- Asset ownership by urban category reveals a low level in rural areas compared to households in the Greater Banjul Area.
 - Participation in environmental protection activities is most common among extremely poor households, probably as a result of their close proximity to and dependence on the natural environment for their survival.

12 EMERGING ISSUES

12.1 DEVELOPMENTS IN THE AGRICULTURAL SECTOR

Given that agriculture provides food and income to many Gambian households through crop production, especially groundnut production, emerging issues in the sector would be of profound importance particularly those related to food security and income status of rural households.

Groundnut for instance, which is the main cash crop of this country, has witnessed a decline in production over the years which could be attributed to a plethora of factors among which are the reduction in the frequency and amount of rainfall and unfavourable market prices. Production declined from 75,800 tons in 1985/86 to 73,460 tons in 1998/99, a percentage decline of about 31 per cent. To make matters worse, the liquidation of The Gambia Cooperative Union and the alleged illegal activities of the Alimenta company all culminated to credit buying last trade season. These issues, coupled with unfavourable market prices for groundnut, are causes of poverty of most groundnut farmers as shown in the 1992/93 Household Economic Survey and the current study as well. The latter study reported small (74 per cent), medium (77 per cent) and large groundnut farmers (70 per cent) as the food poor households with mean annual permanent income less than D1,500.

However, two other cash crops, cotton and sesame, are steadily filling the gap created by the decline in groundnut production. They contribute substantially to agricultural export earnings, crop diversification and farmers' welfare. For instance, cotton farmers receive an attractive gross margin (D2,418) and return to labour (14.57) provided that 1 ha yields 1 tons according to the status report on cotton development in The Gambia (1998). Small-scale farmers, who are in most cases the poor households of the country's population, undertake its production. Sesame had been a back crop for the medicinal value of the oil, recently it has seen intensified production with better output and attractive marginal returns (D4,151) if yields are at 1 ton per ha. With increased cotton and sesame production, hopes are that the pervasive poverty experienced by the majority of Gambian farmers would be alleviated.

The Household Food Security (HFS) component of the National Poverty Alleviation Programme, which is one of Government's and UNDP's effort to ensure that a larger percentage of the food requirements of The Gambian population are met partly by domestic production, is going a long way in improving food security for the programme areas. Cereals such as rice, millet, maize and sorghum supply half of the available food but meet only about 45 percent of national grain requirements.

Another important issue recently is the increase in horticulture production, which adds impetus to the diversification of the country's export base, foreign exchange earnings, rural income sources and improvement in household nutritional status. In fact recent findings of the mission for the preparation of the Rural Development Strategy revealed that The Gambia's comparative advantages lies in the horticulture sub-section. According to the Peri-urban Horticulture and Livestock Project document (1998), net farm income of some vegetables is D12,000 per 5m square bed, thus with 30 beds per farmer, the income level could stand at D360,000 per harvest. With expected harvests of five or more, the gross marginal of the horticultural farmers could be estimated at D1,240 – 1,800 per season, (cool season).

With the recent development of rainy season varieties like cabbage, tomatoes and eggplant, the potential marginal income of the farmers would double or triple, as prices for these crops are invariably higher during the scarce (rainy season) period. The sub-sector is witnessing an upsurge in number of large-scale commercial farms, which target the European markets thus contributing significantly to GDP.

In a bid to improve food availability through increasing rural farm families' access to food, diversify their sources of income and reduce food poverty, livestock production has been intensified over the years. The livestock sub-sector contributes substantially to household income by way of proceeds from sales and also as a major source of food for the homestead. Recently, sheep fattening by rural women has picked up and these fattened sheep are sold annually at the successful annual National and Divisional livestock shows. In addition to small-scale livestock production, current strategies are to promote private sector participation in livestock production and marketing. This is with a view to increasing the off-take rates of these livestock so as to resume cattle export to the sub-region, increase poultry production and other short-cycle species like rabbits. Poultry production has responded positively to these promotional strategies as the sub-sector is witnessing increasing participation of the private sector.

Fish is by far the most important source of animal protein in The Gambian diet, especially the small pelagic, bonga, in either its fresh or smoked form. Its relatively low price enables most extremely poor households in The Gambia to be able to afford to eat fish daily, especially in the coastal areas. According to the Agriculture and Natural Resources Review Report on Livestock Production and Range Management, per capita consumption of bonga per year is 167 kg in The Gambia. This small pelagic, bonga, is consumed almost by every household in this country.

Community forestry as a new intervention is a way of encouraging community participation in natural resource management. Given that most households in The Gambia use firewood as the main source of energy for cooking, this forest product is gradually becoming scarce with its negative impact on the lowest income group (extremely poor) of the population. The Department of Forestry's recent promotional activities/strategies are community forest management, which if it attains its full potential, could generate adequate fuel for the communities, allow them to harvest other forest products like wild fruit and nuts, herbs and honey, from this reserve.

The reserve would also serve as grazing areas especially during the dry season for the community's livestock population. The management of community forest encompasses the establishment of the live fence with early maturing species like *Gmelina*. These species would be logged and sawn, the proceeds of which, together with the sale of other forest products from the community forest, go into village development such as basic social amenities like nursery schools and health care centres. The communities could acquire building materials from these forest products all with the aim of providing the basic needs of the populace.

Improvement of the Agriculture and Natural Resources sector and sustenance of the achievements over the years in some of the sub-sectors calls for serious examination and setting of objectives that are both realistic and attainable in the medium and long term. In pursuit of this, a detailed review of the sector was carried out in 1997 culminating in the medium term policy objectives and strategies.

12.1.1 OVERALL POLICY OBJECTIVES OF THE SECTOR

The National Agriculture Policy objectives are based on development goals of improved nutritional standards in rural areas through increased food and cash crop production, increased food security and diversification of the agricultural base, including the Livestock, Fisheries and Forestry sub-sectors.

A host of sectoral policies have been initiated to foster the growth of the agriculture sector. These policies relate to the use and management of natural resources, production technology, and post harvest management. The general emphasis of these policies include:

- To diversify agricultural production and productivity.
- To improve the contribution of other sub-sectors (horticulture, livestock, cotton, sesame and cereals) towards national development.
- To increase the income of producers in real terms as a means of motivation for production.
- To mobilize savings in order to facilitate access to necessary inputs by producers.
- To promote active community participation in the management and utilisation of local resources.

12.1.2 PRIVATE AND PUBLIC SECTOR PARTICIPATION IN AGRICULTURE

In order to achieve its policy objectives, the Government has recognized the need for extensive commercialisation of the sector through private sector involvement, leaving the public sector to only provide essential services. The private sector is actively participating in the livestock, horticulture, forestry and fisheries sub-sectors. For instance, about 200 private commercial poultry farms with more than 2000 birds operate in the peri-urban areas of the country with an upsurge in the development of several fruit orchards in the horticultural sub-sector. The fisheries sub-sector, on the other hand, has always attracted private artisan investment with public sector services limited to technical guidance and implementation of regulatory measures to ensure sustainable use of the resources.

12.2 REFUGEES AND MIGRATION

Any attempts at poverty alleviation in The Gambia will be threatened by the continuing growth of the population whether from natural increase or, as is becoming increasingly the case, an influx from countries in the region torn apart by civil strife and conflicts. The Gambia's population growth rate of 4.2 per cent per annum is already of great concern to policy makers and planners as it has consistently outpaced economic growth over the years. Rural urban migration and international migration are also emerging as issues of concern in the poverty discourse, particularly as they impact on the urban and more developed parts of the country which continue to be the centres of attraction for migrants.

