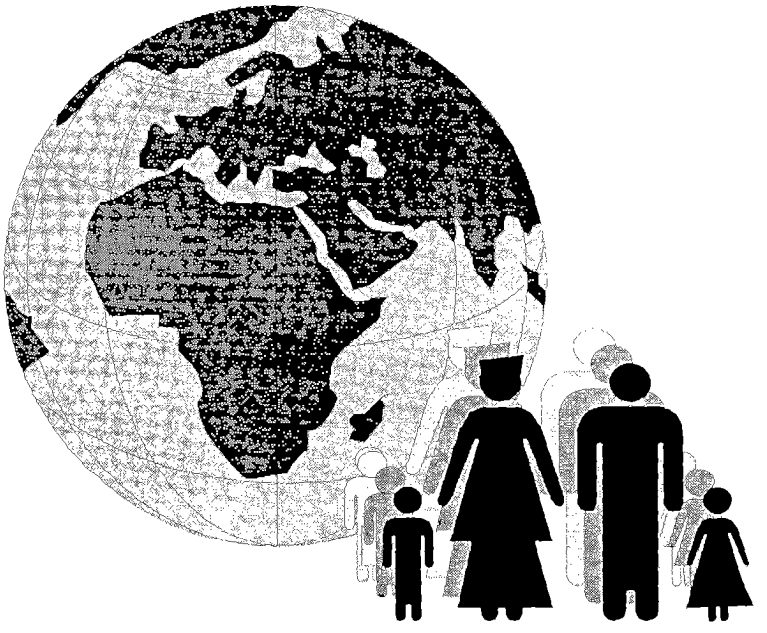
Social Dimensions of Adjustment



1993-94 Household Education and Health Survey Report The Gambia

1995
Central Statistics Department
Ministry of Finance and Economic Affairs
Banjul, The Gambia

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Preface

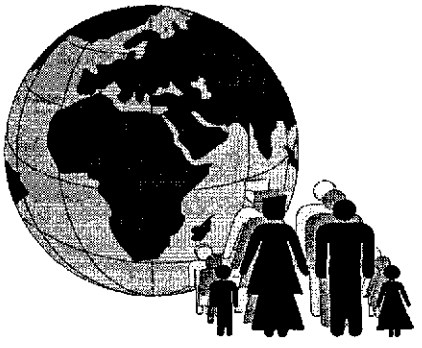
This report is produced by the Institutional Strengthening Project under the Social Dimensions of Adjustment Program. The project is financed by the African Development Fund. Carl Bro International a/s is providing the technical assistance team. The project is based in the Household Survey Section of the Central Statistics Department, Ministry of Finance and Economic Affairs of The Gambia. The report is part of a series of reports produced by the Household Survey Section to measure the impact of the government's adjustment programs at the micro level. It is the third major report completed by this Section, and is complemented by the 1993-94 Community Education Survey Report.

The 1993-94 Household Education and Health Survey was designed by Mahen Njie with the inputs of members of the Planning Units of the Ministry of Education and the Ministry of Health, Social Welfare and Women's Affairs . The field staff were trained and supervised by the field manager, Alieu Bahoum. The design of the data entry system was done by systems manager, Lamin Janneh and the initial processing of data was done by Rohey Corr. Data cleaning, analysis and report writing was done jointly by the senior staff of the Household Survey Section and planners from the Planning Units of the Ministries of Education, Agriculture and Natural Resources, and Health, Social Welfare and Women's Affairs, including Rohey Wadda, Lamin Sanyang, Mohammed Jallow, Nyakassi Jarju, Mamadi Ceesay, Tijan Jallow, Patricia Roberts and Yusupha Dibba.

As part of the process for the preparation of this report, there was continuous consultation and collaboration between the Central Statistics Department and the targeted agencies under the project, i.e. the planning units of the Ministry of Education, the Ministry of Health and Social Welfare and the Research Unit of the Women's Bureau. This culminated in a users' workshop where a draft of the document was presented for comments and improvements. These comments were incorporated in this final draft.

Finally, on behalf of The Gambia's Government, I would like to express my thanks to the African Development Fund for funding this project and express my appreciation to all those who participated in the preparation of the report.

Alieu S.M. Ndow
Director of Statistics
December, 1995



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CHAPTER 1
INTRODUCTION

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

The World Bank Social Dimensions of Adjustment in Sub-Saharan Africa Working Paper 14 *The Social Dimensions of Adjustment Integrated Survey* [Delaine *et al.* 1991] discusses in detail the socioeconomic information system envisaged for the Social Dimensions of Adjustment program. It also discusses the procedures for establishing and analysing an Integrated Survey, which forms the basis of the Gambian Household Education and Health Survey. This project has largely followed these guidelines, adapting them by spreading some modules over two surveys to suit the constraints of local conditions and demands.

Health and Education make up large components of the national budget of The Gambia and are therefore particularly vulnerable to changes in the distribution of revenue, or because of falls in revenue for whatever reason. A drop in the resources available for health and education would have large impacts on the population, especially the poor, who are particularly dependent on government supplied social services and who are without the means to purchase alternatives from private suppliers of health or education.

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

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

Such changes may well be transitory and it is important for planners to know whether they are stages on a journey

which will increase the well being of the group in question or whether they represent a more or less permanent state of affairs. Policies designed to address such different outcomes will be quite different in their scope.

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

The Household Education and Health Survey, which is a more detailed analysis of the condition of education and health at the household level is one of the instruments designed to provide such data and analysis. Together with the Priority Survey which provides social indicators, and the Community Survey, which provides meso [or middle] level information, it aims to provide comprehensive information to policy makers. It is more comprehensive than the Priority Survey and is designed to study households in greater depth and to explain why and how households respond under different socioeconomic conditions.

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

The aims of the survey

The Household Education and Health Survey has one fundamental objective [Demery and Round, 91:11]: to provide a reliable information base for formulating economic and social policy. The focus of the survey is therefore diagnostic — explaining how and why households respond to changes in the mesoeconomic environment and how their well-being is thereby affected. To achieve this objective it must have three key characteristics.

Firstly it must be a household survey. The household is not the sole social or economic unit in which individuals are located. For example, in The Gambia individuals in rural areas are commonly members of an agricultural production group which may include some but not necessarily all the members of their household. They may also be members of a consumption unit which is not necessarily composed either of all the household members or of all the production group members. The household is nonetheless a very important unit, particularly in the local context. It will determine much about an individual's access to education, work and other social relationships. While difficult to unequivocally define, it forms a useful practical unit for survey purposes, as the overwhelming majority of individuals can readily identify the other members who comprise their household, and the individual who leads the unit.

Then the survey must be comprehensive. Welfare is not a single characteristic, it is a combination of many aspects of living. This means that surveys designed to measure or explain welfare must of necessity collect data on many aspects of household life. At the least this will include education, health, employment, housing, income and expenditure. To explore these fully, particularly in their interrelationships within the household requires a particularly comprehensive and detailed survey. In fact the local User Group considered the model survey as too detailed and its likely collection time as too long, for local conditions. The level of expertise in household survey collection and analysis was still not high at the time when the initial Integrated Survey was being considered [1992]. As well the size of households in some rural regions was so high [with individual households

commonly having over thirty members] that the model survey was redesigned.

Thirdly the survey must provide a basis for determining household behaviour. As a survey which seeks to explain welfare outcomes, it must seek explanatory data and not just indicative data. Detailed questions on the educational background [in the broadest sense] of household members and on aspects of the health of household members such as morbidity, vaccination and expenditure on health care are needed to meet this criterion. Data from the context in which households are located is important so that expenditure in different regions and for different socioeconomic categories can be compared. This community level data was collected by a complementary survey on the level of facilities locally available and the attitudes of staff and people towards these facilities. The education section of this survey has been published separately as the *1993-94 Community Education Survey Report* [Central Statistics Department, 1995].

Local adaptation of the model survey

The model Integrated Survey proposed in Delaine *et al.* [1992] is very large and complex. The local User Group, meeting in 1992, considered the extent of the data to be collected and the expertise of the local staff, who had conducted one Priority Survey, and decided that it would be better at this stage of the project to reduce the scope of the survey to some extent. After some discussion with a member of the World Bank team involved in the design of the model surveys the User Group decided to collect the data in two annual surveys — some data modules from the Integrated Survey would be collected in year two of the program and some in year three.

The first survey, conducted in 1992/93, incorporated modules on household expenditure and income, together with a module on migration. A community study of market prices in rural and urban areas across the country was also undertaken. The household survey enabled the development of poverty lines for the country and extensive analysis of the economic situation of households. The price survey was published in 1993 as *1992/93 Price Survey report The Gambia*, and the household survey in 1994 as *1993 Household Economic Survey Report The Gambia*. A further study of this data is in preparation, and is expected to be published in 1995 as *The Nature and Magnitude of Poverty in The Gambia*.

In year three of the project [1993/94] the second part of the model Integrated Survey was incorporated with some sections of the Priority Survey as The Education and Health Household Survey. The Household Survey Section planned to conduct a community survey of health and education institutions in the local communities where the household surveys were administered. This survey was carried out under the supervision of an anthropologist and administered by the team supervisors. The education aspects of it were published in 1995 as *1993/94 Community Education Survey Report The Gambia*.

The Household Survey Team reproduced the education and health sections of the model Integrated Survey and circulated these to the relevant Planning Units for comments and changes. Both Units had a number of local adaptations to suggest. To these were added standard modules from the Priority Survey, though the layout had been adapted through experience in the field. The final form of the Survey was approved by the whole User Group and is reproduced in Appendix 2 of this Report.

Outline of the Survey

The Household Education and Health Survey is a large and complex instrument. There are 16 sections in all, dealing with a range of household and individual

information. Despite its size it is only a subset of the full integrated survey proposed by the World Bank. The major sections included in this survey are those on Education and Health, while the major ones omitted are to do with the economic status of the household and migration. Some information on these topics [similar to that in the Priority Survey] was included for the sake of comparison and completeness. A full copy of the survey form is contained in Appendix 2.

Demography, employment and housing
Section 1 collects basic data on each person in the household, and for those aged more than six years old, some employment information. Further employment information for the head of the household is collected in Section 7. Section 6 collects some information on housing and associated facilities such as drinking water, lighting and cooking fuel.

Education
Extensive education information for all household members aged six years or more is collected in Section 2. The first part concentrates on school attendance and interruptions. Next come questions on secondary, vocational and tertiary education as well as current attendance. There are detailed questions on expenditure. The final part of this section concerns literacy and non formal training.

Health
There are a number of sections that deal with health issues in the survey. Section 3 covers morbidity and the use of health care providers [including expenditure on health], while Section 4 seeks information on all household members who have physical handicaps. Sections 5, 15 and 16 deal with women and children. Section 5 covers fertility, which is both a health and a demographic issue. The final two sections, 15 and 16 seek data on children aged less than five years: Section 15 asks about the child's vaccination record and Section 16 records data on the child's age, height and weight to measure the incidence of malnutrition.

Household enterprises and assets
Sections 7 and 8 seek data on agricultural enterprises operated by the household, for livestock and crops respectively. Sections 10 and 11 seek information on non-farm enterprises that are operated by members of the household. Section 13 is concerned with property and land owned by members of the household and changes in this ownership in the recent past.

Household Income and Expenditure
In Section 12 a number of questions are asked about particular household expenditure items, such as medical expenditure, clothing, rent and some key foods. The list is not exhaustive but covers major regular household items. Section 14 seeks an estimate of household income for the past twelve months over a range of categories of income.

The Gambian Situation

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

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

The population is 1,038,145 at the census in April 1993 and growing at an annual rate of 4.2 per cent. It has a population density of 97 per square kilometre,

making it one of the most densely populated countries in Africa. The Crude Birth Rate is estimated to be 46.2 per 1000. The infant mortality rate is estimated at 85 per 1000 live births and maternal mortality rate at 1,050 per 100,000 live births. Life expectancy at birth is estimated at 52 years (provisional).

According to the latest Census (1993) the age group 14 years and below constitutes about 44 percent of the population. The 15-64 and over 65 age groups represent 51 percent and 3 percent respectively.

The population of Gambia is still being rapidly urbanised. Greater Banjul and other urban areas now account for 46 per cent of the population with rural villages holding 54 per cent of the population [see Table 3.1]. The largest urban concentration in the country is Greater Banjul. This consists of the capital, Banjul, situated on an island in the River Gambia, with a stable population of approximately 42,000. The other part of Greater Banjul consists of dormitory suburbs made up of a number of former villages and small settlements with a growing population of about 320,000. Outside of this large urban area the town of Brikama has a growing population of about 42,000; most other settlements in the country have less than 15,000 persons.

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

The economy

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

The Gambian economy is dominated by Agriculture, Distributive Trade and Tourism. The re-export trade has been a result of higher prices for consumer commodities in neighbouring countries (e.g Senegal). The re-export trade certainly contributes substantially to the Gambian economy though the devaluation of CFA and restrictions on cross border trade between Gambia and Senegal and trans-Senegal trade have made this section of the economy appear vulnerable.

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

- To institute structural changes to reverse the over-extension of Government Administration and parastatal activity in order to match the public sector with the productive base of the economy.

- To stabilise the economy to create conducive incentives for private productive activity.

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

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

The origins of the Project

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

Subsequently in May 1988 the African Development Fund approved a grant to part fund the project in cooperation with The Gambian Government. As well as providing support to the Central Statistics Department to set up a Household Survey Section to conduct surveys within the Social Dimensions of Adjustment program the project provided for institutional strengthening of key related policy and planning units in Health, Education and the Women's Bureau.
Preliminary work commenced soon after with the shift of Central Statistics Department into more suitable premises, the appointment of local professional staff to the project and a number of missions to assist in the preparation of the sampling frame. Work also proceeded on the identification of suitable premises and equipment for the project. A User Group consisting of representatives of ministries with interest in the data, as well as a number of international agencies and non-government organisations, was set up as an advisory committee to the project [see list of participants in Appendix 3]. Preliminary drafts for the first Household Education and Health Survey were considered.

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

The organisation of the Household Survey Section

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

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

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

Program of Surveys

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

Within this system the Priority Survey is an easily administered program that can be readily repeated to produce regular

indicators: the first of these was conducted in 1992 and published in 1993 [Wadda and Craig, 1993]. A second Priority Survey was conducted in 1995. The more systematic Integrated Survey, part of which has been redesigned for The Gambia as the Household Education and Health Survey and which is designed to complement the Priority Survey, is the subject of this Report. The Integrated Survey is designed to describe and explain the behaviour of households and their members. It therefore seeks information on a wide range of explanatory variables.

Linked to the Integrated Survey is the Community Survey, which seeks information at the meso [or middle] level. It will provide community level information to supplement that collected from households living in the community. Due to the local arrangements for the Integrated Survey one part of the Community Survey, on prices, was conducted in conjunction with the Household Economic Survey. The next part, on health and education facilities, was conducted in conjunction with the Education and Health Survey.

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

Because of the level of expertise in The Gambia and the demand for the type of information contained in the Integrated Survey, it was decided to follow this initial Priority Survey with an Integrated Survey. The complexity of the full suggested Integrated Survey [World Bank 1992] is such that the User Group decided to undertake a modified Priority Survey as an Integrated Survey over two years. This means that a large amount of regular information is becoming available on major facets of the economy and the household.

CHAPTER 2
METHODOLOGY

This chapter will outline the main procedural details of the Household Education and Health Survey, including sampling considerations, operationalising the sample and the organisation and process involved in data collection and entry. Much of this followed the guidelines laid down in the World Bank Social Dimensions of Adjustment in Sub-Saharan Africa *Working Paper 12 The Social Dimensions of Adjustment Priority Survey* [Grootaert and Marchant, 1991] and *Working Paper 14 The Social Dimensions of Adjustment Integrated Survey* [Ghislaine Delaine *et al.*, 1992]

Sampling

Basic considerations

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

Overall sampling and budgetary considerations suggested that a sample size of about 2,000 households would be both statistically appropriate and financially feasible. It would be statistically appropriate because it would provide more than enough cases for a national sample and sufficient cases for Divisional level analysis. It was appropriate to the budget because estimates of the time and resources suggested it was well within the capabilities of the team envisaged for data collection.

It is technically possible to draw a simple random sample from all of the 100,000 households in Gambia. However it is not economically feasible to conduct such a survey because of the large amount of travel that would be required to conduct the interviews in rural areas with a scattered population. Therefore some method of clustering the households was necessary to provide for a staged sampling procedure.

Geographical clustering already exists in the form of census Enumeration Areas [EAs]. These EAs are mapped to contain approximately 500 persons, and cover the entire country, conforming to the administrative boundaries. Enumeration Areas are of approximately the same size [500 persons]. However in actuality they range from about 300 to 1000 persons. Some classification by size is desirable to maintain sampling probabilities.

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

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

Taking all the above considerations into account it was decided to use a multistage sampling approach using probability proportional to size as recommended in the Working Paper [Scott, 91:53]. The base cluster would be the Enumeration Areas defined in the 1993 Population Census. The stages would take into account administrative boundaries and population density.

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

However based on the earlier surveys and knowledge of conditions on the ground we expected that a large number of poor households were to be found in the rural areas, while some might also be found in the fast growing urban fringe of Greater Banjul where the proportion of recent migrants would be high. The rural sample was large and the sample of growth areas in Greater Banjul had been increased by using the framework prepared for the 1993 Census. It was therefore decided not to base the sample on such stratification.

Operationalising the sample

Classification of Enumeration Areas
All of the EAs from the 1983 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 the Kombo North district [see Figure 2.1]. This region contains the largest built up area in the country, comprising the capital and a large dormitory area which has coalesced from a number of small villages.

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

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

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

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 allo-

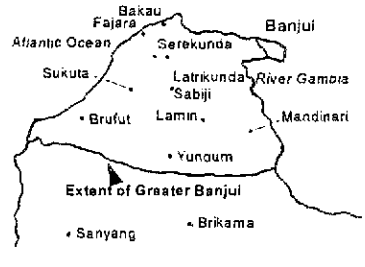


Fig. 2.1 Map of Greater Banjul

cation decisions

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

EAs within each of the four density categories were further classified according to size. For example, Banjul EAs were classified into three classes and the strictly rural EAs were classified into five classes based on the size distribution of the respective sets of EAs. A summary of the categories and classes is found in Table 2.1.

Number of households selected per Enumeration Area

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

Experience from the pilot test of the survey suggested an average interview time of about two hours per interview. Allowing for travelling time etc. this suggests about 9 interviews per team per day. The target take per Enumeration Area was therefore set at 9 for EAs in Greater Banjul. For the reasons given above it was set at twice of this for EAs outside Greater Banjul

Selection of the sample Enumeration Areas

All of the EAs were already in a data base which included the administrative location by Division and District and number of households from the 1993 Census provisional figures.

A summary report of the number of households was produced by Division and population category. This enabled the sampling fraction to be calculated based on the proportion of households in each category. Table 2.1 summarises the number of EAs and the number of households for each population density category by Division. From this can be calculated the percentage of households in each category for Gambia as a whole [this is shown in Table 2.1 under the heading *Sample Percent*].

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 under the heading *Theoretical Households*. When this ideal number of households was found it was divided by 9 or 18 [depending on the location of the households] and rounded to determine the number of Enumeration Areas to be randomly selected from that category for that Division [this is listed in Table 2.1 under *Sample number of EAs*].

The sample of Enumeration Areas was selected according to the determined framework using a standard table of random numbers [Blalock, 60:437]. Appendix 4 lists all the sample EAs by Local Government Area and District.

Listing households

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

The field workers also collected some information on each household in the EA - gender and occupation of the household head, household size and the relative size of any agricultural land operated by the household. Each household was numbered and the random number tables

Table 2.1: Sampling framework for the 1993-94 Household Education and Health Survey

Density Category	Number of EAs	Number of households (1993 census)	Sample Percent	Theoretical sample of households	Sample number of EAs	Sample number of households
14	26	1252	1.2	23	3	27
15	50	3628	3.4	67	8	72
16	10	968	0.9	18	2	18
Total Banjul	**86**	**5848**	**5.4**	**108**	**13**	**117**
11	102	6165	5.7	114	15	135
12	227	19800	18.4	366	44	396
13	33	5160	4.8	95	12	108
Total Kanifing Municipal Area	**362**	**31125**	**28.9**	**576**	**71**	**639**
20	18	1184	1.1	22	2	18
30	26	1563	1.4	29	1	18
41	6	189	0.2	3	0	0
42	16	778	0.7	14	1	18
43	15	909	0.8	17	1	18
44	19	1405	1.3	26	1	18
45	9	778	0.7	14	1	18
Total Lower River Division	**109**	**6806**	**6.3**	**126**	**7**	**108**
20	19	1018	0.9	19	2	18
30	59	3593	3.3	66	4	72
41	24	872	0.8	16	1	18
42	55	2683	2.5	50	3	54
43	51	3003	2.8	55	3	54
44	33	2342	2.2	43	2	36
45	16	1386	1.3	26	1	18
Total Central River Division	**257**	**14897**	**13.8**	**275**	**16**	**270**
20	61	4499	4.2	83	8	72
30	84	4956	4.6	92	5	90
41	29	922	0.8	17	1	18
42	43	2073	1.9	38	2	36
43	25	1483	1.4	27	1	18
44	22	1570	1.4	29	1	18
45	4	359	0.3	7	0	0
Total North Bank Division	**268**	**15862**	**14.7**	**293**	**18**	**252**
20	32	2191	2.0	40	4	36
30	54	3299	3.0	61	3	54
41	11	409	0.4	7	0	0
42	37	1810	1.7	33	1	18
43	25	1514	1.4	28	1	18
44	21	1530	1.4	28	1	18
45	6	504	0.5	9	1	18
Total Upper River Division	**186**	**11257**	**10.4**	**208**	**11**	**162**
10	147	9263	8.6	171	21	189
20	52	3711	3.4	69	9	81
30	74	4605	4.3	85	5	90
41	8	277	0.2	5	0	0
42	23	1088	1.0	20	1	18
43	18	1078	0.9	20	1	18
44	16	1131	1.0	21	1	18
45	10	894	0.8	16	1	18
Total Western Division	**348**	**22047**	**20.4**	**408**	**39**	**432**
Grand Total	**1616**	**107842**	**100**	**1995**	**175**	**1980**

were used to draw a sample of nine or eighteen households depending on the location of the EA [this is shown in Table 2.1 under *Sample number of households*]. A further two spare households were drawn for each EA in case of the need for replacements.

Field Work

Training
All supervisors, interviewers and data entry clerks went through four weeks of training on data collection. The training included interview techniques, detailed discussion of each question, and training in measuring and estimating quantities consumed for the consumption of own produce section.

Because the majority of interviews would be conducted in one of the local languages some time was spent on ensuring standard translations of the key questions. It was anticipated that most interviews would be conducted in Mandinka, Wollof or Fula the three most common local languages. Interviewers were instructed to secure an interpreter if there was no common language.

The trainees conducted some household interviews under close supervision in the Greater Banjul area and also in the North Bank Division which is largely rural and agricultural. The data entry clerks collected data in Greater Banjul for a month, then they received further training in the specifics of the data entry program.

Data collection
The data was collected from the beginning of November 1993 to the end of March 1994. In rural areas a field team conducted roughly a round of interviews in two EAs (36 interviews) per week. The field teams were based in five locations around the country [Banjul, Brikama, Mansakonko, Georgetown and Basse - see map in Figure 2.2].

Interviews took place in Mandinka [55 per cent] or Wollof [33 per cent]. A minority used Fula [4 per cent] or some other language [8 per cent]. Interpreters were used in 2 per cent of cases.

Households were defined as a group of persons acknowledging one head and with some sharing of food and budgets [see Appendix 5]. In the Gambian context this meant that most polygamous households were counted as one large household.

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

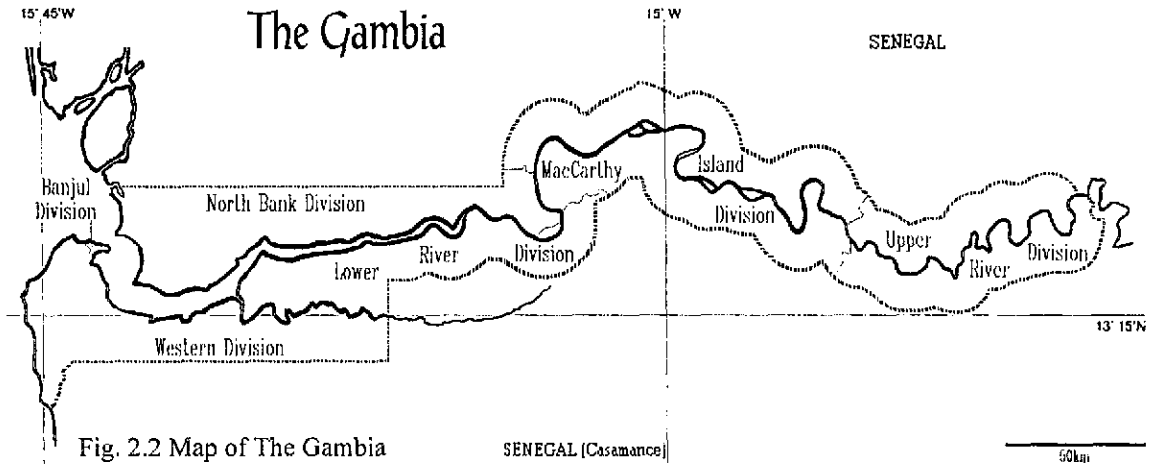


Fig. 2.2 Map of The Gambia

occasions for consultation and progress reporting.

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

Data Entry and Analysis

Data Entry
The data entry took place in the head office in Banjul, where the process was supervised by senior staff. Data entry used the US Bureau of Census program IMPS, which provides extensive facilities for data entry and checking. The surveys were extensively precoded and the data entry operators referred any questionable data back to one of the office supervisors. One of the advantages of the IMPS system is its ability to produce concatenated batches easily and to process frequency tables using the data dictionary defined for data entry. It was therefore possible to have frequent updates of the data entered and check for trends and obvious errors. The data entry operators were able to maintain a good speed of data entry.

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

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

Data analysis
Data were analysed, based on the plan suggested by Demery and Grdjic [1992] and modified by the local user group. This is essentially the first, tabular response to the data. Later analyses will involve the more detailed analytical plans outlined in Demery, Grootaert and Noel [1992].

The analysis in this report was completed using SPSS for Windows 6.1.

CHAPTER 3 CLASSIFICATION AND DEMOGRAPHY

In this chapter the system adopted for locating each household to a particular socioeconomic group will be described. The chapter also describes the main characteristics of the household, individuals and the socioeconomic group (SEG), which is the main category of this report.

Most of the demographic description of the households and persons in the chapter comes from a series of Questions in Section One. They include information on the age and gender household member. The household size was computed and the ethnicity and nationality of the household head was a question in the introductory section of the Survey.

Classification

Socioeconomic status defined

The basis of the analysis in this Report is the condition of the households under macro-economic changes such as the Economic Recovery Program for Sustained Development.

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

Several criteria were used in determining the socioeconomic group in which to locate the household. These included geographical location, agricultural production, and the nature of the work contract of the head of the household. Figure 3.1 summarises the total number of households and their classification into socioeconomic groups.

First the sample households were divided into three geographical categories, which are termed urban categories in this report: 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. We followed the results of an inter departmental committee, which in August 1993 defined urban areas using the following criteria: commercial and institutional importance, predominance of non-agricultural occupations, population 5,000 and above, high population density, and availability of infrastructural facilities. This committee included the following urban units outside Greater Banjul: Brikama, Mansakonko, Kerewan, Barra, Farrafenni, Kaur, Georgetown, Bansang and Basse.

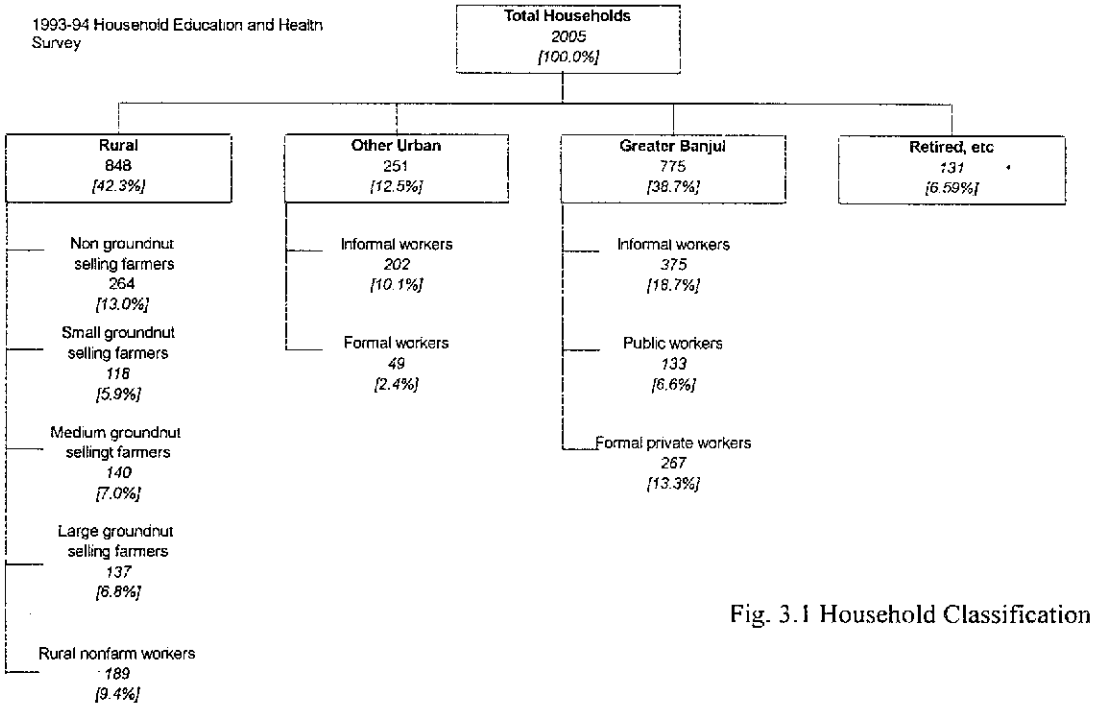


Fig. 3.1 Household Classification

Households outside Greater Banjul and Other Urban were defined as *Rural.*

After dividing households into geographical categories a number of social and economic criteria were used to further classify the households.

For households in areas categorised as Rural the following groups were defined:

- If the head of the household was a farmer, the household's production and sale of groundnuts, which is the major export crop of The Gambia, was examined. If the household was not selling groundnuts it was classified as Non groundnut seller. Households selling groundnuts were placed in three groups of roughly equal size: Small, Medium, and Large Groundnut selling farmers. The size of the groundnuts sales were calculated by multiplying the production of groundnuts by the unit price received.

- If the head was not a farmer the household was defined in the rural non-farm worker category.

For the households in Other Urban locations two groups were defined:

- If the head of the household had a formal labour contract {defined as including either paid annual leave or pension}, or if the head was operating a formal sector enterprise {defined as having a bank account}, then the household was defined as Other Urban Formal Workers. Otherwise the household was classified Other Urban Informal Workers.

Table 3.1 : 1993 Population Census (provisional figures)

Division	Greater Banjul	Other Urban	Rural	All areas
Banjul	42,407			42,407
Kanifing Municipal Area	228,945			228,945
Western Division	79,226	42,480	111,317	233,063
North Bank Division		33,328	121,014	154,342
Lower River Division		10,135	54,552	64,687
Central River Divison		12,205	142,705	154,910
Upper River Division		21,607	125,906	147,513
Total	350,618	119,755	555,494	1,025,867

Table 3.2 : Persons in 1993-94 Household Education and Health Survey by Urban Category and Division (weighted)

Division	Greater Banjul	Other urban	Rural	All areas
Banjul	566			566
Kanifing Municipal Area	3952			3952
Western Division	1738	683	1509	3930
North Bank Division		436	1829	2265
Lower River Division		117	654	771
Central River Divison		93	2207	2300
Upper River Division		513	1949	2462
Total	6256	1842	8148	16246

In Greater Banjul three groups were defined:

- Households where the head was working for government body, including parastatals, were classified as Public Workers.
- The remaining households were defined into Formal and Informal workers following the same criteria as for Other Urban households: Households where the head of the household had a formal labour contract or was operating a formal sector enterprise were defined as Greater Banjul Private Sector Workers and the rest were defined as Greater Banjul Informal Workers.

Finally some households were headed by persons who had retired, were sick, unemployed, or otherwise not in the workforce.

- These households, which are found in all three urban categories, were classified as Not in Workforce.

Application of weighting factors

The sample of Enumeration Areas was drawn in August 1993, which was after the 1993 Population Census was conducted. Table 3.1 shows the 1993 distribution of the Gambian population by division and urban category, while Table 3.2 shows the sample population for each of these areas [see also Figs. 3.2 and 3.3]. The total sampling fraction (total sample population divided by total Gambian population) for our survey was 1.58 per cent. However the area specific sample fraction varied: In Kanifing Municipal Area our sample was 1.73 per cent of the population, while in (other) urban areas of Central River Division our sample was only 0.76 per cent of the population. The sample from Other Urban Central River Division therefore has to be given a greater weight than the sample from Kanifing when the national averages are being calculated from the sample.

This greater weight is taken account of by applying weighting factors to the sample. The total sampling fraction was divided by the area specific sample fractions to calculate the area specific weighting factors. For Kanifing 1.58 per cent is divided by 1.73 per cent which gives a weighting factor of 0.92. The area specific weighting factors are in Table 3.3. These area specific weighting factors have been applied

Fig 3.2:Persons by urban category

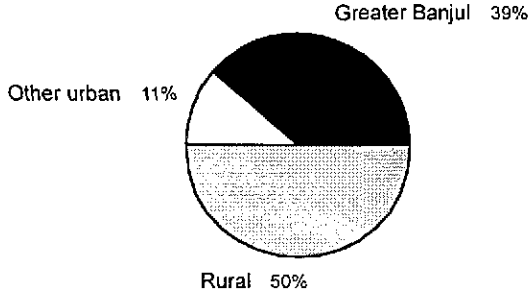


Fig 3.3: Persons by Division

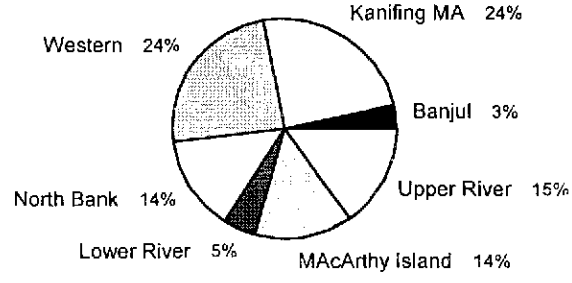


Table 3.3 : Weights for 1993-94 Household Education and Health Survey

Division	Greater Banjul	Other urban	Rural	All areas
Banjul	1.19			1.19
Kanifing Municipal Area	.92			.92
Western Division	.72	.98	1.17	.98
North Bank Division		1.21	1.05	1.08
Lower River Division		1.36	1.32	1.33
Central River Divison		2.08	1.03	1.11
Upper River Division		.67	1.02	.97
Total	.91	1.13	1.09	1.03

to all analyses.

Sometimes the sample has been used to provide an estimate for The Gambia of a total number of persons in an occupational category or of the total number of non farm enterprises. These estimates were obtained by dividing the number of cases in each sample by the sample fraction, which is approximately one to sixty three (the same as multiplying by 63).

Distribution of the households

The weighted distribution of households across urban category and Division is shown in Table 3.4 and Fig. 3.4 while the same distribution by socioeconomic groups is shown in Table 3.5 and in Figure 3.1. Households classified as Greater Banjul informal workers make up the largest socioeconomic group. In fact most of the urban households are in the informal worker categories (Greater Banjul and Other Urban). These households constitute a little less than a third of the households in the country and about a quarter of the population. The three formal worker categories (Other Urban formal and Greater Banjul public and private sector workers) constitute one fifth of the households. The smallest socioeconomic group is the Other urban formal workers with only 49 households. Reliability of statistics on this socioeconomic group is much lower than for other socioeconomic groups. One third of all households belong to the farming socioeconomic groups and these farming households have 43 per cent of the population. Rural non farm workers households constitute nine per cent of the total. Finally seven per cent of the households are classified as Not In Workforce.

Table 3.4 : Households in 1993-94 Household Education and Health Survey by Urban Category and Division (weighted)

Division	Greater Banjul	Other urban	Rural	All areas
Banjul	139			139
Kanifing Municipal Area	581			581
Western Division	136	79	190	405
North Bank Division		87	189	276
Lower River Division		24	119	143
Central River Divison		37	260	297
Upper River Division		36	127	164
Total	856	265	884	2005

Looking at households by Urban category, we find 44 per cent in the rural areas, 43 per cent in Greater Banjul and 13 per cent in Other urban. The Not in Workforce households are found in all three urban categories, however the majority are in Banjul (68 per cent), 21 per cent are in Other Urban, and 11 per cent are in Rural.

Demography

Characteristics of households

The average household size in rural areas was 10.0 persons, while Greater Banjul households' size was 6.5 persons. In the 1993 Economic Survey, the household size for rural areas was 10.9 persons and for Greater Banjul area it was 6.9 persons.

More than one in ten households are

Fig 3.4:Households by urban category

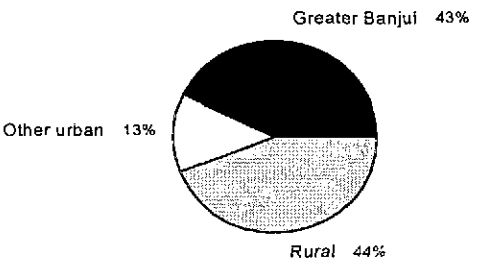


Table 3.5 : Distribution of households across socioeconomic groups

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
No. of households	264	118	140	137	189	202	49	375	133	267	131	2005
No. of persons	2266	1008	1498	2258	1491	1511	277	2323	939	1695	999	16264
Percentage of female heads	13%	3%	1%	1%	6%	11%	9%	17%	7%	7%	31%	11%

headed by women [see Table 3.5]. In the groundnut farmer socioeconomic groups there are very few female headed households, while around on in six households are headed by females in the informal worker socioeconomic groups [see Table 3.5]. In contrast the Not in workforce socioeconomic group shows the highest proportions of female headed households, 31 per cent. This finding may have some policy implications considering that this socioeconomic group includes households headed by retired persons, sick persons, and the unemployed.

Table 3.6 shows the distribution of households and persons by socioeconomic group and by division. The Greater Banjul area (Banjul proper plus Kanifing Municipal Area plus Kombo North district) has the largest number of persons in the sample. In Banjul proper, the largest number of persons in the sample is in the informal workers' socioeconomic groups.

Distribution of Persons by Age and Gender
The distribution of the total population by age and gender is shown in Table 3.7 and Fig. 3.6. This information is classified by urban category in Table 3.8 and by socioeconomic group in Table 3.9.

The age and gender information reveals that a third (33 per cent) of the persons are under ten years of age, and almost another third (30 per cent) are ten to twenty-four years [see Table 3.7]. Women in the childbearing are (15-49 years) make up 46 per cent of the female population and 24 per cent of the total sample.

The number of persons in the youngest age bracket is less than the next oldest

Table 3.6: Distribution of households and persons across socieconomic groups and Division

		Rural					Other urban		Greater Banjul				
		Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Banjul	Households								70	26	21	21	139
	Persons								311	104	109	150	674
Kanifing	Households								224	86	217	53	581
Municipal Area	Persons								1328	595	1327	386	3636
Western	Households	96	16	8	5	56	62	13	81	21	29	19	405
Division	Persons	882	144	91	68	501	546	85	685	240	258	185	3686
North Bank	Households	42	20	46	42	27	68	18				13	276
Division	Persons	357	170	439	663	209	428	86				96	2448
Lower River	Households	29	20	25	5	32	12	10				11	143
Division	Persons	183	131	207	65	232	68	78				58	1022
Central River	Households	75	31	38	40	66	25	8				13	297
Division	Persons	580	241	388	555	426	141	19				116	2467
Upper River	Households	21	31	22	45	8	35	1				1	164
Division	Persons	263	322	372	908	122	328	9				7	2332
Total	**Households**	**264**	**118**	**140**	**137**	**189**	**202**	**49**	**375**	**133**	**267**	**131**	**2005**
	Persons	**2266**	**1008**	**1498**	**2258**	**1491**	**1511**	**277**	**2323**	**939**	**1695**	**999**	**16264**

Table 3.7: Distribution of persons by age group and gender

	Female		Male		Total	
Age group	Count	Percent	Count	Percent	Count	Percent
0-4 years	1378	16.4	1234	15.7	2612	16.1
5-9 years	1419	16.9	1393	17.7	2813	17.3
10-14 years	1062	12.6	969	12.3	2031	12.5
15-19 years	865	10.3	814	10.3	1679	10.3
20-24 years	652	7.8	570	7.2	1222	7.5
25-29 years	796	9.5	565	7.2	1361	8.4
30-34 years	572	6.8	470	6.0	1042	6.4
35-39 years	429	5.1	392	5.0	821	5.1
40-44 years	330	3.9	323	4.1	653	4.0
45-49 years	214	2.6	285	3.6	499	3.1
50-54 years	216	2.6	239	3.0	455	2.8
55-59 years	93	1.1	179	2.3	273	1.7
60-64 years	129	1.5	156	2.0	284	1.7
65-69 years	57	0.7	88	1.1	145	0.9
70-74 years	81	1.0	77	1.0	158	1.0
75-79 years	32	0.4	36	0.5	68	0.4
80-84 years	45	0.5	39	0.5	84	0.5
85-89 years	10	0.1	6	0.1	16	0.1
90+ years	15	0.2	32	0.4	47	0.3

category. This is probably not due to a marked decline in fertility but due to age misreporting. The evaluation survey revealed a relatively high degree of age misreporting. The 1993 census post enumerators survey also found a high degree of age misreporting. This means that some children actually aged 0 - 4 years were reported to be a higher age bracket. The age of all children reported to be in the 0 - 4 age bracket was checked against the clinic card (used for the module on anthropometry) and some were in a higher age group. The age of these children was then corrected. However this flow of children away from the 0-4 year age bracket was not balanced by a flow of children into the next age bracket as the age of children above five years was not checked. The age pyramids based on SDA surveys in Senegal and Ghana show similar characteristics of missing children in the youngest age bracket. Using standard demographic formulae the age categories were smoothed and Figure 3.5 shows the resultant age pyramid using the smoothed data.