12.2.1 THE REFUGEE SITUATION

To date, the refugee population in the country has grown considerably over the past few years, especially from the sub-region. Table 12.2.1.1 shows the refugee population in the country for 1997 and 1998 by country of origin.

Table 12.2.1.1: Refugee Population By Country Of Origin, 1997 And 1998

COUNTRY OF ORIGIN	1997	1998
Senegal	4300	3567
Sierra Leone	2827	5419
Liberia	150	130

Somalia	20	20
Guinea Bissau	-	1160
Other	3	14
TOTAL	7300	10310

Source: UNHCR, Banjul, The Gambia

The conflicts in Senegal and Sierra Leone have had a considerable impact on the refugee situation in this country. As is evident from both Tables 12.2.1.1 and 12.2.1.2, these two countries account for the highest proportion of refugees in the period under review. The civil war in Guinea Bissau also led to a considerable influx of refugees into the country in 1998. Given the fact that many Gambians have relatives in both Senegal and Sierra Leone, when the crises erupted in those two countries, many sought refuge in The Gambia. The "Other" category refers to Ethiopia, Sudan and Nigeria.

Table 12.2.1.2: Refugee Population By Country Of Origin, Location And Gender As Of June 1999

COUNTRY OF ORIGIN	LOCATION	MALE ADULT	FEMALE ADULT	MALE CHILD	FEMALE CHILD	TOTAL
Sierra Leone	Rural	183	276	183	231	873
	Urban	2233	3837	1947	3302	11319
Senegal (Cassamance)	Rural	174	217	113	211	715
	Urban	746	1159	995	1549	4449
Guinea Bissau	Urban	749	510	321	372	1952
	Rural	37	24	23	37	111
Liberia	Urban	12	16	8	14	50
	Rural	1	-	-	-	1
Other	Urban	3	3	1	-	7
	Rural	4	-	-	-	4
TOTAL		4142	6042	3591	5706	19481

Source: UNHCR, Banjul, The Gambia

Clearly, women and girls are disproportionately represented in the refugee population as is evidenced in Table 12.2.1.2. This is reflective of the vulnerability of these groups in the face of internal conflicts,

particularly in Sierra Leone and Cassmance in Senegal. The “Other” category in this table refers to Ethiopia, Somalia and Iraq.

Quite apart from the sheer numbers, the refugee situation has other negative implications relating to the characteristics of the refugees themselves. Unskilled refugees with no means of securing an income may end up being liabilities on their hosts or relying on state resources for their very existence. In contrast, refugees with some measure of skills can make useful contributions both to themselves and the national economy during their stay in the country.

Information from the Anglican Mission and UNHCR reveals that some programmes have been developed to assist camped refugees to secure the necessary skills for gainful employment. These are in the area of life skills such as secretarial and tie and dye courses. Many of the already skilled refugees – particularly Sierra Leonians - are to be found in the Greater Banjul working and earning a living from various occupations.

12.2.2 INTERNATIONAL MIGRATION

Immigration statistics reveal an increase in the number of foreigners seeking residential status who have arrived in The Gambia in the recent past. Three categories of residential permits are available: Type “A” is for those people who are simply interested in living in The Gambia; Type “B” is for residence and work for skilled workers; Type “C” is for residence and work for unskilled workers. Table 12.2.2.1 reveals that Type “C” resident permits outnumber the other two and is the only type to have seen a consistent rise over the period 1993 to 1998. Although in the majority, immigrants with Type “C” permits are, in most cases, gainfully employed and operating as petty traders and budding entrepreneurs in the informal sector of the economy.

In terms of the nationality of these foreigners, the majority comes from the West African sub region, principally Senegal and Guinea Conakry. A few Europeans and Chinese have also been issued with resident permits in the recent past. The Greater Banjul Area continues to be the ultimate destination for international migrants given the better quality of life and amenities to be found there.

Table 12.2.2.1: Number Of Residential Permits Issued Between 1993 And 1998 By Type And Year Of Issue

TYPE OF PERMIT	TYPE “A”	TYPE “B”	TYPE “C”	TOTAL
YEAR OF ISSUE				
1993	N/A	N/A	N/A	6553
1994	115	2118	3914	6147
1995	109	1970	5832	7911
1996	140	3429	5507	9076

1997	210	3203	5310	8723
1998	412	2965	7498	10875
TOTAL	986	13685	28061	49285

Source: Department of Immigration, Banjul, The Gambia

12.2.3 RURAL URBAN MIGRATION

The 1993 Population and Housing Census Volume 4 – National Migration Analysis – defines migration as “the movement from one Local Government Area (LGA) to another”. An internal migrant is defined as “a person who moves from one LGA to another and whose place of residence is different from his place of enumeration”.

Rural urban migration has been an issue in The Gambia, particularly as it impacts on the receiving areas, in particular the Greater Banjul Area. Overcrowding, unemployment, public health hazards, pressure on health and education facilities, among others, are now emerging as problems for urban municipalities and residents alike. Little is however documented of the impact on the sending out areas, especially in terms of youth labour availability and local initiatives at socioeconomic development.

From Table 12.2.3.1, it is evident that Kanifing LGA is the most popular destination for rural urban migrants, accounting for three quarters of all migrants. Brikama and Banjul follow with 8.9 and 7.2 per cent respectively. These findings are not unexpected given that the more urban areas of the country have traditionally enjoyed a better quality of life with improved facilities and more economic opportunities. Brikama is also emerging as a growth center and major destination for migrants as the Kanifing LGA becomes increasingly overcrowded, particularly with the influx of refugees from the sub region as earlier discussed. Banjul, as the capital city and an island, does attract some rural migrants but on a much lower scale than Brikama and Kanifing.

Table 12.2.3.1: Rural Born Population By Place Of Birth (Rural) And Place Of Enumeration (Urban)

Place of Enumeration (Urban)	Place of Birth (Rural)							
	Total	Brikama	Mansakonko	Kerewan	Kuntaur	Georgetown	Basse	Not Stated
Banjul	4626 (7.2)	20.9	10.3	41.7	5.0	7.3	14.5	0.1
Kanifing	47905 (75.1)	37.7	12.6	30.5	5.9	8.1	7.9	0.1
Brikama	5691 (8.9)	3.0	38.8	28.1	9.3	12.0	8.5	-
Mansakonko	1377 (2.1)	29.7	5.2	32.1	11.4	14.8	6.5	0.1

Kerewan	1926 (3.0)	20.8	17.7	10.7	29.4	13.1	8.0	-
Kuntaur	421 (0.6)	12.8	10.6	36.1	1.9	29.4	8.3	-
Georgetown	996 (1.5)	13.8	6.6	10.9	41.0	2.8	24.6	-
Basse	798 (1.2)	23.3	13.2	19.7	15.4	2.5	2.2	-

Source: Population And Housing Census, 1993, National Migration Analysis Volume 4

Although the situation in The Gambia in terms of refugees and migrants is not yet at crisis level, there is cause for concern if necessary measures are not put in place to address these emerging issues. Increased and unabated population growth puts pressure on infrastructure, social services and the physical environment, among other things. Economic growth rates in The Gambia have consistently trailed population growth rates and this has put enormous pressure on the scarce available resources. Although enterprising foreign nationals can and do contribute to overall national development and the economy in particular, they do constitute part of the larger society and have to access available facilities, especially in the social sectors.

There is therefore need to institute appropriate measures to handle the situation. In particular, the National Population Programme should be vigorously implemented to ensure a better quality of life for all Gambians and thus reduce the tendency for high fertility. Rural areas of the country must be made as attractive as the urban and growth centres as a means of stemming the rural urban drift. The Gambia must redouble its efforts at conflict prevention and resolution in the sub- region at the least and throughout the continent at the most, in order to reduce the number of people displaced by conflicts and wars.

12.3 YOUTH UNEMPLOYMENT

According to the 1993 Population and Housing Census, the youth population constitutes about 40 per cent of the total Gambian population. Youth is defined as persons within the age range of 12 to 30 years, but may also include those persons liable to youth related influences, concerns and issues (National Youth Policy, 1998 –2008).

Youth issues have socioeconomic implications for health, education and employment, among others, in our national development endeavours. It is in this regard that a National Youth Policy has been formulated to articulate the major concerns of mainstreaming youth development within the national development framework as concrete inputs into the National Development Agenda. The youth are an integral part of the national decision making process and their development is as critical a variable to national development as all other variables. This has therefore necessitated the focusing of attention on youth as an emerging issue in the national development efforts.

The current study has revealed relatively high levels of unemployment, particularly among male youth between the ages of 16 and 25 years. Urban youth are especially disadvantaged due to their low skills levels and the employment oriented nature of the urban economy. Rural youth are able to participate in agricultural activities albeit the low returns. The National Youth Policy aims to “promote and facilitate increased training opportunities in marketable skills, formal and self employment opportunities among the youth” (The National Youth Programme of Action, 1998-2008, p 7). These and more should be

implemented if Gambian youth are to take their rightful position in national socioeconomic development.

12.4 HIV/AIDS PANDEMIC

Acquired Immune Deficiency Syndrome (AIDS) is the most important new threat to world health to emerge this century. In the absence of a cure or vaccine, health education is the only way to contain the disease. Careful and considered thought should be given to the disease, its origin, symptoms and methods of transmission and prevention. The Human Immunodeficiency Virus Types 1 and 2 can both cause AIDS and be transmitted by sexual intercourse, transfusion of infected unscreened blood, and from mother to child. The scourge of the AIDS pandemic is alarming particularly in Africa as it is the continent worst hit by HIV with two-thirds of the infected people worldwide living in Sub Saharan Africa. Since the beginning of the AIDS pandemic, 34 million people have been infected in Africa alone, of whom 12 million have died. Over half a million children have died of AIDS, the majority of whom were infected through their mothers.

HIV transmission from mother to child can occur either before, during or after delivery (the latter through breastfeeding). The rate of mother to child transmission of HIV-1 is known to be around 30 per cent in Africa and the rate of HIV-2 transmission is lower but the risk factors are not known. A study on mother to child transmission of 29,670 women conducted in The Gambia in 1993 shows that 0.6 per cent were positive for HIV-1, 1.1 per cent were positive for HIV-2 and 0.1 per cent were infected with both viruses. The significant risk factors for HIV infection included having had more than one sexual partner; having received gifts or money for sex, positive syphilis serology and travel abroad by the husband.

At the Medical Research Council (MRC), a clear and worrisome trend is observed in the number of new cases of HIV-1 and HIV-2 between 1986 and 1997: HIV-1 is on the increase while HIV-2 appears to be constant. In a national study conducted in 1991 among adult residents of The Gambia, the prevalence of HIV-1 was 0.5 per cent while that of HIV-2 was 1.7 per cent.

Sexually Transmitted Diseases (STDs) are common in The Gambia and the prevalence is high (28.6 per cent of 807 women attending antenatal clinic according to a 1994 study). These women had at least one of the following infections: gonorrhoea, chlamydia, trichomoniasis, syphilis or HIV. A high prevalence of STDs constitutes a risk factor for HIV spread, which highlights that the conditions for a rapid spread of HIV are present in The Gambia.

HIV/AIDS affects all age group particularly the youths that are the most sexually active and productive sector of the society. It destroys the immune system (red blood cells and lymphocytes) thereby leaving the infected person susceptible to other opportunistic infections. The virus can remain in a person's blood for years without developing into AIDS but causing damage to the immune system. The duration of the virus's stay in the body of an infected person depends on the resilience of his/her immunity which also depends largely on nutritional and health status. The quality and quantity of foods a person consumes, as well as infections, adequate care and education determine his/her nutritional status. The prerequisites for adequate nutritional status are not always readily available, affordable and accessible by the poor. From this interplay of relations it can be deduced that HIV/AIDS can bear a heavy burden and impact on poverty.

12.4.1 POLICY IMPLICATIONS

The mother to child study conducted in 1993 shows that the prevalence of both HIV-1 and HIV-2 is low in The Gambia. However, trends in the epidemic are not known, and a new survey or sentinel surveillance system is needed to provide more up-to-date information.

Given the low prevalence of HIV-1, breastfeeding should continue to be recommended. Individual counselling of HIV infected patients or pregnant women should take into account the different transmission rates and prognosis of HIV-1 compared to HIV-2.

Prevention of HIV infection is the main priority. Successful prevention policies should be carried out in partnership between the Government, NGOs and MRC.

13 POVERTY POLICIES AND PROGRAMMES

13.1 REVIEW OF PAST ANTI-POVERTY PROGRAMMES

The Strategy for Poverty Alleviation and its action plan, the National Poverty Alleviation Programme, are the first attempts by Government to put in place a comprehensive and focused framework to reduce poverty in the country. However, since Independence in 1965, the main thrust of Government's development policy has been the improvement of the quality of life of the population, particularly those resident in the rural areas of the country. This was articulated in the five-year development plans embarked upon at the time.

During colonial times, development was concentrated in the urban areas and major growth centres where the colonialists had vested economic interests. This bias - perpetuated by post Independence leaders - led to most of the infrastructural development taking place in the urban areas to the detriment of the rural communities. As a consequence, the rural parts of the country have been systematically disadvantaged in terms of social and economic infrastructure, services and facilities. This has resulted in extensive rural-urban migration, particularly among the younger population, as they seek better opportunities in the urban areas. In addition, most indicators of development and welfare are lower in the rural than urban areas of the country.

13.2 STRATEGY FOR POVERTY ALLEVIATION

As previously discussed in Chapter 6 – Macroeconomic Environment - The Strategy for Poverty Alleviation (SPA) evolved from the Programme for Sustained Development (PSD), which was itself preceded by the Economic Recovery Programme (ERP). Based on an assessment of the poverty situation through various studies conducted in The Gambia, a comprehensive policy framework on poverty alleviation – the SPA - was designed.

The strategy recognises four key inter-related and mutually supportive objectives or pillars, to address the erosion of incomes caused by economic reforms in the 1980s and to improve the lives of ordinary Gambians, in particular the poor and vulnerable groups.

The SPA Pillars are:

➤ Pillar 1 - Enhancing The Productive Capacity Of The Poor

This pillar aims at promoting productive urban employment, laying foundation for improved rural productivity and food security; supporting community-managed (including infrastructural) programmes; and promoting the long-term sustainability of farming systems.