As well as having large household size, rural households have more young children under nine years [see Table 3.8]. Twenty nine per cent of the Greater Banjul population, and 32 per cent of the Other urban population are children aged less than ten years. However, as much as 36 per cent of the rural population are in this age group.

At the other end of the age distribution there is a similar pattern. Although about five per cent of the total population is aged over sixty, about 2.5 per cent of the Greater Banjul population is in this age

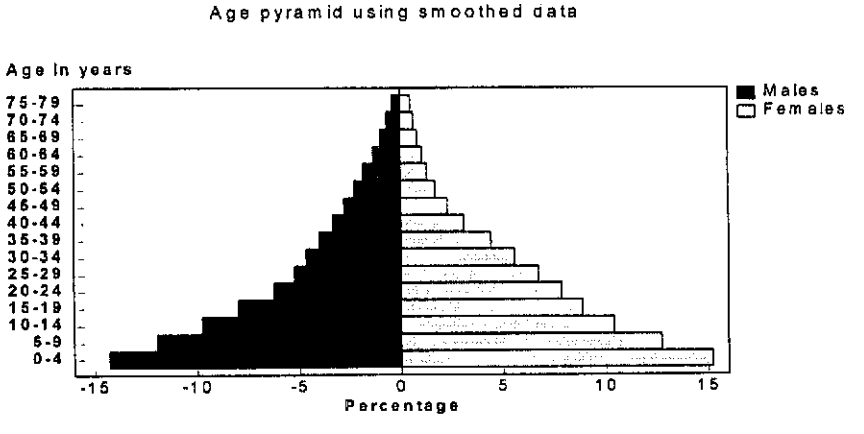


Fig. 3.5 Smoothed Age Pyramid

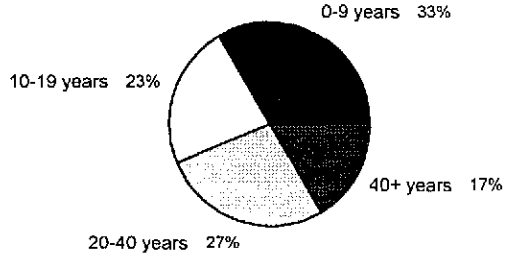
Table 3.8 : Distribution of persons by age group, gender and urban category

	Greater Banjul				Other Urban				Rural				Table Total	
	Female		Male		Female		Male		Female		Male			
Age group	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
0-4 years	445	16	368	13	143	15	158	17	790	17	708	17	2612	16
5-9 years	412	15	406	15	169	18	144	15	839	18	843	20	2813	17
10-14 years	370	13	313	11	116	12	125	13	576	12	532	13	2031	12
15-19 years	327	12	325	12	109	11	102	11	429	9	387	9	1679	10
20-24 years	235	9	251	9	106	11	69	7	311	7	250	6	1222	8
25-29 years	281	10	267	10	91	9	63	7	424	9	234	6	1361	8
30-34 years	218	8	224	8	57	6	56	6	298	6	190	5	1042	6
35-39 years	134	5	172	6	49	5	53	6	247	5	166	4	821	5
40-44 years	96	3	118	4	31	3	36	4	202	4	169	4	653	4
45-49 years	72	3	114	4	23	2	42	4	119	3	129	3	499	3
50-54 years	42	2	81	3	13	1	26	3	161	3	131	3	455	3
55-59 years	27	1	52	2	12	1	18	2	54	1	109	3	273	2
60-64 years	37	1	39	1	16	2	11	1	76	2	106	3	284	2
65-69 years	20	1	27	1	8	1	10	1	30	1	51	1	145	1
70-74 years	20	1	16	1	5	1	5	1	55	1	56	1	158	1
75-79 years	6	0	7	0	7	1	3	0	20	0	26	1	68	0
80-84 years	13	0	11	0	3	0	6	1	29	1	22	1	84	1
85-89 years	4	0	4	0	3	0	0	0	3	0	2	0	16	0
90+ years	4	0	4	0	3	0	2	0	9	0	26	1	47	0
Table Total	2761	100	2800	100	964	100	929	100	4671	100	4138	100	16264	100

group [see Table 3.8]. This suggests a migration to the metropolitan area of the young and the middle aged, which is common in developing countries. These disparities are not great, probably due to the lack of a large job market in Greater Banjul.

The more detailed analysis in Table 3.9 shows age and gender categories by socioeconomic group and confirms the patterns seen in the summary Tables 3.7 and 3.8. The differences in demography between urban and rural areas appear to result from both a lower fertility in urban areas and the migration of persons in the economically active age range to urban areas. More detailed analysis of these trends is found in Chapter 13 on fertility.

Fig 3.6:Persons by age categories



Nationality and Ethnicity

The Household Education and Health Survey collected information on the ethnicity and nationality of heads of households. Information about the nationality of household heads is shown in Table 3.10 and Fig. 3.7. The survey found that 18 per cent of the households in the sample were headed by non-Gambians. The percentage of non-Gambians is smaller, as non nationals tend to live in much smaller households than Gambians. Three quarters of the non-Gambian household heads are Informal sector workers.

More than one third (36 per cent) of the sampled households are headed by Mandinkas, the largest ethnic group in the country [see Fig. 3.8]. They made up two-fifths of the Gambian headed house-

Table 3.9: Distribution of persons by age group, gender and socieconomic group (percentages)

Age group	Gender	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
		Non-agric. activities	Small farmers	Medium groundnut farmers	Large groundnut farmers	Large other agric. farmers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
0-4 years	Female	7.9	9.5	10.1	9.7	8.2	7.1	9.4	8.3	7.8	8.6	6.7	8.5
	Male	7.1	8.3	7.1	9.0	8.9	8.4	7.4	7.0	5.9	6.6	6.7	7.6
5-9 years	Female	9.7	9.3	8.9	10.1	9.8	8.9	9.8	8.2	6.0	7.6	6.4	8.7
	Male	9.5	9.1	10.2	10.5	8.2	7.9	7.4	7.3	7.0	7.9	6.6	8.6
10-14 years	Female	6.8	6.6	7.0	6.0	6.5	5.7	6.6	6.3	7.0	6.9	7.3	6.5
	Male	6.3	4.8	5.9	5.9	7.1	6.7	5.1	5.4	7.2	5.2	5.3	6.0
15-19 years	Female	4.4	4.0	5.4	4.3	6.1	6.4	2.2	5.9	6.4	5.5	6.2	5.3
	Male	4.9	3.9	4.5	4.4	3.7	5.5	4.6	5.6	6.7	5.4	6.0	5.0
20-24 years	Female	2.9	3.3	3.2	4.7	3.4	5.4	6.0	3.8	4.1	4.7	4.5	4.0
	Male	2.4	3.8	3.4	3.1	2.0	3.8	3.2	4.7	4.6	4.1	4.1	3.5
25-29 years	Female	5.2	4.8	3.3	5.1	5.6	4.5	7.3	4.3	5.5	6.0	4.2	4.9
	Male	2.4	2.8	3.2	2.5	2.7	3.2	3.9	4.8	4.1	5.1	3.9	3.5
30-34 years	Female	3.3	3.4	3.4	3.6	3.1	3.1	2.7	4.1	4.1	3.7	3.4	3.5
	Male	2.1	2.2	1.7	2.0	2.7	2.4	5.7	4.1	3.0	4.4	3.7	2.9
35-39 years	Female	3.1	3.5	3.2	2.3	2.5	2.9	1.1	2.0	3.0	3.0	1.6	2.6
	Male	1.4	1.8	2.2	2.1	2.3	2.5	5.9	2.7	3.0	4.0	1.6	2.4
40-44 years	Female	2.9	2.6	2.2	1.9	1.7	1.7	0.4	2.4	1.8	0.8	2.3	2.0
	Male	1.4	2.7	1.5	1.7	3.0	2.1	1.8	2.3	2.2	2.0	1.2	2.0
45-49 years	Female	1.3	1.6	1.6	1.3	1.1	1.3	1.1	1.6	1.4	0.9	0.8	1.3
	Male	1.5	1.3	1.5	1.4	1.7	2.3	1.6	2.0	3.0	1.9	1.1	1.8
50-54 years	Female	2.5	1.7	1.7	1.5	1.0	0.6	0.7	0.7	0.6	0.5	2.8	1.3
	Male	1.8	1.7	1.7	1.4	1.0	1.4	1.6	1.5	2.0	1.4	0.4	1.5
55-59 years	Female	0.8	0.4	0.7	0.5	0.4	0.4	0.4	0.4	0.5	0.2	1.9	0.6
	Male	1.5	1.4	1.4	0.7	1.5	1.0	0.8	1.3	0.4	0.9	0.5	1.1
60-64 years	Female	1.0	0.5	0.6	0.6	1.1	0.8	1.6	0.5	0.4	0.5	2.1	0.8
	Male	1.7	1.6	1.0	0.9	1.0	0.7	0	0.7	0.6	0.7	0.5	1.0
65-69 years	Female	0.4	0.2	0.3	0.4	0.4	0.4	0.4	0.3	0.3	0.2	0.8	0.4
	Male	0.7	0.4	0.4	0.4	0.6	0.6	0.4	0.5	0.1	0.4	1.3	0.5
70-74 years	Female	0.5	0.4	0.8	0.4	1.1	0.4	0	0.2	0.2	0.3	1.0	0.5
	Male	0.7	1.2	0.4	0.5	0.3	0.3	0.4	0.2	0.2	0.1	1.2	0.5
75-79 years	Female	0.3	0.3	0.2	0.1	0.2	0.4	0	0.1	0.2	0	0.2	0.2
	Male	0.2	0.6	0.2	0.3	0.1	0.2	0	0.1	0	0.0	0.8	0.2
80-84 years	Female	0.5	0.2	0.2	0.3	0.4	0.2	0.4	0.3	0.3	0.2	0.2	0.3
	Male	0.3	0.1	0.2	0.2	0.2	0.2	0	0.2	0.1	0	1.2	0.2
85-89 years	Female	0	0	0.1	0.0	0	0.2	0	0.1	0.1	0	0.2	0.1
	Male	0	0	0.1	0	0.1	0	0	0.0	0	0.1	0.2	0.0
90+ years	Female	0.2	0	0.1	0.1	0.1	0.2	0	0	0.2	0.1	0.1	0.1
	Male	0.4	0.1	0.3	0.1	0.3	0.1	0	0.0	0.2	0	0.8	0.2
All Persons		100	100	100	100	100	100	100	100	100	100	100	100

Table 3.10 : Distribution of household heads by nationality and socioeconomic group

Nationality	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Gambian	91	93	91	96	81	69	79	69	90	74	91	82
Non Gambian	9	7	9	4	19	31	21	31	10	26	9	18
All Nationalities	100	100	100	100	100	100	100	100	100	100	100	100

holds. Fula and Wollof comprised about a fifth each of the household heads in the sample.

Household size

The average household size is shown by nationality in Table 3.11: The average size for Gambian headed households in the sample is 8.9 persons, however household size varies considerably among ethnic/national groups and socioeconomic groups. Serahulehs stand out by having the largest households, with an average size of 14.0 persons. This is also the case in Serahuleh households in urban socioeconomic groups. Households headed by non-Gambians are much smaller on average than households headed by Gambians, with an average size of 4.6 persons.

Among the socioeconomic groups the largest households are found in the Large export oriented farmers category, with large groundnut sellers' households averaging 16.4 persons. In the urban socioeconomic groups the average household size varies from 5.6 to 7.5.

Fig 3.7: Percentage of household heads who are Gambian nationals by SEG

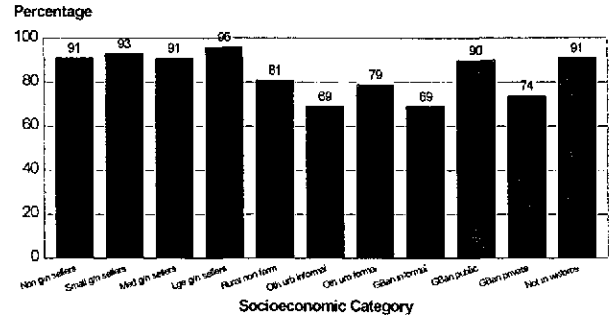
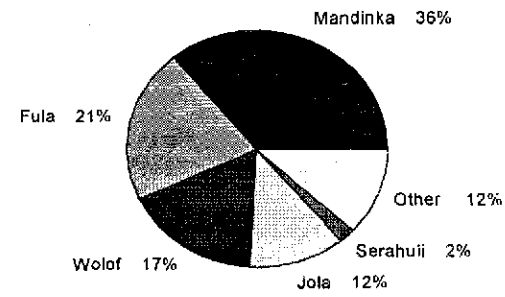


Fig 3.:8 Household heads by ethnicity



"Other" includes non Gambian heads of households

Table 3.11: Average household size by nationality and ethnicity of household head and socioeconomic group

		Rural					City/Urban		Greater Banjul				
		Non groundnut cultivators	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Nationality	Gambian	8.7	8.6	11.2	16.7	8.7	8.5	6.3	7.3	7.2	7.4	7.9	8.9
	Non Gambian	7.9	7.7	5.9	8.6	4.2	5.4	3.1	3.7	6.2	3.5	5.3	4.6
	Total	**8.6**	**8.6**	**10.7**	**16.4**	**7.9**	**7.5**	**5.6**	**6.2**	**7.1**	**6.4**	**7.6**	**8.1**
Ethnicity	Fula	8.0	7.7	10.7	17.1	8.7	8.5	3.4	6.2	6.8	7.6	7.1	9.1
	Jola	8.1	9.0	12.5	11.5	10.3	7.6	2.5	7.4	8.4	8.0	6.7	8.2
	Mandinka	9.1	9.3	11.4	17.2	8.0	7.9	7.7	8.1	7.9	8.2	9.4	9.2
	Serahuleh	.	12.9	20.3	18.6	12.8	8.2	.	9.9	17.0	9.3	11.7	14.0
	Wollof	7.7	6.6	9.9	14.9	11.1	9.5	5.3	6.5	5.5	5.6	6.7	8.1
	Other	9.4	9.7	11.1	18.0	8.7	12.3	9.0	6.7	6.4	6.6	5.1	7.8

CHAPTER 4 LITERACY AND PRIMARY EDUCATION

As the main aim of this household survey was to investigate education and health within the country there were extensive sections on each of these in the survey form. Education was dealt with in Section 2 [see Appendix 2 for the complete survey form] and there were forty questions dealing with literacy, primary and secondary education, Islamic education and a range of post-secondary and non-formal education opportunities. The questions dealt with participation and experience in the different kinds of education, and an extensive set of questions referred to expenditure [Questions 24 to 34]. All of this information can be cross-referenced with other data collected on individuals and the household. This chapter deals with questions of literacy and primary education experiences.

LITERACY

Literacy means the ability to read and write; or the ability to use language proficiently (Collins English Dictionary, 1992). Previous household surveys in this series defined literacy as "the ability to read or write a simple sentence in any language", which is a very broad and inclusive definition of literacy. For this survey the concept was sharpened to differentiate literacy in English from that in other languages [Questions 37 and 38]. Questions on functional literacy were also included: the ability to write a simple letter [Question 39] and the ability to do written calculations [Question 40] This definition takes into consideration literacy in the formal, non-formal education.

Using the broadest definition for literacy [reading or writing a simple sentence in any language], about two in five of the sample who are more than nine years old are literate [see Table 4.1]. Of those who are twenty or older about one in three is literate, using the most generous definition of literacy. These overall figures conceal considerable gender bias particularly for older people. Male rates are nearly double female rates for those over nine years: that is, 55 per cent for males and 29 per cent for females. For those twenty

Table 4.1: Literacy rates by gender and SEG (percentages)

		Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
		Non-groundnut farmers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Can read or write a simple sentence in any language [age 10+]	Female	18	13	17	15	25	23	49	38	56	48	44	29
	Male	46	39	40	34	55	53	72	61	82	72	69	55
	Both genders	31	25	28	23	39	38	61	50	69	60	56	41
Can read or write a simple sentence in any language [age 20+]	Female	9	6	9	11	12	9	40	25	45	36	31	18
	Male	33	33	34	30	45	44	70	52	78	66	59	47
	Both genders	19	19	21	19	27	26	56	40	62	53	44	32

and older male rates are more than two and a half times female rates at 47 per cent for males and 18 per cent for females.

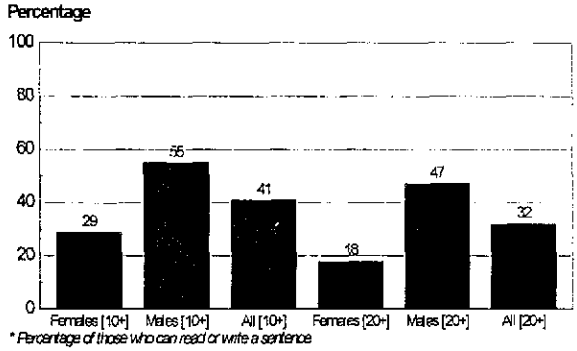
Literacy rates for males and females are highest in households headed by persons working in the formal sector [see Table 4.1] and they are lowest in groundnut selling households. This is the case for measures of 10+ and 20+ literacy. There is some evidence of a change in female literacy rates - the female male literacy ratio is higher in socioeconomic groups located where there are more schools, such as Greater Banjul and other urban areas.

Restricting the definition to the use of English reduces the literacy rate to 30 percent from 41 per cent for those aged ten years or more [see Table 4.2], and to 20 percent from 32 per cent for those who are older. The main reason for this is the importance of formal school education for the mastery of English. Very few if any Gambians have English as a first language, so one of the major tasks of formal schooling is the teaching of English, both oral and written. The literacy rate of members of farm households falls substantially when literacy is restricted to English, because many of these have learnt to read and write in Arabic script in Islamic schools. On the other hand, literacy rates for males and females 10 years of age and above in Greater Banjul formal sector households do not decline so much as most of those who are literate are products of Government or private

Table 4.2: Literacy rates by type, gender and SEG (percentages)

		Rural					Other urban		Greater Banjul				
		Non-groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Can read or write a simple sentence in English [age 10+]	Female	12	5	5	4	18	19	41	31	51	42	38	21
	Male	34	15	15	10	38	32	59	46	78	56	60	38
	Both genders	22	9	10	7	27	25	50	39	65	49	48	30
Can read or write a simple sentence in English [age 20+]	Female	4	1	1	1	7	7	32	18	40	29	26	12
	Male	20	10	7	7	27	20	55	34	74	48	48	29
	Both genders	11	5	4	4	16	13	44	27	57	39	36	20
Can read or write a simple sentence in other language [age 10+]	Female	10	11	14	13	16	9	23	22	31	27	25	17
	Male	26	28	33	29	32	30	39	40	46	48	43	35
	Both genders	17	19	23	20	23	19	31	31	39	38	33	26
Can read or write a simple sentence in other language [age 20+]	Female	7	6	9	10	8	5	15	16	27	24	20	12
	Male	19	27	30	27	29	31	33	37	45	49	38	33
	Both genders	12	16	19	17	18	17	24	27	36	38	28	22
Can write a letter in English [age 10+]	Female	10	4	4	4	15	16	35	28	48	37	36	19
	Male	31	11	13	9	34	27	56	42	75	53	54	35
	Both genders	20	8	8	6	24	21	46	36	62	46	44	27
Can write a letter in English [age 20+]	Female	4	2	0	1	6	5	29	18	37	27	26	11
	Male	18	9	7	6	25	18	51	31	72	46	45	27
	Both genders	10	5	3	3	15	11	41	25	55	37	35	19
Can do a simple calculation [age 10+]	Female	17	12	13	10	26	21	47	39	58	47	45	28
	Male	41	28	28	22	51	50	70	65	82	72	67	51
	Both genders	28	19	20	15	37	35	59	52	71	60	55	39
Can do a simple calculation [age 20+]	Female	7	6	6	6	11	9	41	26	46	35	33	17
	Male	25	24	22	19	40	42	67	57	77	67	57	44
	Both genders	15	14	14	12	25	25	55	43	62	52	44	30

Fig 4.1: Literacy by gender and age*



* Percentage of those who can read or write a sentence in any language

formal schools which conduct the whole curriculum in English. This distinction between socioeconomic classes is particularly apparent among older people. For those over twenty years of age the literacy rate in English among females from farm households is about one percent compared to 40 percent for female members of households headed by a person in the Civil service in Greater Banjul [see Table 4.2]. This distinction can also be observed among males with farm household members having literacy in English rates less than ten per cent compared to 48 percent for males in Greater Banjul private sector households and 74 per cent in Greater Banjul public sector households.

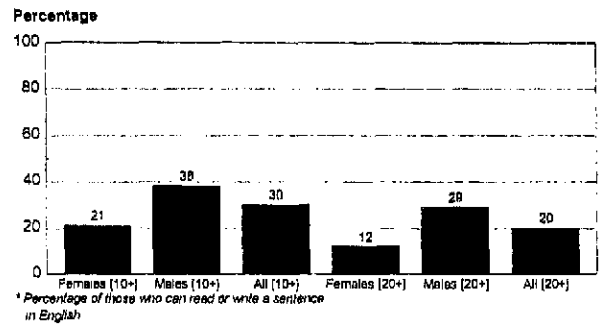
The differences observed, although still large, are much less when literacy in languages other than English is examined. Overall this is one in four for the sample population aged ten years and above and one in five for those aged 20 or more [see Table 4.2]. Literacy is still higher among males than females: 35 percent versus 17 per cent for the 10+ population and 33 versus 12 for the 20+ age group.

Socioeconomic differences observed in English literacy persist but at a lower level. One could hypothesise that rural people had slightly greater opportunities or motivation to become literate in another language and urban people less opportunity or motivation.

While the ability to read or write a simple sentence in English or another language may define a threshold skill, it is a long way from the kind of useful skill which will enable its possessor to read detailed news or technical documents, or to communicate other than rudimentary news to someone via the written word. The ability to write a letter in English is probably the minimum level of functional literacy in a society where English is the official language. In response to the question whether household members could do so, most responses suggested that for that part of the sample that was 10 years or older there was little difference between rudimentary and functional literacy rates [see Table 4.2]. The rates dropped in each category by three to four percent when the stricter test of literacy was imposed, so that the level of functional literacy in this segment of the population was 27 per cent, down from 30 per cent, with corresponding drops for males and females, and across the socioeconomic classifications.

There was even less difference when the age was restricted to those over 20 years [see Table 4.2]. Here the differences were consistently only one or two percentage points. Those who could read and write in English at this age, were sufficiently skilled to write a letter. Nonetheless about nine out of ten females are not literate in English, and in farm households it is much closer to 99 out of 100

Fig 4.2: Literacy in English by gender and age*



* Percentage of those who can read or write a sentence in English

Table 4.3 : Literacy rates by gender and urban location (percentages)

		Greater Banjul	Other Urban	Rural	All areas
Can read or write a simple sentence in English [age 10+]	Female	46	28	18	29
	Male	69	57	43	55
	Both genders	58	42	30	41
Can read or write a simple sentence in English [age 20+]	Female	33	14	9	17
	Male	60	47	34	46
	Both genders	48	30	20	31

adult females. While the situation for males is better because of the persistence of males in the schooling system to the point where they become functionally literate, it is still the case that overall more than two thirds of adult males are not functionally literate in the official language of the country.

Mathematical calculation is a skill that enables members of a market society to function effectively, and furthermore is only slightly dependent on language abilities. It is possible to be mathematically literate without being literate to the same degree in a written language. The data however show [see Table 4.2] a close relationship between the percentage of the Gambian population over 10 years old that is able to do simple calculations and those that can read or write a simple sentence in any language [39 per cent versus 41 percent].

As might be expected from the previous data and tables there is a strong and linear relationship between broad literacy rates and urban location for the 10+ age group and the 20+ age group [see Table 4.3]. For adults location in Greater Banjul is associated with much higher rates of literacy. Overall two and a half times the proportion of persons in Greater Banjul can read or write a simple sentence than in rural areas, and the disparity is greatest among females where the ratio is nearly four times. Including all those aged ten years and above in the calculation of the rates reduces the disparity between rural locations and Greater Banjul; for this age grouping the difference is about two times, with similar reductions for both males and females. This suggests a progressive increase in realised educational opportunities in rural areas over the past ten years, and an increase in the participation of females in education.

When simple literacy is examined by Division the results are again similar. The Divisions containing Greater Banjul rate more highly in literacy terms for both of the age classes considered [see Table 4.4]. The rural Divisions have much lower rates in general. This is so for both genders and for each age class. Two Divisions are worthy of note: Upper River and Central River. The latter has a higher rate than might be expected given the surrounding areas - this may reflect the concentration of literate persons in Georgetown and Bansang, or it may reflect the long history of Armitage High School as an educational centre in the Division. Upper River Division on the other hand has much the lowest rates at 14 per cent for those aged ten years or more, and eleven per cent for those aged twenty or more. The female rate is particularly low in this Division.

Table 4.4 : Literacy rates by gender and Division (percentages)

		Banjul	KMA	Western Division	North Bank Division	Lower River Division	Central River Division	Upper River Division	Total
Can read or write a simple sentence in English [age 10+]	Female	54	50	26	20	16	30	6	29
	Male	69	73	54	49	56	49	24	55
	Both genders	62	62	40	34	33	39	14	41
Can read or write a simple sentence in English [age 20+]	Female	41	38	12	11	5	20	4	18
	Male	60	67	42	45	44	39	21	47
	Both genders	52	54	27	26	21	29	11	32

PRIMARY EDUCATION

Prmary school education is the foundation of the formal education system - it not only equips people with the basic skills of written communication and computation, but provides a vehicle for the development of a wide range of attitudes to matters of health and productivity. By its nature it challenges traditional views of life, work and relationships. Information about the rates of enrolment and persistence of children in primary schooling are therefore very important to understanding development.

Enrolment rates

Enrolment rates can be measured in two ways, and both present some problems. One can calculate the *net enrolment rate* by dividing the number of primary age children enrolled in school by the number of primary age children in the population. Because of a change in the enrolment age several years ago the current primary age range is 7 to 13 years. This figure is likely to be distorted, and usually understated, in two ways. The first is by the presence in the primary system of appreciable numbers of children who are outside the primary age range, either younger or older. Evidence suggests that the latter is common in The Gambia because of rural children who enrol much later than the recommended age of seven years. The other reason is age misreporting which has similar consequences: if children are reported as younger or older than their real age then at the age boundaries they will move outside the category of primary age children.

To overcome some of these difficulties a second measure of enrolment is the *gross primary enrolment rate*. This is calculated by dividing the actual primary enrolment by the number of primary age children in the population. This avoids altogether the problem of misstated ages and accommodates late and early starters in the primary system. However it may overstate the real enrolment rate because the populations for the numerator and denominator in the formula do not refer to the same age group, and because it includes repeaters, particular at the top end of the range where children may repeat the final year of primary school in order to achieve a satisfactory transition to the next stage of schooling. Because of this rates above 100 per cent may be reported.

The overall net primary enrolment rate for The Gambia in our survey was 43 per cent [see Table 4.5]. The rate for males was 48 per cent and for females was 38 per cent, this means that females make up about 44 per cent of the students in primary schooling. The rates were very dependent on socioeconomic classification and location of the household. Children from groundnut selling farm households had by far the lowest rates [15 to 24 per cent] and those from formal sector households the highest rates [56 to 80 per cent]. It was not simply a locational factor. Children from non groundnut selling farm households and rural nonfarm households had rates of 45 per cent and 51 per cent despite their rural location. In other urban areas formal sector households had a rate 13 percentage points above informal sector households in the same locations.

The socioeconomic classification of the household also influences the relative enrolment rates for males and females. Although there are differentials between these rates for every classification the differences vary considerably from small groundnut selling households where the male net enrolment rates are more than double the female rates [22 versus 10 per cent] to Greater Banjul public sector households where the rates are very close [83 versus 76 per cent].

The age specific rates in Table 4.5 also show the effects of late enrolment on rates [or of systematic age misreporting]. The enrolment rates of groundnut selling farm households at age seven are very low [5 to 13 per cent] compared with

Table 4.5: Net formal primary enrolment rates by age, gender and SEG (percentages)

Age group	Gender	Rural					Other urban		Greater Banjul				
		Non g/nut sellers	Small g/nut farmers	Medium g/nut farmers	Large g/nut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
7 years	Female	33	9	5	12	38	8	21	31	45	48	31	24
	Male	27	0	6	14	67	38	70	24	43	39	50	28
	Total	29	5	6	13	51	22	36	28	44	44	42	26
8 years	Female	42	6	16	9	26	37	76	58	76	36	47	33
	Male	46	34	33	17	63	65	59	48	94	74	83	49
	Total	44	23	25	13	44	48	69	53	84	53	61	41
9 years	Female	42	0	32	9	84	61	47	63	100	67	58	46
	Male	62	47	24	20	38	44	0	60	91	80	78	50
	Total	53	18	27	16	50	54	39	62	95	74	72	48
10 years	Female	41	23	32	23	51	53	88	56	86	52	75	46
	Male	60	24	29	9	54	47	100	82	90	89	78	53
	Total	50	23	31	15	53	49	92	69	88	68	77	49
11 years	Female	52	19	14	14	50	61	100	59	80	80	43	51
	Male	66	14	62	23	70	93	0	61	92	91	100	62
	Total	57	16	37	20	61	73	53	60	85	84	67	56
12 years	Female	37	11	17	9	38	39	70	44	79	76	62	38
	Male	61	20	38	15	66	42	100	75	86	73	45	55
	Total	49	14	27	11	52	41	79	59	83	75	57	46
13 years	Female	36	0	28	16	42	39	25	54	78	25	65	40
	Male	66	12	27	21	60	41	100	66	90	81	87	56
	Total	51	6	27	18	52	40	45	59	83	55	72	48
	Female	**40**	**10**	**20**	**13**	**41**	**38**	**50**	**51**	**76**	**54**	**55**	**38**
	Male	**51**	**22**	**28**	**16**	**60**	**49**	**69**	**58**	**83**	**76**	**73**	**48**
	Total	**45**	**16**	**24**	**15**	**51**	**43**	**56**	**55**	**80**	**64**	**63**	**43**

Greater Banjul formal sector households at 44 percent. Enrolment rates for farm households peak at age nine and then decline rather quickly, which suggests a lot of late enrolment and rather short periods of schooling. Urban households on the other hand begin strongly and the students persist for much longer in the primary system.

The age grade matrix shows these same patterns [see Table 4.6]. A quarter of the students in grade 1 are reported to be nine years old with a further twenty per cent ten years of age or older. About a

Fig 4.3: Net formal primary enrollment rate by SEG

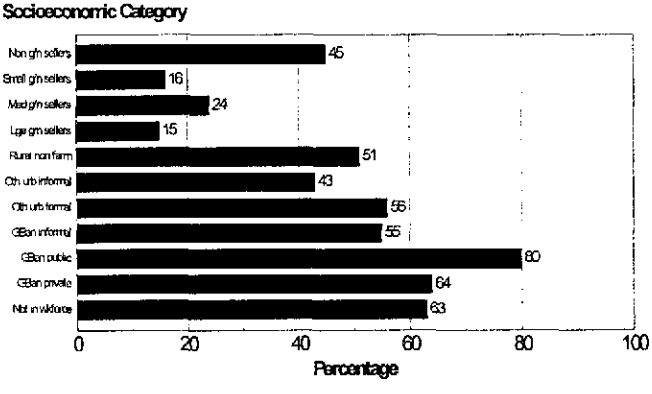


Table 4.6: Primary age/grade matrix by gender (percentages)

		Grade						
Age	Gender	1	2	3	4	5	6	Table Total
7 years	Female	23	6	2				6
	Male	23	5	1	1			6
	Total	23	5	2	0			6
8 years	Female	30	19	2				10
	Male	35	17	2				12
	Total	33	18	2				11
9 years	Female	25	16	10	3			11
	Male	23	19	7	1	1	2	11
	Total	24	18	9	2	1	1	11
10 years	Female	16	32	28	14	1	3	19
	Male	10	26	36	12	2	8	17
	Total	13	28	32	13	2	5	18
11 years	Female	5	11	24	19	4	2	13
	Male	3	17	15	15	4	2	10
	Total	4	14	19	17	4	2	11
12 years	Female	1	11	21	27	16	15	15
	Male	2	11	19	29	14	4	14
	Total	1	11	20	28	15	9	14
13 years	Female		1	8	20	28	34	12
	Male	2	2	10	19	25	25	11
	Total	1	1	9	20	26	29	12
14 years	Female		2	1	11	24	23	7
	Male	1	1	7	8	23	25	8
	Total	0	1	4	9	23	24	8
15+ years	Female	1	3	4	6	26	24	8
	Male	1	2	3	13	31	35	11
	Total	1	3	3	10	29	29	9
Counts	**Female**	**121**	**132**	**145**	**115**	**87**	**44**	**644**
	Male	**186**	**171**	**151**	**141**	**150**	**44**	**842**
	Total	**307**	**303**	**296**	**256**	**237**	**87**	**1486**

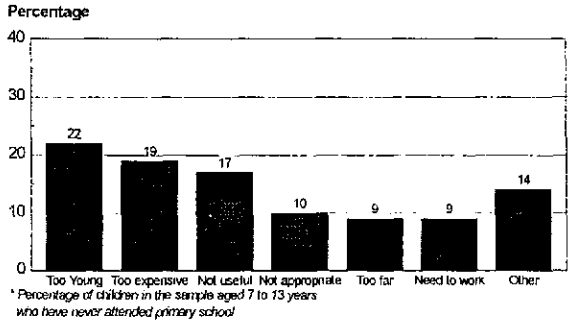
half of them are the expected age of seven or eight years of age suggesting that the reduction in schooling age has still to be translated through the system completely. At the other end of the scale there are a large number of mature adolescents still in the primary system. Fifty-three percent of students in grade six were reported as aged 14 or more with nearly a third aged 15 or more.

In looking at the matrix by gender, the only noticeable difference is in Grade 6 where slightly more than one third of girls are aged 13. Almost the same proportion of boys in the same grade are aged 15 plus.

Table 4.7: Percentage of children aged 7 - 13 years who have never attended primary school by reason, gender and SEG

		Rural					Other urban		Greater Banjul				
Reason	Gender	Non-groundnut cultivators	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Fishing workers	Informal sector workers	Formal sector workers	Informal sector workers	Public sector workers	Private sector workers	Not in workforce	All SEGs
Not appropriate	Female	12	9	12	12	19	4	0	8	12	7	12	11
	Male	11	10	6	11	4	6	0	3	0	0	0	8
	Both genders	12	9	9	12	14	5	0	6	8	5	9	10
Prefer Dara	Female	1	0	5	2	14	9	0	1	0	5	0	4
	Male	5	15	7	7	16	2	0	11	0	17	0	8
	Both genders	3	6	6	5	14	6	0	5	0	8	0	5
Too expensive	Female	13	20	14	15	17	12	36	36	11	39	45	20
	Male	20	19	19	14	20	8		31	8	39	20	18
	Both genders	16	20	17	15	18	10	31	34	10	39	39	19
Too far	Female	7	16	5	18	5	13	0	1	5	0	3	9
	Male	11	17	7	10	12	4	0	0	8	0	0	9
	Both genders	8	17	6	14	8	9	0	1	6	0	3	9
Disabled	Female	1	1	2	0	0	0	0	0	0	0	0	1
	Male	0	0	2	0	0	0	0	2	0	0	0	1
	Both genders	1	1	2	0	0	0	0	1	0	0	0	1
Late enrolment/	Female	3	0	0	0	0	0	6	0	0	2	7	1
registration	Male	3	0	0	0	0	0	0	0	0	0	0	0
	Both genders	3	0	0	0	0	0	6	0	0	1	5	1
Marriage	Female	1	0	0	0	2	3	0	0	0	0	0	1
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	1	0	0	0	1	2	0	0	0	0	0	0
Parental refusal	Female	2	0	0	0	0	0	6	1	12	2	0	1
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	1	0	0	0	0	0	6	1	8	1	0	1
Not useful	Female	15	20	32	14	20	25	8	18	0	6	4	18
	Male	5	5	28	17	10	48	0	11	0	5	0	17
	Both genders	11	13	30	16	16	35	7	15	0	6	3	17
Work	Female	19	20	6	8	5	5	6	7	5	8	4	10
	Male	15	12	3	11	0	1	0	0	0	0	0	7
	Both genders	17	17	5	10	3	3	6	4	3	6	3	9
Too young	Female	22	10	19	18	11	27	36	25	50	27	21	20
	Male	20	16	19	21	20	27	100	38	84	39	80	25
	Both genders	21	13	19	19	14	27	46	30	62	30	36	22
Other	Female	4	4	5	12	7	2	0	2	6	5	3	6
	Male	10	5	9	8	19	4	0	5	0	0	0	8
	Both genders	7	4	7	10	11	3	0	3	4	3	2	7

Fig 4.4: Main reasons for never attending primary school*



* Percentage of children in the sample aged 7 to 13 years who have never attended primary school

School attendance and non-attendance

The survey asked for every child of primary age who was not attending school the main reason for this. The problem of age arises again here -- the most common answer given, for one in five of these children, was that the child was too young [see Table 4.7]. The next most common was that schooling was too expensive [19 per cent] and that it was not useful [17 per cent].

There was considerable variation between socioeconomic classes in these reasons. Farm households were more likely to mention distance to the school as a problem and the necessity for the child to work as reasons for non attendance while the urban households were more likely to mention that the child was too young. Urban households, while generally better off financially, were more likely to mention the expense of schooling. The relatively small number of households in Greater Banjul that did not send their children to school are more likely to be among the very poor.

There are not great differences in the reasons given for non attendance between the genders [see Table 4.7]. The same three main reasons accounted for 60 per cent of the responses in each case. For female children the main reasons were the expense of schooling [20 per cent], that the child was too young [20 per cent] and that schooling was not useful [18 per cent]. For male children the three main reasons were the youth of the child [25 per cent], the expense of schooling [18 per cent] and that schooling was not useful [17 per cent]. There were some small differences - schooling was more likely to be considered inappropriate for girls [11 versus 8 per cent] and the traditional dara was more preferred for boys [8 versus 4 per cent].

A large number of children commence primary school but leave before completing grade six, the formal completion of primary schooling. The main reason for not completing primary schooling was sought for all those who had not completed [see Table 4.8]. Four main reasons accounted for three quarters of the answers given. More than a quarter stated that the schooling was too expensive. For about one in five students the need to work was cited and for an equal proportion marriage was the principal reason. About one in ten said that the schooling was not appropriate.

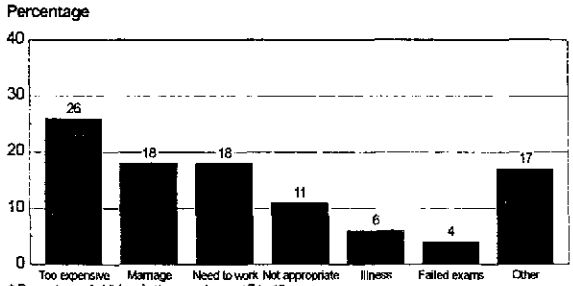
For these main reasons there was no clear pattern of differences between socioeconomic classes. Groundnut selling households were more likely to cite expenses as a major reason. Both the income data from the Household Economic Survey [CSD, 1994] and the attitudinal data from the Community Education Survey [CSD, 1995] support this as a real concern of these households. Both other urban and Greater Banjul households were more likely to propose the need to work as the main reason for withdrawing children from school. This may be because of the greater needs in these households for cash income.