➤ Pillar 2 - Improving Access To And Performance Of Social Services

The immediate objectives of this pillar address sectoral challenges related to population, gender-in-development, education, health, water and sanitation, and housing and shelter. Each of these has related strategies and clearly defined target groups. For example, the groups targeted under the education related objective include illiterate girls in rural and urban areas, children of school going age, (unemployed) youth in rural and urban areas and re-training.

➤ Pillar 3 - Building Capacity At Local Level

The objective of this pillar is to strengthen organisations of the rural and urban poor in order to improve their abilities to take greater control of their own development and access the resources of Government and external development partners more efficiently; strengthen the capacities of the communities to plan their development interest.

➤ **Pillar 4 - Promoting Participatory Communication Processes**

The key objective of this strategy includes developing communication processes at all levels. The aim is to integrate information, education and communication in all aspects of poverty alleviation programme and to ensure organised two-way (bottom-up) systems of communication between the local communities and the decision-making centres. It is envisaged that a multi-media approach will be pursued based on a well established and credible traditional communication system; effective print media providing a wealth of information which can be relayed by extension workers and literate members of the community; and a well equipped broadcast system which would be involved in the preparation and dissemination of poverty related programmes.

13.3 NATIONAL POVERTY ALLEVIATION PROGRAMME

Given the existing poverty situation, and the fact that poverty is endemic and pervasive and has far-reaching implications on national efforts at sustainable socioeconomic development, the Government has, since 1996, formulated a well-defined National Poverty Alleviation Programme (NPAP). The programme has been designed to respond to the attainment of the objectives and strategies of the SPA, through a series of programme activities called components. It also strives to ensure an integrated approach with strong linkages between strategy, the various implementing agencies and their activities, and the beneficiaries of component interventions.

The programme also brings together different levels of Gambian society from Government Departments, through Decentralised Local Authorities, Non Governmental Organisations, Communities and Community Based Organisations in the implementation of the NPAP.

13.3.1 MACRO LEVEL INTERVENTIONS

Within the Government's broad vision and mission for sound economic and social progress, various macro-economic policy framework interventions have been formulated in consultation with its development partners and the donor community.

Public Expenditure Reviews (PER) – examine the key sectors of Education, Health and Agriculture to analyze actual Government expenditure, including donor contribution and private sector participation. The aim of this policy objective is to provide quality service delivery for all the citizenry through prioritizing programme activities supporting realistic policy objectives.

Mainstreaming Poverty and Gender - this project seeks to mainstream poverty and gender equity into macro-economic and sectoral planning and programming. It will also assist relevant planning units to better develop effective poverty and gender focused plans and programmes at macro and sectoral levels. It will build capacities and skills for poverty and gender analysis and budgeting, sensitizing planners to poverty and gender concerns, and providing relevant and timely gender and poverty data.

13.3.2 TARGETED MICRO LEVEL INTERVENTIONS

At this level, various attempts have been made with a number of components funded by various donors. In addition, there are also planned interventions underway all designed to respond to the tenets of each pillar with the ultimate objective of poverty alleviation. The ongoing and planned interventions include among others:

Household Food Security - this component aims at enhancing the food security status of Gambian households, by improving and diversifying agricultural production practices and support services, particularly for women farmers and small holders. Farmers' groups are empowered for sustainable household food security through the improvement of their productive capacities in horticulture/cereals, livestock and aquaculture, food processing, storage and marketing.

Enhancing Sustainable Livelihoods - this aims at improving the services and capacities of small-scale enterprises to create employment for women and youth. Informal, micro and small-scale enterprises are targeted to raise their productive output as well as increase the range of goods and services they provide. Technical/skills training and the provision of grants for the establishment of enterprises are key elements of the component.

Integrated Functional Literacy - this intervention is specifically designed to target women and girls by providing them with functional literacy and numeracy skills to ensure their effective and efficient participation in all socioeconomic development endeavours. This component is seen as the basis for most of the others in that it builds human capital stock and enables beneficiaries to better articulate their concerns and roles in the overall national development process.

Rural Water Supply and Sanitation - this intervention is designed to improve and increase access to adequate water and sanitation facilities in rural Gambia. It will have important implications for women who are mainly responsible for securing water for households and therefore spend considerable time and effort on this activity.

Community Based Integrated Rural Development - this component has four separate sub-components: i) support to small-scale water control; ii) rural infrastructure; iii) grassroots self-help initiatives; and iv) institutional feeding. Some of the immediate objectives include the prevention of salinization of rice fields; increased access to clean drinking water; and increased agricultural production.

The Gambia Social Development Fund - this is designed to be a permanent funding mechanism encompassing three sub-components designed to channel resources to different target groups. The sub-components will support i) on a grant basis, small scale community based sub-projects aimed at enhancing access of the poor to basic social services and collective social and economic opportunities; ii) micro-finance institutions through technical assistance for on-lending to individuals in urban and rural areas to undertake income generating activities; and iii) on a grant basis, local public services to enable them to design, coordinate and oversee the implementation of poverty-focused policies and interventions.

Poverty Alleviation Project - this component is to be implemented by three Non Governmental Organisations in the areas of Food Security by Action Aid The Gambia; Micro-finance by The Gambia Women's Finance Association; and Environmental Conservation by The Agency for The Development of Women and Children.

Decentralisation and Local Government Reforms – this programme has been designed within the context of Government's desire to bring itself closer to the people in a more accountable and transparent manner. The main objective is to enhance sustainable development through the entrenchment of the democratisation process by means of community participation. Capacity building at the local level is central to the programme which is currently in the stage of designing the requisite legislative framework.

Poverty Alleviation and Capacity Building Project – this project constitutes GAMWORKS 2 and is basically oriented toward poverty alleviation through the creation of temporary jobs in public works. The overall development project is to improve the living conditions of the urban population, and of the poor in particular. Specifically, attention will be focused on the sustainable provision of adequate public infrastructure and services and the development of a lasting, enabling environment for employment creation and income generation.

Support To Decentralised Rural Development - this programme is designed to support Government's Decentralisation and Local Government Reforms Programme. It has laid emphasis on increasing rural incomes, improving rural social infrastructure and supporting Local Government Reforms. The programme is envisaged to result in enhanced community organisations implementing sustainable development actions, and increased and diversified income generating activities. Gender and environmental issues will be addressed within the context of the programme, and will seek to consolidate the achievements of previous European Development Fund financed programmes.

Lowland Agricultural Development Programme (LADEP) - the overall objective of this programme is the sustainable improvement of traditional rice production as a means of enhancing food security for impoverished rural households. The development objective is to increase total production in the traditional rice production systems of the lowlands by 12,000 tons per annum in programme year 8 on a sustainable basis using a community based demand driven development approach. The two major components of the programme are soil and water management schemes and tidal access schemes. LADEP is a nation wide and twenty-year programme in three phases of 8, 8 and 4 years respectively with Phase 1 currently being implemented. The programme has also established a small fund for local NGOs to implement related activities with comparative advantages.

13.3.3 POVERTY MONITORING

Poverty monitoring constitutes an essential and integral element of the NPAP and has such resulted in the elaboration of a comprehensive system designed to monitor both the poverty situation and the implementation of the programme. The principal objective of the system is to facilitate continuous assessment of the poverty situation, particularly at the household level, by tracking selected socioeconomic indicators. It also aims to consolidate ongoing efforts in poverty measurement with a view to harmonising existing databases on poverty. Given the wealth of data envisaged to be generated by the system, expected outputs will include regular National Poverty Reports, National Human Development Reports, Beneficiary Assessments and Vulnerability Mapping.

A set of key indicators has been selected for tracking through both quantitative and qualitative surveys and studies. These are in the areas of nutrition, health, education, employment, agricultural activities, empowerment, access to facilities, among others. A series of surveys and studies will be conducted to provide an indication of the levels of poverty, profiles of the poor and coping strategies among other things. In this regard, the first national household poverty survey since the substantive inception of components under the NPAP was conducted in 1998, the results and analysis of which are contained in this report. It is envisaged that this type of quantitative survey will be repeated every three to four years in order to provide time series data. To complement this dataset, participatory poverty

assessments are being conducted nationwide using qualitative techniques of data collection and analysis. Both methodologies are expected to yield a wealth of data on the poverty situation in The Gambia, all of which should result in better planning and programming for poverty alleviation.

With regard to monitoring the implementation of the National Poverty Alleviation Programme, a committee comprising managers of the various components/interventions has been constituted. The Components Coordinating Committee (CCC) meets on a quarterly basis to update members on the various interventions in the form of progress reports and workplans. Efforts are made to effect functional linkages between the components as a way of ensuring more impact and maximising synergy, particularly at the beneficiary level. A database of all ongoing interventions is available as well as a summary of those quarterly progress reports that are submitted to SPACO.

To complement the CCC, a network of focal points in all Departments of State and institutions concerned with poverty alleviation is being built as a means of increasing awareness of poverty alleviation activities in the country. The Mainstreaming Poverty and Gender into Macro and Sectoral Planning intervention will assist in the development of this network through provision of resources for training in poverty and gender issues at divisional and central levels.

A national report on the status of implementation of the NPAP is scheduled to be produced on an annual basis and one has already been produced for the year ending 1998. This should also be used as an evaluation tool to chart the way forward for the Programme with a view to better attaining the set objectives and targets.

13.4 EXPECTED IMPACT OF POVERTY PROGRAMMES

The main thrust of both the SPA and the NPAP is to reduce and/or eradicate poverty with a view to improving the living conditions of the poor in general and the vulnerable groups of the society in particular. The various components of the NPAP address both the strategic and practical dimensions of poverty in The Gambia in a diversity of sectors. Attempts are being made through various mechanisms to imbibe a holistic element into the whole programme as a means of ensuring its success and subsequent sustainability.

Attitudinal change to development and poverty alleviation through a participatory and capacity building approach will likely be the most significant impact of the NPAP in the long term. In the short and medium terms, the promotion of skills training, income generating activities and increased productivity are the expected outputs. Poor people in The Gambia will, at the end of the programme period, have acquired the requisite skills to move themselves out of their current situation within an enabling environment.

13.5 FUTURE DIRECTIONS OF POVERTY PROGRAMMES

In terms of the future direction of poverty programmes in the country, the following are a few key issues that need to be addressed:

- Coordination of the programme at the various levels, including central and decentralised levels, and the issue of capacity building.
- Preparation of a Poverty Reduction Strategy Paper (PRSP) in collaboration with the International Monetary Fund and the World Bank as a mechanism to link the macroeconomic and micro situations in support of effective poverty reduction.

-
- Increased donor collaboration, coordination and participation in the National Poverty Alleviation Programme in terms of financial and technical support.
 - Internalisation of the programme by all stakeholders within sectors and target beneficiaries as a way of maximising the chances of success.

14 CONCLUSION

This report has revealed that poverty continues to be a major issue of concern in The Gambia's development efforts as the 21st century unfolds. Both rural and urban poverty exist in the country, with the former being of major concern, particularly among the agricultural population. Producers of the country's leading cash crop – groundnuts – have, over the years, consistently received the short end of the stick leading to increasing poverty in their ranks. This has been a result of inappropriate domestic policies and practices, as well as unfavourable exogenous factors. The implications of these findings are serious and have the potential to lead to a crisis situation if immediate corrective action is not taken.

Urban poverty is also emerging as the quest for better opportunities and facilities leads many to move from the rural to the urban, more developed, parts of the country. Lack of skills, low level of technological development, limited opportunities, among others, inhibit the full participation and realisation of potential of budding entrepreneurs. Low enrolment and retention rates of girls in the formal school system, reinforced by social discrimination and exclusion ensure that existing gender gaps continue to widen.

The overriding question remains – why, in spite of the plethora of projects and interventions does poverty continue to be on the rise in The Gambia? A thorough analysis of this question is urgently needed if anything concrete is to be done to improve the situation. Although some of the problems may lie outside the country's borders, it is imperative that domestic policies, plans and practices are re-examined with a view to ensuring an anti-poverty bias. For instance, the study has clearly shown a bias towards the non poor and the urban population in terms of access to education in particular. Genuine attempts must be made to ensure that such a situation is immediately reversed in the interests of equity and social justice for all.

This report is an attempt to document the situation first hand. It has given a comprehensive analysis of the incidence and nature of poverty in The Gambia. Poverty profiles with respect to education, nutrition and health, economic activity, empowerment, access to social services, household characteristics, among others, have been provided. The message is clear – The Gambia's needs to re-examine the way she had been conducting the business of poverty alleviation over the years. Only in this way can the aims and objectives of Vision 2020 be realised.

Policy makers and planners should use the report to set the country on the right track as far as development is concerned. With a substantial proportion of the population living below the poverty line, sustainable socioeconomic development will continue to elude us for some time to come. As long as people are food insecure and illiterate, they will neither have the time, energy nor sheer inclination to participate fully in the development process.

Increasing globalisation will also make their situation more precarious as the gap between rich and poor increases evermore. Countries in the developing world must invest more heavily in human capital development as a means of having the requisite human resources to compete in the global economy. In the case of The Gambia, this is particularly pertinent given our limited natural resource endowment. The people continue to be our greatest asset and we must invest in their development. Without a trained and skilled labour force, our nations will continue to lag behind in the general world order.