There are some major differences between the reasons given for the withdrawal of male and female children from primary schooling [see Table 4.8]. For girls the most commonly given reason was marriage. This accounted for nearly one third of the reasons given, and it must cause concern that marriage can be seen as a reason for withdrawal from pri-

Table 4.8: Percentage of primary school dropouts by reason, gender and SEG

Reason	Gender	Rural: Non-groundnut cash crop farmers	Rural: Small groundnut farmers	Rural: Medium groundnut farmers	Rural: Large groundnut farmers	Rural: Other rural workers	Other urban: Informal workers	Other urban: Formal workers	Greater Banjul: Informal workers	Greater Banjul: Public workers	Greater Banjul: Private workers	Not in workforce	All SEGs
Too expensive	Female	22	0	37	32	14	22	11	31	25	28	32	25
	Male	22	81	67	14	23	13	100	26	22	20	61	27
	Both genders	22	48	45	26	17	18	20	29	23	24	42	26
Too far	Female	0	0	12	0	0	0	0	5	0	3	0	2
	Male	6	0	0	14	0	0	0	0	0	3	0	2
	Both genders	2	0	9	5	0	0	0	2	0	3	0	2
Illness	Female	5	0	0	0	0	11	16	0	4	4	0	3
	Male	12	19	33	0	0	11	0	6	26	8	0	10
	Both genders	8	12	9	0	0	11	15	3	13	6	0	6
Marriage	Female	30	67	12	23	36	52	36	15	23	40	13	30
	Male	0	0	0	0	0	0	0	0	0	0	14	1
	Both genders	17	27	9	15	26	30	33	8	14	21	14	18
Not appropriate	Female	9	0	12	8	12	5	0	17	0	0	22	9
	Male	6	0	0	0	27	21	0	28	8	15	0	15
	Both genders	8	0	9	5	16	12	0	22	3	7	14	11
Pregnancy	Female	0	0	0	0	0	0	0	7	12	0	0	2
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	0	0	0	0	0	0	0	4	7	0	0	1
Refusal	Female	9	0	12	0	0	0	0	0	0	0	7	2
	Male	6	0	0	0	0	0	0	0	16	8	12	4
	Both genders	7	0	9	0	0	0	0	0	6	4	9	3
Not useful	Female	5	0	0	0	5	0	0	3	10	0	5	3
	Male	13	0	0	14	0	0	0	0	0	4	0	3
	Both genders	8	0	0	5	3	0	0	2	6	2	3	3
Work	Female	12	33	14	30	14	5	36	2	26	7	15	13
	Male	18	0	0	29	50	39	0	22	29	31	12	26
	Both genders	15	13	10	30	25	20	33	12	27	18	14	18
Failed exams	Female	0	0	0	0	9	0	0	5	0	5	0	3
	Male	17	0	0	0	0	4	0	6	0	4	0	5
	Both genders	7	0	0	0	7	2	0	6	0	4	0	4
Other	Female	8	0	0	8	9	5	0	14	0	14	7	8
	Male	0	0	0	28	0	11	0	12	0	8	0	7
	Both genders	5	0	0	15	7	8	0	13	0	11	4	8

Fig 4.5: Main reasons for dropping out of primary school*



*Percentage of children in the sample aged 7 to 13 years who have attended primary school but who no longer do so and who have not completed primary schooling

mary level schooling before completion, effectively closing further education options for most women. The fact that schooling was too expensive was cited in a quarter of the cases, and about one in eight gave the need to work as the major reason for withdrawal. For males the most common reasons were expense and the need to work, both given in about a quarter of the cases. A further one in six said that the education was not appropriate.

Costs

All school attendance has costs for the households from which the student comes. Some of these can be measured in cash expenditure, such as outlays on books and fees. Some can be measured in terms of opportunity cost -- the loss to the household if the student were involved in other activities that raised the income of the household either through wages earned or through extra production. Among the factors in such opportunity costs are the blocks of time taken up by actual school activity at the school, the time taken to travel to and from school and the time taken in such out of school activities as homework and special tutoring. The survey sought information on a variety of these costs. There were some detailed questions on expenditure on school related matters, such as fees, uniforms, food and books. There was also a question on the time it took to travel to the school.

Daily travel time for primary school students was less than half an hour [see Table 4.9], and there was little variation across the Divisions apart from Kanifing Municipal area where the average was more than double this at 51 minutes. This suggests that if schools are sited such that travel is substantially longer than this that attendance will be adversely affected. There is not a simple relationship between distance and attendance as is illustrated by the case of Kanifing. Where there is strong commitment to involvement in formal education then distance and travel time count for less, but if there is a weaker commitment and travel is too costly, both in time and money, there will certainly be an adverse effect on enrolment and attendance.

The average expenditure per student in primary school was reported at 388 dalasis [see Table 4.10]. This is substantial,

Table 4.9: Average travel time to and from primary school in minutes by Division and SEG

Division	Rural				Urban			Greater Banjul				
Banjul								23	26	23	27	24
KMA								48	43	56	60	51
Western	18	80	24	20	12	30	22	25	21	23	17	22
North Bank	40	49	10	31	38	28	33				17	29
Lower River	9	12	10	0	16	13	14				27	13
Central River	22	27	52	39	16	13	0				21	24
Upper River	8	16	19	21	5	39	60				0	20
All Divisions	**20**	**35**	**20**	**33**	**16**	**26**	**20**	**28**	**25**	**31**	**25**	**24**

Table 4.10: Average expenditure in Dalasis per child on primary education in the last school year by item and SEG

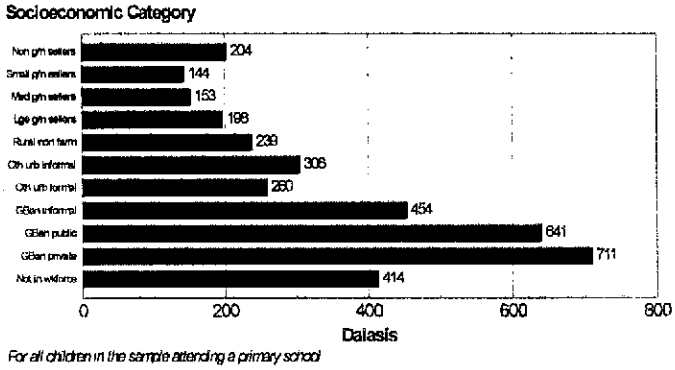
Item	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
School and registration fees	6	2	1	13	8	15	6	45	85	92	72	39
Contribution to parents' association	3	5	2	6	7	8	4	8	16	9	2	7
Uniforms/sports clothes	48	46	51	39	61	62	67	69	80	94	73	66
Books	24	10	24	22	28	29	31	57	88	67	48	45
Supplies	6	0	5	7	2	3	0	8	5	8	8	6
Transport to/from school	4	0	3	2	0	4	56	43	49	74	10	26
Lunch/pocket money	105	83	72	82	121	173	96	203	215	232	158	159
Examination fees	3	0	7	2	8	3	0	3	7	3	1	4
Private tuition	2	4	2	0	4	14	0	25	111	115	44	38
Other expenses	8	9	1	12	11	16	2	9	12	8	4	9
Total	**204**	**144**	**153**	**198**	**239**	**306**	**260**	**454**	**641**	**711**	**414**	**388**

especially in cash poor households with a number of primary school age children, and shows why expense was so often cited as a reason for non-enrolment or for withdrawal from primary school. It is true that official fees and registration account for only a small part [10 per cent] of this total but households are well able to calculate the total burden of school attendance on the household, and talk of "free" primary education must sound very strange to those who are faced with the expense of education.

Lunches and pocket money account for nearly half of the expenditures recorded. One sixth of the total went on school clothing and an eighth on books. Households spent on average nearly as much on private tuition as on official fees for their children.

The pattern of expenditure was similar across socioeconomic classes but there were some large differences in the amounts recorded. Households in Greater Banjul recorded substantially higher fees, though this may be from attendance at private schools rather than Government primary schools. Similarly these households reported very substantial amounts per student on private tuition compared to farm households or other urban households. It seems obvious that the perceived need to gain sufficiently good results in the Common Entrance examination drives this expenditure to high levels, and is a function of the desire to proceed beyond primary level schooling.

Fig 4.6: Average expenditure on primary education per child by SEG



For all children in the sample attending a primary school

CHAPTER 5 SECONDARY EDUCATION

Enrolment rates

Gross and net secondary enrolment rates are much lower than the corresponding primary rates. Gross enrolment rate for secondary age [14-20 yrs] is 27 per cent, with the female rate well below the overall and under twice the male rate (19 per cent vs 36 per cent). There is however very great variation between socioeconomic classes, with various classes of groundnut selling farm households having rates from 4 to 11 per cent [see Table 5.1]. On the other hand, rates in households headed by a person in the formal workforce range from 42 per cent to 50 percent.

In every case the gross enrolment rates for males exceed those for females by about ten per cent, with a range from six per cent to 21 per cent. It is clear that females are less likely to attend and to persist at high school. The location of the household has an important bearing on high schooling for the children of the household. In 1993-94 over 70 per cent of the middle school places in The Gambia were located in Greater Banjul or the remainder of Western Division, while 86 per cent of the high school places were in these two areas [Planning Unit, Ministry of Education, 1993/94].

Very similar observations can be made about the net enrolment rates [see Table 5.2]. The overall secondary net enrolment rate is about one in four children [24 per cent], though the rate for males is double that for females [31 and 16 per cent respectively]. The same variations can be seen; groundnut selling farm households have particularly low rates and formal sector households have the highest rates.

Up to about the age of 17 rates for females are about ten percentage points less than those for males overall, but after this they fall further behind. By age 20 females have a net enrolment rate of only four percent, while males of this age have a rate of 17 per cent.

Because of variable starting ages and the tendency to repeat the secondary entrance exam in order to gain entry to secondary school or to a particular secondary school there is a wide spread of ages in particular forms in secondary schools [see Table 5.3]. For example in Form One, slightly more than a fifth of

Table 5.1: Gross secondary enrolment rates by gender and SEG (percentages)

	Rural					Urban		Greater Banjul				
	Non groundnut farmers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural	Informal sector	Other urban	Informal sector	Public workers	Private workers	Not in workforce	All SEGs
Female	16	5	0	3	15	22	26	27	43	34	34	19
Male	37	18	8	9	35	29	56	51	57	51	55	36
Both genders	26	11	4	6	23	25	42	39	50	42	45	27

Table 5.2: Net formal secondary enrolment rates by age, gender and SEG (percentages)

Age group	Gender	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
		Non groundnut farmers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
14 years	Female	4	7	0	9	16	22	100	24	18	22	16	15
	Male	26	35	8	6	36	18	15	22	34	28	54	25
	Total	15	16	4	8	27	19	38	23	27	25	35	20
15 years	Female	3	0	0	0	24	11	0	42	57	38	20	19
	Male	22	7	0	6	12	22	45	53	56	54	62	29
	Total	13	5	0	3	19	18	21	47	57	46	46	25
16 years	Female	11	0	0	0	12	31	100	19	34	55	25	19
	Male	49	24	29	20	20	38	100	61	82	67	51	47
	Total	34	11	9	9	15	34	100	35	65	61	36	32
17 years	Female	17	0	0	6	27	61	0	29	46	26	49	32
	Male	12	16	14	19	100	50	35	49	56	82	42	45
	Total	15	11	7	13	41	58	35	41	51	53	47	38
18 years	Female	13	0	0	0	0	9	39	22	52	33	28	16
	Male	32	20	4	5	36	50	100	62	41	39	47	35
	Total	22	6	2	2	16	24	75	43	48	37	38	25
19 years	Female	24	0	0	0	18	6	0	19	35	6	58	16
	Male	44	19	0	0	28	0	0	41	31	39	51	30
	Total	37	10	0	0	22	4	0	29	34	23	54	23
20 years	Female	15	0	0	0	6	3	0	4	8	7	8	4
	Male	0	6	16	3	10	16	0	25	38	21	33	17
	Total	9	4	8	3	8	9	0	19	26	13	23	11
All Ages	**Female**	**11**	**1**	**0**	**2**	**15**	**22**	**26**	**24**	**37**	**27**	**28**	**16**
	Male	**29**	**15**	**8**	**8**	**27**	**26**	**44**	**44**	**50**	**45**	**49**	**31**
	Total	**20**	**8**	**4**	**5**	**20**	**24**	**36**	**34**	**44**	**35**	**39**	**24**

the female students are aged 14 years or 15 years or 16 years or 17 years. While some of this may be due to age misreporting the results are consistent across the matrix. The figures for males show a similar pattern though a little tighter - approximately 70 per cent of males in Form One are aged 14, 15 or 16 years. The education system must therefore cope with students who are of very different levels of maturity and experience within the framework of a single form's curriculum.

Fig 5.1: Net formal secondary enrollment rate by SEG

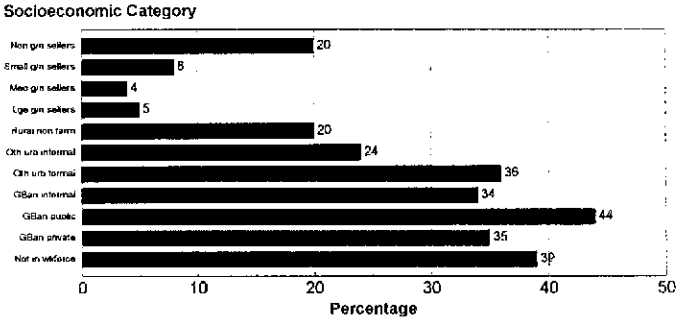


Table 5.3: Secondary school age/grade matrix by gender (percentages)

		Form						
Age	Gender	1	2	3	4	5	6	Table Total
14 years	Female	22	11	2	5		14	12
	Male	20	9	4				10
	Total	21	10	3	1		5	11
15 years	Female	26	26	8	15			19
	Male	25	24	9				17
	Total	25	24	8	4			18
16 years	Female	22	12	11	6	11	26	15
	Male	24	18	19	6	22		18
	Total	23	16	16	6	18	9	17
17 years	Female	22	27	19	10	16	60	22
	Male	13	20	11	11		12	14
	Total	16	22	14	11	6	29	17
18 years	Female	5	22	21	30			15
	Male	10	15	28	21		23	16
	Total	8	17	26	23		15	16
19 years	Female	1	2	21	18	14		8
	Male	4	3	13	11	42	28	8
	Total	3	2	16	13	32	18	8
20 years	Female	1		10				3
	Male	4	6	11	25	27	11	10
	Total	3	4	11	19	17	7	7
21 years	Female	1		2	5	11		2
	Male		1		10	9	14	2
	Total	0	1	1	9	10	9	2
22+ years	Female			5	10	47		4
	Male	1	5	4	16		11	5
	Total	0	3	5	15	18	7	4
Counts	**Female**	**85**	**45**	**51**	**19**	**6**	**5**	**212**
	Male	**136**	**105**	**80**	**54**	**10**	**8**	**394**
	Total	**221**	**151**	**132**	**73**	**17**	**13**	**606**

ttendance

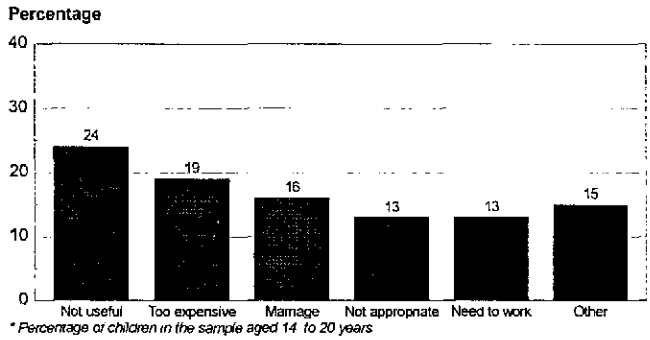
For all secondary age students who had not attended school a reason was sought for this non attendance [see Table 5.4]. About a quarter of the responses said that it was not useful, while a further one in six stated that it was not appropriate; together these two responses account for 40 per cent of the responses. One in five responses said that secondary school was too expensive, and one in six said that marriage was the main reason. Finally one in eight cited the need to work.

There were some strong gender differences between males and females in the table. The most common reason for females never to have attended secondary school was marriage [24 per cent of responses], followed by "not useful" [22 per cent] and by "too expensive" [18 per cent]. These three responses accounted for

Table 5.4: Percentage of children aged 14 - 20 years who have never attended secondary school by reason, gender and SEG

		Rural					Other urban		Greater Banjul				
Reason	Gender	Non-groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Not appropriate	Female	19	2	6	14	21	13	0	14	10	10	18	13
	Male	14	6	4	12	22	4	0	28	0	45	7	13
	Both genders	17	4	5	13	21	10	0	19	8	20	14	13
Prefer Dara	Female	1	2	0	5	5	1	0	3	0	1	0	1
	Male	5	6	7	8	5	2	0	3	0	8	0	6
	Both genders	3	3	3	6	5	2	0	3	0	3	0	4
Too expensive	Female	21	16	16	13	11	19	24	24	15	31	40	18
	Male	24	15	17	14	22	8	64	35	71	41	67	21
	Both genders	22	15	16	14	14	15	41	28	26	34	49	19
Too far	Female	2	9	8	6	0	3	0	0	4	0	0	4
	Male	5	11	14	12	18	8	0	0	0	0	10	9
	Both genders	3	10	11	9	4	5	0	0	3	0	3	6
Disabled	Female	0	2	0	0	2	0	0	0	0	0	0	0
	Male	0	0	0	2	0	0	0	2	0	0	0	1
	Both genders	0	1	0	1	1	0	0	1	0	0	0	0
Late enrolment/	Female	1	0	0	0	0	0	0	0	0	0	0	1
registration	Male	0	0	0	1	0	0	0	0	0	0	0	0
	Both genders	1	0	0	0	0	0	0	0	0	0	0	0
Marriage	Female	25	25	27	16	26	28	0	31	33	21	22	24
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	17	15	16	9	20	18	0	21	27	15	14	16
Parental refusal	Female	0	2	0	0	0	2	0	2	0	2	0	1
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	0	1	0	0	0	2	0	2	0	1	0	1
Not useful	Female	20	22	30	20	19	24	76	21	21	19	16	22
	Male	16	25	38	22	27	64	0	25	0	0	0	17
	Both genders	19	23	33	21	21	38	45	23	17	14	10	24
Work	Female	7	18	12	18	15	4	0	2	17	14	0	11
	Male	33	34	18	16	5	8	36	3	15	0	16	16
	Both genders	15	25	14	17	13	6	14	3	17	10	5	13
Too young	Female	0	0	0	0	0	0	0	0	0	2	0	0
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	0	0	0	0	0	0	0	0	0	1	0	0
Other	Female	4	2	2	8	2	4	0	1	0	0	5	4
	Male	3	3	2	13	0	7	0	4	15	5	0	6
	Both genders	3	2	2	10	1	5	0	2	3	2	3	5

Fig 5.2: Main reasons for never attending secondary school*



Percentage of children in the sample aged 14 to 20 years who have never attended secondary school

nearly two-thirds of all the female responses. For males the most common response was "not useful" [27 per cent], followed by "too expensive" [21 per cent] and "need to work" [16 per cent] - no males cited marriage as a reason. The three most common responses for male children also accounted for two thirds of all the male responses.

Secondary age persons who had attended school but who were currently not attending and had not completed their course were also asked why they had stopped attending [see Table 5.5]. Again the three most common responses had to do with the appropriateness of the education [25 per cent] the expense involved [20 per cent] and marriage [19 per cent]. There were some strong variations between socioeconomic classes in these responses. Farm households were more likely to mention the appropriateness of the education, while urban SEGs were more likely to mention expenses.

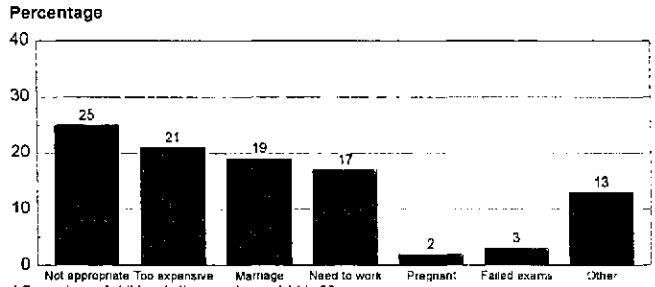
For females who had attended secondary school, marriage was a very important reason for dropping out. Nearly half of the females [45 per cent] cited this reason. The next most important reason given was "expense" -- one in six gave this as the main reason for leaving, and a further one in eight suggested that the course was not appropriate. Pregnancy, which is often mentioned in discussions about the reasons parents have for not sending girls to secondary school accounted for five per cent of the dropouts.

Similar reasons were cited for males who had dropped out as for those who had never enrolled [see Tables 5.5 and 5.4]. The most common reason given was that the course was not appropriate [34 per cent] followed by the costs of schooling [24 per cent] and the need to work [24 per cent].

Completion

Nearly two thirds of students completed Form Four which is the first completion stage [see Table 5.6]. The dropout rate was relatively low with only 16 per cent of students not completing Form Four. A very small percentage [three per cent] completed Form Six. This trend was also characteristic of the different socioeconomic groups with the majority of students completing Form Four. The highest proportion of students leaving before

Fig 5.3: Main reasons for dropping out of secondary school*



Percentage of children in the sample aged 14 to 20 years who have attended secondary school but who no longer do so and who did not indicate that they had completed school

Fig 5.4: Highest secondary form completed

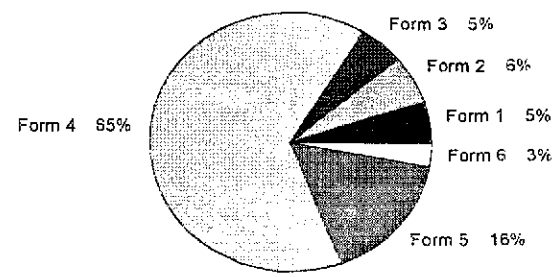


Table 5.5: Percentage of secondary school dropouts by reason, gender and SEG

Reason	Gender	Rural: Non-groundnut sellers	Rural: Small groundnut farmers	Rural: Medium groundnut farmers	Rural: Large groundnut farmers	Rural: Other rural workers	Other urban: Informal workers	Other urban: Formal workers	Greater Banjul: Informal workers	Greater Banjul: Public workers	Greater Banjul: Private workers	Not in workforce	All SEGs
Too expensive	Female	0	0	0	0	28	0	0	33	18	5	17	16
	Male	0	100	0	0	0	44	0	15	15	54	38	24
	Both genders	0	100	0	0	17	33	0	25	16	26	31	21
Illness	Female	23	0	0	0	0	0	0	0	0	0	0	2
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	15	0	0	0	0	0	0	0	0	0	0	1
Marriage	Female	36	0	0	0	44	55	47	46	32	59	26	45
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	23	0	0	0	27	15	18	27	11	34	9	19
Not appropriate	Female	20	0	0	0	0	0	0	5	18	12	57	13
	Male	100	0	51	77	56	0	100	21	28	29	14	34
	Both genders	49	0	51	77	22	0	61	12	25	20	28	25
Pregnancy	Female	0	0	0	0	0	22	0	5	8	5	0	5
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	0	0	0	0	0	6	0	3	3	3	0	2
Refusal	Female	0	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	0	0	0	0	0	0	0	0	15	2
	Both genders	0	0	0	0	0	0	0	0	0	0	10	1
Not useful	Female	0	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	0	0	0	0	0	11	0	0	15	3
	Both genders	0	0	0	0	0	0	0	4	0	0	10	2
Work	Female	0	0	0	0	28	0	29	6	0	6	0	8
	Male	0	0	25	23	22	34	0	36	48	16	0	25
	Both genders	0	0	25	23	26	25	11	19	32	11	0	17
Failed exams	Female	20	0	0	0	0	0	0	0	10	0	0	3
	Male	0	0	0	0	0	0	0	8	5	0	0	2
	Both genders	13	0	0	0	0	0	0	3	7	0	0	3
Too young	Female	0	0	0	0	0	0	0	0	0	12	0	3
	Male	0	0	25	0	0	0	0	0	0	0	10	2
	Both genders	0	0	25	0	0	0	0	0	0	7	6	3
Other	Female	0	0	0	0	0	22	24	6	13	0	0	6
	Male	0	0	0	0	22	22	0	8	4	0	8	7
	Both genders	0	0	0	0	9	22	9	7	7	0	5	7

Table 5.6: Highest form completed by gender and SEG (percentages)

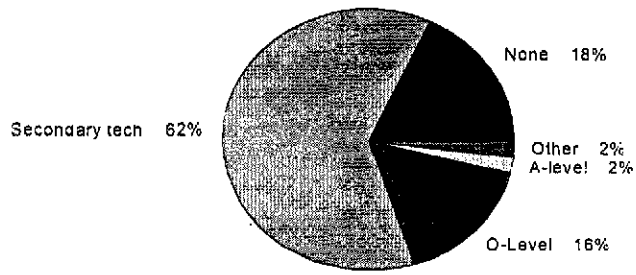
Form	Gender	Rural					Other urban		Greater Banjul				All SEGs
		Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	
1	Female	8	0	0	0	15	18	20	4	8	3	4	7
	Male	8	7	0	18	5	2	0	5	3	3	5	4
	Both genders	8	6	0	16	8	7	8	5	4	3	5	5
2	Female	17	0	0	0	15	0	0	10	8	13	0	8
	Male	2	0	10	9	6	12	5	3	5	5	10	5
	Both genders	4	0	10	8	9	8	3	5	6	8	6	6
3	Female	10	0	0	0	0	11	0	5	3	5	8	5
	Male	2	9	0	0	4	2	8	10	3	6	3	5
	Both genders	3	7	0	0	3	5	5	8	3	6	5	5
4	Female	64	100	0	100	64	62	80	63	59	58	60	62
	Male	78	84	78	57	73	72	59	63	72	56	59	65
	Both genders	76	86	78	60	70	69	67	63	67	57	59	64
5	Female	0	0	0	0	5	9	0	17	23	17	24	16
	Male	11	0	6	17	8	11	29	13	16	25	18	16
	Both genders	9	0	6	15	8	10	18	15	18	22	20	16
6	Female	0	0	0	0	0	0	0	0	0	3	4	1
	Male	0	0	6	0	4	0	0	6	1	6	5	4
	Both genders	0	0	6	0	3	0	0	4	1	5	4	3

Form Four was found in Large Groundnut Selling households (24 per cent).

Males were more likely to complete Form Four once having commenced secondary school than females [see Table 5.6]. For males 65 per cent completed Form Four while 14 per cent dropped out before that, while for females 62 per cent completed and 20 per cent dropped out.

Most of those who gained some certification at the secondary level gained a secondary technical certificate (see Fig 5.5). Proceeding to O-levels or A-levels appears to be very much a function of socioeconomic class and location. No current members of farm households had reached A-levels and very few located outside of Greater Banjul.

Fig 5.5: Highest certificate completed



Costs

All school attendance has costs for the households from which the student comes. Some of these can be measured in cash expenditure, such as outlays on books and fees. Some can be measured in terms of opportunity cost -- the loss to

Table 5.7: Average travel time to and from secondary school in minutes by Division and SEG

Division	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Banjul								23	27	29	35	27
KMA								52	54	56	60	55
Western	31	18	40	0	20	31	45	41	31	45	24	32
North Bank	52	33	20	30	15	35	10				102	42
Lower River	30	33	0	20	50	31	47				60	38
Central River	45	56	4	112	36	28	0				25	49
Upper River	26	0	10	30	0	34	60				0	31
All Divisions	**36**	**39**	**23**	**78**	**26**	**32**	**41**	**39**	**45**	**48**	**42**	**39**

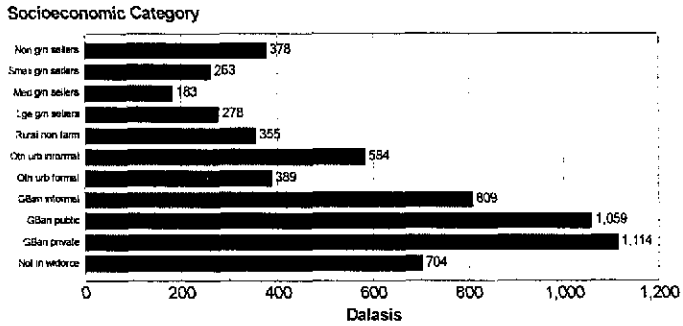
the household if the student were involved in other activities that raised the income of the household either through wages earned or through extra production. Among the factors in such opportunity costs are the blocks of time taken up by actual school activity at the school, the time taken to travel to and from school and the time taken in such out of school activities as homework and special tutoring. The survey sought information on a variety of these costs. There were some detailed questions on expenditure on school related matters, such as fees, uniforms, food and books. There was also a question on the time it took to travel to the school.

Overall travel time to and from secondary school took about 39 minutes per day. This was relatively consistent between socioeconomic categories and between Divisions. For socioeconomic categories the range was from 26 minutes per day to 78 minutes per day but most SEGs reported in the range 36 to 48 minutes [see Table 5.7]. For Divisions the range was 31 min-

Table 5.8: Average expenditure in Dalasis per child on secondary education in the last school year by item and SEG

Item	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
School and registration fees	82	65	23	64	100	109	80	209	221	273	213	156
Contribution to parents' association	4	3	1	7	5	5	5	12	11	7	3	7
Uniforms/sports clothes	49	46	44	38	64	62	64	81	93	104	76	71
Books	45	32	26	38	42	73	63	152	143	143	86	91
Supplies	9	9	3	4	7	4	0	17	17	15	8	11
Transport to/from school	17	1	5	1	5	36	44	90	127	151	86	64
Lunch/pocket money	109	84	72	72	120	194	109	227	262	267	184	178
Examination fees	7	4	11	6	8	18	6	9	20	28	3	12
Private tuition	1	2	1	0	4	11	16	52	135	135	65	49
Other expenses	6	7	1	7	9	13	2	9	15	18	6	10
Total	**377**	**263**	**183**	**278**	**355**	**584**	**389**	**809**	**1059**	**1114**	**704**	**645**

Fig 5.6: Average expenditure on secondary education per child by SEG



For all children in the sample attending a secondary school

utes per day to 55 minutes per day, apart from Banjul which was 27 minutes. Given the few secondary schools outside of Greater Banjul the small range suggests that few parents are prepared for their children to travel for any length of time [bearing in mind also that travel incurs extra expenditure on a daily basis].

Actual cash expenditures recorded by households for each secondary student averaged 645 dalasis per year [see Table 5.8]. Half of this expenditure went on registration fees and lunch and pocket money for the student. Other major items included books [91 dalasis], uniforms [91 dalasis] and transport [64 dalasis].

There was great variation between socioeconomic classes in the amounts spent overall. Farm households spent less than 400 dalasis annually, while households in Greater Banjul spent more than double this amount to a peak of 1,114 dalasis in private sector households.

CHAPTER 6
MADRASSA EDUCATION

The increasing development of Islamic education as an alternative to the formal Western type of education in The Gambia has been realised in recent times. The 1993-94 Community Education Survey Report has shown that Islamic education has a solid foundation, particularly in the rural areas of the country and particularly for female children. Studies done by the Ministry of Education and some NGOs have substantiated these findings.

In recognition of this situation, the Household Education and Health Survey set out specifically to capture enrolment rates at Islamic institutions, reasons for attending, travel time and expenditure.

In collecting the data on this type of education, madrassa education was equated with Islamic education at the primary level and Islamic education with secondary level Islamic education.

PRIMARY MADRASSA

Net and Gross Enrolment Rates

Net primary madrassa enrolment rates by age, gender and SEG have been computed in Table 6.1. The total enrolment rate for both sexes is 10 per cent. Males have a marginally higher enrolment rate of 11 per cent while females have a marginally lower rate of 9 per cent. Overall, female enrolment rates lag behind those of males. The highest age specific enrolment rate occurs among eight year olds.

Within SEGs enrolment rates are higher in rural SEGs. This is a clear testimony of the considerable influence that madrassa education has in rural Gambia. Households in the Greater Banjul Informal Sector also have comparatively high rates of enrolment. This may be due to the influence of household heads in this SEG who may not have attended formal school themselves, and as such do not consider it necessary to send their children to such schools. Table 4.5 shows that this SEG has the lowest net primary enrolment rate (55 per cent) in Greater Banjul and the second lowest rate in all urban SEGs.

Gender disparities exist in madrassa education with a higher percentage of boys than girls being enrolled although some exceptions are evident. These are noticeable among 7 year olds in Medium Groundnut Selling Farm households, Rural Non Farm households and Other Urban Informal Sector households where

Fig 6.1: Net formal madrassa enrollment rate for primary age children by SEG

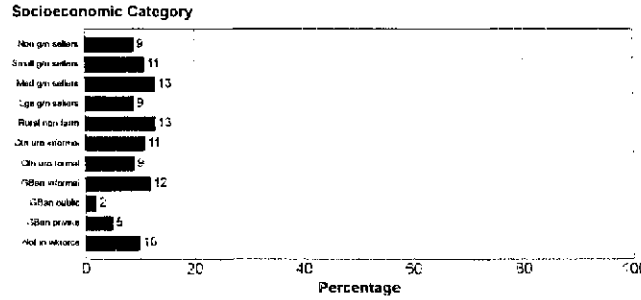


Table 6.1: Net primary madrassa enrolment rates by age, gender and SEG (percentages)

Age group	Gender	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
		Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
7 years	Female	8	0	10	5	16	20	11	4	0	11	12	8
	Male	15	0	6	4	5	10	0	13	0	11	12	9
	Total	12	0	8	5	11	16	8	9	0	5	8	8
8 years	Female	5	35	11	9	15	14	0	5	5	5	15	10
	Male	20	16	19	10	22	10	0	24	0	3	8	15
	Total	12	24	15	9	18	12	0	16	3	4	13	13
9 years	Female	10	0	7	13	0	0	0	7	0	5	20	7
	Male	9	0	9	13	23	24	100	6	9	0	0	10
	Total	10	0	8	13	17	9	17	7	5	2	6	8
10 years	Female	10	12	19	2	12	3	0	18	0	3	6	9
	Male	14	27	18	5	15	19	0	8	0	3	6	11
	Total	12	19	18	4	14	12	0	13	0	3	6	10
11 years	Female	4	16	6	30	21	6	0	9	0	5	26	11
	Male	7	14	14	12	7	0	100	30	8	0	0	12
	Total	5	15	10	18	14	4	47	18	4	3	15	11
12 years	Female	3	12	10	9	10	8	0	26	7	6	18	11
	Male	3	10	5	15	9	0	0	8	0	16	10	7
	Total	3	11	8	11	10	4	0	17	3	10	16	9
13 years	Female	9	0	13	5	11	7	22	5	0	14	12	8
	Male	4	12	33	16	9	16	0	10	0	4	0	10
	Total	6	6	22	11	10	12	16	7	0	8	8	9
All Ages	**Female**	**7**	**10**	**12**	**8**	**13**	**10**	**7**	**11**	**2**	**5**	**13**	**9**
	Male	**11**	**12**	**14**	**9**	**14**	**11**	**14**	**14**	**2**	**5**	**6**	**11**
	Total	**9**	**11**	**13**	**9**	**13**	**11**	**9**	**12**	**2**	**5**	**10**	**10**

the proportion of girls enrolled is double that of boys.

The gross primary madrassa enrolment rate by gender and SEG was also calculated in the Survey. Table 6.2 shows that the total gross enrolment rate is 14 per cent, four percentage points above the net enrolment rate. This is not unexpected as gross enrolment rates are subject to double counting of repeaters and different age groups are used in the numerator and denominator of the formula. This may also lead to enrolment rates in

Table 6.2: Gross primary madrassa enrolment rates by gender and SEG (percentages)

	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Female	10	13	17	12	17	13	5	13	3	6	17	12
Male	19	19	23	14	17	15	18	21	5	6	17	16
Both genders	14	15	20	12	17	14	11	17	3	6	17	14

Table 6.3: Gross primary madrassa enrolment rates by gender and Division (percentages)

	Banjul	KMA	Western Division	North Bank Division	Lower River Division	Central River Division	Upper River Division	All Divisions
Female	2	11	19	20	11	6	3	12
Male	0	14	25	25	14	9	7	16
Both genders	1	12	22	22	12	7	5	14

excess of 100 per cent. As was earlier observed, enrolment rates are higher for rural than urban SEGs although the Greater Banjul Informal Sector SEG again deviates from the observed pattern.

Again gross enrolment rates for girls are lower than boys in all SEGs.

Table 6.3 shows gross enrolment rates by gender and Division. Both Western and North Bank Divisions have the highest gross enrolment rates of 22 per cent each while Banjul has a rate of merely one per cent. Surprisingly, Central River and Upper River Divisions have enrolment rates well below the national average. In all Divisions except Banjul, the proportion of girls enrolled is less than boys.

Reasons for attending Madrassa

The Household Education and Health Survey sought to find out why children attend madrassa instead of formal primary school. Reasons for attending madrassa by gender and SEG are presented in Table 6.4.

The overwhelming majority of children attended madrassa for religious reasons, gender and SEG notwithstanding. This was also clearly brought out in the 1993-94 Community Education Survey Report where parents repeatedly cited the religious and moral instruction emanating from an Islamic type of education. In their view, formal Western education serves a worldly function which is inadequate to secure one's place in the hereafter. The economic aspect and the ap-

Table 6.4: Percentage of children attending madrassa by reason, gender and SEG

		Rural					Other urban		Greater Banjul				
Reason	Gender	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Economic	Female	7	0	0	0	2	13	0	1	0	0	7	3
	Male	0	0	0	0	0	11	0	2	0	0	0	1
	Both genders	3	0	0	0	1	12	0	2	0	0	4	2
Appropriate for girls	Female	5	0	7	3	0	0	0	2	0	0	0	2
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	2	0	3	1	0	0	0	1	0	0	0	1
Nearness	Female	0	0	0	0	0	3	0	0	0	0	0	0
	Male	0	0	0	0	0	0	0	0	0	0	0	0
	Both genders	0	0	0	0	0	1	0	0	0	0	0	0
Religious	Female	87	100	93	97	98	81	100	95	100	100	93	94
	Male	100	100	100	100	100	89	100	97	100	100	100	99
	Both genders	95	100	97	99	99	85	100	96	100	100	96	96
Other	Female	0	0	0	0	0	3	0	2	0	0	0	1
	Male	0	0	0	0	0	0	0	1	0	0	0	0
	Both genders	0	0	0	0	0	1	0	1	0	0	0	0

Table 6.5: Percentage of children attending madrassa by reason, gender and Division

Reason	Gender	Banjul	KMA	Western Division	North Bank Division	Lower River Division	Central River Division	Upper River Division	All Divisions
Economic	Female	0	3	6	4	0	0	0	3
	Male	0	2	3	0	0	0	0	1
	Both genders	0	2	4	2	0	0	0	2
Appropriate for girls	Female	0	1	0	1	20	2	0	2
	Male	0	0	0	0	0	0	0	0
	Both genders	0	0	0	1	11	1	0	1
Nearness	Female	0	0	1	0	0	0	0	0
	Male	0	0	0	0	0	0	0	0
	Both genders	0	0	0	0	0	0	0	0
Religious	Female	83	96	92	94	80	98	100	94
	Male	100	98	97	100	100	100	100	99
	Both genders	94	98	95	97	89	99	100	96
Other	Female	17	0	1	0	0	0	0	1
	Male	0	0	1	0	0	0	0	0
	Both genders	6	0	1	0	0	0	0	0

propriateness of such education for girls were each cited by a small proportion of respondents.

Table 6.5, reasons for attending madrassa by gender and Division, also presents religious reasons as the main reason for sending children to madrassa. A little over ten per cent of respondents in Lower River Division highlighted the appropriateness of madrassa education for girls.

Average Travel Time

Table 6.6 shows average travel time by Division and SEG in minutes. Nineteen minutes is the overall norm, suggesting the close proximity of madrassa to households. Children in rural households spend less time travelling to madrassa compared to their urban counterparts. This is to be expected given that madrassas are more common in rural areas. Generally, female children spend less time travelling than boys. This may indicate the reluctance of parents to send

Table 6.6: Average travel time to and from primary madrassa in minutes by Division and SEG

	Rural					Other urban		Greater Banjul				
Division	Non groundnut sellers	Small groundnut farmers	Medium groundnu farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Banjul								20	0	0	0	20
KMA								60	60	0	0	60
Western	15	34	15	14	8	16	45	15	0	10	60	16
North Bank	21	18	10	7	16	30	30				24	14
Lower River	10	5	6	0	8	30	0				10	9
Central River	18	32	62	59	5	10	0				7	34
Upper River	0	0	10	26	0	10	0				10	16
All Divisions	**16**	**28**	**13**	**21**	**10**	**15**	**33**	**33**	**60**	**10**	**19**	**19**

Table 6.7: Average expenditure in Dalasis per child on primary madrassa education in the last school year by item and SEG

Item	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
School and registration fees	68	63	50	36	58	55	387	82	133	156	55	67
Contribution to parents' association	6	0	0	5	0	1	0	4	0	0	2	3
Uniforms/sports clothes	34	21	23	25	36	22	36	36	80	37	12	29
Books	16	17	14	14	12	19	24	26	59	21	33	19
Supplies	1	1	0	0	1	1	1	14	0	0	0	3
Transport to/from school	0	0	2	0	0	8	0	42	67	0	9	9
Lunch/pocket money	68	59	46	21	70	88	171	108	460	227	43	76
Examination fees	0	0	15	0	2	0	0	0	0	0	1	2
Private tuition	0	0	0	0	0	0	0	4	0	0	0	1
Other expenses	1	6	0	2	0	16	0	0	0	0	0	2
Total	**190**	**146**	**127**	**122**	**161**	**203**	**357**	**301**	**570**	**353**	**177**	**198**

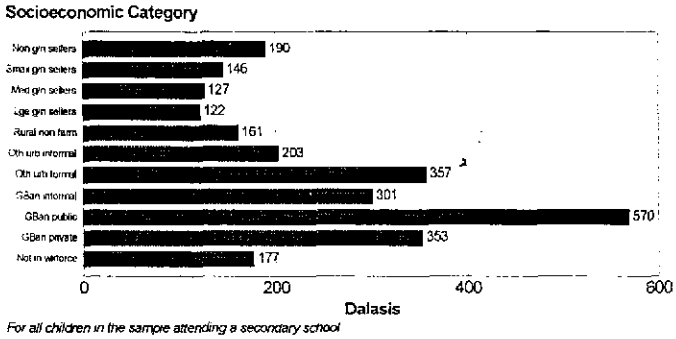
their female children far from home to acquire education.

Expenditure

Questions were asked on expenditure per child in the past school year by item and SEG and the average amounts in Dalasis are shown in Table 6.7. Total expenditure on madrassa education per child averaged 198 dalasis. Households in urban SEGs recorded above average expenditure with the Greater Banjul Public Sector SEG spending almost three times the national average.

School lunch and pocket money accounted for the highest average expenditure overall. School and registration fees were second with a mean expenditure of 67 Dalasis. Uniforms, sports clothes and books also had relatively high expenditure. For all items, average expenditure per child was highest in urban households. This may be a function of the cost of living, which is invariably higher in urban areas, or may reflect the propensity of urban dwellers to spend more given their income levels.