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APPENDIX 1 SURVEY FORMS

APPENDIX 2 ADDITIONAL TABLES

CHAPTER 2 METHODOLOGY AND DATA SOURCES

Table 2.1.3.1 Summary Of Population And Sample Size

Density Category	No. Of EAs	1993 Population	No. Of Households	% Of Households	Target No. Of Households	Sample EAs	Sampled Households
14	22	6916	1249	1.1	22	2	18
15	42	20560	3349	2.9	58	6	54
16	22	14850	2434	2.1	42	5	45
Total Banjul	86	4236	7032	6.1	122	13	117
20	110	75200	8441	7.3	146	8	72
30	3	630	66	0.1	1	0	0
41	2	907	127	0.1	2	0	0
42	2	1193	152	0.1	3	0	0
43	2	1602	163	0.1	3	0	0
44	2	946	137	0.1	2	0	0
Total Kombo North	121	80478	9086	7.8	157	8	72
11	361	228214	31426	27.1	542	60	540
Total KMA	361	228214	31426	27.1	542	60	540
20	50	41761	4802	4.1	83	9	81
30	88	64137	6592	5.7	114	6	108
41	15	4651	553	0.5	10	1	18
42	20	9707	1067	0.9	18	1	18
43	21	12957	1309	1.1	23	1	18
44	11	9360	950	0.8	16	1	18
45	13	11866	1290	1.1	22	1	18
Total WD	218*	154439	16563	14.3	286	20	279
20	18	10206	1747	1.5	30	3	27
30	33	17686	2393	2.1	41	2	36
41	10	3112	406	0.3	7	0	0
42	13	6083	684	0.6	12	1	18
43	16	10473	1175	1.0	20	1	18
44	8	6891	675	0.6	12	1	18
45	11	10695	1147	1.0	20	1	18
Total LRD	109*	65146	8226	7.1	142	9	135
20	69	33102	4516	3.9	78	9	81
30	69	36958	3905	3.4	67	4	72
41	18	5726	630	0.5	11	1	18
42	20	9947	1012	0.9	17	1	18
43	35	21094	1979	1.7	34	2	36
44	24	18493	1655	1.4	29	2	36
45	41	31142	2998	2.6	52	3	54
Total NBD	267	156462	16695	14.4	288	22	315
20	31	13861	1999	1.7	34	4	36
30	42	26800	2823	2.4	49	3	54
41	20	5811	651	0.6	11	1	18
42	39	18388	1942	1.7	33	2	36
43	54	32751	3040	2.6	52	3	54
44	34	26193	2359	2.0	41	2	36
45	34	32217	2766	2.4	48	3	54
Total CRD	254*	156021	15580	13.4	268	18	288
20	30	14565	2355	2.0	41	5	45
30	28	67640	3640	3.1	63	3	54
41	10	2879	275	0.2	5	0	0
42	13	6388	572	0.5	10	1	18
43	16	9970	862	0.7	15	1	18
44	17	13117	970	0.8	17	1	18
45	41	40500	2718	2.3	47	3	54
Total URD	185	155059	11392	9.8	198	14	207
Grand Total	1601	1038145	116001	1.0	2003	164	1953

CHAPTER 4 POVERTY STATUS

Table 4.2.1.1b Percentage Distribution Of Households And Persons By Division And Poverty Category

Division	Poverty Category			Total	Count
	Extremely Poor	Poor	Non Poor		
BANJUL					
Households	11	21	68	100	123
Persons	19	31	50	100	666
KMA					
Households	12	27	61	100	545
Persons	18	35	47	100	3340
WESTERN					
Households	37	20	43	100	446
Persons	50	19	31	100	3631
NORTH BANK					
Households	55	11	33	100	290
Persons	71	9	20	100	2606
LOWER RIVER					
Households	60	10	30	100	143
Persons	71	9	20	100	1008
CENTRAL RIVER					
Households	53	11	35	100	290
Persons	62	12	25	100	2617
UPPER RIVER					
Households	55	9	36	100	198
Persons	73	7	20	100	1744
ALL AREAS					
Households	37	18	45	100	2035
Persons	51	18	31	100	15612

Table 4.2.1.1c Distribution Of Households By Gender Of Head And Poverty Category

Gender Of Head	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
FEMALE				
Count	79	71	189	339
Percentage	23	21	56	100
MALE				
Count	675	291	730	1696
Percentage	40	17	43	100
ALL				
HOUSEHOLDS				
Count	754	362	920	2035
Percentage	37	18	45	100

Table 4.6.1.2 Average Permanent Income (In Dalasis Per AEU Per Year) By Division And Income Quintile

Division	Income Quintile					Total
	1	2	3	4	5	
Banjul	.	2364	3721	5906	14592	9785
KMA	1405	2298	3633	6159	18232	10106
Western	1345	2258	3492	5656	15031	4975

North Bank	1198	2152	3503	5850	12749	3466
Lower River	1242	2242	3515	5712	9942	2935
Central River	1054	2265	3576	5950	15504	3445
Upper River	1130	2258	3455	5658	14420	3553
All Areas	1183	2246	3548	5926	16417	5926

CHAPTER 5 HOUSEHOLD CHARACTERISTICS

Table 5.1.1.1a Mean Household Size By Urban And Poverty Categories

Urban Category	Poverty Category			Total
	Extremely Poor	Poor	Non Poor	
Greater Banjul	10	8	5	6
Other Urban	11	8	5	7
Rural	11	9	6	9
All Areas	11	8	5	8

Table 5.1.1.3 Mean Annual Income In Dalasis Per AEU By Gender Of Household Head, Age And Poverty Category

Age Category	Poverty Category							
	Extremely Poor		Poor		Non Poor		Total	
	Male	Female	Male	Female	Male	Female	Male	Female
15-19	1284	-	3702	3742	6912	-	3408	3742
20-24	1597	2247	3462	-	6806	15570	4632	14052
25-29	1773	1152	4043	-	9524	12459	7727	11289
30-34	1727	2284	4017	3945	9196	16040	6629	10867
35-39	1749	1772	3757	3823	9015	12706	6039	9353
40-44	1712	1798	3622	3859	12005	15521	6317	8710
45-49	1681	1738	3551	4008	11075	12808	5569	7209
50-54	1591	1940	3496	3588	9149	13267	4659	7509
55-59	1488	2195	3714	3867	8730	11479	4360	7034
60-64	1582	1943	3583	4174	6902	10428	3321	6056
65+	1500	2042	3404	3498	8955	12263	4046	8291
Not Stated	2128	-	5382	-	18500	-	11086	-
Total	1615	1913	3654	3856	9596	13071	5401	8548

Table 5.1.1.4b Percentage Distribution Of Household Heads By Gender, Major Occupation Group And Poverty Category

Occupation Group	Poverty Category							
	Extremely Poor		Poor		Non Poor		Total	
	Male	Female	Male	Female	Male	Female	Male	Female
Armed Forces	9	-	11	-	80	-	10	-
Legislators, Snr Officials, Managers	6	60	4	-	90	40	25	2
Professionals	14	-	8	3	78	79	64	15
Technicians, Associated Professionals	23	-	14	1	63	79	78	5
Clerks	23	-	23	1	54	81	22	5
Service Wkrs, Shop, Market Sales Wkrs	14	15	24	13	63	60	166	52
Skilled Agric, Fisheries	64	55	11	10	25	30	533	72

Wkers									
Craft, Related Trade Wkers	26	13	21	2	54	56	193	7	
Plant, Machine Operators/Assemblers	32	-	22	-	46	-	66	-	
Elementary Occupations	26	20	28	15	46	52	158	54	
Unemployed	12	17	61	1	27	66	8	6	
Inactive	33	13	14	8	53	66	80	38	
Total	38	26	17	22	45	53			
Count	539	66	235	55	630	135	1403	257	

Table 5.1.1.4c Percentage Distribution Of Household Heads By Gender, Major Industry Group And Poverty Category

Industry Group	Poverty Category							
	Extremely Poor		Poor		Non Poor		Total	
	Male	Female	Male	Female	Male	Female	Male	Female
Agriculture, Forestry, Fishing	64	54	10	13	26	32	548	70
Mining	-	100	30	-	70	-	5	1
Manufacturing	23	16	17	14	60	70	116	9
Utilities	27	-	14	-	59	-	14	-
Construction	26	-	22	100	52	-	52	1
Trade	17	20	21	25	63	55	228	82
Transport	17	-	32	-	50	100	66	2
Business & Finance	29	-	29	-	43	100	8	2
Social & Personal Services	23	9	21	30	56	62	278	45
Inactive	33	13	14	21	53	66	80	38
Unemployed	12	17	61	17	27	66	8	6
Not Stated		-	-	100	-	-	-	1
Total	38	26	17	22	45	53		
Count	539	66	235	55	630	135	1403	257