Fig 6.2: Average expenditure on madrassa education per primary age child by SEG



For all children in the sample attending a secondary school

SECONDARY ISLAMIC

Although the Survey sought to enquire about Islamic education at the secondary level as mentioned in the introduction, the number of children in the sample enrolled at this level was minimal and meaningful conclusions could not be drawn from the data. The number of Islamic secondary schools in the country is quite small compared to formal secondary schools. However, interested readers may refer to the Ministry of Education for data regarding Islamic secondary schools.

CHAPTER 7
NON FORMAL, VOCATIONAL AND HIGHER EDUCATION

NON FORMAL EDUCATION

Non formal education is an organised, systematic educational activity that takes place outside the framework of the formal system in order to provide selected types of learning to a particular target population (Education Policy, 1988 - 2003). The focus of non formal education in The Gambia is functional literacy, literacy which helps to create new attitudes and forms of behaviour in support of economic and social development.

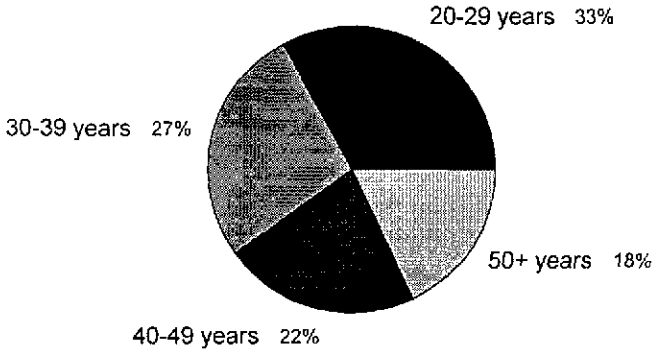
Table 7.1 shows the proportion of persons, with some formal training, who have attended non formal classes by age group, gender and SEG.

By age category, 33 per cent of the persons are 20 - 29 years, 27 per cent are 30 - 39 years, 22 per cent are 40 - 49 years, while only 18 per cent are 50 years and over. This indicates a larger participation in the lower ages than the higher ages; hence an increase in the functional literacy in the population.

Table 7.1: Percentage of persons who have attended non formal training by age group, gender and SEG (persons with some formal schooling)

		Rural					Other urban		Greater Banjul				
Age group	Gender	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
20-29 years	Female	52	0	100	40	69	100	100	28	63	100	0	58
	Male	29	0	15	14	15	46	36	33	17	15	20	25
	Total	39	0	35	25	22	54	46	32	36	24	15	33
30-39 years	Female	15	0	0	20	31	0	0	0	26	0	0	13
	Male	36	61	0	29	33	26	42	37	11	31	42	32
	Total	26	61	0	25	33	22	35	29	17	28	31	27
40-49 years	Female	26	0	0	40	0	0	0	52	11	0	38	22
	Male	17	39	69	28	22	6	0	7	43	40	0	22
	Total	21	39	53	33	19	5	0	16	30	36	10	22
50+ years	Female	7	0	0	0	0	0	0	20	0	0	62	7
	Male	18	0	15	29	30	22	22	23	30	14	38	22
	Total	13	0	12	17	26	19	19	23	17	12	45	18
Counts	**Female**	**16**	**0**	**2**	**5**	**3**	**4**	**1**	**6**	**6**	**2**	**2**	**48**
	Male	**19**	**9**	**7**	**7**	**21**	**21**	**6**	**22**	**9**	**17**	**5**	**144**
	Total	**35**	**9**	**9**	**12**	**25**	**25**	**7**	**28**	**15**	**19**	**7**	**192**

Fig 7.1: Percentage of adults who have attended non formal training by age



By gender, the percentage of females attending in the lower age bracket (20 -29 years) is higher than for males. The male-female attendance in the ages 40 - 49 years is equal, that is, 22 per cent. There is a clear indication of high attendance of non formal training in all socioeconomic groups.

Table 7.2 looks at non formal attendance by age, gender and SEG for persons who have never attended school. Between 20 and 28 per cent of such persons have undergone non formal training, again with a higher participation in the younger age groups as was observed in Table 7.1. The proportion of females aged 20-29 years is more than double that of males in the same age group. It is also slightlt higher in the 40-49 age group, although male participation rates are higher in the other age groups.

Non formal education activities in The Gambia are run by the Ministry of Agriculture, the Department of Community Development, The Gambia Co-operative Union, The Women's Bureau, Non formal Education Services Unit of Ministry of Education and other NGOs. Most of these agencies operate their activities, in the rural areas. Non formal training attendance by age group, gender and division for persons with some formal education in Table 7.3 suggests that attendance for these programmes is higher in the rural areas than the urban areas; for example, Central River Division has a total of 48 per cent, North Bank Division 43

Table 7.2: Percentage of persons who have attended non formal training by age group, gender and SEG (persons with no formal schooling)

		Rural					Other urban		Greater Banjul				
Age group	Gender	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
20-29 years	Female	48	0	100	40	69	100	0	0	45	100	0	51
	Male	25	0	15	20	15	25	24	34	15	16	0	20
	Total	37	0	26	30	26	36	24	31	25	23	0	28
30-39 years	Female	16	0	0	20	31	0	0	0	27	0	0	15
	Male	34	61	0	20	26	33	50	36	19	27	58	32
	Total	24	61	0	20	27	28	50	33	22	25	33	28
40-49 years	Female	28	0	0	40	0	0	0	100	27	0	38	27
	Male	15	39	69	20	27	8	0	11	33	33	0	23
	Total	22	39	60	30	22	7	0	18	31	30	16	24
50+ years	Female	8	0	0	0	0	0	0	0	0	0	62	7
	Male	26	0	15	40	31	33	26	19	33	24	42	25
	Total	16	0	13	20	25	28	26	17	22	22	51	20
Counts	**Female**	**15**	**0**	**1**	**5**	**3**	**2**	**0**	**1**	**3**	**1**	**2**	**34**
	Male	**13**	**9**	**7**	**5**	**14**	**14**	**5**	**13**	**5**	**10**	**2**	**98**
	Total	**28**	**9**	**8**	**10**	**17**	**17**	**5**	**15**	**8**	**11**	**4**	**132**

Table 7.3: Percentage of persons who have attended non formal training by age group, gender and Division (persons with some formal schooling)

Age group	Gender	Banjul	KMA	Western Division	North Bank Division	Lower River Division	MacCarthy Island Division	Upper River Division	All Divisions
20-29 years	Female	40	40	61	82	0	75	58	58
	Male	0	29	21	32	0	43	19	25
	Both genders	25	30	31	43	0	48	41	33
30-39 years	Female	0	20	9	0	100	25	14	13
	Male	33	34	37	31	39	19	25	32
	Both genders	13	32	29	25	43	20	19	27
40-49 years	Female	20	40	22	18	0	0	28	22
	Male	67	14	20	15	38	14	38	22
	Both genders	38	17	21	16	35	12	32	22
50+ years	Female	40	0	10	0	0	0	0	7
	Male	0	23	22	21	23	24	19	22
	Both genders	25	20	19	17	22	20	8	18
Counts	**Female**	**6**	**5**	**12**	**6**	**1**	**4**	**15**	**48**
	Male	**4**	**32**	**37**	**22**	**17**	**22**	**11**	**144**
	Both genders	**10**	**37**	**48**	**27**	**19**	**26**	**25**	**192**

per cent and Upper River Division 41 per cent in the lower age brackets of 20 - 29 years compared to 25 per cent for Banjul and 30 per cent for Kanifing Municipal Area in the same age brackets.

Within Divisions, the gender disparity is

Table 7.4: Percentage of persons who have attended non formal training by age group, gender and Division (persons with no formal schooling)

Age group	Gender	Banjul	KMA	Western Division	North Bank Division	Lower River Division	MacCarthy Island Division	Upper River Division	All Divisions
20-29 years	Female	33	100	44	77	0	67	50	51
	Male	0	29	17	32	0	15	25	20
	Both genders	25	32	24	41	0	25	40	28
30-39 years	Female	0	0	9	0	100	33	17	15
	Male	100	38	32	31	34	23	25	32
	Both genders	25	36	26	25	39	25	20	28
40-49 years	Female	33	0	33	23	0	0	33	27
	Male	0	14	22	12	41	23	38	23
	Both genders	25	14	25	14	38	19	35	24
50+ years	Female	33	0	15	0	0	0	0	7
	Male	0	19	28	25	25	38	13	25
	Both genders	25	18	25	20	23	31	5	20
Counts	**Female**	**4**	**1**	**8**	**5**	**1**	**3**	**12**	**34**
	Male	**1**	**19**	**22**	**18**	**16**	**13**	**8**	**98**
	Both genders	**5**	**20**	**30**	**23**	**17**	**16**	**20**	**132**

Table 7.5: Percentage of persons who have attended non formal training by literacy, gender and SEG

Gender	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Female	60	0	100	67	0	18	100	100	64	100	35	62
Male	76	88	70	100	78	51	38	79	92	63	72	72
Total	**68**	**88**	**77**	**86**	**67**	**46**	**48**	**83**	**79**	**67**	**59**	**70**

significant for the lower age brackets (20 - 29 years) for example, female-male rates are 82:32 per cent for North Bank Division, 75:43 per cent for Central River Division, 61:21 per cent for Western Division, 58:19 per cent for Upper River Division, and an average total of 58:25 per cent for the survey. This shows a higher female participation hence the need to incorporate more skills in non formal training programmes suitable for women. Non formal training attendance by age, gender and Division for persons who have never attended school is shown in Table 7.4. Again, participation in this type of education is highest in the North Bank and Upper River Divisions among persons aged 20 to 29. The proportion of females with non formal training is higher in the youngest age category in all Divisions.

Based on the definition 'can read or write a simple sentence in any language', Table 7.5 portrays the percentage of persons who are literate and involved in non formal programmes by gender and socioeconomic groups. Seventy per cent of all persons were literate. A higher percentage of males than females were reported as be-

Table 7.6: Percentage of persons who have attended non formal training by highest primary school grade, gender and SEG

Grade	Gender	Rural				Other urban		Greater Banjul				
		Non groundnut sellers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
1	Female	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	33	0	0	0	0	0	0	0	2
	Total	0	0	33	0	0	0	0	0	0	0	2
2	Female	0	100	0	0	0	0	0	0	0	0	7
	Male	0	0	0	0	0	0	11	32	0	0	4
	Total	0	100	0	0	0	0	7	14	0	0	5
3	Female	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	33	0	30	0	8	25	11	0	12
	Total	0	0	33	0	25	0	5	11	9	0	9
4	Female	0	0	0	0	50	0	0	54	0	0	21
	Male	0	0	33	0	0	0	11	0	8	0	6
	Total	0	0	33	0	8	0	7	30	7	0	9
5	Female	0	0	0	0	0	0	0	0	100	0	8
	Male	0	0	0	0	0	0	0	0	11	0	2
	Total	0	0	0	0	0	0	0	0	21	0	3
6	Female	100	0	0	0	50	100	100	46	0	0	64
	Male	100	0	0	100	70	100	70	44	70	100	74
	Total	100	0	0	100	67	100	81	45	62	100	71

Table 7.7: Percentage of persons who have attended vocational training by highest school form/level, gender and SEG

		Rural				Other urban		Greater Banjul				
Form	Gender	Non groundnut sellers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
1	Female	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	0	0	0	0	0	3	0	0	1
	Total	0	0	0	0	0	0	0	2	0	0	1
2	Female	0	0	0	0	0	0	10	0	9	0	5
	Male	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	5	0	5	0	2
3	Female	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	0	0	0	0	5	3	5	0	3
	Total	0	0	0	0	0	0	2	2	2	0	2
4	Female	100	0	0	100	73	100	62	81	62	33	65
	Male	81	100	100	61	75	45	73	77	56	52	68
	Total	87	100	100	67	74	62	67	79	59	43	67
5	Female	0	0	0	0	27	0	9	5	12	16	10
	Male	19	0	0	18	0	55	14	10	29	31	18
	Total	13	0	0	15	11	38	12	8	20	24	15
6	Female	0	0	0	0	0	0	0	0	0	8	1
	Male	0	0	0	20	0	0	0	3	5	16	5
	Total	0	0	0	17	0	0	0	2	2	12	3
Primary	Female	0	0	0	0	0	0	19	14	17	43	19
	Male	0	0	0	0	25	0	8	3	5	0	5
	Total	0	0	0	0	15	0	14	7	11	21	11

ing literate (72 versus 62 per cent). By socioeconomic groups, the highest proportions of literate persons was found in small and large groundnut selling farm households (88 and 86 per cent respectively) and Greater Banjul informal sector households (83 per cent). Other urban informal and other formal sector households had the lowest percentage of literate persons in all SEGs - 46 and 48 per cent respectively. There is an indication of increasing functional literacy in the population.

Table 7.6 is a calculation of persons attending non formal classes by gender, highest primary school grade attained, and their socioeconomic groups. It will be realised that up to 71 per cent of the total attendance have attained Grade six level of formal education, 9 per cent attained Grades three and four level, while only 2 per cent attained Grade one level. A total of 74 per cent male attained Grade six level as to 64 per cent females. All persons in the population of the non-groundnut selling farm households have attained Grade six level of formal education. This indicates a high participation of primary school dropouts and leavers in the non formal training activities.

VOCATIONAL EDUCATION

Vocational training in the formal education system is a secondary cycle of education where persons from other cycles enter to acquire skills for employment opportunities. Looking at the highest school grade of persons on vocational training is necessary and this has been calculated

Table 7.8: Percentage of persons who have attended vocational training by age group, gender and SEG

Age group	Gender	Rural			Other urban		Greater Banjul			Not in workforce	All SEGs
		Non groundnut sellers	Medium groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
20-29 years	Female	100	0	100	100	100	57	57	78	77	70
	Male	41	100	20	49	0	19	34	33	24	30
	Total	58	100	33	69	31	36	44	55	46	46
30-39 years	Female	0	0	0	0	0	35	15	16	23	20
	Male	41	0	23	0	45	53	34	33	47	37
	Total	28	0	20	0	31	45	27	25	37	30
40-49 years	Female	0	0	0	0	0	0	15	6	0	6
	Male	0	0	18	51	55	19	28	28	20	24
	Total	0	0	15	31	38	10	23	17	12	16
50+ years	Female	0	0	0	0	0	8	12	0	0	5
	Male	19	0	38	0	0	10	4	6	9	9
	Total	13	0	32	0	0	9	7	3	5	7
Counts	**Female**	**2**	**0**	**1**	**3**	**1**	**15**	**18**	**16**	**9**	**65**
	Male	**5**	**2**	**6**	**4**	**2**	**19**	**26**	**16**	**13**	**93**
	Total	**8**	**2**	**7**	**7**	**3**	**34**	**44**	**32**	**22**	**158**

as shown in Table 7.7. The results show that most of the persons on vocational training have attained Form 4 level of education, that is, 67 per cent of the sample. Next highest school grade is Form 5 (15 per cent), Primary School level (11 per cent), while the lowest attendance rate of vocational education is persons with Form 1 education as the highest school grade (1 per cent).

However, vocational training attendance by gender shows that there is not much variation or disparity between males and females; of those persons with Form 4 education as the highest school grade, the ratio is 68:65 per cent, Form 5 education 18:10 per cent and primary level of education 5:19 per cent. Hence there is indication that Form 4 level of education is a prominent stage of entry into vocational training.

The importance of vocational education is stated and stressed in the Education Policy (1988 - 2003); therefore there is need to calculate the number of persons who are literate and ever attended vocational training. According to the results of the survey shown in Table 7.8, 46 per cent of the respondents 20 - 29 years have ever attended vocational training, 30 per cent of those 30 - 39 years, 16 per cent of those 40 - 49 years, and 7 per cent of those 50 years and over.

More females between the ages of 20 and 29 years ever attended vocational training than males, that is, 70:30 per cent. However, there is indication that voca-

Fig 7.2: Percentage of adults who have attended vocational training by age

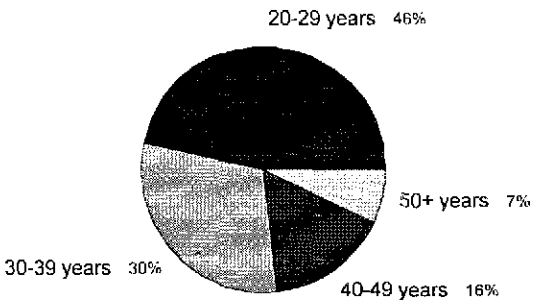


Table 7.9: Average expenditure in Dalasis per child on vocational education in the last school year by item and SEG

Item	Rural	Other urban	Greater Banjul			Not in workforce	All SEGs
	Non groundnut sellers	Informal workers	Informal sector workers	Public sector workers	Private workers		
School and registration fees	650	300	487	240	621	151	419
Contribution to parents' association	0	0	9	0	0	0	2
Uniforms/sports clothes	68	30	65	20	107	61	60
Books	150	60	51	33	348	131	133
Supplies	0	10	0	7	0	0	2
Transport to/from school	180	0	313	456	8	0	184
Lunch/pocket money	50	200	227	88	414	571	253
Examination fees	93	0	90	101	288	0	107
Private tuition	40	0	0	0	485	0	97
Other expenses	0	0	0	0	107	0	20
Total	**1230**	**558**	**1104**	**1694**	**1465**	**743**	**1228**

tional training attendance is increasing in our population.

The purpose of vocational training in The Gambia is to mobilise human resources in response to manpower needs and employment opportunities (Education Policy, 1988-2003). The affordability of this training to the population is a concern if the objectives are to be attained. Table 7.9 shows the average expenditure on vocational training. The survey results reveal that the average total expenditure per person incurred in this particular year was one thousand three hundred and ninety-three Dalasis.

Vocational training appears to have some impact on employment prospects as almost half of the persons in the sample who had undergone vocational training were wage earners while a little over one in ten were self employed (see Table 7.10). However, a large part of these people were not in the paid workforce.

In looking at the data by socieconomic group, it is evident that waged employment is the norm for a large part of persons with vocational training. The exceptions are the Non Groundnut Selling Farm SEG where a signifcant minority are self employed and the Other Urban Informal Sector and Not in Workforce SEGs where a large category of persons are not economically active.

Waged employment accounts for the largest category of both men and women with vocational training. However, the proportion of self employed men is almost five times that of women while the proportion of women not in the paid workforce is double that of men. This would suggest that even with some form of training, the participation of women in paid employment still lags behind that of men.

HIGHER EDUCATION

The choice of subject to study at higher education is an important aspect of life for the choice of profession and vocation. As indicated in Table 7.11, the main higher education subject studied by gender and socioeconomic groups has been covered by the Survey. The findings revealed that teacher training has attracted the highest proportion of students (28 per cent), economics/business (18 per cent), medicine/health (10 per cent), while the lowest is religious studies with only 6 per cent of the respondents. Only seven per cent of respondents studied agriculture

Table 7.10: Percentage of persons who have attended vocational training by main economic activity, gender and SEG

Main economic activity	Gender	Rural			Other urban		Greater Banjul			Not in workforce	All SEGs
		Non-groundnut sellers	Medium groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Self-employed	Female	0	0	0	0	0	8	9	0	0	4
	Male	59	0	0	0	0	54	0	5	19	19
	Total	42	0	0	0	0	31	4	3	11	12
Family helper	Female	0	0	0	0	0	15	0	7	0	5
	Male	0	0	0	0	0	6	0	0	0	1
	Total	0	0	0	0	0	11	0	3	0	3
Wage earner	Female	0	0	100	63	0	28	26	50	48	37
	Male	19	100	100	0	100	33	75	74	9	54
	Total	13	100	100	36	69	30	55	62	26	47
Student/trainee/ apprentice	Female	100	0	0	37	0	13	15	12	11	17
	Male	0	0	0	0	0	0	16	7	11	7
	Total	30	0	0	21	0	6	15	9	11	11
Not in paid workforce	Female	0	0	0	0	100	36	50	32	40	36
	Male	21	0	0	100	0	0	9	14	61	18
	Total	15	0	0	43	31	18	26	23	52	26
Other	Female	0	0	0	0	0	0	0	0	0	0
	Male	0	0	0	0	0	6	0	0	0	1
	Total	0	0	0	0	0	3	0	0	0	1

as their main subject.

By gender the ratio between females and males by main subjects studied are 39:25 per cent for teacher training, (1:1) for Economics/Business, and 6:10 per cent for social science.

To increase literacy, education should be affordable. The affordability of education especially for the low income-earning groups can be increased with the availability of economic assistance. Table 7.12 shows sponsorships for higher education for students by gender and socioeconomic group. For the survey population, the majority of the beneficiaries are sponsored by The Gambia Government (45 per cent); followed by private donors (35 per cent), while the lowest sponsorship was received from other forms of sponsors (5 per cent). Foreign donors have assisted 15 per cent of the respondents.

By gender, 19 per cent of the females were sponsored by foreign donors compared to 14 per cent of the males. The percentage of males to receive Gambia

Fig 7.3: Main tertiary subject studied

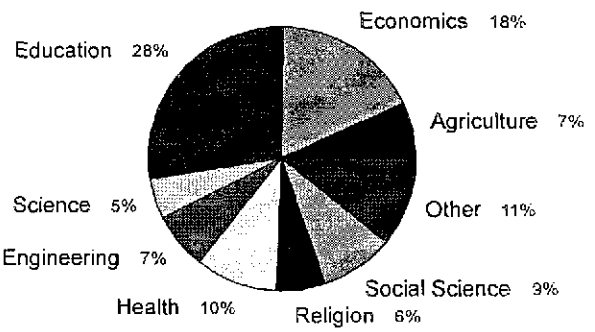


Table 7.11: Percentage of students in higher education by subject of study, gender and SEG

Subject	Gender	Rural		Other urban		Greater Banjul				All SEGs
		Non groundnut sellers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	
Agriculture	Female	0	0	0	0	0	0	0	0	0
	Male	0	5	0	18	6	10	9	12	9
	Total	0	5	0	11	4	8	7	8	7
Economics/Business	Female	0	0	0	0	27	33	10	20	18
	Male	0	0	51	13	18	15	26	19	18
	Total	0	0	51	8	20	19	23	19	18
Science	Female	0	0	0	0	0	15	0	0	5
	Male	0	5	0	0	16	5	5	0	5
	Total	0	5	0	0	11	8	4	0	5
Engineering	Female	0	0	0	0	27	0	10	0	6
	Male	0	0	0	0	8	7	14	9	8
	Total	0	0	0	0	13	6	13	6	7
Medicine/Health	Female	0	0	0	27	0	0	10	20	8
	Male	0	32	0	31	8	8	0	19	11
	Total	0	29	0	30	6	6	2	19	10
Religion	Female	0	0	0	0	0	0	10	0	2
	Male	0	6	0	0	10	2	13	0	6
	Total	0	6	0	0	7	2	12	0	6
Social Science	Female	0	0	0	0	27	0	10	0	6
	Male	0	6	0	25	8	13	7	9	10
	Total	0	6	0	16	13	10	7	6	9
Teacher Training	Female	100	100	0	73	20	29	13	60	39
	Male	100	45	49	13	14	30	11	22	25
	Total	100	51	49	35	16	30	12	34	28
Other	Female	0	0	0	0	0	23	38	0	16
	Male	0	0	0	0	12	9	16	9	9
	Total	0	0	0	0	9	13	20	6	11

Government Scholarships was higher than females, that is, 46:42 per cent. There is indication that the majority of the rural and groundnut selling farm households received their higher education cost assistance from the Gambia Government; for example, 100 per cent of females in the Rural non-farm households benefitted from Government scholarships. There is indication of high Government assistance on higher education.

Expenditure on higher education

In the 1993 Household Economic Survey it was stated that the high direct and indirect costs of formal education are among the reasons that contribute to non-attendance in schools. Here again average expenditure on higher education per person in the last school year by item and socioeconomic group is shown in Table 7.13. The findings reveal that the highest expenditure incurred is on lunch

Fig 7.4:Main tertiary sponsor

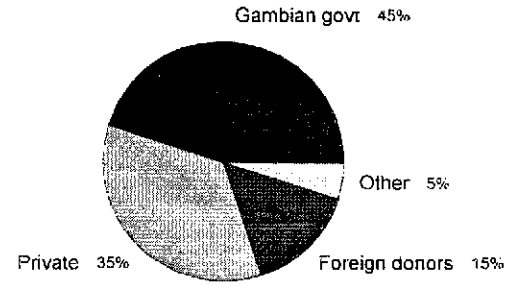


Table 7.12: Percentage of students in higher education by sponsor, gender and SEG

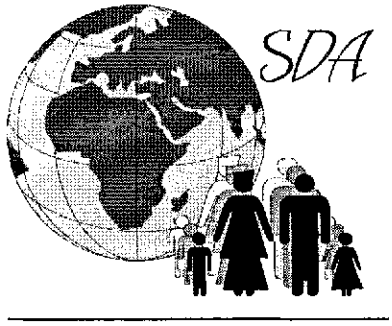
Sponsor	Gender	Rural: Non groundnut farmers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Other urban: Informal workers	Other urban: Formal workers	Greater Banjul: Informal workers	Greater Banjul: Public workers	Greater Banjul: Private workers	Not in workforce	All SEGs
Foreign donors	Female	0	0	0	0	0	0	0	0	46	9	20	19
	Male	0	0	0	0	6	0	18	15	17	21	0	14
	Total	0	0	0	0	6	0	11	11	24	18	6	15
Gambia Government	Female	100	0	0	0	100	0	100	20	39	12	40	42
	Male	0	0	0	0	82	24	67	19	62	20	53	46
	Total	50	0	0	0	83	24	79	19	57	18	49	45
Private	Female	0	0	0	0	0	0	0	80	15	63	40	35
	Male	100	0	0	0	12	76	0	67	16	52	47	35
	Total	50	0	0	0	11	76	0	70	16	54	45	35
Other	Female	0	0	0	0	0	0	0	0	0	16	0	4
	Male	0	0	0	0	0	0	16	0	5	8	0	5
	Total	0	0	0	0	0	0	10	0	4	10	0	5

with an average total of 469 Dalasis; books (436 Dalasis) and transport to and from school (307 Dalasis). The least expenditure incurred is on clothes with a total of 84 Dalasis.

For the socioeconomic groups, Greater Banjul private sector households had the highest total expenditure of 4340 Dalasis; followed by Greater Banjul public sector households with an expenditure of 1091 Dalasis, and Greater Banjul informal sector households with the least expenditure of 796 Dalasis. The total average expenditure for higher education for this year is 1432 Dalasis. Hence about 33 per cent of the expenditure is on lunch and pocket money, 30 per cent is on books, 21 per cent is on transport to and from the institution, while about 6 per cent went to clothes and sports wear.

Table 7.13: Average expenditure in Dalasis per child on higher education in the last school year by item and SEG

Item	Greater Banjul: Informal workers	Greater Banjul: Public workers	Greater Banjul: Private workers	All SEGs
School and registration fees	0	180	0	110
Contribution to parents' association	0	0	0	0
Uniforms/sports clothes	0	49	250	84
Books	0	359	990	436
Supplies	90	0	200	59
Transport to/from school	0	216	800	307
Lunch/pocket money	180	288	1200	469
Examination fees	0	0	900	197
Private tuition	0	0	0	0
Other expenses	112	0	0	19
Total	**796**	**1091**	**4340**	**1432**



CHAPTER 8 COMPARISON OF WESTERN AND MADRASSA EDUCATION

Net enrolment rates at the formal primary and madrassa levels have been compared in Table 8.1 to show any differences. The total net enrolment rate in formal primary school is four times that observed for madrassas. In all SEGs and among all ages, primary enrolment rates are higher than madrassa enrolment rates. It is surprising to see that even in rural SEGs, enrolment rates in primary school are much higher than in madrassa.

Similarly, the gross enrolment rate for primary school is substantially higher than that of madrassa [Table 8.2]. Enrolment rates for boys are higher than girls in both types of education although the difference in proportions of those enrolled in madrassa is not as large as in primary school. As one might expect, the proportion of children enrolled in formal primary school is higher among urban than rural households. Enrolment in madrassa is generally on the same level in both rural and urban SEGs, with the exception of

Table 8.1: Net formal primary and madrassa enrolment rates by age and SEG (percentages)

		Rural					Other urban		Greater Banjul				
Age group	Type	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
7 years	Primary	29	5	6	13	51	22	36	28	44	44	42	26
	Madrassa	12	0	8	5	11	16	8	9	0	5	8	8
8 years	Primary	44	23	25	13	44	48	69	53	84	53	61	41
	Madrassa	12	24	15	9	18	12		16	3	4	13	13
9 years	Primary	53	18	27	16	50	54	39	62	95	74	72	48
	Madrassa	10	0	8	13	17	9	17	7	5	2	6	8
10 years	Primary	50	23	31	15	53	49	92	69	88	68	77	49
	Madrassa	12	19	18	4	14	12	0	13	0	3	6	10
11 years	Primary	57	16	37	20	61	73	53	60	85	84	67	56
	Madrassa	5	15	10	18	14	4	47	18	4	3	15	11
12 years	Primary	49	14	27	11	52	41	79	59	83	75	57	46
	Madrassa	3	11	8	11	10	4	0	17	3	10	16	9
13 years	Primary	51	6	27	18	52	40	45	59	83	55	72	48
	Madrassa	6	6	22	11	10	12	16	7	0	8	8	9
All Ages	**Primary**	**45**	**16**	**24**	**15**	**51**	**43**	**56**	**55**	**80**	**64**	**63**	**43**
	Madrassa	**9**	**11**	**13**	**9**	**13**	**11**	**9**	**12**	**2**	**5**	**10**	**10**

Table 8.2: Gross formal primary and madrassa enrolment rates by gender and SEG (percentages)

Type	Gender	Rural					Other urban		Greater Banjul				
		Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Primary	Female	48	13	24	14	46	45	49	62	87	64	69	45
	Male	66	32	34	19	71	65	94	71	103	89	84	60
	Total	57	22	29	16	60	54	65	66	95	75	77	52
Madrassa	Female	10	13	17	12	17	13	5	13	3	6	17	12
	Male	19	19	23	14	17	15	18	21	5	6	17	16
	Total	14	15	20	12	17	14	11	17	3	6	17	14

public and private sector households in Greater Banjul where rates are well below the national average.

Table 8.3 shows the combined madrassa and formal primary net enrolment rate by gender and SEG. It indicates that a little over half the children of primary school age are enrolled in either a formal primary school or a madrassa. This is encouraging in that it indicates the willingness of parents to have their children participate in education of any type. Groundnut selling farm households have the lowest enrolment rates, a situation that has been observed in previous surveys. Overall, urban households have higher proportions of children in some sort of education. Female enrolment continues to lag behind male enrolment although almost half the girls are in school.

A combined formal primary and madrassa gross enrolment rate of 66 per cent has been computed as presented in Table 8.4. Again enrolment is higher in urban SEGs and among boys.

Fig 8.1: Combined net formal primary and madrassa enrolment rates by SEG

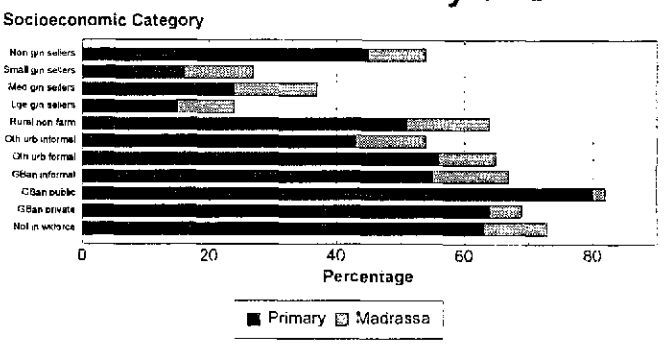


Fig 8.2: Combined gross formal primary and madrassa enrolment rates by SEG

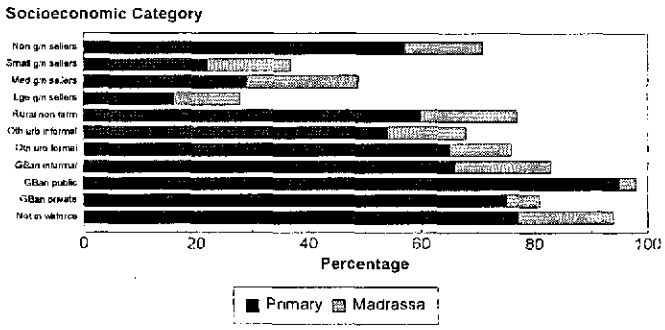


Table 8.3: Combined net formal primary and madrassa enrolment rates by gender and SEG (percentages)

Gender	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Female	47	20	32	21	54	48	56	62	76	59	69	47
Male	63	34	42	25	73	61	84	72	85	81	79	59
Total	54	27	37	23	64	54	65	67	82	69	73	53

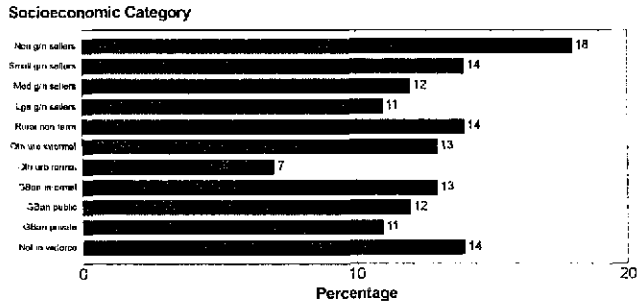
Table 8.4: Combined gross formal primary and madrassa enrolment rates by gender and SEG (percentages)

	Rural					Other urban		Greater Banjul				
Gender	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Female	58	25	41	25	63	57	57	75	89	70	87	57
Male	85	51	57	32	89	82	118	92	108	95	101	76
Total	71	37	49	29	76	68	74	84	98	81	94	66

CHAPTER 9
ILLNESS

Good health is deemed in all societies to be one of the most important contributors to individual welfare. Health is of considerable instrumental value, without which improvements in other conditions are not likely to be attained The aspect of life enjoyment depends almost on the individual's state of health. A high income or a good education will yield much less satisfaction to someone chronically sick than to a healthy friend. And, at the limit, poor health which may lead to death will make all other sources of satisfaction irrelevant. As illness and types of symptoms will determine whether diagnosis and treatment will take place, such systematic differences in illness and symptoms in different populations have implications for the need for and provision of medical care. It is hoped that he information on health consultation and expenditure will help health agents and policy makers in improving their health services delivery, planning and management.

Fig 9.1: Persons reporting illness or injury in last two weeks



During this survey seventeen health related questions were asked in order to help collect data on health status and health expenditure of households. The questions range from 'during the past two weeks has (name) suffered from an illness or injury?' to 'did (name) pay for the medicine prescribed?' (see Section 3, Questions 2 - 17). The interviewers also recorded the symptoms of illness during the same period. The questions asked are values that determine the state of health, not only at the individual level, but also at the community level.

The data sets were further categorised by socioeconomic group, age, gender, and geographical location.

ILLNESS/ INJURY:

Illness is a state of being sick. The evidence of being sick is manifested in the form of symptoms. A symptom is said to be a condition which results from or accompanies a disease, and by which the existence and the nature of a disease may be diagnosed. It is in other words a subject phenomenon or manifestation of disease, while a disease is an impairment of the functioning of a system of the human body.

Approximately 13 percent of persons in the sample reported illness or injury during the past two weeks [see Table 9.1]. Reported symptoms ranged from a low of seven percent of persons in Other urban

Table 9.1: Percentage of persons reporting illness/injury during the past two weeks by age group, gender and SEG

		Rural					Other Urban		Greater Banjul				
Age group	Gender	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
0-4 years	Female	16	18	23	15	15	11	0	13	16	11	8	15
	Male	22	19	14	13	17	12	25	16	20	15	17	16
5-9 years	Female	14	11	11	5	11	8	8	9	3	8	9	9
	Male	14	11	8	4	14	12	27	8	5	14	13	10
10-14 years	Female	9	8	7	5	7	7	7	8	10	7	10	8
	Male	11	6	3	9	8	17	0	12	9	8	12	9
15-19 years	Female	4	13	17	6	8	10	11	8	16	10	13	10
	Male	9	8	10	9	14	14	0	8	6	9	7	9
20-24 years	Female	13	6	15	13	13	17	13	19	14	12	6	14
	Male	12	6	10	6	3	6	0	11	4	7	10	8
25-29 years	Female	20	7	8	13	12	9	0	15	16	15	9	13
	Male	10	7	2	7	6	7	0	10	9	9	13	8
30-39 years	Female	24	27	8	12	24	13	0	18	16	14	25	17
	Male	16	16	7	4	10	18	4	9	13	14	10	11
40-49 years	Female	25	21	15	20	30	17	0	18	19	16	10	20
	Male	27	11	5	18	10	24	0	9	11	15	19	15
50-59 years	Female	25	15	23	23	24	27	0	32	37	0	19	23
	Male	32	20	18	15	18	23	0	25	9	11	25	20
60+ years	Female	33	19	17	17	28	34	26	16	24	15	34	25
	Male	40	32	29	42	26	20	0	25	22	10	30	31
All Persons		**18**	**14**	**12**	**11**	**14**	**13**	**7**	**13**	**12**	**11**	**14**	**13**

formal sector households to a high of 18 per cent of persons in Non groundnut selling farm households, with little variation by socioeconomic group.

The pattern of illness by age follows an expected course with about one in six young children reporting some illness or injury, with a marked drop through childhood and adolescence but increasing to about a quarter of persons over 60 years of age. Children aged five to nine years in Non Groundnut Selling and Small and Medium Groundnut Selling households were more likely to have been ill, and there is some evidence of a similar pattern with these socioeconomic categories at older age levels as well.

Differences between the sexes was minimal, but as women mature there is an increasing tendency to report symptoms. For every age category between 20 years and 50 years the percentage of reported symptoms for women is much higher than for men. Only in the oldest age category does the situation reverse. This pattern may be due to the childbearing of these women, especially early and repeated pregnancy which accompanies the high fertility rates in this country [see Chapter 13]. The differences between males and females are observable in every socioeconomic category and in all locations.

When the age and gender data are examined by Division [see Table 9.2] there is little further to add. The percentage of people reporting an illness or injury in the preceding two weeks ranges from eight per cent in Lower River Division to

Table 9.2: Percentage of persons reporting illness/injury during the past two weeks by age group, gender and Division

Age group	Gender	Banjul	KMA	Western Division	North Bank Division	Lower River Division	Central River Division	Upper River Division	All Divisions
0-4 years	Female	11	13	12	15	10	19	19	15
	Male	19	17	15	10	17	18	21	16
5-9 years	Female	13	7	10	10	8	9	10	9
	Male	12	8	11	10	8	15	9	10
10-14 years	Female	10	5	10	4	7	8	11	8
	Male	19	7	10	5	4	14	13	9
15-19 years	Female	6	9	8	9	3	14	15	10
	Male	11	6	9	8	11	10	16	9
20-24 years	Female	20	9	19	7	0	15	23	14
	Male	12	7	4	9	6	11	10	8
25-29 years	Female	16	10	21	7	0	15	16	13
	Male	14	8	9	0	0	13	9	8
30-39 years	Female	22	12	21	10	6	23	25	17
	Male	13	10	15	7	2	13	15	11
40-49 years	Female	25	13	24	14	11	20	29	20
	Male	9	10	17	5	9	19	28	15
50-59 years	Female	17	21	22	12	15	20	42	23
	Male	33	16	24	15	0	20	37	20
60+ years	Female	32	17	34	9	15	27	37	25
	Male	8	15	38	31	14	32	46	31
All Persons	**Total**	**15**	**10**	**15**	**9**	**8**	**16**	**19**	**13**

19 per cent in Upper River Division. People in the older age categories [40+] in Upper River Division report disproportionately more symptoms than in the other Divisions. On the other hand the residents of Lower River Division are less likely to report illness or injury within the age range 15-39 years, especially among females.

The onset of illness by symptom was recorded by the interviewers in terms of the length of time since the illness appeared or the injury was suffered [see Table 9.3]. Diarrhoea, fever and headache were most commonly reported as having commenced in the recent past, suggesting that they are usually short term problems. Generalised pains, such as general body pain, backache, chest pain and eye pain were the symptoms most commonly reported to have commenced six months

Table 9.3: Percentage of persons reporting illness/injury during the past two weeks by duration of illness and symptom

Duration	Abdominal pain	Backache	Coughing	Diarrhoea	Eye Pain	Fever	Headache	Skin rash	General Body Pain	Chest Pain	Toothache	Vomiting	Swelling	Other	Total
2 weeks	74	62	78	92	76	91	89	56	69	55	76	88	62	58	81
3 - 4 weeks	11	18	9	5	9	7	5	22	2	9	16	6	13	10	8
1 - 6 months	4	6	5	2	2	2	3	6	9	5	5	0	6	13	4
7 - 12 months	2	0	1	0	3	0	1	5	4	0	0	4	10	5	2
1 year+	8	14	6	0	10	1	3	11	17	21	0	2	8	14	5

Table 9.4: Percentage of persons reporting illness/injury during the past two weeks by duration of illness and SEG

Duration	Rural					Other Urban		Greater Banjul			All Gainfully Employed	All SEGs
	Rice Groundnut Cotton Farmers	Small Groundnut Farmers	Mixed Groundnut Farmers	Other Groundnut Farmers	Other Rural Workers	Informal Sector Workers	Formal Sector Workers	Informal Sector Workers	Public Sector Workers	Private Sector Workers		
2 weeks	82	79	79	79	78	78	100	83	82	84	78	81
3 - 4 weeks	7	10	7	9	9	9	0	7	10	6	8	8
1 - 6 months	3	4	5	5	5	6	0	3	2	5	3	4
7 - 12 months	2	2	2	2	2	3	0	2	2	0	2	2
1 year+	5	5	7	5	6	4	0	5	4	4	9	5

or more before the interview. Duration of illness can manifest either the scarcity of health services, an environment that facilitates the transmission and development of disease, or the onset of the ageing process exacerbated by strenuous physical labour.

There appears to be no association between socioeconomic classification and reported length of illness [see Table 9.4]. Across all categories the proportion of illnesses with a reported duration of six months or more is about seven per cent.

Symptoms or illnesses which had commenced recently [in the past two weeks] were reported for the great majority of children [see Table 9.5]. Those aged under ten were much less likely to have had symptoms or illnesses which had occurred more than six months previously. On the other hand nearly a quarter of women aged over 60 reported illness which had commenced six months or more previously.

As well as recording the onset of the symptom the survey sought information on the number of days in the previous two weeks when the individual was too ill to perform their normal tasks or activities. The average number of days lost due to illness for all ages and sexes, is three days [see Table 9.6]. Skin rash, swelling, general body pain, eye pain, backache, and abdominal pain rank above the average in terms of keeping people inactive. Although women report higher rates of illness and injury in the age categories 15-60 years, comparing Tables 9.1 and 9.6 suggests that they tend to be active even during illness. The information in Table 9.6 reveals no difference in the average days of usual activity lost due to illness between the genders.

Lack of adequate water supply is always marked as a high contributing factor in the morbidity rate of a community. The clean water supply coverage of this country is below the 60 per cent range. Water termed clean for human consumption is water from a pumped well and pipe taps. Water borne diseases have always been very high in facilitating the transmission of diseases. People utilizing public taps

Table 9.5: Percentage of persons reporting illness/injury during the past two weeks by duration of illness, age category and gender

Duration	0-4 years		5-9 years		10-14 years		15-19 years		20-24 years		25-29 years		30-34 years		35-39 years		40-44 years		45-49 years		50-54 years		55-59 years		60+ years		All Ages
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	
2 weeks	91	89	92	87	84	84	86	86	79	82	74	77	78	78	79	61	71	70	64	74	81						
3 - 4 weeks	7	5	3	5	6	6	9	6	7	12	12	11	9	9	10	19	7	12	7	9	8						
1 - 6 months	1	3	2	2	2	3	3	3	8	4	5	6	4	5	5	5	10	7	5	5	4						
7 - 12 months	1	2	1	2	1	2	1	3	3	0	2		2	2	2	3	0	1	3	4	2						
1 year+	1	1	2	3	7	6	1	3	3	3	7	6	7	6	4	12	12	9	20	8	5						

Table 9.6: Average days of usual activity lost due to illness by age group, gender and symptom

Age group	Gender	Abdominal pain	Backache	Coughing	Diarrhoea	Eye Pain	Fever/Headache	Injuries	Skin rash	Miscarriage/abortion	General Body Pain	Chest Pain	Tooth ache	Vomiting	Swelling	Other	Total
0-4 years	Female	3	.	3	3	1	2	2	4	.	1	.	.	1	2	2	2
	Male	3	.	2	3	4	3	3	5	.	2	0	.	3	4	5	3
5-9 years	Female	2	.	3	1	5	3	2	3	.	3	.	6	5	3	1	3
	Male	3	.	3	.	4	3	2	2	.	6	5	.	7	4	4	3
10-14 years	Female	3	.	4	2	.	3	3	3	.	5	.	3	5	5	3	3
	Male	2	.	3	.		3	2	3	.	0	10	0	2	3	3	3
15-19 years	Female	3	.	3	5		2	3	5	.	3	.	8	5	5	7	3
	Male	2	.	2	.	2	2	3	6	.	1	.	2	.	4	10	3
20-24 years	Female	4	.	6	.	4	4	3	.	4	5	.	0	3	8	7	4
	Male	5	.	2	2	3	3	6	.	.	1		5	1	6	8	4
25-29 years	Female	4	0	5	2	2	2	2	1	.	5	0	5	11	6	5	4
	Male	2	.	6	1	3	3	2	2	.	0		2	.	1	9	3
30-39 years	Female	4	0	3	2	3	3	3	8	0	6	2	2	2	2	4	4
	Male	3	8	3	0	3	3	2	7	.	3	14	7	3	7	3	4
40-49 years	Female	4	.	5	0	7	2	4	5	.	2	7	4	1	6	4	4
	Male	5	1	4	4	7	4	3	9	.	6	3	2	.	6	2	4
50-59 years	Female	7	.	3	4	4	4	3	0	.	4	.	.	2	4	1	4
	Male	5	3	5	1	3	4	4	6	.	2	0	.	3	9	7	4
60+ years	Female	4	6	6	4	7	3	4		.	3	.	.	1	5	4	4
	Male	4	6	4	3	5	4	4	8	.	6	0	.	.	2	2	4
All Ages		**4**	**4**	**3**	**3**	**4**	**3**	**3**	**5**	**2**	**4**	**3**	**4**	**3**	**5**	**4**	**3**

and other sources of drinking water other than pump well, own tap and traditional well, are reporting higher rates of illness [see Table 9.7]. It is difficult to interpret

Table 9.7: Percentage of persons reporting illness/injury during the past two weeks by current main source of drinking water and SEG

	Rural					Other Urban		Greater Banjul				
Source of drinking water	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural	Informal sector workers	Formal sector workers	Informal sector workers	Public sector workers	Private sector workers	Not in workforce	All SEGs
Pump Well	16	13	12	12	15	9	0	15	0	11	21	13
Own Tap	0	0	8	0	8	12	6	12	11	11	12	11
Public Tap	23	21	11	9	14	14	9	13	15	11	11	14
Traditional Well	18	14	12	10	13	14	6	13	8	11	18	13
Other	0	0	0	0	0	13	0	15	6	23	15	15
All Sources	**18**	**14**	**12**	**11**	**14**	**13**	**7**	**13**	**12**	**11**	**14**	**13**

Table 9.8: Percentage of persons reporting illness/injury during the past two weeks by current main source of drinking water and symptom

Source of drinking water	Abdominal pain	Coughing	Diarrhoea	Fever	Vomiting	Swelling	Total
Pump Well	14	19	26	17	12	19	17
Own Tap	7	7	8	17	16	13	12
Public Tap	26	22	24	26	31	30	26
Traditional Well	51	50	38	38	41	37	44
Other	2	2	3	1	0	1	1
All Sources	**100**	**100**	**100**	**100**	**100**	**100**	**100**

this table by attributing the cause of illness to the source of drinking water. What is proven by many studies is that contaminated water is sufficient enough to facilitate the transmission of disease. In Table 9.7, rural people using public taps report a higher rate of illness.

Persons consuming water from traditional wells report a higher rate (44 per cent) of illness and symptoms of abdominal pain, coughing, diarrhoea, fever, vomiting and swelling (see Table 9.8). The next highest rate is reported for those who use public taps. The major problem faced by a lot of people in this country who rely on public sources of water such as public taps and wells, is prevention of contamination of water during storage. This may well account for the lack of association between water source and illness observed in this data.

CHAPTER 10
DISABILITY

Section 4 of the Household Education and Health Survey sought information on physical disabilities [data on mental disabilities were not sought on the advice of the Directorate of Planning and Information of the Ministry of Health]. Eight kinds of physical handicap, identified by the Social Welfare Department, were included in the questions, with space to record any others not already included. As the enumerators were not trained health personnel to undertake medical tests to establish these disabilities, the definitions used may not necessarily correspond with those used in the medical field. However the data are useful in presenting a general picture of disability in The Gambia. [See Appendix 6 for the definitions of the types of physical handicap].

As with the other health indicators in this survey, the following variables were used to assess the degree of disability in households: socioeconomic group of the respondent's household, age and gender of respondent, and geographical location.

Impairment, disability and handicap were defined as per the World Health Organization document: World Program Of Action Concerning Disabled Persons (U.N., New York, 1983), namely,

- *Impairment*: Any loss or abnormality ofpsychological, physiological, or anatomical structure or function.
- *Disability:* Any restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being.
- *Handicap:* A disadvantage for a given individual, resulting from an impairment or disability, that limits or prevents the fulfilment of a role that is normal, depending on age sex, social and cultural factors, for that individual.

The survey limits itself to the collection of basic information on eight types of physical handicap. In this survey a physical handicap is considered to be a physical deformity or malfunction of the body which is permanent and not repairable or curable, and which impairs the body's normal functioning, e.g. a missing limb, deformed hand, chronic back pain, blindness, deafness, unable to speak, loss of

Fig 10.1:Percentage of households with at least one disabled member by SEG

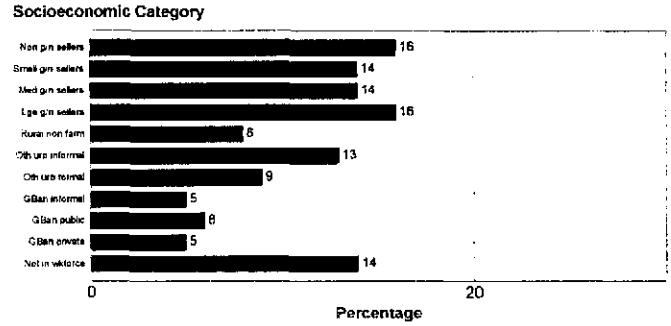


Table 10.1: Percentage of households with at least one physically disabled member by Division and SEG

Division	Rural					Other Urban		Greater Banjul			Not in workforce	All SEGs
	Non groundnut farmers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Banjul								5	0	0	6	3
KMA								3	4	5	12	5
Western	15	29	14	0	6	11	23	10	21	10	24	13
North Bank	18	5	11	10	8	9	0				16	10
Lower River	14	7	5	0	8	0	14				13	8
Central River	14	7	11	10	9	25	0				23	12
Upper River	29	23	32	30	13	21	0				0	26
All Divisions	**16**	**14**	**14**	**16**	**8**	**13**	**9**	**5**	**6**	**5**	**14**	**10**

sensation, weakness.

Age and gender categories are very significant in the study of the disabled, as women and children may be more affected by their disability. Women in general in this country are subjected to social, cultural and economic disadvantages which impede their access to such things as health care, education, vocational training and employment. Being disabled in addition to the barriers faced by women in general, makes it difficult for these women to overcome their disability. As for children, the presence of any type of impairment can lead to rejection or isolation from experiences that are part of normal development.

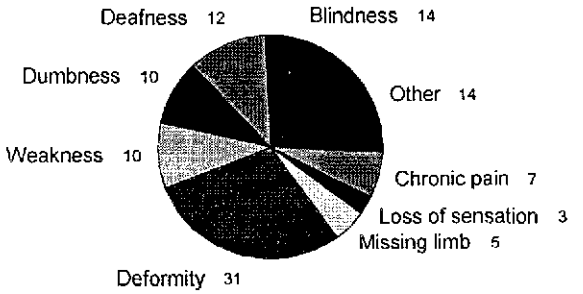
Incidence of disability

The number of disabled in this country is apparently very large. The estimated figure from this survey is that one in ten of all households have at least one disabled member [see Table 10.1]. Part of the difference, both in location and socioeconomic category, in the proportion of households containing at least one disabled person observed in this Table may be due to the different average household sizes. Even if the rate of disabilities per thousand persons was constant across the country, a greater proportion of rural and farm households would contain a disabled person because the average size of these households is larger than in Greater Banjul [see Table 3.11].

It is clear that a substantial number of households across the country contain disabled persons. About one in six farm households, about one in eight other urban households and about one in twenty households in Greater Banjul have at least one disabled member [see Table 10.1]. Households that are headed by a person not in the workforce also have a relatively high incidence of such cases, at about one in six.

Regionally the Upper River Division has the highest percentage of households with at least one disabled member, with more than a quarter of all households in this category. The Western Division and the Central River Division also have percentages higher than the average. The polio epidemics that affected the Central River Division and the Upper River Division more than the others probably influ-

Fig 10.2: Types of disability [percentages]



Percentages sum to more than 100 because of multiple disabilities

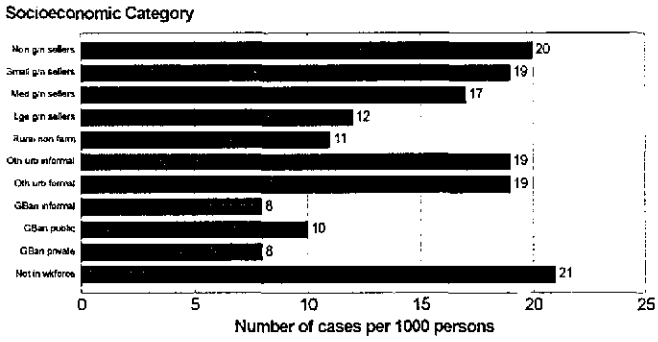
Table 10.2: Incidence of physical disability by age group, gender and type

Age group	Gender	Blindness	Deafness	Dumbness	Weakness	Deformity	Missing Limb	Loss of sensation	Chronic Pain	Other
0-4 years	Female	0	0	0	31	0	0	0	32	36
	Male	0	100	0	0	0	0	0	0	0
5-9 years	Female	0	18	28	10	52	0	0	0	0
	Male	12	9	27	18	25	0	0	9	27
10-14 years	Female	0	19	21	0	35	0	0	0	25
	Male	0	0	6	9	76	0	0	0	9
15-19 years	Female	0	0	0	0	33	0	0	20	47
	Male	0	10	9	16	48	17	0	5	0
20-24 years	Female	0	21	55	0	24	21	0	0	21
	Male	0	0	0	0	69	18	0	13	0
25-29 years	Female	10	31	40	0	49	0	0	0	10
	Male	0	13	13	25	9	12	9	13	27
30-34 years	Female	0	47	0	0	38	0	0	0	14
	Male	0	14	25	8	23	7	8	8	14
34-39 years	Female	32	9	0	9	32	0	18	0	0
	Male	35	0	0	12	13	8	0	11	21
40-44 years	Female	0	0	0	0	42	0	0	58	0
	Male	0	13	27	16	27	9	9	0	12
45-49 years	Female	20	0	0	0	32	0	0	0	49
	Male	24	14	14	0	39	11	0	0	12
50-54 years	Female	0	14	0	0	45	14	0	27	14
	Male	24	0	0	0	23	0	0	0	52
55-59 years	Female	66	0	0	0	0	0	0	17	17
	Male	32	0	0	13	41	0	0	13	0
60-64 years	Female	24	13	0	27	23	0	0	0	13
	Male	40	0	0	0	12	13	13	22	0
65-69 years	Female	100	0	0	0	0	0	0	0	0
	Male	0	0	0	43	0	23	0	0	34
70-74 years	Female	46	0	0	26	0	0	0	28	0
	Male	26	26	0	0	23	0	0	0	26
75-79 years	Female	0	0	0	0	0	0	0	100	0
	Male	100	0	0	0	0	0	0	0	0
80-84 years	Female	0	52	0	20	0	0	0	0	28
	Male	27	0	0	0	37	0	0	0	63
85-89 years	Female	0	100	0	0	0	0	0	0	0
	Male	0	100	0	100	0	0	0	0	0
90+ years	Female	51	0	0	49	0	0	0	0	0
	Male	33	0	0	23	23	0	20	0	0
All Persons		**14**	**12**	**10**	**10**	**31**	**5**	**3**	**7**	**14**
Total Counts		**33**	**29**	**24**	**24**	**72**	**12**	**6**	**17**	**33**

Table 10.3: Incidence of physical disability by age group, gender and SEG

0-4 years	Female	0.7	1.1	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
	Male	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
5-9 years	Female	0.5	3.6	0.8	1.4	0.7	0.0	0.0	0.5	0.0	0.0	0.0	0.7
	Male	1.4	0.0	2.2	1.3	0.0	0.0	0.0	0.0	0.0	0.5	1.6	0.8
10-14 years	Female	1.4	0.0	1.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	1.9	0.5
	Male	0.7	0.0	0.0	1.6	2.3	1.6	16.5	0.0	1.4	0.0	0.0	1.1
15-19 years	Female	1.0	2.5	0.0	1.0	0.0	0.0	0.0	0.5	1.2	0.8	0.0	0.6
	Male	4.9	0.0	0.0	3.1	2.1	5.0	0.0	1.1	0.0	3.0	1.5	2.3
20-24 years	Female	0.0	0.0	4.6	1.0	2.1	0.8	0.0	0.0	0.0	0.0	0.0	0.8
	Male	2.2	0.0	0.0	0.0	3.5	2.9	0.0	0.7	0.0	1.3	0.0	1.0
25-29 years	Female	0.9	2.1	0.0	1.8	1.2	0.0	0.0	0.0	0.0	1.8	7.2	1.3
	Male	3.7	3.7	0.0	0.0	2.6	0.0	9.1	0.8	1.9	1.1	0.0	1.4
30-34 years	Female	1.6	0.0	0.0	1.3	0.0	6.9	0.0	2.8	0.0	0.0	0.0	1.4
	Male	4.2	0.0	12.2	2.2	2.6	0.0	0.0	0.8	2.5	3.4	3.1	2.6
34-39 years	Female	3.4	3.3	0.0	0.0	0.0	12.2	0.0	.0	5.8	.0	.0	2.4
	Male	13.9	5.7	.0	.0	.0	4.4	.0	.0	.0	.0	11.5	2.2
40-44 years	Female	1.6	.0	.0	.0	.0	.0	.0	.0	8.6	.0	.0	0.7
	Male	3.6	.0	4.7	2.6	.0	3.9	.0	6.1	.0	.0	.0	2.4
45-49 years	Female	.0	21.7	4.2	.0	.0	.0	.0	1.9	5.4	.0	.0	2.8
	Male	.0	.0	5.1	6.2	5.1	.0	.0	2.0	3.2	.0	18.1	2.9
50-54 years	Female	2.4	11.9	7.9	.0	7.0	.0	50.0	.0	.0	.0	.0	3.4
	Male	2.5	6.0	.0	.0	.0	.0	21.6	3.4	.0	.0	.0	1.8
55-59 years	Female	6.2	23.2	9.9	.0	.0	.0	.0	.0	.0	.0	16.1	6.5
	Male	6.2	.0	4.9	.0	5.2	8.9	.0	4.0	.0	.0	20.6	4.4
60-64 years	Female	15.3	.0	10.9	8.4	.0	5.7	.0	.0	.0	8.6	5.7	6.4
	Male	3.1	6.4	.0	10.3	6.6	6.1	0	5.5	.0	7.3	.0	5.0
65-69 years	Female	.0	.0	.0	12.3	.0	.0	.0	.0	.0	.0	.0	1.8
	Male	8.3	.0	.0	11.0	.0	.0	.0	5.7	.0	.0	.0	3.5
70-74 years	Female	.0	.0	.0	11.0	6.3	31.1	0	.0	.0	.0	.0	4.6
	Male	6.2	8.5	15.8	.0	.0	.0	.0	.0	.0	.0	7.4	5.2
75-79 years	Female	.0	.0	.0	.0	.0	17.8	0	.0	.0	0	.0	3.8
	Male	.0	.0	.0	.0	.0	.0	0	.0	0	.0	15.8	3.3
80-84 years	Female	.0	.0	30.3	.0	19.4	28.9	.0	15.7	30.5	22.0	.0	11.4
	Male	.0	.0	.0	.0	.0	19.0	0	20.6	.0	0	7.8	6.4
85-89 years	Female	0	0	.0	100.0	0	.0	0	.0	.0	0	.0	10.6
	Male	0	0	.0	0	.0	0	0	.0	0	50.0	.0	14.6
90+ years	Female	.0	0	100.0	.0	.0	32.0	0	0	.0	.0	.0	13.0
	Male	14.5	.0	49.6	.0	.0	40.6	0	.0	.0	0	14.9	16.1
All Persons		**2.0**	**1.9**	**1.7**	**1.2**	**1.1**	**1.9**	**1.9**	**0.8**	**1.0**	**0.8**	**2.1**	**1.4**

Fig 10.3:Incidence of disability per 1000 persons by SEG



enced the figures of these Divisions. Further investigation on the type of disability by age and division is warranted to assess the impact of these epidemics on the figures for the Central River Division and Upper River Division.

Types of disability

Table 10.2 shows the percentage of persons with each disability by age and gender. Deformity was the most commonly reported physical disability in our sample [31 per cent of the disabled], followed by blindness [14 per cent] and deafness [12 per cent].

It is no surprise that this survey records high levels of deformity as deformity was defined as any part of the body not developing as it should. With the lack of surgical intervention to rectify or correct deformities at early stages of development, and with the many different parts of the body that can be affected, it is understandable that it has a high level within the sample. Relatively high levels of deformity were reported for every age and sex.

Blindness and deafness are associated with old age as well as with disease and few of the handicapped in the sample who had these handicaps were under 30 years of age. Disabilities related to accidents, such as missing limbs or loss of sensation, increased in incidence with advances in age.

Table 10.3 shows the incidence of physical disability by socioeconomic group, age and gender per 1000 persons in each cell of the table; for example the top left hand cell of the table shows that 7 of every 1000 female children aged 0-4 years has some kind of disability. Overall the rate of disability in the country as estimated from this sample is 14 per 1000 persons.

Households in socioeconomic groups located in Greater Banjul have the lowest rate of disabilities with eight to ten disabled per 1000 persons. Some farm households have rates nearly twice this at 17 to 20 per 1000 persons, with higher rates noticeably for children. However it is not farming *per se* that is associated with disability as other urban households also have high rates and rural non farm households have lower rates approaching those in Banjul. It may well be the result of adequate medical services outside of the metropolitan area resulting in disabilities from untreated or less than adequately treated conditions which are not necessarily disabling. This would suggest that the rural non farm households have largely moved from urban areas because of their work. Most of the rural nonfarm households are headed by persons working in the civil service or in some form of formal employment.

As might be expected households headed by a person not in the workforce have much the highest rate of 21/1000. These households are headed by those who have retired and are therefore older, or by

Fig 10.4:Average age of disabled by disability

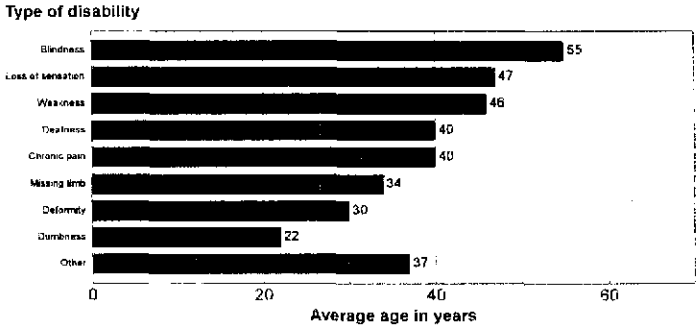


Table 10.4: Average age of disabled persons by gender and type of disability

	Blindness	Deafness	Dumbness	Weakness	Deformity	Paralysis/ Limb	Loss of Sensation	Chronic Pain	Other	Total
Female	55	46	16	53	29	36	36	46	36	38
Male	55	25	26	41	30	33	52	35	39	37
Both genders	55	40	22	46	30	34	47	40	37	37

those who cannot work and are most likely disabled. However in these households, the rate for children is similar to households in other socioeconomic categories; the difference is in the middle age categories where there are some very high figures.

Because disabilities have cumulative effects, and some of them may be the result of ageing or lack of adequate treatment of chronic conditions one would expect the rates to increase throughout the life span, provided they did not cause early death. Rates are generally less than 20/1000 for age categories under 30 years of age and increase sharply in the elderly to well over 100/1000 in those over 70.

The average age of the disabled in our sample is 37 years [see Table 10.4], with no real difference overall between the average age for males and females. However there are marked differences in the average age of those with different disabilities. Those with deformities have an average age of 30 suggesting a high proportion of congenital deformity, while those who are blind have the highest average age of 55 years, suggesting that for most sufferers this disability comes much later in life. Similarly weakness and loss of sensation occur more in older people, with average ages of 46 and 47 years respectively.

Access to modern medical treatment

About half of the disabled in the survey have had some access to modern medical treatment [see Table 10.5]. The survey did not attempt to assess whether the treatment was sufficient to rehabilitate the person or even if it was efficacious, the interviewer simply recorded whether or not any treatment had been received.

While the variation across socioeconomic categories is not great it is noticeable that those in households headed by formal sector workers [whether in Greater Banjul or in other urban areas], which we know from other evidence to be less poor, were slightly more likely to have received modern treatment. In most, but not all categories, males were more likely to have received such treatment. However there are many cells in Table 10.5 where all the disabled had received some modern treatment even in farm households.

Those suffering from chronic pain and blindness were more likely to have received modern medical treatment, and this accords well with the observation from Table 10.4 that such sufferers were on average older than those with other handicaps. They were probably thus in a position in their households to both demand and finance such treatment. Deafness and loss of sensation on the other hand were less likely to have been treated.

Modern treatment does seem to be

Fig 10.5:Percentage of the disabled receiving modern medical treatment by SEG

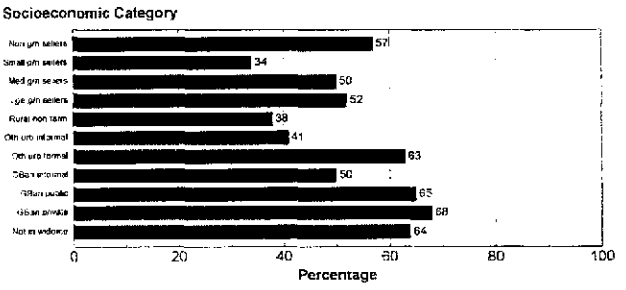


Table 10.5: Percentage of disabled persons who have received modern medical treatment by age group, gender and SEG

Age group	Gender	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
		Non-groundnut, subsist. farmers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural	Informal	Formal	Informal	Public sector workers	Private sector workers		
0-9 years	Female	0	53	51	34	100	0	0	0	0	0	0	40
	Male	75	0	100	33	0	0	0	0	0	100	100	75
10-19 years	Female	68	0	0	100	0	0	0	100	100	100	100	71
	Male	50	0	0	40	32	53	100	50	0	67	100	52
20-29 years	Female	0	100	0	0	50	0	0	0	0	50	69	34
	Male	64	100	0	0	100	41	100	56	100	50	0	71
30-39 years	Female	33	0	0	0	0	65	0	0	100	0	0	45
	Male	83	100	34	100	0	0	0	100	0	100	61	64
40-49 years	Female	100	33	100	0	0	0	0	100	100	0	0	72
	Male	100	0	47	33	0	0	0	39	0	0	0	30
50-59 years	Female	44	0	67	0	0	0	0	0	0	0	100	45
	Male	34	0	100	0	0	0	0	100	0	0	100	46
60-69 years	Female	70	0	100	100	0	0	0	0	0	100	0	69
	Male	53	0	0	100	0	0	0	44	0	0	0	47
70-79 years	Female	0	0	0	100	100	42	0	0	0	0	0	66
	Male	100	0	100	0	0	0	0	0	0	0	100	80
80+ years	Female	0	0	0	100	0	59	0	0	0	0	0	25
	Male	0	0	0	0	0	0	0	100	0	100	0	22
All Persons		**57**	**34**	**50**	**52**	**38**	**41**	**63**	**50**	**65**	**68**	**64**	**52**

strongly associated with Divisional location. The figure for Banjul is high [75 per cent], but so are those for most of the more rural Divisions [see Table 10.6]. The exceptions seem to be Western Division and Upper River Division, neither of which has hospitals or rehabilitation centres.

It is however clear from Table 10.7 that urban location is strongly related to the likelihood of receiving some modern

Table 10.6: Percentage of disabled persons who have received modern medical treatment by type of disability and Division

Type of disability	Banjul	Kanifing	Western Division	North Bank Division	Lower River Division	Central River Division	Upper River Division	All Divisions
Blindness	100	50	39	100	100	100	33	61
Deafness	0	0	80	0	0	25	15	28
Dumbness	0	0	38	67	0	83	0	41
Weakness	0	75	47	39	100	0	25	47
Deformity	0	75	45	64	40	53	18	51
Missing Limb	0	67	40	100	0	100	0	53
Loss of sensation	0	0	43	0	0	50	0	39
Chronic Pain	0	0	35	100	0	100	58	63
Other	100	40	52	75	100	100	46	63
All Disabilities	**75**	**57**	**46**	**67**	**67**	**68**	**29**	**52**

Table 10.7: Percentage of disabled persons who have received modern medical treatment by type of disability and urban category

Type of disability	Greater Banjul	Other Urban	Rural	The Gambia
Blindness	78	50	62	61
Deafness	22	26	31	28
Dumbness	0	61	43	41
Weakness	75	57	34	47
Deformity	69	57	43	51
Missing Limb	78	56	25	53
Loss of sensation	67	0	24	39
Chronic Pain	67	32	73	63
Other	58	67	64	63
All Disabilities	**62**	**51**	**48**	**52**

treatment. Those who lived in Greater Banjul, where the majority of modern medical services and rehabilitative centres are located, were the most likely to have received modern treatment. The percentage drops for other urban residents and again for those living in rural areas. It is of course possible that residence *followed* disability; households containing a disabled member may have been more likely to move to a location where such treatment is available without costly investment in travel and time, particularly if the treatment is lengthy and difficult. It cannot be concluded from the data that it is simply the availability of the services that produces higher treatment rates in Greater Banjul.

CHAPTER 11
HEALTH CONSULTATIONS AND EXPENDITURE

CONSULTATIONS

A series of questions in the survey [Section 3, Questions 6 to 16] dealt with aspects of the utilization of health services and both direct and indirect expenditures. While four of these questions [6,7,8 and 11] have been asked in all our previous surveys, the remainder considerably enlarge our knowledge of the consumption of health services in The Gambia.

Frequency of Consultations

About one in ten of the people in the households interviewed during this survey reported at least one health consultation within the past two weeks [see Table 11.1]. The distribution by age categories is a typical U shape, with about one in six children under five years of age reported as having had a consultation, the figures then drop through adolescence and rise steadily through the older age categories. The high number of reported consultations among young children is of course related to the post-natal clinic system with its emphasis on regular attendance for vaccinations and infant welfare clinics. As people age the accumulated stresses and illnesses, with the decrease in recuperative powers attendant on advancing age means that there is a growing need for medical attention.

Table 11.1: Percentage of persons reporting health consultations in past two weeks by age group and gender

Age group	Female	Male	All
0-4 years	15	17	16
5-9 years	5	7	6
10-14 years	5	5	5
15-19 years	8	6	7
20-24 years	10	5	8
25-29 years	9	5	7
30-39 years	13	7	10
40-49 years	15	11	13
50-59 years	14	13	13
60+ years	13	16	14
All Ages	**10**	**9**	**10**

Gender differences in reported consultations vary little in total. Nine percent of females reported having a health consultation, compared to ten per cent of their male counterparts. In the reproductive

Fig 11.1:Percentage of persons reporting a health consultation in last two weeks by age

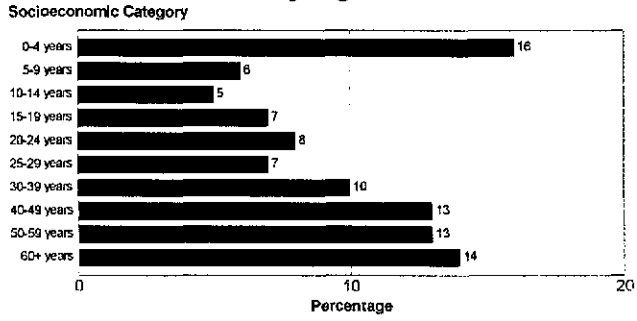


Table 11.2: Percentage of persons reporting health consultations by age group, gender and reason for last consultation

Age group	Gender	Check-up	Illness	Injury	Prenatal	Postnatal	Vaccination	Other	Total
0-4 years	Female	21	11	11	0	41	35	10	8
	Male	14	11	3	0	52	30	12	8
5-9 years	Female	7	5	4	0	0	6	10	9
	Male	4	6	16	0	0	1	11	9
10-14 years	Female	2	4	3	0	0	0	11	7
	Male	1	3	17	0	0	4	5	6
15-19 years	Female	3	4	5	6	0	6	5	5
	Male	2	3	6	0	0	0	5	5
20-24 years	Female	4	4	4	20	4	0	11	4
	Male	1	2	3	0	0	0	0	4
25-29 years	Female	4	5	3	29	4	0	0	5
	Male	1	2	0	0	0	2	0	3
30-39 years	Female	8	9	7	38	0	4	5	6
	Male	2	5	2	0	0	6	5	5
40-49 years	Female	5	6	2	7	0	2	5	3
	Male	2	5	7	0	0	0	0	4
50-59 years	Female	5	3	0	0	0	0	0	2
	Male	4	4	6	0	0	2	0	3
60+ years	Female	4	3	0	0	0	0	0	2
	Male	6	5	2	0	0	2	5	3
All Persons		**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

age [15-49 years] females consistently reported more health consultations, and this is undoubtedly related to high attendance at antenatal clinics.

Reasons for the consultation

When consultations are examined by the main reason for the consultation and age and gender some clear patterns emerge [see Table 11.2]. The very young account for over a third of all the check-ups, and reproductive aged females the majority of the remainder. Of course the young and their mothers account for all of the postnatal visits, and women of reproductive age all of the prenatal visits. Vaccination consultations while predominantly among the young [65 per cent] are spread through the age categories, though predominantly females. Some of the remainder were probably mothers who had taken their children for a consultation and who were incorrectly listed as having had the consultation on their own behalf. Of consultations for illness, the greatest percentage were by young children [22 per cent of illness consultations were for children under five years of age] and then a remarkably even distribution thereafter across the age categories. For injury on the other hand, young males figure disproportionately. One third of all consultations for injuries were by males aged 5 to 14 years.

Predominantly people made consultations because of illness. Three quarters of all the consultations reported were for illness [1198 out of 1598 reported]. Checkups of various kinds were the next most likely cause of a health consultation [one in six of all consultations].

Choice of health care provider consulted

The health care provider that was consulted most often was the public dispenser/midwife/nurse. Table 11.3 shows that 57 percent of consultations was with

Table 11.3: Percentage of persons reporting last health consultations by health care provider consulted and SEG

Private doctor	9	9	4	7	4	14	12	22	17	36	13	14
Private dispenser/ midwife/nurse	15	0	9	5	13	4	4	11	8	14	10	10
Private pharmacist	4	1	4	2	3	2	9	3	6	2	1	3
Public doctor	9	11	9	7	15	8	8	20	14	9	26	13
Public dispenser/ midwife/nurse	57	77	70	77	63	68	67	39	53	37	44	57
Traditional healer	5	2	4	2	2	3	0	4	2	2	3	3
Other	0	0	1	0	0	0	0	1	0	1	1	1

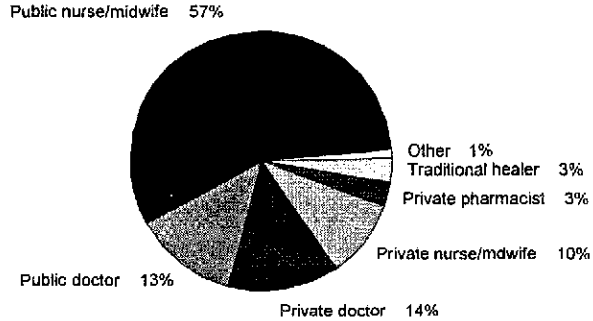
this category of provider. The next most common providers consulted were private doctors [14 per cent] and public doctors [13 per cent]. Three percent of all respondents who had at least one health consultation reported seeing a traditional healer. These figures may be underreporting consultations with traditional healers, as respondents were asked only about the type of care provider who was consulted last. If a traditional healer was consulted before a Western style care provider then this would not show in this data. The results in this table are in line with the findings of the 1992-93 Household Economic Survey [CSD, 1994].

More than a quarter of all the consultations recorded were with private practitioners, although the great majority [70 per cent] were with public providers of medical services. Outside of Greater Banjul there was much more reliance on public health services.

There were marked variations between socioeconomic groups in the type of health care providers consulted, though it is not clear whether this is related primarily to economic or availability factors. That it appears to be a function of availability is evident from examining the figures for Greater Banjul socioeconomic groups. Whether the household was in the formal or informal sector it was still more likely to consult a private rather than a public doctor, while in rural areas the reverse was more likely. The unavailability of doctors in rural Gambia is probably the largest contributing factor to this low rate of consultation of members of farm households to either private or public doctors.

On the other hand public dispensers, midwives and nurses were commonly consulted by members of all socioeconomic groups, though to a greater extent outside of the capital. The range was from about two fifths of all consultations by members of Greater Banjul private sector households to about four fifths of consultations by members of large groundnut selling households.

Fig 11.2:Health care provider last consulted



Expenditure on health consultations

In this survey we gathered separate information on expenditure on fees to the

Table 11.4: Average expenditure in Dalasis on last health consultation by health care provider and SEG

Health care provider	Rural					Other Urban		Greater Banjul			Rural	All
	Non-groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal sector workers	Formal sector workers	Informal sector workers	Public sector workers	Private sector workers	North workforce	All SEGs
Private doctor	10	10	5	13	17	10	.	29	78	16	11	23
Private dispenser/ midwife/nurse	9	.	2	5	12	0	.	13	5	12	5	8
Private pharmacist	13	.	.	1	0	.	.	2	.	25	.	7
Public doctor	29	4	4	5	7	5	10	17	6	9	10	13
Public dispenser/ midwife/nurse	5	4	9	5	6	5	5	5	5	6	9	6
Traditional healer	.	.	.	.	.	10	.	44	50	20	180	58
Other	.	.	.	.	.	.	.	.	.	10	.	10
All Providers	**11**	**5**	**8**	**6**	**8**	**5**	**6**	**16**	**19**	**11**	**12**	**10**

provider, medicines and travel related to the last health consultation [see Section 3, Questions 11,12 and 14].

Fees for consultations

The recorded average fee for all health consultation is ten dalasis [see Table 11.4]. There are great differences in fees paid, and the underlying factors determining fees in Table 3.13 are the type of health care provider and the socioeconomic classification of the household.

The highest average fees paid for consultations are those to traditional healers at 58 dalasis per visit. These are more than twice as much as the next highest, private doctors. However private doctors are much more likely to be consulted than traditional healers. Fees recorded for public doctors at 13 dalasis are about half of those for private doctors. For the most commonly consulted providers, public nurses, midwives and dispensers the average fee is 6 dalasis.

Members of households in Greater Banjul socioeconomic groups are likely to pay nearly twice as much on average as members of other households. This is principally due to their heavy use of private doctors who charge higher fees than public doctors [averaging up to 78 dalasis]. For most consultations members of other households pay on average fairly close to the general government rate of 5 dalasis per consultation.

Expenditure on medicines

While the average expenditure on consultations is 10 dalasis, the average expenditure on medicine is 34 dalasis [see Table

Table 11.5: Average expenditure in Dalasis on medicines by health care provider and SEG

Health care provider	Rural					Other Urban		Greater Banjul			Rural	All
	Non-groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal sector workers	Formal sector workers	Informal sector workers	Public sector workers	Private sector workers	North workforce	All SEGs
Private doctor	30	17	78	43	36	30	10	57	80	54	41	47
Private dispenser/ midwife/nurse	24	.	36	9	14	19	1	34	18	37	87	29
Private pharmacist	25	12	13	18	17	15	20	38	13	38	200	27
Public doctor	25	26	10	50	66	10	50	54	48	32	36	41
Public dispenser/ midwife/nurse	12	14	14	17	17	34	13	33	34	35	14	21
Traditional healer	61	2	27	13	20	19	.	54	222	280	337	97
Other		.	10	.	.	.	.	25	.	65	5	29
All Providers	**22**	**15**	**23**	**20**	**22**	**27**	**19**	**47**	**53**	**51**	**64**	**34**

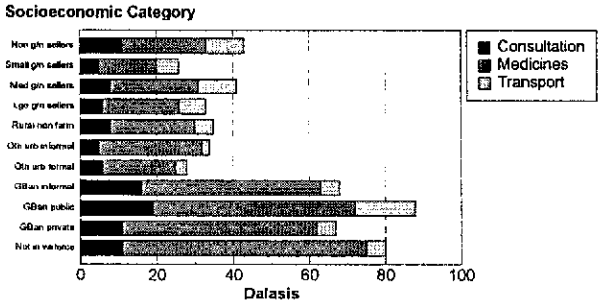
Table 11.6: Average expenditure in Dalasis on various items relating to last consultation by SEG

Consultation	11	5	8	6	8	5	6	16	19	11	11	10
Medicines	22	15	23	20	22	27	19	47	53	51	64	34
Transport	10	6	10	7	5	2	3	5	16	5	5	7
Total Expenditure	**28**	**16**	**27**	**20**	**22**	**20**	**19**	**41**	**56**	**40**	**42**	**31**

11.5]. The type of provider is strongly associated with the cost of medicines. Medicines prescribed by traditional healers/marabouts are three times the overall average at 97 dalasis. Doctors, both private and public, rank next at 47 and 41 dalasis, with dispensers, and pharmacists both public and private in the range 21 to 29 dalasis. In a sense these figures are expected - people visit doctors presumably when they feel that they have serious problems and it should not therefore be surprising that the treatment includes costly drugs. The survey did not establish who supplied the medicines, so it is possible that people who were seen by a public health provider went to a private pharmacist for the dispensing of the drugs prescribed. Anecdotal evidence suggests that this is fairly common if the public dispensary or health centre was short of drugs.

Again there is clear evidence of greater expenditure in the Greater Banjul region. Household members in socioeconomic groups of the Greater Banjul area and the Not in Workforce SEG report spending considerably more on medicine, with their average expenditure higher than the overall average. This is especially so with regard to traditional healers; members of the formal sector SEGs spent the highest average amounts on traditional medicines.

Fig 11.3: Average expenditure on last health consultation by SEG



Transport

It has been thought that an associated cost of health care, particularly in rural areas, is transport. Table 11.6 shows that on average rural people spend up to twice as much as urban people on transport costs directly related to medical consultations. Given the relative poverty of members of farm households this represents a much greater burden on them than the mere figures suggest. Data from the household expenditure survey of 1992-93 [CSD, 1994] suggest that per capita incomes in these households are only a quarter of the levels in Greater Banjul, and this suggests that the costs of transport are relatively eight times as great for rural farm households as for households resident in Greater Banjul.