Table 5.3.1.2 Mean Annual Household Expenditure In Dalasis On Major Consumption Group By Urban Category

Consumption Group	Urban Category			
	Greater Banjul	Other Urban	Rural	Total
Food	18666	13165	12786	15121
Clothing	15765	6961	4434	9164
Education	2862	2034	813	1754
Health	462	174	170	279
Firewood	994	842	444	886

CHAPTER 7 ECONOMIC ACTIVITY

Table 7.1.3.1a Percentage Distribution Of Unemployed Persons By Division And Poverty Category

Division	Poverty Category									
	Extremely Poor		Poor				Non Poor		Total	
	Count	Row %	Count	Row %	Count	Row %	Count	Row %		
Banjul	15	23	24	38	25	39	64	100		
KMA	14	21	27	41	25	38	66	100		
Western	25	56	10	23	9	21	45	100		
North Bank					4	100	4	100		
Lower River	7	83	1	17			8	100		
Central River	1	50			1	50	2	100		

Upper River	17	70	4	15	4	15	24	100
All Areas	79	37	66	31	68	32	213	100

Table 7.1.3.1b Percentage Distribution Of Unemployed Persons By Poverty Category And Socioeconomic Group

Poverty Category	Socioeconomic Group										
	GB Public Workers	GB Private Workers	GB Informal Workers	OU Formal Workers	OU Informal Workers	Rural Non Farm Workers	Small G'nut Farmers	Medium G'nut Farmers	Rural Non G'nut Farmers	Not In Workforce	All SEGs
Extremely Poor		51	44	20	56	46	86	60	36	27	37
Poor	54		16	20	21	38			50	46	31
Non Poor	46	49	40	60	23	15	14	40	14	27	32
Total Cases	21	6	54	5	22	12	9	6	7	71	213

Table 7.1.3.1c Percentage Distribution Of Unemployed Persons By Poverty Category And Urban Category

Poverty Category	Urban Category			Total
	Greater Banjul	Other Urban	Rural	
Extremely Poor	26	52	63	37
Poor	37	20	20	31
Non Poor	37	28	17	32
Total Cases	138	36	39	213

Table 7.1.8.1a Percentage Distribution Of Working Children By Poverty Category And Urban Category

Poverty Category	Urban Category			Total
	Greater Banjul	Other Urban	Rural	
Extremely Poor	26.1	48.0	75.6	60.9
Poor	33.2	22.0	8.5	15.8
Non Poor	40.7	30.1	15.9	23.3
Total Cases	676	326	1894	2896

Table 7.1.8.1b Percentage Distribution Of Working Children By Poverty Category And Division

Poverty Category	Division							Total
	Banjul	KMA	Western	North Bank	Lower River	Central River	Upper River	
Extremely Poor	27.0	20.0	59.7	77.2	80.8	69.7	72.6	60.9
Poor	33.7	36.1	17.1	6.9	2.0	12.9	9.2	15.8
Non Poor	39.3	43.8	23.2	15.9	17.2	17.4	18.2	23.3
Total Cases	88	438	701	573	139	508	449	2896

Table 7.3.5.3 Percentage Distribution Of Livestock By Type And Socioeconomic Group

Type Of Livestock	GB Public Workers	GB Private Workers	GB Informal Workers	OU Informal Workers	Rural Non Farm Workers	Small G'nut Farmers	Medium G'nut Farmers	Large G'nut Farmers	Rural Non G'nut Farmers	Not In Workforce	Total Number Of Cases
Horses				5.2	8.0	23.8	41.1	16.1	1.8	4.1	181
Oxen						59.8	28.9		11.3		16
Donkeys				31.2		19.0	15.0		34.8		10
Cattle						73.5			26.5		7
Sheep			81.7		18.3						6
Goats		6.9	6.9	7.1	31.7	15.8	6.3		25.2		15
Pigs			33.1	33.8						33.1	3
Poultry	12.8	7.3	22.7		11.8		2.2		9.4	26.3	41
Total	1.9	1.4	6.5	5.9	9.0	16.4	29.4	10.3	6.4	6.8	279

Table 7.3.5.4 Percentage Distribution Of Livestock By Type, Gender Of Owner And Urban Category

Type Of Livestock	Poverty Category						Total Number Of Cases
	Greater Banjul		Other Urban		Rural		
	Male	Female	Male	Female	Male	Female	
Horses			4.7	1.0	85.2	9.2	181
Oxen					94.6	5.4	16
Donkeys			22.2	9.0	59.3	9.5	10
Cattle					39.8	60.2	7
Sheep	81.7					18.3	6
Goats		13.9		7.1	34.7	44.3	15
Pigs		66.2		33.8			3
Poultry	20.5	42.7	2.6		2.2	31.9	41
Total	4.7	7.7	4.2	2.1	65.8	15.6	279

CHAPTER 9 EDUCATION

Table 9.5.1.3 Mean Annual Earnings In Dalasis By Educational Level, Gender And Division

Level	Division							Total
	Banjul	KMA	Western	Lower River	North Bank	Central River	Upper River	
None								
Female	5186	5420	3704	387	198	306	707	1310
Male	10066	19730	6620	2742	1809	1624	2869	4475
Total	7761	13955	5032	1382	940	938	1726	2812
Primary								
Female	11721	6966	4533	41	454	629	3292	4044
Male	6000	13350	6984	6750	2957	1827	3484	7232
Total	10904	11107	5872	2622	2218	1136	3404	5789
Middle								
Female	.	3440	3532	.	.	308	3000	2577
Male	16140	23763	7120	0	6943	3584	1529	8783
Total	16140	18220	4653	0	6943	2274	1713	6627
Secondary								
Female	8609	14189	8388	0	5261	138	18000	10988
Male	15405	18685	10462	4872	6183	4858	8127	13701
Total	13189	17463	10125	4331	5863	4229	8676	13057
Vocational								
Female	18000	13731	.	.	.	.	.	14229
Male	16500	21770	6000	.	.	.	.	19098
Total	17000	17442	6000	.	.	.	.	16777
Tertiary								
Female	21600	28194	28800	.	.	.	.	27908
Male	21609	28529	28038	5580	17230	16893	25170	25712
Total	21607	28412	28122	5580	17230	16893	25170	26232
Female	8008	10164	4067	358	370	325	863	2296
Male	12994	19424	8212	3174	2539	1969	3270	6971
Total	10754	16302	6214	1613	1416	1134	2056	4720

CHAPTER 10 ACCESS TO FACILITIES AND OTHER SOCIAL SERVICES

Table 10.3.2.2 Percentage Distribution Of Households By Type Of Cooking Stove And Poverty Category

Type Of Stove	Poverty Category							Total
	Extremely Poor		Poor		Non Poor		Count		Row %
	Count	Row %	Count	Row %	Count	Row %		Count		Row %
Kumba Gaye	66	15.6	104	24.5	255	59.9	429	100
Sinkiri Kuto	29	17.6	46	28.0	8	54.4	164	100
Three Stones	606	53.9	155	13.8	363	32.3	1128	100
Mud Stove			2	21.2	7	78.8	9	100
Other	17	22.2	25	31.7	36	46.1	79	100
Not Applicable	6	48.8	1	6.7	6	44.5	13	100