Total expenditure per consultation

When one considers the total direct costs of a consultation with a health care provider, medicine is the most expensive item. In the study, fees for consultation are ranked after medicines, while transport incurs the lowest expenditure [Tables 11.6 and 11.7].

The average total expenditure on a consultation was 31 dalasis, but there were distinct patterns across socioeconomic categories [see Table 11.6]. For households in the various rural and other urban categories, total expenditures ranged from an average 16 dalasis for small groundnut selling households to 28 dala-

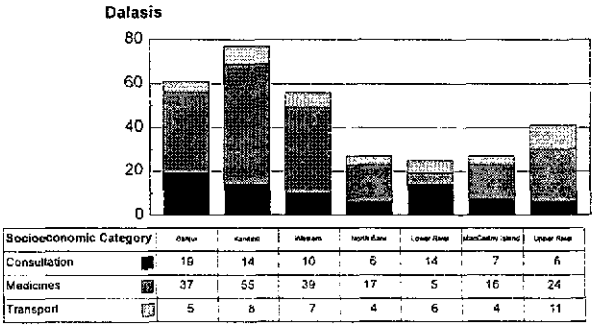
Table 11.7: Average expenditure in Dalasis on various items relating to last consultation by Division

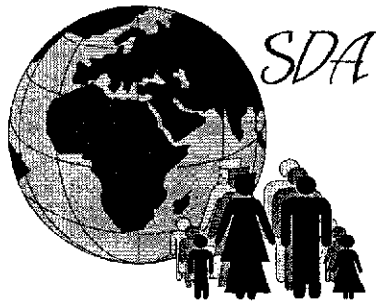
Consultation	19	14	10	6	14	7	6	10
Medicines	37	55	39	17	5	16	24	34
Transport	5	8	7	4	6	4	11	7
Total Expenditure	**35**	**47**	**39**	**16**	**20**	**14**	**32**	**31**

sis for non groundnut selling households. On the other hand, households in Greater Banjul spend on average between 41 dalasis in private sector households and 56 dalasis in public sector households.

By region, Kanifing Municipal Area has the highest average total expenditure of 47 dalasis on items related to the last health consultation [see Table 11.7]. Other parts of Greater Banjul have similar levels -- Western Division averages 39 dalasis while Banjul has an average expenditure of 35 dalasis. Among the rural Divisions, Upper River Division has a surprisingly high figure of 32 dalasis. Inspection of the components of expenditure shows that this Division has the highest average expenditure on medicines and transport among the four rural Divisions.

Fig 11.4: Average expenditure on last health consultation by Division





CHAPTER 12
VACCINATIONS

The Gambia has been able to achieve over 80 per cent immunisation coverage in recent years through the national Expanded Programme On Immunisation (EPI). The EPI is an important contributor to the reduction of childhood mortality and morbidity rates as it protects children against diseases such as polio, diphtheria, tetanus, measles, yellow fever and hepatitis.

The Household Education and Health Survey collected data on the status of vaccinations of 2904 children under five years. Enumerators were asked to request the child's clinic card to check the completion, or otherwise, of vaccinations. Previous research in The Gambia had shown a very high retention rate for clinic cards, and previous household surveys used them to get accurate ages in months for children under five, as dates of birth are noted on the cards. Interviewers were trained in distinguishing between complete and incomplete vaccination depending on the child's age. A question was also asked on the place of last vaccination.

Status of vaccinations

The percentage of children five years and under by status of vaccinations, gender and socioeconomic category is presented in Table 12.1. The overwhelming majority of children, of both sexes, in this age group have completed their vaccinations. Less than five per cent of children had not completed their vaccinations while clinic cards were unavailable for six per cent of them. The data from this survey therefore support the high levels of vaccinations found in the EPI surveys.

Particularly noteworthy are the high per-

Table 12.1: Status of vacccinations of children 5 years and under by gender and SEG [percentages]

Status of vaccinations	Gender											
Complete	Female	88	88	94	93	96	86	89	85	91	87	85	89
	Male	87	86	94	93	92	85	97	89	95	90	89	90
	Total	87	87	93	93	94	86	92	87	93	88	87	90
Incomplete	Female	2	4	1	2	1	9	4	5	0	5	4	3
	Male	3	8	3	3	4	7	3	5	0	6	4	4
	Total	2	6	3	3	3	8	3	5	0	5	4	4
Clinic card unavailable	Female	10	8	5	5	3	4	8	11	9	8	10	7
	Male	10	6	3	4	4	8		6	5	5	6	6
	Total	10	7	4	5	4	6	4	8	7	7	8	6

Table 12.2: Status of vacccinations of children by age group, gender and SEG [percentages]

Age group	Status of vaccinations	Gender	Rural					Other urban		Greater Banjul				
			Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
0-5 months	Complete	Female	78	79	100	88	100	100	100	88	100	75	50	89
		Male	89	0	100	100	100	100	100	95	100	91	91	95
		Total	85	76	100	97	100	100	100	92	100	82	83	92
	Incomplete	Female	0	11	0	12	0	0	0	6	0	18	0	5
		Male	11	100	0	0	0	0	0	5	0	9	9	5
		Total	7	16	0	3	0	0	0	5	0	14	8	5
	Clinic card	Female	22	11	0	0	0	0	0	6	0	7	50	5
	unavailable	Male	0	0	0	0	0	0	0	0	0	0	0	0
		Total	8	8	0	0	0	0	0	3	0	4	10	3
6-11	Complete	Female	100	82	92	100	100	66	100	91	91	94	100	92
months		Male	94	100	79	87	100	72	100	92	100	77	75	88
		Total	97	89	88	95	100	69	100	92	95	87	80	90
	Incomplete	Female	0	18	8	0	0	34	0	4	0	6	0	7
		Male	6	0	21	13	0	28	0	8	0	23	14	11
		Total	3	11	12	5	0	31	0	6	0	13	11	9
	Clinic card	Female	0	0	0	0	0	0	0	4	9	0	0	1
	unavailable	Male	0	0	0	0	0	0	0	0	0	0	12	1
		Total	0	0	0	0	0	0	0	2	5	o	10	1
12-23	Complete	Female	92	100	97	94	92	85	72	81	94	90	89	90
months		Male	100	84	100	93	88	87	100	93	100	97	100	93
		Total	95	91	96	94	90	86	87	86	97	93	92	91
	Incomplete	Female	3	0	3	4	4	12	0	7	0	6	0	4
		Male	0	16	0	5	9	2	0	0	0	3	0	4
		Total	2	9	4	4	7	7	0	4	0	5	0	4
	Clinic card	Female	6	0	0	2	4	4	28	13	6	4	11	5
	unavailable	Male	0	0	0	2	3	10	0	7	0	0	0	3
		Total	3	0	0	2	3	7	13	10	3	2	8	4
24+	Complete	Female	84	86	92	90	96	92	82	84	91	86	86	88
months		Male	84	87	96	92	91	90	95	88	92	90	90	90
		Total	84	86	93	91	93	91	89	86	92	88	88	89
	Incomplete	Female	2	0	0	2	0	3	9	4	0	2	3	2
		Male	1	4	2	1	3	5	5	4	0	4	3	3
		Total	2	2	1	1	2	4	7	4	0	3	3	2
	Clinic card	Female	14	14	8	8	4	5	9	11	9	12	10	10
	unavailable	Male	15	9	2	7	6	5	0	9	8	7	8	8
		Total	14	11	6	8	5	5	4	10	8	9	9	9
All ages		**Female**	**87**	**87**	**93**	**93**	**94**	**86**	**92**	**87**	**93**	**88**	**87**	**90**
		Male	**2**	**6**	**3**	**3**	**3**	**8**	**3**	**5**	**0**	**5**	**4**	**4**
		Total	**10**	**7**	**4**	**5**	**4**	**6**	**4**	**8**	**7**	**7**	**8**	**6**

Table 12.3: Status of vaccinations of children under five years of age by gender and Division (percentages)

Status	Gender	Banjul	Kanifing	Western	North Bank	Lower River	Central River	Upper River	The Gambia
Complete	Female	92	90	79	97	98	95	86	89
	Male	97	93	83	95	98	95	82	90
	Total	94	91	81	96	98	95	84	90
Incomplete	Female	0	4	5	1	0	2	7	3
	Male	3	3	7	2	0	2	10	4
	Total	1	3	6	1	0	2	9	4
Clinic card	Female	8	6	16	2	2	4	7	7
unavailable	Male	0	4	10	3	2	4	8	6
	Total	5	5	13	3	2	4	7	6

centages found across location and socioeconomic category. Regardless of these a high proportion of all children under five in The Gambia have been vaccinated.

For the great majority of children under five a clinic card was available to verify the data. Only about one child in twenty did not have an available clinic card.

The regular surveys of children in The Gambia carried out under the Expanded Program on Immunisation [EPI] group children in specific age brackets. To facilitate comparison with these surveys the children were grouped in similar age categories of 0 to 5 months, 6 to 11 months, 12 to 23 months and 24 months and over. These age groups were used to show the status of vaccinations at various ages [see Table 12.2].

Table 12.5: Status of vaccinations by location of vaccination [percentages]

Status	Clinic	Other	Total
Complete	100	0	100
Incomplete	99	1	100
Clinic card unavailable	84	16	100
All status	**99**	**1**	**100**

The division of children into these age categories did not materially change the conclusion that there is a consistently high rate of vaccination. The vast majority of children (between 88 and 95 per cent) in all four age categories had completed their vaccinations. The proportion of male children who completed their vaccinations is slightly higher than the proportion of female children in all but the 6 to 11 months age category.

Within socioeconomic categories, completion rates for children of all ages are much higher than non completion. That notwithstanding, the socioeconomic status of the household does not appear to have a bearing on the completion rates as some rural SEGs had larger proportions of children who completed their vaccinations than some urban SEGs .

If the data are examined by Division there is also high consistency in the rates. Table 12.3 indicates that between 81 and 98 per cent of children in the various Divisions completed their vacccinations. Western Division recorded the lowest proportion of children, male and female, who completed their vaccinations and the highest proportion for whom clinic cards were unavailable.

As was observed in Table 12.1, status of vaccinations by age category (Table 12.4)

Table 12.4: Status of vacccinations of children by age group, gender and Division [percentages]

Age group	Status	Gender	Banjul	Kombo St. Mary	Western	North Bank	Lower River	Central River	Upper River	The Gambia
0-5 months	Complete	Female	100	83	77	100	100	100	86	89
		Male	100	100	86	100	100	100	65	95
		Total	100	92	82	100	100	100	82	92
	Incomplete	Female	0	11	5	0	0	0	9	5
		Male	0	0	14	0	0	0	35	5
		Total	0	5	9	0	0	0	15	5
	Clinic card	Female	0	6	18	0	0	0	5	5
	unavailable	Male	0	0	0	0	0	0	0	0
		Total	0	3	8	0	0	0	4	3
6-11 months	Complete	Female	100	96	79	96	100	100	89	92
		Male	100	83	89	80	100	100	82	88
		Total	100	90	85	89	100	100	86	90
	Incomplete	Female	0	4	15	4	0	0	11	7
		Male	0	12	11	20	0	0	18	11
		Total	0	8	13	11	0	0	14	9
	Clinic card	Female	0	0	6	0	0	0	0	1
	unavailable	Male	0	4	0	0	0	0	0	1
		Total	0	2	3	0	0	0	0	1
12-23 months	Complete	Female	83	87	82	100	100	96	86	90
		Male	100	96	90	94	100	97	85	93
		Total	89	91	86	98	100	97	84	91
	Incomplete	Female	0	6	7	0	0	2	12	4
		Male	0	0	5	0	0	3	15	4
		Total	0	3	6	0	0	2	14	4
	Clinic card	Female	17	7	11	0	0	2	3	5
	unavailable	Male	0	4	6	6	0	0	0	3
		Total	11	6	8	2	0	1	1	4
24+ months	Complete	Female	92	91	76	97	97	92	87	88
		Male	100	93	80	98	97	94	83	90
		Total	95	92	78	98	97	93	85	89
	Incomplete	Female	0	2	3	0	0	3	2	2
		Male	0	2	6	0	0	2	4	3
		Total	0	2	4	0	0	2	3	2
	Clinic card	Female	8	7	20	3	3	6	11	10
	unavailable	Male	0	5	14	2	3	4	13	8
		Total	5	6	17	2	3	5	12	9
All ages		**Female**	**94**	**91**	**81**	**96**	**98**	**95**	**84**	**90**
		Male	**1**	**3**	**6**	**1**	**0**	**2**	**9**	**4**
		Total	**5**	**5**	**13**	**3**	**2**	**4**	**7**	**6**

shows that completion rates are high but not necessarily related to Division. This would suggest that the EPI has succeeded in achieving nationwide coverage.

Location of vaccination

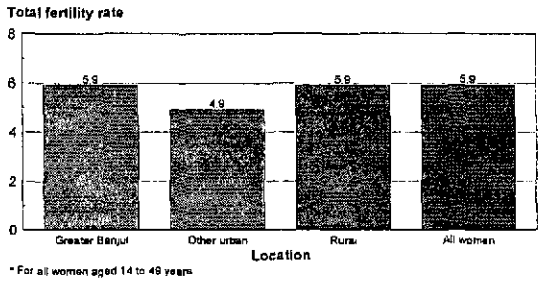
It would appear that the health clinic is the main place for vaccinations. Table 12.5 shows that almost all the children (99 per cent) had their last vaccination at a clinic. Only those whose clinic card was unavailable were at all likely to nominate some other place as the location of the vaccinations. It may well be that this represents a failure of memory on the part of the respondents, rather than a different location. Unfortunately the 'Other' category was not specified on the survey but it may include private doctors who render this service.

CHAPTER 13
FERTILITY

The 1993-94 Household Education and Health Survey asked a number of questions on fertility and child survival for all women aged 14 to 49 years in each selected household. This set of data is one of the few that are national in scope and representative -- the others being the 1990 Contraceptive Prevalence and Fertility Determinants Study [CPFDS] and the last four decennial censuses, the most recent of which was collected in 1993. The CPFDS and the 1993 Population and Housing Census will be used to crosscheck the results.

The questions sought information on pregnancies, including those that did not lead to a live birth, number of males and females born and the number of each sex surviving. In addition, detailed questions in other sections of the survey provided information on age, education, socioeconomic status and location of the household. Demographic software packages such as Population Analysis Software [PAS] and Under 5 Mortality were used to estimate fertility and mortality rates.

Fig 13.1:Total fertility rate by urban location*



*For all women aged 14 to 49 years

Fertility levels and differentials

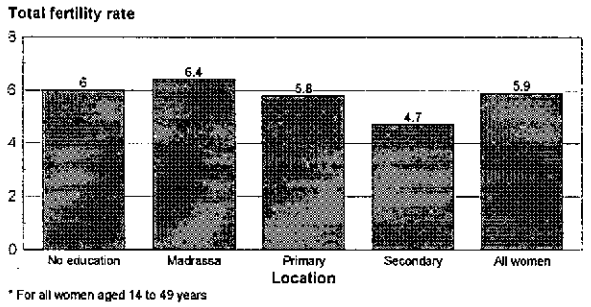
Total fertility rate

The Total Fertility Rate [TFR] is a cross-sectional measure and provides a measure of recent fertility levels. Using the Arriaga Method, the Education and Health Survey computed a national TFR of 5.88 [see Figure 13.1]. This is the total number of children a woman would have by the end of her reproductive period, if she experiences the age specific fertility rates of the period and no mortality. This figure is in line with, though slightly lower than, the CPFDS study figure of 5.90 and the 1993 Census figure of 6.04. All of them show a lowering of TFR from the 1983 Census figure of 6.4. Nonetheless the figure is still quite high by world standards, though not for the Sahelian region. The corresponding figure for Senegal for the mid-80s was 6.6 [CERPOD, 1993, p.40].

Fertility rate by location

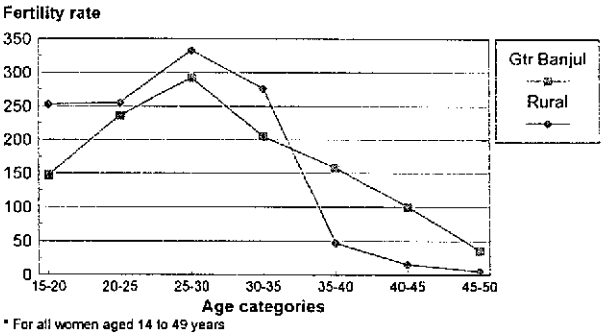
The TFR for the urban categories defined for this survey is difficult to interpret [see Figure 13.1]. As expected the rural TFR was highest at 5.92, but for Greater Banjul the TFR was not very different at 5.88. The other urban category is much lower at 4.90. There are perhaps two reasons for these observed differences. The first is that the other urban data is not extremely reliable as it is a small sample and at least one age category [35-40]

Fig 13.2:Total fertility rate by education*



* For all women aged 14 to 49 years

Fig 13.3: Age Specific Fertility Rates for Greater Banjul and Rural women*



* For all women aged 14 to 49 years

seems to be inconsistent. The other reason that the differences are not great may reflect the heavy rural-urban migration that has been going on over the last ten years which has seen Greater Banjul population grow at an annual rate of 6.4 per cent. Such migration brings large numbers of women with rural fertility backgrounds into the urban area and may confound the differences that one may hypothesise are there.

One way to test this would be to examine the migration history of urban women to see whether those who were born in the area have different TFRs to those who were born elsewhere. While the Education and Health Survey does not have individual migration histories this is being followed up in the 1993 Census data.

Fertility rate by type of education

Education was categorised into four: No education (including non formal), primary only, secondary and above and a further category of madrassa or formal Islamic education, usually to primary level only [see Chapter 6 for a discussion of this type of education]. As Figure 13.2 shows, there is a decline from a TFR of 5.97 for mothers with no education to a TFR of 4.70 for those with secondary or above, and primary education at 5.81 fits between these. However mothers who had attended madrassa had a TFR of 6.4. Madrassa attendance is highest in rural areas but this is not sufficient to explain the difference observed. It may be that religious beliefs arising from the education itself or from the household background of those who send their daughters to madrassa may contribute to this higher TFR.

Fertility trends

2.1 Age specific fertility rates

The age specific fertility rates for women from Greater Banjul display the expected patterns: the rate for the youngest age range is 147/1000, this increases to 292/1000 for women aged 25-29 and thereafter declines steadily to 100/1000 for women aged 40-45 years [see Figure

Table 13.1: Number of pregnancies by age of women [Percentages]

	0	1	2	3	4	5	6	7	8	9	10+	All pregnancies
15-19 years	70	16	9	3	1	1	0	0	0	0	0	100
20-24 years	26	21	22	18	7	4	2	0	0	0	0	100
25-29 years	9	10	15	17	19	13	7	5	2	1	1	100
30-34 years	5	5	9	12	11	15	14	10	9	6	6	100
35-39 years	3	4	8	6	10	11	14	12	10	8	14	100
40-44 years	4	5	6	7	6	12	12	12	9	9	18	100
45-49 years	5	2	2	7	10	11	10	10	15	10	19	100
All ages	**23**	**11**	**12**	**11**	**9**	**9**	**7**	**6**	**5**	**3**	**5**	**100**

Table 13.2: Average number of pregnancies by mothers aged 14 to 49 years by Division and Socioeconomic category

Division	Rural					Other urban		Greater Banjul				
	Non ground nut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work-force	All SEGs
Banjul	.	.	.	.	.	.	.	2.8	2.8	2.8	1.9	2.6
Kanifing Mun.Area	.	.	.	.	.	.	.	3.0	2.6	2.3	2.2	2.6
Western	3.4	2.6	4.2	3.1	3.6	2.9	3.0	3.4	3.3	3.0	3.0	3.3
North Bank	3.9	3.8	3.7	3.6	2.4	2.9	1.6	.	.	.	2.9	3.3
Lower River	3.9	3.5	3.5	5.1	3.8	3.2	3.9	.	.	.	1.9	3.6
Central River	4.0	3.9	4.6	3.6	3.5	4.8	2.0	.	.	.	2.6	3.8
Upper River	4.1	4.1	3.6	3.5	4.5	3.3	3.3	.	.	.	.	3.7
All Divisions	**3.8**	**3.7**	**3.9**	**3.6**	**3.5**	**3.2**	**2.6**	**3.1**	**2.8**	**2.5**	**2.4**	**3.3**

13.3]. However the pattern is much less normal for rural women. The figures show a marked increase in females 15-19 years and sharp drop in age specific fertility for women aged over 35 years. It is not clear whether this represents a change in behaviour or some misreporting. Examination of the 1993 Census data suggests that it is more likely that there is some misreporting as the Census data show higher ASFR for rural women at each age range.

Children ever born

3.1 Number of pregnancies

About three quarters of the women in the sample aged 15 to 49 years had been pregnant at least once, though this ranged from 30 per cent of those aged 15-19 years to 95 per cent of those aged 45-49 years [see Table 13.1]. Three quarters of women in the 45-49 year age group had five or more pregnancies.

3.1.1 By Division and SEG

The mean number of pregnancies for The Gambia for women in the childbearing ages was 3.3. Both location and the socioeconomic category of the household head influence these figures [Table 13.2]. The lowest average number of pregnancies was found among women in the Greater Banjul area at 2.6, while the highest number, 3.8, was recorded in the Central River Division. All of the Divisions located away from Greater Banjul have averages of 3.6 or higher. The two Divisions which border Greater Banjul [Western and North Bank Divisions] have an average of 3.3, which is between that found in Greater Banjul and the other Divisions.

When the socioeconomic status of the

Fig 13.4:Number of pregnancies for women aged 14 - 49 years

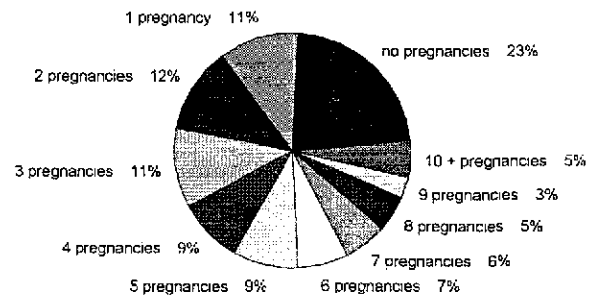


Table 13.3: Average number of pregnancies by mothers aged 14 to 49 years by age category and type of education

Age Category	None	Madrassa	Primary	Secondary +	All persons
14-19 years	0.7	0.2	0.3	0.1	0.4
20-29 years	3.0	2.8	2.2	1.3	2.6
30-39 years	5.7	5.1	4.5	3.5	5.4
40-49 years	6.4	7.0	5.3	5.2	6.3
All Ages	**3.9**	**2.0**	**1.6**	**1.3**	**3.3**

Table 13.4: Number of live births by age of women [Percentages]

	0	1	2	3	4	5	6	7	8	9	10+	All pregnancies
15-19 years	70	18	9	2	1	0	0	0	0	0	0	100
20-24 years	26	24	23	16	6	4	1	0	0	0	0	100
25-29 years	9	14	17	17	19	12	6	4	1	0	0	100
30-34 years	5	7	10	12	11	16	13	10	8	4	3	100
35-39 years	3	5	9	8	12	14	14	11	9	8	8	100
40-44 years	4	6	7	8	6	13	13	11	8	9	14	100
45-49 years	5	2	3	8	14	10	12	12	14	7	13	100
All ages	**23**	**13**	**12**	**11**	**9**	**9**	**7**	**5**	**4**	**3**	**3**	**100**

household is considered, women in households headed by a person in the formal workforce had the lowest mean number of pregnancies [from 2.5 to 2.8] while those in farm households had the highest [from 3.6 to 3.9].

3.1.2 By education and age

It has long been observed that education and fertility are inversely related. The Education and Health Survey data show these well known patterns [see Table 13.21]. Women with no formal education had the highest mean number of pregnancies at 3.9, while those with secondary/post secondary education had the lowest at 1.3. This pattern was consistent for all age groups. The number of women in the post-secondary education categories, namely vocational and tertiary, is quite small and the data may not be very reliable.

3.2 Number of live births

About three quarters of the women aged 15-49 in the sample had had at least one live birth [Table 13.4]. This follows the data on pregnancies very closely [see Table 13.1]. Three percent of the youngest age category [15-19 years] had more than two live births. Ninety per cent of the women in the sample would have had at least two live births by age 45-49. Two thirds of women in this latter age group would have had five or more live births.

3.2.1 By Division and SEG

The average number of live births by women aged 15-49 in the sample was 3.0, about ten percent smaller than the average number of pregnancies [see Table 13.5]. The Divisional pattern remained the same as total number of pregnancies, with a marked association between region and number of live births. The averages ranged from 2.4 live births for women in the coastal regions of Banjul and KMA through 3.0 and 3.1 in Western and North Bank Divisions to 3.5 in the Upper River Division.

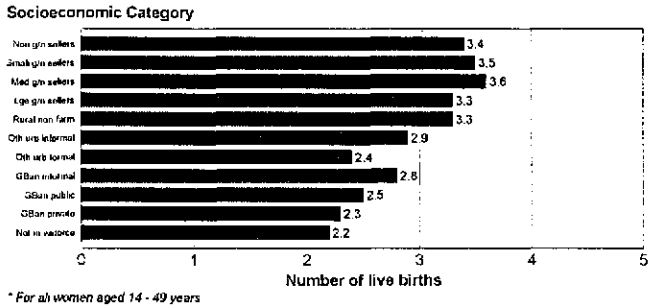
Table 13.5: Average number of live births by mothers aged 14 to 49 years by Division and Socioeconomic category

Banjul	.	.	.	.	.	.	.	2.6	2.3	2.7	1.7	2.4
Kanifing Mun.Area	.	.	.	.	.	.	.	2.6	2.4	2.2	2.0	2.4
Western	3.1	2.4	4.1	3.0	3.3	2.7	2.8	3.1	3.0	2.9	2.9	3.0
North Bank	3.6	3.7	3.4	3.4	2.4	2.7	1.5	.	.	.	2.8	3.1
Lower River	3.7	3.3	3.5	5.1	3.7	2.9	3.8	.	.	.	1.9	3.5
Central River	3.5	3.5	3.9	3.2	3.2	4.4	1.3	.	.	.	2.3	3.4
Upper River	3.9	3.8	3.5	3.3	4.2	3.0	3.3	.	.	.	.	3.5
All Divisions	**3.4**	**3.5**	**3.6**	**3.3**	**3.3**	**2.9**	**2.4**	**2.8**	**2.5**	**2.3**	**2.2**	**3.0**

Table 13.6: Average number of live births by mothers aged 14 to 49 years by education and Socioeconomic category

Type of education	Rural					Other urban		Greater Banjul				All SEGs
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work-force	
None	3.9	3.6	3.8	3.5	3.9	3.5	3.2	3.6	3.8	3.0	3.5	3.6
Madrassa	1.8	.0	.9	1.6	1.4	1.4	.	2.1	2.9	2.7	1.5	1.7
Primary	1.0	.4	.1	1.3	2.0	1.3	2.6	1.8	1.8	1.7	1.0	1.5
Secondary +	.7	.0	.	.0	.9	.5	1.1	1.2	1.4	1.4	1.1	1.1
All Types	**3.4**	**3.5**	**3.6**	**3.3**	**3.3**	**2.9**	**2.4**	**2.8**	**2.5**	**2.3**	**2.2**	**3.0**

Fig 13.5:Average number of live births by SEG*



* For all women aged 14 - 49 years

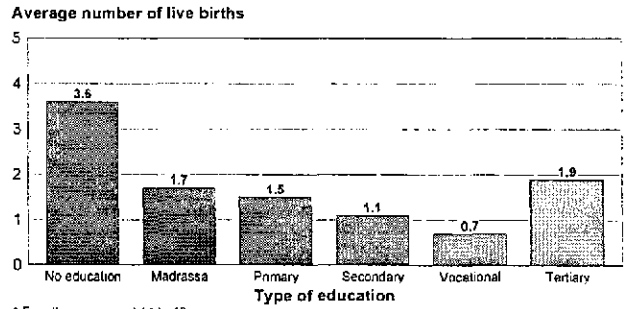
Women in households headed by persons employed in the formal sector had fewer live births [2.3-2.5], on average, than women in farm households [3.3 - 3.6] [see Table 13.5]. Households in the informal sector were intermediate at 2.9 for other urban households and 2.8 for Greater Banjul households. There is a clear association between average number of live births, geographical location and socioeconomic circumstance as measured by the status of the head of the household.

3.2.2 By education

Socioeconomic group

The relationship between education and the average number of live births is consistent within socioeconomic categories, although the absolute number of women in farm households with any formal education at any level is very small, and for some categories of education there are no representatives in the sample of women. In Greater Banjul socioeconomic categories there is clear evidence of the drop in the number of live births as women receive even primary education [see Table 13.6].

Fig 13.6:Average number of live births by education*



* For all women aged 14 to 49 years

Table 13.7: Average number of live births by mothers aged 14 to 49 years by education and Division

Type of education	Banjul	Kanifing Municipal Area	Western	North Bank	Lower River	Central River	Upper River	All Divisions
None	3.8	3.2	3.9	3.5	3.7	3.8	3.6	3.6
Madrassa	3.0	2.4	.7	1.0	1.2	2.9	1.8	1.7
Primary	1.7	1.7	1.4	.8	2.8	.9	1.6	1.5
Secondary +	1.4	1.3	.8	.9	.6	.9	1.1	1.1
All persons	**2.4**	**2.4**	**3.0**	**3.1**	**3.5**	**3.4**	**3.5**	**3.0**

Table 13.8: Average number of live births by mothers aged 14 to 49 years by years of education and age category

Years of education	14-19 years	20-29 years	30-39 years	40-49 years	All years
No education	0.6	2.7	5.2	6.0	3.6
1 year	0.0	3.0	.	5.0	1.3
2 years	0.3	2.4	3.8	4.0	1.5
3 years	0.3	2.5	5.2	5.3	1.3
4 years	0.2	1.9	4.0	4.4	1.5
5 years	0.2	2.3	5.9	5.9	1.2
6 years	0.4	1.8	4.0	5.1	1.8
7 years	0.0	1.9	2.1	10.0	0.4
8 years	0.1	2.1	3.9	7.0	0.9
9 years	0.0	0.9	3.3	.	0.5
10 years	0.1	1.3	3.4	4.6	1.6
11 years	0.0	0.8	2.8	6.1	1.6
12 years	0.0	0.0	3.0	0.0	0.3
13 years	0.0	0.7	2.7	3.5	1.9
All years	**0.4**	**2.4**	**5.0**	**5.9**	**3.0**

Division

Table 13.7 shows clearly the influence of educational availability on the average number of live births. The average number of live births is consistent across Divisions for most categories of education. The differences between divisions then arise from the different proportions of women in each educational category between Divisions. In the Divisions located in or near Greater Banjul there is a larger proportion of women with primary, secondary or higher education, so that the average number of live births for these Divisions is therefore lower.

Years of education

If education is expressed as *years of formal education* rather than categorised as primary, secondary etc, the relationship can be examined for linear trends. Most research has shown an inverse relationship between years of formal education and the number of live births. The data in Table 13.8 and Figure 13.6 confirm these findings -- in every age category the average number of live births declines with increasing formal education, expressed as years of education.

Child mortality

Proportion of children surviving

The Gambia has had historically high levels of under five mortality, the chief causes of which have tended to be malaria and respiratory infections, rather than the diarrhoeal diseases common in some other countries at a similar stage of development. The women in the sample reported that 86 per cent of their female children and 84 per cent of their male children were alive at the time of the survey.

By Division and SEG

The figures in Tables 13.9 and 13.10 on the proportions of male and female children surviving show very similar patterns to those for pregnancies and births. The more developed coastal Divisions around Greater Banjul have higher survival rates for males and females, though Banjul proper reported higher rates for both males and females than Kanifing Municipal Area. A similar pattern was observed in the socioeconomic groups. Women in farm households reported much lower proportions of surviving children, male and female, than did women in Greater Banjul households or other urban formal

Table 13.9: Proportion of surviving children by mothers aged 14 to 49 years by gender of the children, Division and Socioeconomic category

Division		Rural					Other urban		Greater Banjul				
		Non ground-nut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other informal workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work-force	All SECs
Banjul	Female	.	.	.	.	.	.	.	.96	.97	1.00	.96	.97
	Male	.	.	.	.	.	.	.	.93	.99	1.00	.98	.96
Kanifing	Female	.	.	.	.	.	.	.	.91	.93	.90	.91	.91
Mun. Area	Male	.	.	.	.	.	.	.	.88	.93	.88	.89	.89
Western	Female	.82	.82	.86	.97	.89	.85	.85	.87	.88	.93	.87	.86
	Male	.82	.84	.92	.90	.91	.80	.92	.81	.86	.83	.87	.84
North Bank	Female	.88	.83	.89	.87	.88	.92	1.00	.	.	.	.82	.88
	Male	.89	.84	.89	.87	.89	.87	1.00	.	.	.	.85	.88
Lower River	Female	.76	.74	.80	.71	.85	.89	.96	.	.	.	1.00	.82
	Male	.77	.55	.84	.80	.81	.96	.89	.	.	.	.60	.78
Central River	Female	.85	.76	.84	.88	.86	.85	1.00	.	.	.	.85	.84
	Male	.84	.80	.79	.86	.85	.70	1.00	.	.	.	.71	.82
Upper River	Female	.78	.83	.86	.76	.78	.82	1.00	.	.	.	.	.80
	Male	.82	.76	.76	.77	.53	.81	1.00	.	.	.	.	.77
All Divisions	**Female**	**.83**	**.80**	**.85**	**.82**	**.86**	**.86**	**.95**	**.90**	**.92**	**.91**	**.89**	**.86**
	Male	**.83**	**.76**	**.82**	**.83**	**.84**	**.82**	**.93**	**.86**	**.92**	**.88**	**.86**	**.84**

sector households.

By education and age

Higher levels of education are associated with increasing proportions of surviving children, both male and female [see Table 13.10]. At each rising level of education a higher proportion survives, from 85 per cent of female children of women with no formal education through to 98 per cent of female children of women with secondary/post secondary education. The pattern is similar though slightly less constant with male children.

Mortality rates

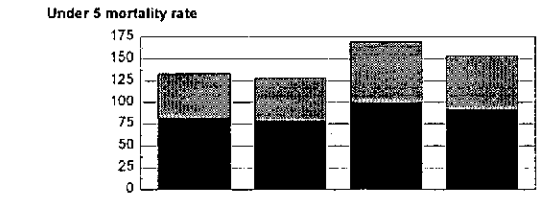
By location

While examining the proportion of surviving children gives some clear indications of the patterns, and points out the danger zones, it does not estimate the mortality figures. The Education and Health Survey did not undertake a full demographic survey and asked limited questions on the birth history of the women aged 15 to 49 years, including the number of pregnancies, the number of live births and the number of surviving children. As is well known there is underreporting of

Table 13.10: Proportion of surviving children for mothers aged 14 to 49 years by age category and type of education

Age Category		None	Middle	Primary	Secondary +	All persons
14-19 years	Female	.90	.68	.94	1.00	.91
	Male	.86	.81	.88	.79	.86
20-29 years	Female	.88	.88	.93	.99	.89
	Male	.86	.92	.93	.94	.88
30-39 years	Female	.84	.91	.90	.95	.85
	Male	.81	.93	.94	.94	.83
40-49 years	Female	.80	.88	.84	1.01	.81
	Male	.79	1.00	.85	.81	.80
All persons	**Female**	**.85**	**.88**	**.91**	**.98**	**.86**
	Male	**.83**	**.92**	**.91**	**.92**	**.84**

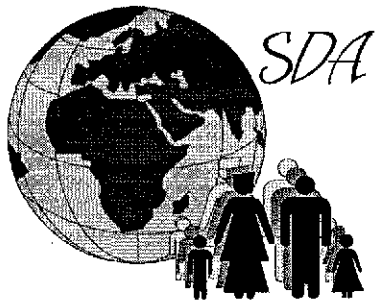
Fig 13.7:Estimates of childhood mortality by location



Location	Greater Banjul	Other urban	Rural	All children
Infant MR	81	78	99	91
Childhood MR	52	50	70	62

births of children who die very young, and a tendency for older mothers to under-report the number of births. A full birth history can overcome some of these but this data was not collected for this survey.

The Education and Health Survey estimates the under five mortality rate for The Gambia at 147/1000 [see Fig.13.7]; this compares with 160/1000 for 1990 in the CPFDS and 137/1000 in the unpublished 1993 Census estimates. The components of this are 91/1000 for infant mortality and 62/1000 for childhood mortality. The locational figures are also given in Fig. 13.7: estimates of mortality for Greater Banjul and other urban areas are very similar and lower than those for rural areas for both infant and childhood mortality. Infant mortality in urban areas is about 80/1000 compared to 99/1000 for rural areas; childhood mortality is just over 50/1000 in urban locations compared to 70/1000 in rural locations.



CHAPTER 14
NUTRITION

The anthropometry data gathered during this survey is to give us basic information about the nutritional status of children 3-59 months of age in our sample of households. Specific information was collected in Section 16 of the Survey [see Appendix 2] on the following: the age in months of the child, the weight of the child and the height of the child. The interviewer noted the ages of all children while filling out the household roster [Section 1] and then at the end of the interview requested that all the children under five years be brought for measurement.

As far as possible, birth certificates or clinic cards for each child were checked to provide birth month and year, and as the great majority of households could provide such cards the reliability of the data is considered high. In the event of the card not being available a local historical calendar was used in an attempt to accurately pinpoint the age. Children were weighed using standard hanging scales calibrated to tenths of kilogram [the children were placed in a pants sling attached to the scales]. Heights were measured from a specially constructed measuring board, which could be used with the child either standing or lying down. The natural mother of each child was identified by the identity number used in the household roster, so the nutritional status can be linked to other variables such as the educational background, age and so on of the mother.

THE IMPORTANCE OF NUTRITIONAL STATUS

Developing countries have recognized malnourishment as one of the contributing factors in defining the health status of their populations. While the World Health Organization has recognized protein-energy malnutrition, nutritional anaemia, endemic goitre, and xerophthalmia or hypovitaminosis A, as principal nutritional problems, we will be dealing with protein-energy malnutrition, as it cuts right across the country as a problem of great concern in the fight to reduce childhood mortality. Malnutrition (serious forms of deficiency] is important to health policy officers because of the problem of childhood mortality and the need to reduce it is very central in the national health policy [*Health for all by the year 2000*]. The major programs in improving nutrition in this country are directed against protein-energy malnutrition.

The children most affected by protein-energy malnutrition are those between the ages of 3 and 59 months, which are used in this study. The term "protein-energy malnutrition" is used for a number of disorders which affect children before their fifth birthday. The insufficient intake of proteins and calories, combined with infectious diseases, are the cause of these disorders. For this reason, insufficient consumption of protein and food cannot be said to be the only cause of malnutrition. The interaction between in-

sufficient intake of protein and calories and diseases is also affected by several other factors.

Some of the most important of these factors are the age of the child, its birth weight, the length of the period of breast feeding, the age at and method of weaning, the immunological condition of the child, the quality of maternal care and the mother's educational level, and the interval since the previous birth. Research has also shown that the nutritional status of a society is highly determined by seasonal variations in food supply and socioeconomic differences that exist in the society. The Education and Health Survey, as with previous household surveys in this program was conducted in the period November to March. This period immediately after the harvest of most major food crops, and coinciding with a slackening in agricultural labour requirements is usually a time of comparative abundance in food supplies in rural areas. Urban areas, where most households purchase the great majority of their food [see CSD, 1994], do not have marked seasonal variance. Rural children should thus exhibit less short term malnourishment than they might at other periods of the year [the *hungry season*] when food supplies are scarcer and adults who have heavy labour to perform are making larger demands on these scarcer resources.

The commonly used anthropometric measurements for malnutrition are Weight For Age, Weight For Height and Height For Age. The problem with these indicators are that each of them measures a different aspect of growth. Although these indicators are used to measure different types of malnutrition, determining the precise number of children who are considered to be malnourished and their distribution over different nutritional categories is very difficult. The combination of indicators and the boundaries between different groups, i.e. the "cut-off points", as well as reference standards that are employed will obviously determine the value. Thus the results often depend on the preliminary decisions made by the researcher. No method can claim full validity in determining whether a particular child is malnourished or to measure the degree of malnutrition it suffers from. The most we can do is to determine the probability that the child will be in a particular category.

NUTRITIONAL STATUS:

The information to determine the nutritional status of children in this study is derived from a sample of 2,336 children in the households in the survey. The ages of these children were from 3 months to 59 months. This represents 91 per cent of the children of this age recorded in the households. Those not measured included seven per cent who were absent, 0.2 per cent who were ill and one per cent who were not measured for other reasons. A small number were measured but had missing age data, they are not included in the tables dependent on age.

The reference values for weights and heights in this survey report are as follows:

- A weight which is below the 70 per cent reference Weight For Height standard, is termed severe malnutrition. Weight For Height is an indicator of wasting or current malnutrition. This measure is independent of accurate age measurement and is useful in situations where age is not recorded accurately.
- A child whose height is below the 85 per cent of height for age standard, is suggested to be stunted. Height For Age is an indicator of stunting and chronic malnutrition.
- A child whose weight is below the 61 per cent of the Weight For Age standard, is suggested to be extreme low weight for age. Weight

For Age is a composite indicator of nutritional status.

These reference values are used by the Ministry of Health and have also been used in our previous surveys.

The variables used in our analysis are gender of the child, socioeconomic category of the household of which the child is a member, Division and education of mother. Mother's education has been defined as a significant factor, contributing to the nutritional status of a child - it was measured in the survey as the number of years of formal education corresponding to the highest grade completed.