Total	725	39.9	333	18.3	757	41.7	1822	100
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APPENDIX 3 SAMPLE ENUMERATION AREAS

Local Government Area	District	EA Name	EA Number
Banjul	Banjul South	Banjul South	10-005
		Banjul South	10-006
		Banjul South	10-013
	Banjul Central	Banjul South	10-018
		Banjul Central	11-010
		Banjul Central	11-017
		Banjul Central	11-022
	Banjul North	Banjul North	12-008
		Banjul North	12-009
		Banjul North	12-013
		Banjul North	12-027
		Banjul North	12-029
		Banjul North	12-037
		Banjul North	12-037
Kanifing Municipal Area	Bakau	20-005	
	Bakau	20-015	
	Bakau	20-022	
	Bakau	20-031	
	Bakau	20-038	
	Bakau	20-048	
	Bakau	20-050	
	Bakau	20-052	
	Bakau	20-056	
	Kololi	20-064	
	Latrikunda	20-074	
	Latrikunda	20-078	
	Latrikunda	20-083	
	Latrikunda	20-093	
	Latrikunda	20-099	
	Latrikunda	20-101	
	Latrikunda	20-106	
	Dippakunda	20-114	
	Dippakunda	20-122	
	Dippakunda	20-128	
	Dippakunda	20-133	
	Dippakunda	20-136	
	Old Jeshwang	20-138	
	Old Jeshwang	20-148	
	Old Jeshwang	20-158	
	Old Jeshwang	20-166	
	New Jeshwang	20-172	
	New Jeshwang	20-179	
	New Jeshwang	20-188	
	Serekunda	20-199	
	Serekunda	20-205	
	Serekunda	20-211	
Serekunda	20-215		
Serekunda	20-218		
Serekunda	20-223		
Manjai	20-228		
Manjai	20-229		
Bakoteh	20-236		
Bundungkakunda	20-239		
Bundungkakunda	20-244		
Bundungkakunda	20-251		
Bundungkakunda	20-259		
Bundungkakunda	20-264		

Local Government Area	District	EA Name	EA Number	
Kanifing Municipal Area		Bundungkakunda	20-268	
		Bundungkakunda	20-272	
		Bundungkakunda	20-276	
		Bundungkakunda	20-284	
		Bundungkakunda	20-293	
		Tallinding	20-301	
		Tallinding	20-305	
		Tallinding	20-307	
		Tallinding	20-314	
		Tallinding	20-321	
		Latrikunda Sabiji	20-326	
		Latrikunda Sabiji	20-332	
		Fagikunda	20-343	
		Fagikunda	20-350	
		Abuko	20-358	
Brikama	Kombo North	Hamdalai (K.S.N)	30-002	
		Hamdalai (K.S.N)	30-006	
		Brufut	30-017	
		Sukuta	30-042	
		Sukuta Sanchaba	30-053	
		Nema Kunku	30-067	
		Lamin	30-106	
		Mandinari	30-115	
		Kombo South	Tanji	31-005
			Jambur	31-014
			Jambanjelly	31-023
			Siffoe	31-034
			Kartong/Folonko	31-051
			Kombo Central	Kitti	32-006
		Darsilameh		32-012
	Darsilameh	32-022		
	Brikama	32-024		
	Brikama	32-026		
	Brikama	32-035		
	Brikama	32-036		
	Brikama	32-048		
	Brikama	32-050		
	Brikama	32-054		
	Brikama	32-055		
	Brikama	32-065		
	Kombo East	Mandinaba	33-002	
		Berending	33-009	
		Farabasutu	33-023	
	Foni Bintang	Kanuma, Jarlang, Kasila, Tampotokoto, Jakoi Bintang	35-004	
		Foni Kansala	Santamba, Bajonkoto (Bwiam Jola), Giniah, Saringa, Medina, Kambong, Kurinulain, Bugigha Jonyerr (Jatikoi), Jomokunda	36-001
Mansakonko	Kiang West		Kantongkunda, Jamaro, Brikama	40-011
		Kiang East	Kolior Nyamala	42-002
		Jarra West	Soma	43-010
Soma	43-016			
Pakalinding	43-021			
Sankwia	43-031			

Local Government Area	District	EA Name	EA Number
	Jarra East	Pakaliba	45-016
Kerewan	Lower Niuni	Barra	50-001
		Essau	50-010
		Kerr Jatta	50-031
		Amdalai	50-048
	Upper Niuni	Aljamdu	51-002
		Sare Dekoday	51-015
		Prince,Chila	51-029
	Jokadu	Kerr Omar Saine	52-012
	Lower Baddibu	Darusalam,Toro Mbaïen,Njai-kundaring	53-011
	Central Baddibu	Salikenni	54-006
		Kerr Pateh Kore	54-011
	Upper Baddibu	Nturen,TallyYa	55-015
		Yuna,(Mbanta),Bantang Killing	
		GOIC.Ndanka-Ndanka,Kubandar,Tankanto	55-023
		Farafenni	55-028
		Farafenni	55-030
		Farafenni	55-035
		Farafenni	55-040
		Farafenni	55-047
		Farafenni	55-055
		Farafenni	55-064
		Mballa Ibra,Sey Kunda (Bahen),Mbye Nyaka,(Mballo Teke),Lumen	55-082
Kuntaur	Lower Saloum	Bambali	55-090
	Upper Saloum	Kaur Wharf Town	60-023
	Nianija	Ker Ali Jelleh,Daru Mbaïen	61-015
	Niani	Charmen	62-002
	Sami	Wassu	63-015
		Jarumeh Koto	64-003
		Kunting	64-015
		Sinchu Baya,Fori Madiana	64-029
Georgetown	Niamina East	Sare Boli,Bamba-Kolong,Jockul,Ngawar,Torro, Jallokunda	72-006
		Sotokoi	72-012
		Pateh Sam	72-016
	Fulladu West	Brikamaba	73-014
		Sare Ball (Kanel – Samba),Demba Kumbale (Sabari),Sare Mawdeh (Archanam),Sinchu-Jajeh Sagna	73-031
		Agric. Station YBK, YBK Mandinka,YBK Fula	73-036

		Jamjam, Keserkunda, Bukary Kunda, Korrop, Buroko- Mandinka, Daraman, Banjulinding, Tubanding	73-041
		Bansang	73-059
		Madina Tamsir (Njorem), Sankabarr	73-066
Basse	Fulladu East	Sare Boja Baka, Sare Jibi (Madina-mbye), Oukasa, Sare Bojo Samba, Sambuto Sambou	80-002
		Kanube, Kanube-Tenda	80-034
		Basse Santosu	80-043
		Basse Santosu	80-050
Local Government Area	District	EA Name	EA Number
Basse		Kabakama	80-062
		Mansajang	80-068
		Sabusereh, Tubatafsiru, Sare Bona	80-074
		Damphakunda	80-078
		Kundam Mandinka	80-081
	Kantora	Fatoto	81-010
	Wuli	Kolibantang, Samba	82-007
		Kabundeh, Sare Teneng, Sare Dadi, Sare Pateh, Jarha	
		Sutukoba, Sutukonding	82-026
	Sandu	Kuwonkuba	83-020