Weight for height

Overall one percent of the children in the survey households were found to be severely malnourished in terms of wasting, or low weight for height [see Table 14.1]. This average is no different from that of the results of the 1993 household economic survey results on severe nutritional status in the Gambia. It is also consistent with the findings of the Gambia Nutritional Surveillance Program run annually by the Nutrition Unit. For both the 1993 and 1994 dry season studies, one per cent of children were found to be severely malnourished. Survey figures on wasting are particularly subject to seasonal variation as they measure short term effects. It is widely agreed that there is a food shortage, in the period, at the beginning of the rains up to the first harvest. Food scarcity is so common at these periods that this time of the year is commonly known as the hungry season. As with the 1993 Household Economic Survey, the 1993-94 Household Education and Health Survey was conducted when food was relatively plentiful.

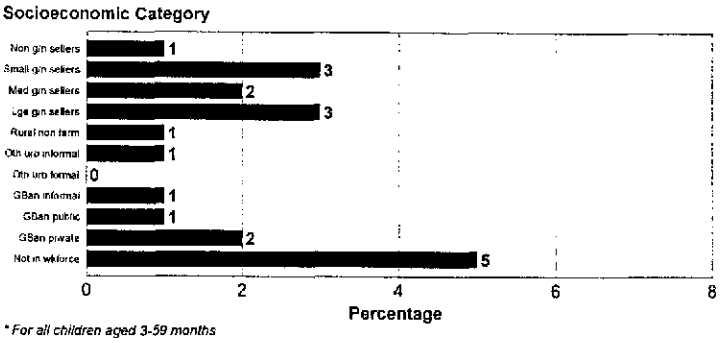
The proportion of malnourished children is high in many cells, but the number of cases in these individual cells may be very small, which makes it difficult for reliable conclusions to be drawn. No significant conclusion can be drawn on the differences in proportions in the individual female or male cells of Table 14.1. For this reason we have included the raw figures with the percentages. There is no consistency between Divisions as far as gender of the child is concerned. In some Divisions more males have low weight for height and in others the reverse is the case, while in others there is no difference.

Table 14.1: Percentage of children aged 3 to 59 months with extremely low weight for height by Division, gender and socioeconomic group

		Rural					Other Urban		Greater Banjul				
Division	Gender	Non ground-nut sellers	Small ground-nut farmers	Medium ground-nut farmers	Large ground-nut farmers	Other rural	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work force	All SEGs
Banjul	Female	.	.	.	.	.	.	.	10	0	9	0	6
	Male	.	.	.	.	.	.	.	0	0	25	0	3
Kanifing	Female	.	.	.	.	.	.	.	2	0	1	0	1
	Male	.	.	.	.	.	.	.	2	0	2	0	2
Western	Female	0	0	0	0	0	0	0	1	0	0	0	0
	Male	2	0	0	0	0	0	0	0	0	0	0	0
North Bank	Female	3	0	0	2	0	0	0	.	.	.	0	1
	Male	0	0	3	0	0	0	0	.	.	.	0	1
Lower River	Female	0	0	0	33	0	0	0	.	.	.	0	2
	Male	0	0	0	0	0	0	0	.	.	.	.	0
Central River	Female	0	0	0	2	3	0	.	.	.	.	0	1
	Male	0	0	4	0	0	0	0	.	.	.	0	1
Upper River	Female	0	0	0	0	5	0	0	.	.	.	0	0
	Male	0	4	5	2	0	0	0	.	.	.	0	2
All Divisions		**1**	**1**	**1**	**1**	**1**	**0**	**0**	**2**	**0**	**2**	**0**	**1**
Counts		**280**	**143**	**230**	**402**	**233**	**219**	**42**	**316**	**118**	**235**	**92**	**2336**

There is a low but consistent level of malnutrition of one per cent in all the rural socioeconomic categories, but in other urban areas and in Greater Banjul there is greater variation [see Table 14.1]. Households headed by persons in the informal sector and the private formal sector in Greater Banjul have two per cent of their children malnourished, while the others record very few or none who are in this state.

Fig 14.1 Percentage of children with significant wasting*



*For all children aged 3-59 months

Weight for age

The data on low weight for age in Table 14.2 show two percent of the children in the national sample suffered from this form of malnutrition, which is a composite measure. The national average of this indicator of nutritional deficiency is the same as that of the 1993 Household Economic Survey results.

Most of the socioeconomic categories in the survey have higher rates on this measure than on the short term measure of wasting, or weight for height. In particular groundnut selling households have higher levels of malnourishment.

Extreme low weight for age is more widespread in Lower River Division, North Bank Division and Banjul [see Table 14.2]. There is a more consistent trend between Divisions for male children to be more affected by this type of malnutrition than female children [five of the seven Divisions].

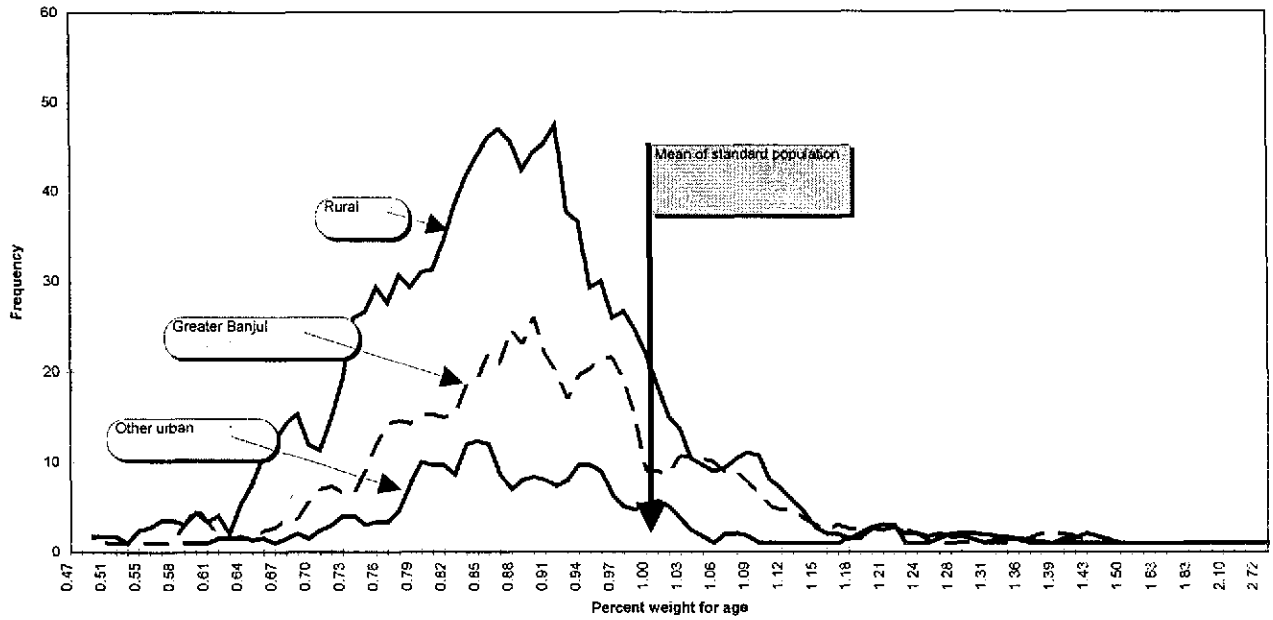
Height for age

The measurement of height for age reveals a history of malnutrition, in that over some time children have failed to grow as expected. It can point to repeated bouts of food shortages over a number of years, even when the child is reasonably well nourished at the time of measure-

Table 14.2: Percentage of children aged 3 to 59 months with extremely low weight for age by Division, gender and socioeconomic group

Division	Gender	Rural					Other urban		Greater Banjul			Not in workforce	All SECs
		Now groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Banjul	Female	.	.	.	.	.	.	.	0	0	0	14	2
	Male	.	.	.	.	.	.	.	0	0	25	0	3
Kanifing	Female	.	.	.	.	.	.	.	1	0	1	0	1
	Male	.	.	.	.	.	.	.	2	0	2	0	2
Western	Female	0	0	0	0	0	0	0	0	3	0	0	0
	Male	0	0	0	0	3	0	0	0	0	0	10	1
North Bank	Female	3	0	0	5	0	5	0	.	.	.	0	3
	Male	0	8	7	11	0	0	0	.	.	.	0	4
Lower River	Female	0	20	0	33	0	0	0	.	.	.	50	7
	Male	0	0	0	0	0	0	0	.	.	.	.	0
Central River	Female	0	0	0	0	0	0	.	.	.	.	8	0
	Male	0	0	0	0	0	0	0	.	.	.	0	0
Upper River	Female	0	0	3	0	5	0	0	.	.	.	0	1
	Male	3	4	5	2	0	2	0	.	.	.	0	3
All Divisions		**1**	**3**	**2**	**3**	**1**	**1**	**0**	**1**	**1**	**2**	**4**	**2**
Counts		**280**	**143**	**230**	**402**	**233**	**219**	**42**	**316**	**118**	**235**	**92**	**2336**

Fig. 14.2 Weight for age for children aged 3 - 59 months



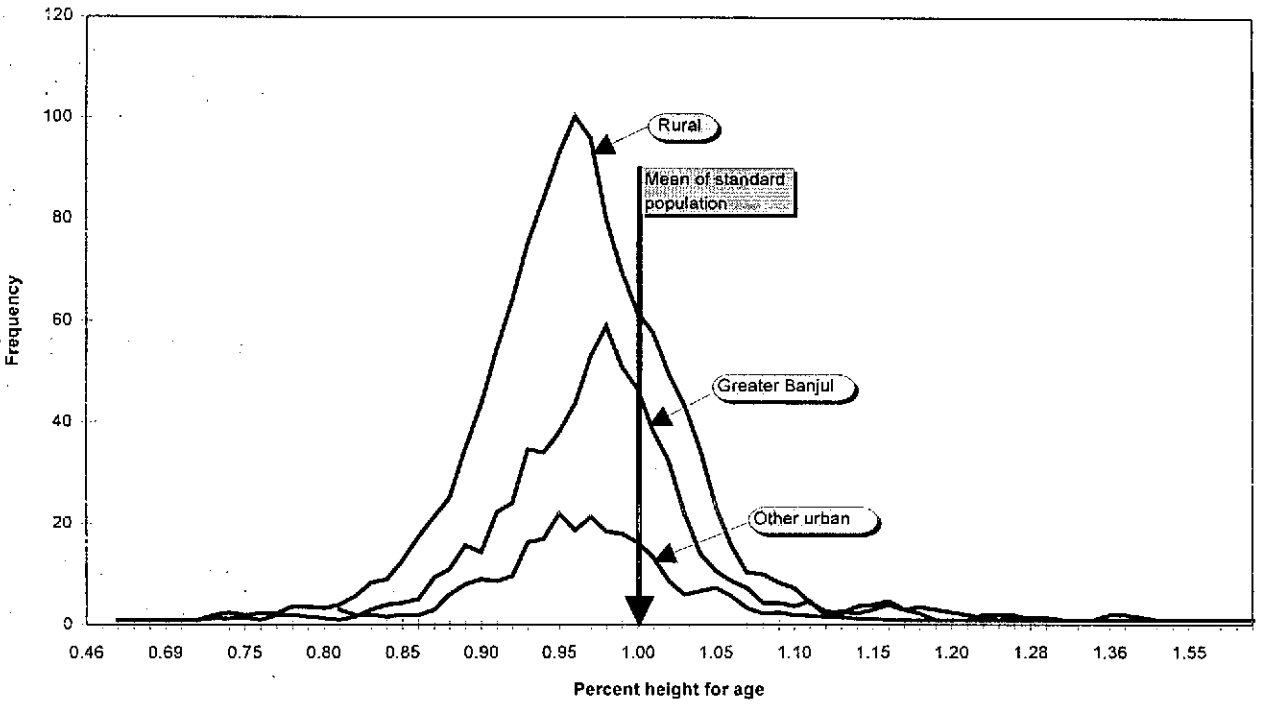
ment.

This survey shows a drop in the percentage of cases of stunting, compared to the 1992-93 survey. That survey showed seven percent of children suffering from stunting or chronic malnutrition, while this survey recorded four percent of the measured children exhibiting critical levels of stunting [see Table 14.3 and Table 7.7 in CSD, 1994]. There were falls in the percentage of stunted children for almost every socioeconomic category regardless of location, and some were quite substantial, such as in Large Groundnut Selling farm households [12 per cent recorded in

Table 14.3: Percentage of children aged 3 to 59 months with extremely low height for age by Division, gender and socioeconomic group

Division	Gender	Rural					Other urban		Greater Banjul			Not in work-force	All SEGs
		Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Banjul	Female	.	.	.	.	.	.	.	5	0	9	14	6
	Male	.	.	.	.	.	.	.	0	0	25	0	3
Kanifing	Female	.	.	.	.	.	.	.	1	3	4	0	3
	Male	.	.	.	.	.	.	.	3	0	6	0	4
Western	Female	3	0	17	25	4	2	20	4	3	6	0	4
	Male	0	17	0	0	3	4	14	5	0	12	0	4
North Bank	Female	3	11	3	6	8	5	0	.	.	.	0	5
	Male	0	8	14	13	0	3	0	.	.	.	10	7
Lower River	Female	20	20	0	33	6	0	0	.	.	.	0	8
	Male	0	11	0	0	14	0	0	.	.	.	.	6
Central River	Female	2	12	5	2	3	0	.	.	.	.	8	4
	Male	0	0	14	5	0	0	0	.	.	.	0	4
Upper River	Female	0	4	8	4	0	0	0	.	.	.	0	3
	Male	3	4	5	4	0	5	0	.	.	.	0	4
All Divisions		**2**	**8**	**7**	**5**	**3**	**3**	**4**	**3**	**1**	**6**	**3**	**4**
Counts		**280**	**143**	**230**	**402**	**233**	**219**	**42**	**316**	**118**	**235**	**92**	**2336**

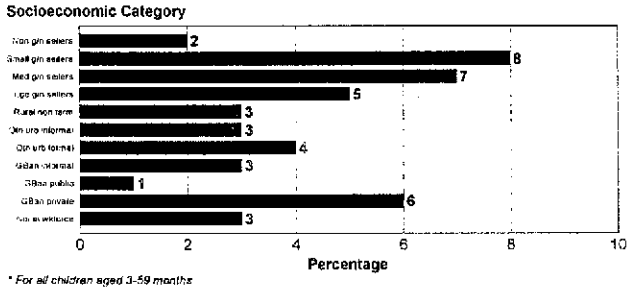
Fig.14.3: Height for age for children aged 3 - 59 months



1992-93, 5 per cent recorded in 1993-94] and Greater Banjul Public Sector households [10 per cent versus 1 per cent].

Similar patterns, though not as consistent, can be seen in the regional differences recorded in Table 14.3. Lower River Division continues as the region with the highest rate of stunting children, a pattern observed in the previous two surveys; North Bank Division and Banjul also have higher than average levels.

Fig 14.4 Percentage of children



* For all children aged 3-59 months

MOTHER'S LEVEL OF EDUCATION AND MALNUTRITION

Nutrition is one of the main determinants of general health. Evidence from field studies in Ivory Coast suggest a relationship between maternal education and the nutritional status of a child (Sahn D., 1990). Maternal education tends to determine the fertility level of women and their nutritional status. The data in the survey allows an examination of this relationship as the mothers of children measured were identified, and their educational experiences were recorded in Section 2; educational experience was recorded by type of institution and highest grade, so that years of formal education can be calculated.

Table 14.4 shows the percentage of children with low weight for height by socioeconomic classification and mothers' years of formal education. As some of the cells are especially small both percentages and frequencies are displayed. The most

striking feature of the table is the extremely high proportion of mothers who have had no formal education at all -- it exceeds 90 percent for most socioeconomic categories, and is 83 per cent for the table as a whole. With such a skewed distribution it is difficult to detect any real relationship in the two variables as a large number of the cells in the table have few or no cases.

The number of Divisions is less than the number of socioeconomic classifications used in the survey so Table 14.5 has the potential to provide some clearer insights in the relationship between low wight for height and years of formal education of the child's mother. However much the same pattern is observable. For most Divisions the proportion of mothers with no formal education is so great that few cases are left for distribution across the remainder of the range. What cases there are with one or more years of education cluster round the completion points in the education system [six years for primary completion, and ten years for the most common secondary completion point].

Using broad categories for education [none, madrassa, primary, secondary/post-secondary] concentrates the data more for weight for height [see Table 14.6]. For most socioeconomic classifications the malnourished children belong to mothers with no formal education. However in some of the socioeconomic classes in Greater Banjul higher proportions of malnourished children are found associated with mothers who have primary or secondary education.

The data on wasting do not show a strong relationship between socioeconomic category and mother's years of formal education [see Table 14.7]. This is probably because of the timing of the data collection. The measurement of wasting is particularly susceptible to seasonal variation in the amount of food available and in rural areas the timing of the survey was at a relatively high point in the yearly cycle of food availability. The great majority of cases of wasting in the table are associated with mothers who have no formal education at all. The figure for the Greater Banjul Private Sector SEG is based on a small number of cases in the cell and should therefore not be relied

Table 14.4: Percentage of severely malnourished children aged 3 to 59 months by years of education of mothers and socioeconomic group

	Rural					Other urban		Greater Banjul				
Years of education	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work-force	All SEGs
0	0.9	0.7	1.4	1.2	0.5	0	0	1.7	0	2.6	0	1.0
1	0	.	.	0	.	.	.	.	0	.	.	0
2	0	.	0	0	0	.	0	0	0	0	0	0
3	0	.	0	.	0	0	.	0	0	0	.	0
4	0	0	0	.	0	0	.	0	0	0	0	0
5	0	.	0	0	0	0	0	0	0	0	.	0
6	0	.	.	24.9	0	0	0	13.2	0	0	0	3.7
7	0	.	.	.	0	0	0	0	0	0	.	0
8	0	.	.	.	0	.	.	0	0	0	.	0
9	.	.	.	.	.	.	.	0	.	0	0	0
10	0	.	.	.	0	0	0	3.3	0	4.1	0	2.0
11	.	.	.	.	.	.	.	0	0	0	0	0
12	.	.	.	.	.	.	.	.	.	.	.	.
13	0	.	.	.	.	.	.	.	0	0	0	0
All Mothers	**0.8**	**0.7**	**1.3**	**1.4**	**0.4**	**0**	**0**	**2.1**	**0**	**2.2**	**0**	**1.1**
Counts	**280**	**143**	**230**	**402**	**233**	**219**	**42**	**316**	**118**	**235**	**92**	**2336**

Table 14.5: Percentage of severely malnourished children aged 3 to 59 months by years of education of mothers and Division

Years of education	Banjul	Kanifing	Western	North Bank	Lower River	Central River	Upper River	The Gambia
0	5	2	0	1	1	1	1	1
1	.	.	0	.	.	0	0	0
2	0	0	0	0	0	0	0	0
3	.	0	0	0	.	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	.	.	0	0	0
6	17	2	0	0	0	0	27	4
7	0	0	0	0	.	0	.	0
8	0	0	0	.	.	0	.	0
9	0	0	0	.	.	.	.	0
10	10	0	5	0	0	0	0	2
11	0	0	.	.	.	.	.	0
13	.	0	0	.	.	.	.	0
Total	**5**	**1**	**0**	**1**	**1**	**1**	**1**	**1**
Counts	**89**	**448**	**516**	**368**	**138**	**379**	**397**	**2336**

upon.

Long term malnutrition in a child appears to be negatively correlated with years of formal education of the mother [see Table 14.8 totals column], but the issue is clouded by the large number of empty cells in the table. Especially in farm households there are so few women who have any formal education that the data are very difficult to interpret. However very few [2 per cent] children of mothers with more than five years of education show signs of long term malnutrition.

Table 14.6: Percentage of severely malnourished children aged 3 to 59 months by type of education of mothers and socioeconomic group

Division	Rural					Other urban		Greater Banjul				
	Non-ground nut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work force	All SECs
None	1	1	1	1	1	0	0	2	0	3	0	1
Madrassa	0	.	0	0	0	0	.	0	0	0	0	0
Primary	0	0	0	0	0	0	0	8	0	0	0	1
Secondary	0	.	.	.	0	0	0	1	0	3	0	1
All types	**1**	**1**	**1**	**1**	**1**	**0**	**0**	**2**	**0**	**2**	**0**	**1**

Table 14.7: Percentage of children aged 3 to 59 months suffering from wasting by years of education of mothers and socioeconomic group

Years of education	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
0	0.8	3.3	1.9	2.8	0.6	1.0	0	0.4	1.2	2.0	7.1	1.8
1	0	.	.	0	.	.	.	.	0	.	.	0
2	0	.	0	0	0	.	0	0	0	56.1	0	4.1
3	0	.	0	.	0	0	.	0	0	0	.	0
4	0	0	0	.	0	0	.	0	0	0	0	0
5	0	.	0	0	0	0	0	0	0	0	.	0
6	0	.	.	0	0	0	0	5.8	0	0	0	1.1
7	0	.	.	.	0	0	0	0	0	0	.	0
8	0	.	.	.	0	.	.	0	0	0	.	0
9	.	.	.	.	.	.	.	0	.	0	0	0
10	0	.	.	.	0	0	0	3	0	4	0	2
11	.	.	.	.	.	.	.	0	0	0	0	0
12	.	.	.	.	.	.	.	.	.	.	.	.
13	0	.	.	.	.	.	.	.	0	0	0	0
All Mothers	**0.7**	**3.3**	**1.8**	**2.7**	**0.5**	**0.9**	**0**	**0.6**	**0.6**	**1.7**	**5.1**	**1.5**
Counts	**280**	**143**	**230**	**402**	**233**	**219**	**42**	**316**	**118**	**235**	**92**	**2336**

Table 14.8: Percentage of children aged 3 to 59 months suffering from stunting by years of education of mothers and socioeconomic group

Years of education	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
0	1.8	7.2	7.5	5.8	3.0	2.4	4.7	2.9	2.7	6.9	3.4	4.4
1	0	.	.	0	.	.	.	.	0	.	.	0
2	0	.	0	0	21.9	.	0	0	0	56.1	0	9.9
3	0	.	0	.	0	0	.	0	0	17.1	.	2.9
4	19.4	0	0	.	0	0	.	0	0	0	0	2.6
5	0	.	0	0	0	0	0	8.6	0	10.2	.	5.4
6	0	.	.	0	0	0	16.6	0	0	4.2	0	2.3
7	0	.	.	.	0	0	0	0	0	0	.	0
8	0	.	.	.	0	.	.	0	0	0	.	0
9	.	.	.	.	.	.	.	0	.	0	0	0
10	0	.	.	.	0	0	0	3	0	6.3	0	1.9
11	.	.	.	.	.	.	.	0	0	0	0	0
12	.	.	.	.	.	.	.	.	.	.	.	.
13	0	.	.	.	.	.	.	.	0	0	0	0
All Mothers	**2.0**	**7.1**	**7.2**	**5.5**	**3.1**	**2.2**	**4.7**	**2.4**	**1.4**	**6.9**	**2.4**	**4.1**
Counts	**280**	**143**	**230**	**402**	**233**	**219**	**42**	**316**	**118**	**235**	**92**	**2336**

CHAPTER 15
HOUSING AND AMENITIES

Adequate housing, both in terms of quantity and quality, and access to amenities such as piped water and electricity are important indicators in the measurement of household welfare. There is the increasing realisation that such indicators are integral in the assessment of the level of poverty in a society, in addition to the traditional ones of income and expenditure. A number of variables were included in the Survey in an attempt to capture the conditions of Gambian households in terms of housing and amenities. These included construction material of dwellings, housing tenure, main sources of drinking water and electricity, and main types of cooking fuel and stove used. Information on these variables have been collected and analysed in an earlier Survey - *The 1992 Priority Survey of The Gambia* - and the present situation can be compared with the findings of that Survey.

The option *Not Applicable* as used in the tables was given as a response in cases where the household does not use a facility [for instance, in single person households] or, in questions referring to twelve months before the Survey, to households which did not exist at that time.

HOUSING

Construction Material

Most houses surveyed were constructed of a mixture of permanent and non permannet materials [see Figure 15.1]. Table 15.1 shows dwellings by type of construction material and SEG. Only a third of the households live in permanent structures, most of the sample households live in dwellings wholly or partly made of traditional materials. Semi-permanent materials, which comprise a combination of modern and traditional building materials, are the norm for the majority of households with over half of them living in dwellings made of these materials. The use of non-permanent materials in the construction of houses is apparently on the decline with only 16 per cent of houses made entirely of such materials. This would suggest an improvement in the living conditions of the population as the quality of housing rises.

However, it is evident from the table that there is a marked difference in construction material by urban location. Rural households are more inclined to use semi-permanent materials in the construction of their houses in contrast to

Fig 15.1:Type of housing construction

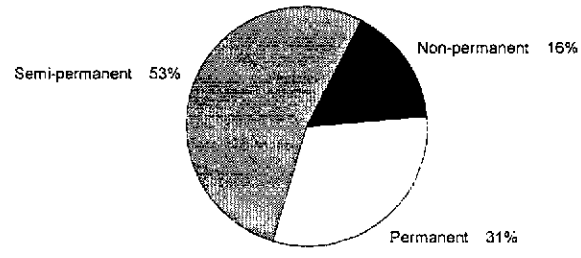


Table 15.1: Housing construction type by socioeconomic group (percentages)

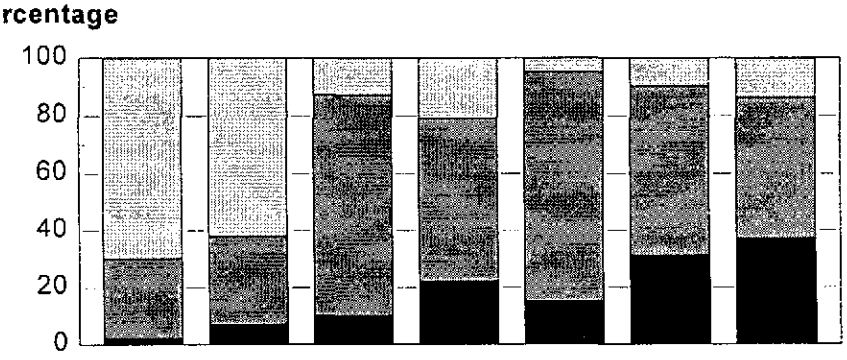
	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work force	All SEGs
Non-permanent	29	37	31	33	17	14	1	6	3	6	6	16
Semi-permanent	70	62	65	56	70	56	45	45	30	32	55	53
Permanent	2	1	4	11	13	30	54	49	67	61	39	31
Other	0	1	0	0	0	0	0	0	0	0	0	0
All Types	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

urban households which tend to use permanent materials. The issues of affordability and availability of permanent building materials, especially in the rural areas, may be responsible for this situation.

The observed differences in type of construction material between SEGs appear to be related more to urban location than socioeconomic circumstances. This is evidenced by the greater use of semi-permanent materials by rural SEGs and permanent materials by urban SEGs. One marked difference is that found between other urban informal sector and other urban formal sector households with most of the former using semi-permanent materials compared to a little over half of the latter using permanent materials.

The type of construction material used by Division [Fig 15.2] corresponds to that found in the preceding table. Most of the households in the urban Divisions of the country, namely Banjul and Kanifing Municipal Area, have their homes constructed with permanent materials while the majority of households in the more rural Divisions of the country live in houses made of semi-permanent materials. The use of non-permanent materials is particularly evident in Central River and Upper River Divisions where over a third of households live in houses constructed with these materials.

Fig 15.2: Housing construction by Division



Division	Banjul	Kanifing	Western	North Bank	Lower River	Central River	Upper River
Non-permanent	2	7	10	22	15	31	37
Semi-permanent	28	31	77	57	80	59	49
Permanent	70	62	13	21	6	10	14

Table 15.2: Current housing tenure by socioeconomic group (percentages)

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Owned	90	87	89	90	65	50	36	36	43	32	68	60
Rented	0	2	0	0	18	34	52	51	35	49	23	26
Free of charge	9	8	11	7	16	14	10	13	20	19	8	13
Not applicable	0	0	0	0	0	0	0	0	1	0	0	0
Other	1	3	0	3	1	2	2	0	1	0	2	1
All types of tenure	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Housing Tenure

Over half of the households in the Survey currently live in their own homes as shown in Fig 15.3 and Table 15.2. A quarter of households live in rented accommodation while a little over one tenth of them live free of charge.

Ownership of dwellings is particularly characteristic of households in rural areas where land is allocated on a customary basis and inherited. Urban households are more inclined to rent their houses, especially in the informal and private sector households found in Greater Banjul. It is interesting to see that the majority of Other Urban Informal Sector households own their homes while the majority of formal sector households in the same area rent their homes.

Most households did not report a change in tenure between the current interview and the twelve months preceding the Survey [Table 15.3]. Of greater significance is the fact that none of the households who owned their homes changed to being tenants in the twelve month period.

AMENITIES

The Survey collected data on main sources of drinking water and lighting, both currently and twelve months prior. Questions were also asked about the main type of cooking fuel and stove used.

Drinking Water

The most common source of drinking water is the traditional well, with more than a third of all households reporting it as their current main source [Figure 15.4 and Table 15.4]. What is encouraging to note is that this proportion is close to that for households which get most of their drinking water from public taps [30 per cent]. It would thus appear that many more households, and consequently persons, are getting access to safe water. The

Fig 15.3:Type of housing tenure

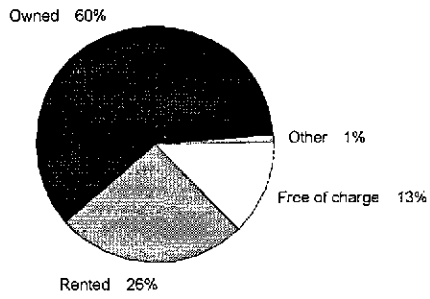
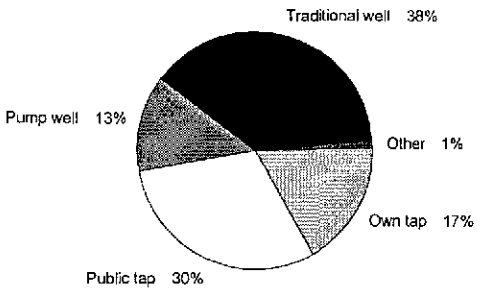


Table 15.3: Changes in housing tenure in last 12 months by socioeconomic group (percentages)

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
No changes	99	100	100	99	97	93	96	92	91	93	96	96
Owned to rented	0	0	0	0	0	0	0	0	0	0	0	0
New household	0	0	0	1	3	7	4	7	9	6	4	4
Other changes	1	0	0	0	0	0	0	1	0	0	0	0
All changes	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Fig 15.4:Main source of drinking water



proportion of households with own taps for drinking is less than one fifth but slightly more than those whose main source is pump well [13 per cent].

The main source of drinking water twelve months ago does not differ drastically from the current source. However, dependency on traditional wells appears to have declined slightly in rural areas, mostly in favour of public taps, reflecting the introduction of reticulated water supplies in villages. The minor increases reported in the use of both private and public taps in Greater Banjul suggest that there has been an expansion of the water supply system to a larger number of urban households [Table 15.4].

There is a distinct regional variation in main source of drinking water. The majority of rural households depend on traditional and pump wells and urban households on taps [Table 15.5]. However nearly half of rural households have access to safe water [pump wells and taps], with over three quarters of those in Greater Banjul having such access. Three households in five in the country now use either a covered pump well or a tap as the main source of their drinking water.

Table 15.5: Current main source of drinking water by urban category (percentages)

	Rural	Other urban	Greater Banjul	The Gambia
Traditional well	54	43	21	38
Pump well	27	4	2	13
Public Tap	19	37	39	30
Private tap	1	13	36	17
Other	0	3	2	1
All sources	**100**	**100**	**100**	**100**

This is also the case with regard to divisional variation as shown in Table 15.6. The divisions comprising most of Greater Banjul, namely Banjul and Kanifing Municipal Area, have great access to tap water. In most Divisions a majority of households [from 56 per cent to 70 per cent] have access to safe water from pump wells or taps. However in Western and Upper River Divisions almost two thirds of the households depend on traditional wells for their drinking water. Few households in Western Division reported using a pump well as their main source of drinking water.

Table 15.4: Current and previous main source of drinking water by socioeconomic group (percentages)

		Rural					Other urban		Greater Banjul				
		Non-agric and unskilled	Small agric	Medium agric	Large agric	Other rural	Informal sector	Formal sector	Informal sector	Public sector	Private sector	Not in labour force	All sectors
Traditional well	Now	60	53	52	56	47	45	25	26	9	23	28	38
	Last year	64	55	54	59	55	39	25	25	7	22	29	39
Pump well	Now	24	33	35	35	16	5	0	3	2	0	7	13
	Last year	24	33	35	33	17	3	0	2	2	0	7	13
Public tap	Now	15	15	13	9	34	38	37	40	43	35	38	30
	Last year	10	13	11	7	21	42	37	36	39	33	33	26
Own tap	Now	0	0	1	0	2	10	33	30	44	39	24	17
	Last year	0	0	1	0	2	9	31	27	41	36	23	16
Other	Now	0	0	0	0	0	2	4	2	2	3	3	1
	Last year	1	0	0	0	3	0	4	2	2	3	4	2
Not applicable		0	0	0	1	2	8	2	7	8	6	4	4
All Sources		**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 15.6 Current main source of drinking water by Division [percentages]

Source	Banjul	Kanifing	Western	North Bank	Lower River	Central River	Upper River	The Gambia
Traditional well	0	20	68	39	31	41	63	38
Pump well	2	1	7	24	27	30	18	13
Public tap	52	35	21	28	40	24	17	30
Own tap	46	40	4	8	3	2	2	17
Other	0	3	0	0	0	3	0	1
All Sources	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Lighting

The predominant sources of lighting fuel for the households in the sample are candles and kerosene. Only one quarter of all households rely on electricity as their main source of lighting [see Figure 15.5]. Most households in the country are yet to benefit from the convenience of modern amenities. Those that do are to be found in the more urban parts of the country thus reflecting the urban bias in the siting of such infrastructure. Other sources, which were not specified, are negligible with a mere two per cent of households indicating their use.

A notable exception is observed in the Other Urban Informal Sector Household SEG — the only SEG where candles are the main source for about half the households [see Table 15.7]. That notwithstanding, candles appear to be quite commonly used in households in all SEGs.

Fig 15.5:Main source of lighting

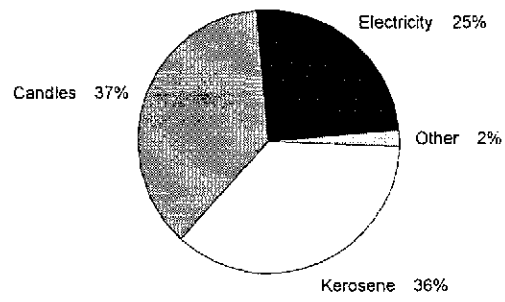


Table 15.7 shows that the current situation does not differ markedly from the situation twelve months prior to the Survey. Candles were still the main source of lighting for over a third of all households, with a corresponding proportion using kerosene. Electricity was used by a quarter of households as was the case previous. Differences between SEGs also follow the earlier pattern identified.

Table 15.7: Current and previous main source of lighting fuel by socioeconomic group (percentages)

		Rural					Other Urban		Greater Banjul				
		Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Cash crop farmers	Informal sector workers	Formal sector workers	Informal sector workers	Public sector workers	Private sector workers	Not in work-force	All SEGs
Candles	Now	34	31	34	35	38	52	41	38	21	37	32	37
	Last year	35	31	34	33	35	47	41	37	17	35	29	35
Kerosene	Now	59	59	57	62	56	28	12	19	11	15	28	36
	Last year	59	59	57	63	57	27	12	19	11	14	30	36
Electricity	Now	1	3	1	0	5	18	47	42	68	48	40	25
	Last year	1	3	1	0	5	19	45	38	63	45	38	24
Other	Now	5	6	7	2	1	2	0	0	0	0	0	2
	Last year	4	6	6	2	1	1	0	0	0	0	0	2
Not	Now	1	1	1	1	0	0	0	0	0	0	0	0
applicable	Last year	2	1	1	1	2	7	2	6	9	6	4	4
All Sources		**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 15.8: Current main source of lighting by urban category (percentages)

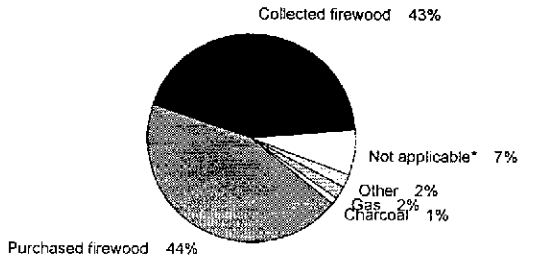
	Rural	Other Urban	Greater Banjul	The Gambia
Candles	35	51	34	37
Kerosene	59	24	16	36
Electricity	2	23	50	25
Other	4	2	0	2
Not applicable	1	0	0	0
All Sources	**100**	**100**	**100**	**100**

Kerosene provides light for the majority of rural households while electricity is the main source for urban households [see Table 15.8]. Half the households in the Other Urban Category use candles for much of their lighting. Electrical infrastructure is closely related to the urban density with usage ranging from two per cent in rural areas to 50 per cent in Greater Banjul.

Cooking Fuel

Firewood, whether purchased or collected, is the predominant cooking fuel throughout the country [see Figure 15.6]. This has been observed throughout all the Surveys conducted by the SDA Project and does not seem to be on the decline. Although it is not clear here whether the firewood is derived from live or already dead trees, this situation has serious implications for the environment and must certainly lend impetus to the drive to seek alternative cooking fuels or more efficient stoves.

Fig 15.6:Main type of cooking fuel



*'Not applicable' refers to mainly single person households which do no cooking

A clear distinction that is the evident is that households in rural SEGs collect almost all the firewood they use while those in urban SEGs buy theirs [see Table 15.9]. The use of other types of cooking fuel such as charcoal, electricity and gas is limited to an insignificant proportion of households, many of which are urban. The relatively high proportion of "Not Applicable" responses is probably due to the occurrence of single person households, predominantly male, particularly in urban areas who do not cook for themselves and consequently rent a bowl. There does not appear to have been any major short term shift in type of cooking fuel used as evidenced by Table 15.9 on main type of cooking fuel used twelve months ago by

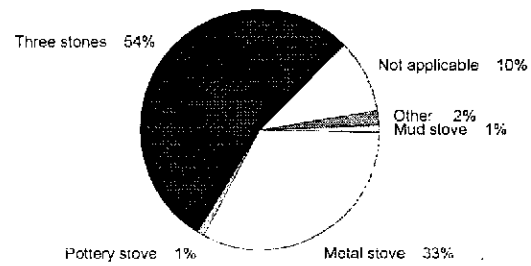
Table 15.9: Current and previous main source of cooking fuel by socioeconomic group (percentages)

		Rural					Other Urban		Greater Banjul				
		Non-formal employee	Small farmer	Medium farmer	Large farmer	Other	Informal worker	Formal worker	Informal worker	Public worker	Formal worker	Non-working age	All SEGs
Collected	Now	89	94	91	97	61	24	12	12	5	4	25	43
Firewood	Last year	90	95	91	97	61	23	12	12	5	4	25	44
Purchased	Now	8	5	5	1	27	65	61	66	78	74	64	44
Firewood	Last year	8	4	5	1	26	61	61	63	71	70	64	42
Gas	Now	0	0	0	0	1	0	9	3	4	7	3	2
	Last year	0	0	0	0	1	0	9	3	2	6	1	2
Charcoal	Now	2	1	2	1	1	1	0	1	0	1	1	1
	Last year	2	1	2	1	1	1	0	1	0	1	1	1
Electricity	Now	0	0	0	0	0	0	2	0	2	2	0	0
	Last year	0	0	0	0	0	0	2	0	2	1	0	0
Other	Now	0	0	0	1	2	4	3	2	1	3	2	2
	Last year	0	0	0	0	0	0	0	0	0	0	0	0
Not	Now	1	0	2	0	8	7	13	16	9	10	5	7
applicable	Last year	1	0	2	1	12	15	15	21	19	17	10	11
All Sources		**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 15.10: Current main source of cooking fuel by urban category (percentages)

	Rural	Other urban	Greater Banjul	The Gambia
Purchased wood	11	65	72	44
Collected wood	85	21	8	43
Gas	0	2	5	2
Charcoal	1	1	1	1
Electricity	0	0	1	0
Other	1	4	2	2
Not applicable	2	8	12	7
All Sources	**100**	**100**	**100**	**100**

Fig 15.7:Main type of cooking stove



SEG.

Purchased firewood is the main type of cooking fuel in the Greater Banjul and Other Urban areas. In contrast, a little over ten per cent of rural households depend on this type of fuel while the overwhelming majority use collected firewood.

Cooking Stove

Over half of the sample households reported the traditional three stones as the main type of cooking stove used [Table 15.11]. This is in conformity with the Tables on cooking fuel seen above as three stones use firewood. Metal stoves, which are an improvement on three stones, is used by about a third of the households. Interestingly enough, both pottery and mud stoves are used by only one per cent of all households in spite of the various campaigns to promote the increased use of the former.

The use of three stones is particularly widespread among rural SEGs while most urban SEGs tend to use metal stoves. This is no doubt connected to the higher apparent cost of firewood when it must be purchased for cash. In these circumstances households may well change their behaviour towards more fuel efficient systems. In circumstances where the cost of collected firewood is apparently free [though it costs the labour of children and women to collect there is no cash outlay] there is no strong incentive to use such stoves. However, most households in the Other Urban Informal Sector SEG also use three stones.

As was seen earlier in the table on cooking fuel [Table 15.9], about a tenth of the households gave the response "Not Applicable". The previous assumption of single person households also applies here.

A crosstabulation of main type of stove by current main type of cooking fuel is shown in Table 15.12. Interestingly enough, there is an association between the two variables. In particular, the large majority of households [89 per cent] who collect their firewood use the traditional three stones for cooking while almost two

Table 15.11: Main type of cooking stove used by socioeconomic group (percentages)

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other Rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work-force	All SEGs
Three stones	89	97	90	94	70	53	24	29	18	21	35	54
Metal stove	9	2	5	5	18	34	54	49	63	55	54	33
Pottery stove	0	0	0	0	1	0	0	0	1	2	0	1
Mud stove	0	1	2	1	1	1	0	0	0	1	2	1
Other	1	0	0	0	0	0	2	2	4	5	1	2
Not applicable	0	0	3	1	10	12	20	19	13	16	9	10
All Stoves	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 15.12: Current main type of stove by source of cooking fuel (percentages)

	Collected fire-wood	Purchased firewood	Gas	Charcoal	Electricity	Other	All fuels
Three stones	89	34	0	79	0	0	60
Metal stove	10	64	0	16	0	75	36
Pottery stove	0	1	0	0	0	0	1
Mud stove	1	1	0	0	0	0	1
Other	0	0	100	5	100	25	2
All stoves	**100**	**100**	**100**	**100**	**100**	**100**	**100**

thirds of those who purchase their fire-wood use the more improved and fuel efficient metal stoves. In the short term, households who collect most of the fuel they use will find it cheaper to continue to use three stones as there is no apparent cost involved. However, there are long term costs in terms of environmental degradation and as these are a national concern, the use of improved stoves should be further encouraged.

CHAPTER 16 AGRICULTURAL ACTIVITIES

Agriculture and its related activities are the main employer and source of livelihood for most rural inhabitants in The Gambia. The sector contributes between 20-25 per cent of the GDP, provides for food security, is a primary source of export carnings, provides inputs for agro-industry and has well established linkages with other sectors, especially tourism.

The sector is generally characterised by rainfed food crop production, traditional livestock raising with some level of commercial groundnut and horticultural production.

The sector has recently witnessed a number of changes including an upsurge in activity in the peri-urban areas comprising horticultural farms, poultry and other livestock enterprises. Other important phenomena such as the growing urbanization with its consequent drain on the rural force, the declining rainfall characteristic of recent decades, market opportunities and prices have impinged on the sector in diverse forms. The situation has been further complicated by the economic reform measures instituted with the Structural Adjustment Programme (SAP) since 1985.

The issues covered in the survey centred mainly on the proportion of farmers reporting changes in production and in area planted, reasons for changes in area planted by direction of change and crop, proportion of households using selected farm inputs, mean herd sizes by socioeconomic group and gender of owner and proportion of households reporting changes in herd size.

CROP PRODUCTION

Farm households reported a production increase in most types of crops [see Figure 16.1], though production increased least for two of the three most common crops, coos and rice. Table 16.1 indicates the percentage and numbers of farmers reporting changes in production by crop comparing the 1992/93 season to the 1993/94 season. All the farmers who grew cotton, 77 per cent of those who grew cassava, 68 per cent of those who grew groundnuts and 68 per cent of those who grew tree crops reported an increase in production. On the decrease side, the most significant response was reported for "other" crops (82 per cent of farmers), millet (47 per cent), rice (47 per cent) and

Fig 16.1:Reported increase in production by crop

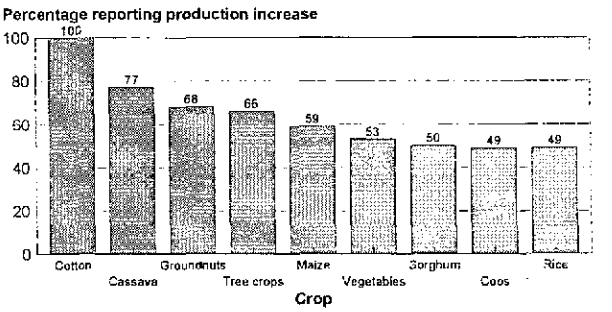


Table 16.1 Percentage of farmers reporting changes in production by crop (1992/93-1993/94)

Crop grown	Change in production: Increase Count	Increase Row %	Decrease Count	Decrease Row %	Same Count	Same Row %	All changes Count	All changes Row %
Coos/millet	354	49	344	47	29	4	727	100
Groundnuts	417	68	172	28	21	3	610	100
Rice	260	49	251	47	20	4	531	100
Maize/corn	46	59	29	38	2	3	77	100
Vegetables	19	53	12	34	4	12	35	100
Cassava	21	77	6	23	0	0	27	100
Sorghum	6	50	5	41	1	9	12	100
Tree crops	6	66	2	24	1	10	9	100
Cotton	3	100	0	0	0	0	3	100
Other	1	18	3	82	0	0	4	100
All crops	**1133**	**56**	**824**	**40**	**78**	**4**	**2035**	**100**

sorghum (41 per cent). These results generally agree with trends for 1992/93 and 1993/94 for groundnuts, sorghum and rice reported by NASS for the period.

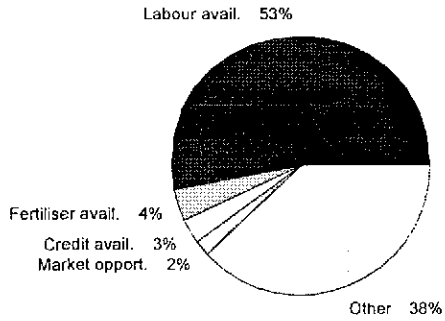
Possible reasons for changes in area planted and production include price expectations, food security goals, forecasts/expectations of rainfall and market opportunities.

Table 16.2 gives the percentage and count of farmers reporting changes in area planted by crop, again comparing the 1992/93 and 1993/94 seasons. Similar to observations in Table 16.1, all the farmers who grew cotton registered an increase in area planted as did slightly more than a half of those who cultivated sorghum and groundnut. The area planted to vegetables, tree crops, rice and

Table 16.2 Percentage of farmers reporting changes in area by crop (1992/93-1993/94)

Crop grown	Change in production: Increase Count	Increase Row %	Decrease Count	Decrease Row %	Same Count	Same Row %	All changes Count	All changes Row %
Coos/millet	91	12	281	39	354	49	726	100
Groundnuts	115	19	315	52	181	30	611	100
Rice	66	12	122	23	344	65	532	100
Maize/corn	14	19	26	33	37	48	77	100
Vegetables	2	5	8	24	25	71	35	100
Cassava	2	8	11	40	14	52	27	100
Sorghum	2	19	6	55	3	26	11	100
Tree crops	0	0	1	11	9	89	10	100
Cotton	0	0	3	100	0	0	3	100
Other	3	82	1	18	0	0	4	100
Table Total	**295**	**15**	**774**	**38**	**967**	**48**	**2036**	**100**

Fig 16.2:Main reason for change in area planted



cassava was reported as the same in the two seasons. The area under "other" crops however decreased as reported by 82 per cent of respondents.

Reasons for change in area planted and direction of change are presented in Table 16.3. During the survey respondents were asked to give reasons for the changes in area planted to various crops.

The results of the survey indicate that labour availability is the most significant factor reported for all crops which had either an increase or decrease in area planted [see Fig 16.2]. Data for increase in area planted show labour availability to be the main reason advanced for cotton (88 per cent), rice (69 per cent) and millet (66 per cent). "Other" unspecified

Table 16.3 Reasons for reported changes in area by direction of change and crop (1992/93-1993/94) (percentages)

Crop grown		Reason for change in production						
		Credit availability	Fertiliser availability	Labour availability	Market opportunity	Price change	Other reasons	Row %
Cassava	Increase	0	0	88	0	0	12	100
	Decrease	0	0	50	0	0	50	100
Coos/millet	Increase	1	4	66	0	0	30	100
	Decrease	3	7	55	0	0	35	100
Cotton	Increase	0	0	100	0	0	0	100
	Decrease	.	.	.	.	.	.	
Groundnuts	Increase	3	4	43	7	0	42	100
	Decrease	10	4	32	1	0	53	100
Maize/corn	Increase	0	0	59	0	0	41	100
	Decrease	0	7	35	0	0	58	100
Rice	Increase	0	2	69	0	0	30	100
	Decrease	2	2	49	0	0	47	100
Sorghum	Increase	0	0	47	0	53	0	100
	Decrease	0	0	0	0	100	0	100
Tree crops	Increase	0	0	100	0	0	0	100
	Decrease	.	.	.	.	.	.	
Vegetables	Increase	0	0	40	9	11	40	100
	Decrease	0	0	39	0	0	61	100
Other	Increase	0	0	0	0	100	0	100
	Decrease	0	0	0	0	100	0	100
All crops		**3**	**4**	**53**	**2**	**0**	**38**	**100**

Table 16.4 Percentage of farm households using hired labour by crop

Crop grown	Did not use		Used		All farms	
	Count	Row %	Count	Row %	Count	Row %
Coos/millet	570	78	156	22	726	100
Groundnuts	461	75	150	25	611	100
Rice	380	71	153	29	533	100
Maize/corn	70	90	8	10	78	100
Vegetables	26	73	10	27	36	100
Cassava	17	64	10	36	27	100
Sorghum	12	100	0	0	12	100
Tree crops	8	78	2	22	10	100
Cotton	2	62	1	38	3	100
Other	4	100	0	0	4	100
All crops	**1551**	**76**	**490**	**24**	**2918**	**100**

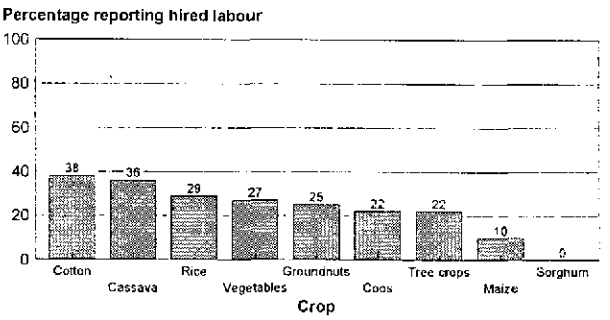
factors were also reported as significant for almost all the crops, second only to labour availability as a reason for change in area planted. Factors such as fertilizer availability, credit and market opportunity were also important considerations for increases or decreases in area planted. The reported effect of price changes on area cultivated, except on vegetables however, is almost negligible.

In terms of reasons for decreases in area planted, market opportunities emerged as significant. This was the case especially for other crops (100 per cent), groundnuts (55 per cent), maize (54 per cent) and cassava (50 per cent).

The majority of households (76 per cent) did not use hired labour, particularly those that grew sorghum and "other crops" [see Table 16.4]. The crops reported to use more hired labour for the season were cotton (38 per cent), cassava (36 per cent), and groundnuts (25 per cent).

Ninety per cent of those households which grew maize did not use hired labour, neither did 78 per cent of those that grew tree crops or millet. Corresponding figures are 73 per cent for vegetables and 71 per cent for rice.

Fig 16.3:Reported use of hired labour by crop

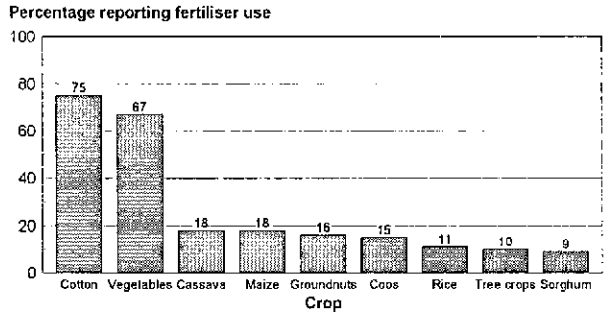


The use of extension advice for all crops except cotton was minimal [see Table 16.5]. On average, 83 per cent of all respondents did not use extension advice. For specific crops, responses were: 100 per cent of those growing sorghum or "other crops" did not, neither did 96 per cent of cassava growers, 92 per cent of maize growers, 90 per cent for tree crops, 84 per cent for rice, 83 per cent for millet, 80 per cent for vegetables and 79 per cent for groundnuts. The exception was cotton, of which 38 per cent of the respondents made use of extension advice.

Table 16.5 Percentage of farm households using extension advice by crop

Crop grown	Did not use		Used		All farms	
	Count	Row %	Count	Row %	Count	Row %
Coos/millet	605	83	122	17	727	100
Groundnuts	484	79	126	21	610	100
Rice	450	84	83	16	533	100
Maize/corn	71	92	6	8	77	100
Vegetables	28	80	7	20	35	100
Cassava	26	96	1	4	27	100
Sorghum	12	100	0	0	12	100
Tree crops	9	90	1	10	10	100
Cotton	2	62	1	38	3	100
Other	4	100	0	0	4	100
All crops	**1691**	**83**	**347**	**17**	**2038**	**100**

Fig 16.4:Reported use of fertiliser by crop



The use of fertilizer by respondents for crop production was limited, again with the exception of cotton and vegetables [see Fig 16.4 and Table 16.6]. Thus of the 2918 respondents, an average of 85 per cent did not use fertilizer. 100 per cent of those growing "other crops" did not, neither did 91 per cent of sorghum growers, 90 per cent for tree crops, 89 per cent for rice, 85 per cent for millet, 84 per cent for groundnuts, and 82 per cent for cassava and maize. The exception was again cotton, in which 75 per cent of growers used fertiliser, as well as 67 per cent of vegetable growers.

In terms of the reasons advanced for not using fertilizers for crop production, a significant reason reported by respondents (68 per cent) was that it was too expensive. Twenty five per cent of respondents mentioned it was not available, six per cent thought it was not needed, whilst one per cent attributed its non-use to other factors. Only one out of a total of 1256 respondents cited the main reason for not using fertiliser as being the lack of know-how.

Table 16.8 indicates reasons for not using fertilizer by Division. A major reason in all Divisions (68 per cent on average) for not using fertilizer was that it was too expensive. Twenty three per cent of the respondents said it was not available, 7 per cent thought it was not needed, whilst 1 per cent attributed it to other

Table 16.6 Percentage of farm households using fertiliser

	Did not use		Used		All farms	
Crop grown	Count	Row %	Count	Row %	Count	Row %
Coos/millet	620	85	106	15	726	100
Groundnuts	512	84	94	16	606	100
Rice	471	89	61	11	532	100
Maize/corn	63	82	14	18	77	100
Vegetables	11	33	24	67	35	100
Cassava	22	82	5	18	27	100
Sorghum	11	91	1	9	12	100
Tree crops	9	90	1	10	10	100
Cotton	1	25	2	75	3	100
Other	4	100	0	0	4	100
Table Total	1724	85	308	15	2032	100

Table 16.7 Reasons for not using fertiliser by socioeconomic group

	Change in production									
	Non g/nut sellers		Small g/nut sellers		Medium g/nut sellers		Large g/nut sellers		All SEGs	
Reason	Count	Row %	Count	Row %	Count	Row %	Count	Row %	Count	Row %
Too expensive	327	70	171	67	206	71	152	64	856	68
Not available	91	19	74	29	67	23	78	33	310	25
Not needed	48	10	10	4	14	5	8	4	80	6
Don't know how to use	1	0	0	0	0	0	0	0	1	0
Credit availability	0	0	0	0	0	0	0	0	0	0
Other	3	1	1	0	5	2	0	0	9	1
All reasons	**750**	**100**	**348**	**100**	**411**	**100**	**411**	**100**	**1256**	**100**

Table 16.8 Reasons for not using fertiliser by Division [percentages]

Reason	Banjul	Kanifing	Western	North Bank	Lower River	Central River	Upper River	The Gambia
Too expensive	50	37	75	82	81	60	45	68
Not available	50	16	13	8	13	33	55	23
Not needed	0	47	12	9	5	6	0	7
Don't know how to use	0	0	0	0	0	0	0	0
Credit availability	0	0	0	1	0	0	0	0
Other	0	0	1	0	0	1	1	1
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Number	**2**	**17**	**411**	**323**	**242**	**458**	**262**	**1715**

factors.

The table also indicates that for most of rural Gambia, with the exception of the Upper River Division, fertilizer cost was regarded as the most limiting factor to its use. The situation seems different from the Greater Banjul Area, where cost and availability were regarded as being of equal importance and in the Kanifing Municipal Area, where the most limiting factor reported was availability. In Upper River Division, availability was the most limiting factor. It is worth mentioning that only in North Bank Division was lack of credit considered to be a problem by one per cent of respondents.

LIVESTOCK

The issue of herd size is important given the predominance of the traditional livestock raising system in which meat production is not a priority objective of the livestock owner. The livestock owner is primarily interested in increasing the herd and holding more for reproduction and meat production (LSR p.83).

Table 16.9 indicates for cattle ownership that the Greater Banjul Public Sector households kept the largest holding, 11.1 heads, followed by the Large Groundnut Selling Farm households owning 9.3 heads. The lowest ownership was reported for Greater Banjul Informal Sector households (0.2) and Other Formal Sector households (0).

This is in line with the observation in the LSR reporting of an influx of cattle from neighbouring countries into Western Division with civil servants and businessmen investing in these animals (LSR 1991, p.). It also reported that " recently, intensive and more commercially oriented cattle, sheep farms have been established in the Western Division" (LSR, 1991 p.65).

For women, the mean number of cattle kept is greatest in the Large Groundnut

Table 16.9: Average number of livestock owned by women and men by socioeconomic group

		Rural					Other urban		Greater Banjul				
		Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other (fishers)	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work force	All SEGs
Cattle	Men	2.1	3.7	2.9	9.3	4.5	3.4	0.0	0.2	11.1	2.5	2.6	4.0
	Women	0.5	0.8	1.0	2.0	0.7	0.7	0.2	0.0	0.5	0.1	0.6	0.9
Sheep	Men	1.1	1.7	1.6	2.6	2.4	1.6	1.2	1.3	3.4	3.1	1.0	1.8
	Women	1.1	1.3	1.7	2.9	.4	1.5	1.5	0.4	0.5	0.6	1.1	1.4
Goats	Men	1.3	0.9	1.4	1.4	2.3	0.6	0.5	1.1	0.3	1.0	0.6	1.3
	Women	2.3	2.1	3.0	3.8	1.5	1.9	0.3	0.9	0.2	0.2	1.9	2.3

Table 16.10: Changes in herd size by type of livestock and socioeconomic group

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Cattle												
Less	12	24	19	32	11	13	0	5	5	4	17	17
More	15	14	27	31	21	13	11	2	12	11	21	19
Sheep												
Less	21	41	28	40	25	30	16	15	18	16	26	28
More	24	28	40	42	28	39	43	40	46	48	31	34
Goats												
Less	37	50	32	46	28	29	8	17	4	20	47	35
More	37	28	48	39	42	31	21	27	16	29	19	36

Selling Farm households (2.0) and lowest for Greater Banjul Informal Sector households (0).

On sheep ownership by men, the largest number is kept by the Greater Banjul Public Sector households (3.4), followed by Greater Banjul Private Sector households (3.1). The lowest ownership is by those Not In The Workforce SEG (1.0).

On sheep ownership by women, the survey indicates the largest ownership for the Large Groundnut Selling households (2.9) followed by the Medium Groundnut Selling households (1.7). The lowest numbers were kept by Rural Non Farm households and Greater Banjul Informal Sector households.

For ownership of goats by men, the most significant numbers were kept by Rural Non Farm households (2.3), followed by the Large Groundnut Selling households (1.4) with the lowest kept by Greater Banjul Public Sector households (.3).

On ownership of goats by women, the results indicate the largest numbers to be kept by the Large Groundnut Selling households (3.8) followed by the Medium Groundnut Selling (3.0) and the Non Groundnut Selling (2.3) households.

The table shows that men keep more cattle and sheep, but fewer goats, than their female counterparts. This corroborates NASS (1990) which shows that on national averages women own 72 per cent of the goats and 47 per cent of the sheep but only 23 per cent of the cows and 19 per cent of the bull and castrate population.

CHANGE IN HERDSIZE

In addition to current ownership discussed above, households were also asked about changes in the size of their stock as an indicator of changing circumstances.

Cattle

Overall, an average 64 per cent reported no change in the number of cattle kept over a twelve month period, 19 per cent reported increases whilst 17 per cent reported a decrease (Table 16.10).

Those who reported no change in the number of cattle formed the largest percentage of respondents within all socioeconomic groups. For those retaining same herdsize the largest proportion was reported for the Greater Banjul Informal Sector (93 per cent), Other Urban Formal Sector (89 per cent) and Greater Banjul Public Sector households (83 per cent). It emerged that for rural farm households the proportion reporting retaining the same herdsize ranged from slightly more than a third of households in the Large Groundnut Selling SEG to almost three quarters of those in the Non Groundnut Selling SEG.

Responses on decrease and increase were also reported, this however varied among

the SEGs. Only in the Large Groundnut Selling households did a significant proportion of households report a decrease (32 per cent) or an increase (31 per cent).

Sheep

In all the socioeconomic groups, 38 per cent of households did not report any change in the number of sheep kept, 34 per cent had increases and 28 per cent had decreases [see Table 16.10].

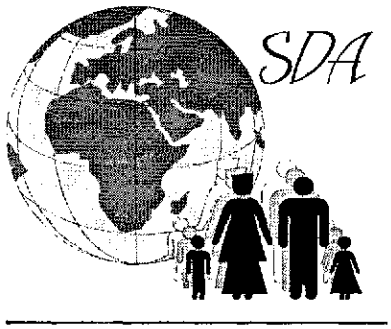
There were differences in responses across the various socioeconomic groups. Thus out of the eleven SEGs, the largest proportion of households in six experienced no change in herd size. These comprised the Non Groundnut Selling (56 per cent), Rural Non Farm (47 per cent), Greater Banjul Informal Sector (45 per cent) and Not In The Workforce (43 per cent). Almost half the households in the Greater Banjul Private Sector (48 per cent), Medium Groundnut Selling (40 per cent) and Other Informal Sector (39 per cent) SEGs reported increases. The Small and Large Groundnut Selling SEGs were the only two where the highest proportion of households reported a decrease.

Goats

Overall households in most socioeconomic groups (36 per cent) kept more goats in the current year, whilst 35 per cent had decreased stocks [see Table 16.11]. There were variations according to socioeconomic groups, however, in changes in size of stock. In terms of increasing stock sizes; almost half the households in the Medium Groundnut Selling (48 per cent) and Rural Non Farm (42 per cent) socioeconomic groups reported an increase.

For the decrease, the most significant were households in the Small Groundnut Selling (50 per cent), Not In Workforce (47 per cent), Large Groundnut Selling (46 per cent) and Non Groundnut Selling (37 per cent) SEGs.

For those retaining the same stock sizes, the most significantly affected were households in the Greater Banjul Public Sector (81 per cent), Other Urban Informal Sector (70 per cent) and Greater Banjul Private Sector (50 per cent).



CHAPTER 17 ECONOMIC ACTIVITY AND NON FARM ENTERPRISES

ECONOMIC ACTIVITY

As with previous Surveys conducted by the SDA Project, a number of questions regarding economic activity were asked in the current Survey. Economic activity refers to the main activity of persons during the past twelve months preceding the Survey. All persons aged over seven years were asked for their main economic activity in Section 1 while more detailed information about the household heads' employment was collected in Section 7. Economic activity details are collected for persons 7 years and over in order to provide information on child labour. However, in presenting the data, a cutoff age of 12 years has been used as per definitions applied in the analysis of census data.

EMPLOYMENT

Tables 17.1 and 17.2 show the distribution of males and females respectively aged 12 years and over by main economic activity and SEG. Agriculture remains the largest category of economic activity with one third of all females and slightly more than one quarter of all males working as self-employed agricultural workers. These findings are consistent with the 1993 Population and Housing Census where, although different classifications are

Table 17.1: Main economic activity of males aged 12 years and over by socioeconomic group (percentages)

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Self Employed												
Agriculture	53	62	62	61	8	13	0	5	1	1	5	26
Pastoral	0	1	0	1	0	0	0	0	0	0	0	0
Foodsales	0	0	0	0	4	5	0	4	1	0	1	2
Non-food sales	0	0	0	0	3	4	1	8	0	1	0	2
Other s-emp	2	0	1	1	21	17	17	29	3	9	3	10
Family Helper	5	10	13	18	6	5	3	4	3	3	3	7
Wage & salary												
Public	1	1	1	1	17	2	27	2	41	2	4	6
Priv. agric	0	0	0	0	1	1	0	0	0	2	0	1
Priv. non-agric	3	3	1	1	7	12	20	6	6	45	8	10
Other												
Trainee	28	14	12	7	25	30	27	31	34	29	29	24
Not in wrkforce	7	8	9	11	7	11	4	10	11	8	46	11
Other	0	0	0	0	0	0	0	2	0	0	0	0
All Activities	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 17.2: Main economic activity of females aged 12 years and over by socioeconomic group (percentages)

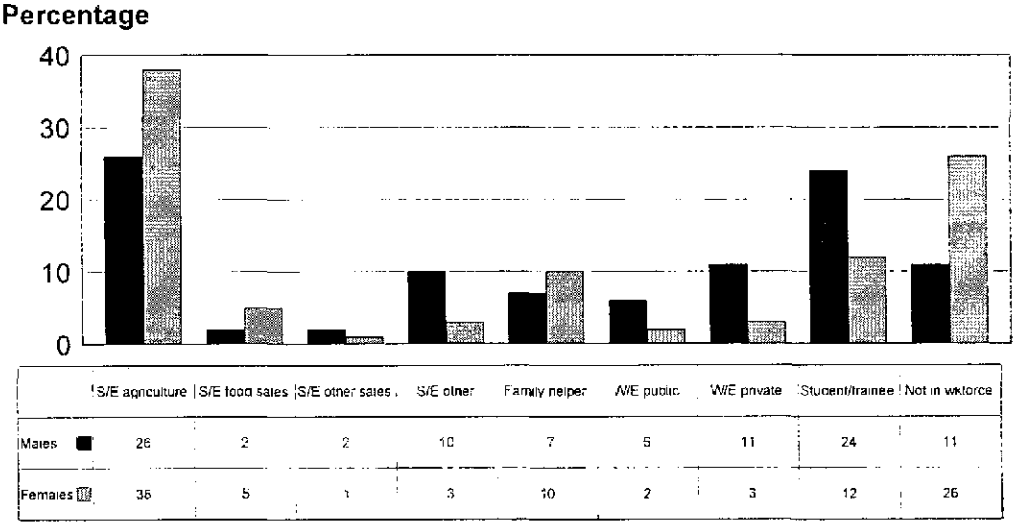
	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work-force	All SEGs
Self Employed												
Agriculture	60	69	68	70	44	21	7	11	8	2	18	38
Pastoral	0	0	0	0	0	0	0	0	0	0	0	0
Foodsales	2	0	1	0	5	7	4	14	9	7	8	5
Non-food sales	0	0	0	0	1	0	3	2	1	2	0	1
Other s-emp	1	0	0	0	3	5	10	7	3	5	4	3
Family Helper	10	12	7	12	11	13	9	10	7	13	3	10
Wage & salary												
Public	0	0	0	0	2	0	10	2	10	2	3	2
Priv. agric	0	0	0	0	0	1	0	0	0	0	0	0
Priv. non-agric	1	1	0	0	1	2	0	5	6	12	6	3
Other												
Trainee	11	5	6	4	12	12	12	17	24	20	19	12
Not in wrkforce	16	13	18	13	21	38	45	32	31	36	37	25
Other	0	0	0	0	0	1	0	1	0	0	1	0
All Activities	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

used, substantial proportions of people were found to be agricultural workers.

Almost one quarter of all males were reported as being students/trainees as was the case with twelve per cent of the females. More females than males were reported as not in the paid workforce - 25 per cent compared to 11 per cent - indicating the persistently low participation of women in formal wage employment. Seventeen per cent of men were in wage earning occupations compared to 5 per cent of the women.

It will be recalled that agricultural production and the nature of the household head's work contract - viz. formal or informal - were two of the criteria used to classify households into socioeconomic groups. These tables on economic activity are interesting in showing the extent to

Fig 17.1:Main economic activity of men and women aged 12 years and over



which the economic activity of the household head influences that of other members. From Table17.1, it is evident that this influence is quite strong with male members tending to have the same economic activity as their heads, apart from those classified as students/trainees. Students/trainees/apprentices account for between 25 and 31 per cent (the largest proportion) of economically active males in the Rural Non Farm, Other Urban Informal, Other Urban Formal and Greater Banjul Informal Sector households.

The majority of women over twelve years of age in rural households work as self-employed agricultural workers - again in the same sector as their household heads. In contrast, large proportions (between 31 and 45 per cent) of their counterparts in both other urban and urban areas are reported as not being in the paid workforce.

UNEMPLOYMENT

Employment cannot be studied without reference to the reverse, namely, unemployment. The standard definition of economically active includes those who are in employment during the specified reference period as well as those who are unemployed but looking for work during the same period.

Accordingly, this Survey defined unemployed persons as those aged 15 to 59, who were out of work in the seven day period before the Survey but were actively looking for work in the same period. This definition is consistent with the International Labour Office (I.L.O.) definition of unemployment. In calculating unemployment rates, students/trainees/ apprentices and those not in the paid workforce were not considered as part of the workforce and are consequently excluded in the denominator.

The total unemployment rate for the sample is six per cent, viz., 328 unemployed persons divided by 5890 total workforce (Table17.3). This is similar to the rate of five per cent which was calculated in the 1992 Priority Survey. The Not In The Workforce SEG has the highest unemployment rate amongst all SEGs with over twenty five per cent unemployed.

Table 17.3: Unemployment rates by age, gender and socioeconomic group (percentages)

		Rural					Other urban		Greater Banjul				
Age	Gender	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
15-19 yrs	Female	0	0	0	1	2	9	0	25	25	17	36	8
	Male	6	6	5	2	0	6	0	38	40	54	60	13
20-24 yrs	Female	0	0	0	0	0	8	55	30	28	21	40	12
	Male	16	0	0	0	14	28	33	30	48	25	42	18
25-29 yrs	Female	1	0	0	0	0	0	0	8	11	8	12	3
	Male	5	4	2	2	16	10	0	21	18	15	39	13
30-34 yrs	Female	4	0	0	0	0	0	0	3	14	6	4	3
	Male	0	0	0	0	0	6	0	7	4	4	22	4
35-39 yrs	Female	0	0	0	0	0	0	0	6	15	6	0	2
	Male	3	0	0	0	0	0	0	7	4	0	42	3
40-44 yrs	Female	0	0	0	0	0	0	0	6	7	0	13	2
	Male	3	0	0	0	0	3	0	2	5	3	63	3
45-49 yrs	Female	0	0	0	0	0	0	0	0	0	8	0	1
	Male	0	0	0	0	0	3	0	2	0	0	75	2
50-54 yrs	Female	0	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	0	0	0	0	0	3	0	0	0	0
55-59 yrs	Female	0	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	0	0	0	0	0	3	0	0	100	2
All Persons		**2**	**0**	**1**	**0**	**2**	**5**	**8**	**11**	**13**	**9**	**25**	**6**

This is cause for concern as it may suggest a syndrome of unemployment in households headed by unemployed persons. The Greater Banjul SEGs have the next highest rates followed by the Other Urban households. It would appear that unemployment is, to a large extent, an urban phenomenon as all the rural SEGs are recording very low rates at less than three per cent. Although some evidence exists, the question of how far rural persons are underemployed is a question for further investigation.

As is to be expected, the age groups 15 to 29 have the highest unemployment with those persons aged 20 to 24 having the highest at 12 per cent for females and 18 per cent for males. These are the age groups most economically active. Unemployment among the older age groups is quite low although it is more common in urban than rural SEGs.

A look at the gender differential shows that in all age groups unemployment is highest for males, although the difference in proportions decreases in the over thirty age groups. There are, however, some exceptions, notably in the Greater Banjul SEGs and the Other Urban Formal Sector SEG, where there are more unemployed women than men. The fact that more men than women are reported as being unemployed should not be construed as meaning that unemployment is essentially a male phenomenon. In fact, this discrepancy of gender may be attributed to the fact that in spite of increases in the numbers of women in the workforce, their participation is still low in comparison. Another factor is the non-recognition of housewives as being economically active and hence their exclusion from the workforce.

EMPLOYMENT OF HOUSEHOLD HEAD

More detailed information was collected on the employment of the household head in the Survey. Table17.4 shows the current main occupation of household heads by gender and SEG. It should be noted that some inconsistencies may be observed in the classification of heads by occupation. This is due to the fact that in classifying households into SEGs, the main economic activity of the head in the twelve month period prior to the Survey was used. This may differ from the occupation of the head which is the current economic activity he/she is engaged in. The International Standard Classification Of Occupations (ISCO-88) at two digit level has been used to classify occupations.

In the main, past economic activity has tended to remain consistent with current main occupation for the heads, regardless of gender. This is mainly the case among heads of rural SEGs, particularly those in market oriented agriculture. There appears to be more diversity among heads in the urban SEGs, which suggests some instability in the urban labour market. It will be recalled that the Not in Workforce SEG comprises heads who are retired, sick or unemployed and hence their employment status remains largely unchanged.

More than a quarter of all female heads who are currently employed work as salespersons while almost one in five are not working. In contrast, the largest category of male heads are in market oriented agriculture (28 per cent) while a much smaller proportion (seven per cent) are not working. There is a clear gender differentiation in the various occupations with women mainly concentrated in the unskilled and elementary occupations. Although the proportion of men in skilled and professional occupations is not extraordinarily high, it is clear that such occupations are male domains. This may not be very surprising in this case as we are dealing with household heads with an average age of 47, whose exposure to Western education has been fairly limited. However, the disparities between men and women along both educational and, consequently, occupational lines are well known and still exist even though

Table 17.4a: Current main occupation of female household heads by socioeconomic group (percentages)

	Rural					Other urban		Greater Banjul				
	Non ground-nut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work-force	All SEGs
Not working	0	0	0	0	0	0	0	6	0	0	89	19
Armed forces	0	0	0	0	0	0	0	0	0	0	0	0
Senior officials	0	0	0	0	0	0	0	0	0	0	0	0
Corporate managers	0	0	0	0	0	0	0	0	0	0	0	0
General managers	0	0	0	0	0	0	0	4	0	0	0	1
Science professionals	0	0	0	0	0	0	0	0	0	0	0	0
Health professionals	0	0	0	0	0	0	0	0	0	0	0	0
Teaching professionals	0	0	0	0	0	0	46	0	0	11	0	2
Other professionals	0	0	0	0	0	0	0	0	9	5	0	1
Science ass. professionals	0	0	0	0	0	0	0	0	0	0	0	0
Health ass. professionals	0	0	0	0	9	0	27	1	9	0	0	2
Teaching ass. professionals	0	0	0	0	0	0	0	0	9	5	0	1
Other ass. professionals	0	0	0	0	0	0	0	0	0	0	0	0
Office clerks	0	0	0	0	0	0	0	0	28	0	0	1
Cust service clerks	0	0	0	0	9	5	27	2	0	21	0	4
Personal & Protection	0	0	0	0	9	5	27	2	0	21	0	4
Sales persons	7	0	0	0	66	32	0	52	0	5	3	24
Mkt oriented agriculture	40	100	100	100	0	9	0	4	0	0	3	12
Subsistence agriculture	53	0	0	0	0	24	0	8	0	0	3	14
Building workers	0	0	0	0	0	0	0	0	0	0	0	0
Metal, machy workers	0	0	0	0	0	0	0	1	0	0	0	0
Handicraft	0	0	0	0	0	0	0	1	0	0	0	0
Other craft workers	0	0	0	0	0	25	0	4	0	0	0	4
Plant operators	0	0	0	0	0	0	0	0	0	0	0	0
Machinery operators	0	0	0	0	0	0	0	0	0	0	0	0
Drivers	0	0	0	0	0	0	0	0	0	0	0	0
Sales & service basic	0	0	0	0	17	6	0	17	31	49	2	13
Agricutural labour	0	0	0	0	0	0	0	0	0	5	0	0
Other labour	0	0	0	0	0	0	0	0	0	0	0	0
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 17.4b: Current main occupation of male household heads by socioeconomic group (percentages)

	Rural					Other Urban		Greater Banjul				
	Non-farming self-employed	Small ground-nut farmers	Medium ground-nut farmers	Large ground-nut farmers	Other rural workers	Informal sector workers	Formal sector workers	Informal sector workers	Public sector workers	Private sector workers	Not in work-force	All Sects
Not working	1	6	5	7	1	1	0	3	0	1	84	7
Armed forces	0	0	0	0	0	0	3	0	5	0	0	0
Senior officials	0	0	0	0	1	0	0	0	3	2	0	1
Corporate managers	0	0	0	0	0	0	0	0	2	3	0	1
General managers	0	0	0	0	0	0	3	1	0	5	1	1
Science professionals	0	0	0	0	0	0	0	0	1	1	0	0
Health professionals	0	0	0	0	2	0	3	0	3	1	1	1
Teaching professionals	0	0	0	0	6	1	9	0	11	2	0	2
Other professionals	0	0	0	0	0	0	0	0	3	2	0	0
Science ass. professionals	0	0	0	0	1	0	0	1	3	2	0	1
Health ass. professionals	1	0	1	1	11	5	5	5	4	1	0	3
Teaching ass. professionals	0	0	0	0	2	0	3	0	1	1	1	1
Other ass. professionals	0	0	0	0	4	1	13	0	8	4	0	2
Office clerks	0	0	0	0	1	0	0	0	2	2	0	0
Cust service clerks	0	0	0	0	0	0	9	1	3	2	0	1
Personal & Protection	0	0	0	0	5	1	7	0	20	6	0	3
Sales persons	4	3	4	1	18	28	15	32	1	7	3	13
Mkt oriented agriculture	49	80	82	86	11	19	4	7	0	3	2	29
Subsistence agriculture	40	7	6	5	3	6	0	5	0	0	1	8
Building workers	3	2	1	0	3	4	5	16	3	6	0	5
Metal, machy workers	1	0	0	0	1	5	0	4	3	3	0	2
Handicraft	0	0	1	0	2	2	0	3	1	0	1	1
Other craft workers	0	0	0	0	6	9	0	9	0	3	0	3
Plant operators	0	0	0	0	2	1	0	0	1	1	0	0
Machinery operators	0	0	0	0	2	0	0	1	0	1	0	0
Drivers	0	0	0	0	6	4	13	2	8	16	0	4
Sales & service basic	2	1	0	0	9	8	9	7	14	17	5	7
Agricutural labour	0	0	0	0	1	1	0	0	1	2	0	1
Other labour	0	0	0	0	2	4	0	3	1	5	0	2
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 17.4c: Current main occupation of household heads by socioeconomic group (percentages)

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Not working	1	6	5	7	1	1	0	4	0	1	86	8
Armed forces	0	0	0	0	0	0	2	0	5	0	0	0
Senior officials	0	0	0	0	1	0	0	0	3	2	0	1
Corporate managers	0	0	0	0	0	0	0	0	2	2	0	0
General managers	0	0	0	0	0	0	3	2	0	5	1	1
Science professionals	0	0	0	0	0	0	0	0	1	1	0	0
Health professionals	0	0	0	0	2	0	2	0	3	1	1	1
Teaching professionals	0	0	0	0	5	0	12	0	10	3	0	2
Other professionals	0	0	0	0	0	0	0	0	3	2	0	1
Science ass. professionals	0	0	0	0	1	0	0	1	3	2	0	1
Health ass. professionals	1	0	1	1	11	4	7	4	4	1	0	3
Teaching ass. professionals	0	0	0	0	2	0	3	0	2	2	1	1
Other ass. professionals	0	0	0	0	4	1	12	0	7	4	0	2
Office clerks	0	0	0	0	1	0	0	0	4	2	0	1
Cust service clerks	0	0	0	0	0	0	8	0	4	2	0	1
Personal & Protection	0	0	0	0	5	1	9	0	18	7	0	3
Sales persons	4	3	4	1	21	29	14	35	1	7	3	14
Mkt oriented agriculture	48	81	82	86	11	18	3	6	0	3	2	27
Subsistence agriculture	42	7	6	5	3	8	0	5	0	0	2	9
Building workers	2	2	1	0	3	4	4	13	2	6	0	5
Metal, machy workers	1	0	0	0	1	4	0	3	3	3	0	2
Handicraft	0	0	1	0	2	2	0	2	1	0	1	1
Other craft workers	0	0	0	0	6	10	0	9	0	3	0	4
Plant operators	0	0	0	0	2	1	0	0	1	1	0	0
Machinery operators	0	0	0	0	2	0	0	1	0	1	0	0
Drivers	0	0	0	0	5	3	12	2	7	15	0	4
Sales & service basic	1	1	0	0	10	8	8	9	15	19	4	8
Agricutural labour	0	0	0	0	1	1	0	0	1	2	0	1
Other labour	0	0	0	0	2	3	0	2	1	5	0	2
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 17.5: Percentage of household heads reporting a change in occupation in past four years by gender and socioeconomic group

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work force	All SEGs
Females	10	0	0	0	45	24	73	34	28	60	0	25
Males	5	11	8	2	26	25	42	28	18	42	9	21
All hh heads	6	11	7	2	27	25	45	29	19	44	6	21

school enrolment rates have risen over the years.

The Survey collected data on occupational change of household heads which is presented in Table17.5. A cutoff of four years was used to take account of changes that may have occurred following the introduction of the Program for Sustained Development (PSD) in 1990.

Bearing in mind the small numbers involved, that is 1793 male and 212 female household heads, caution must be taken in interpreting the results and laying too much emphasis on them. That notwithstanding, Table 17.5 is useful in showing the frequency, or otherwise, of occupational change among household heads. Unfortunately, there is no indication of the past occupations to determine those undergoing a decline in numbers.

For female heads in general, one quarter have changed occupations in the past four years. However most of this change has occurred among urban female heads and most particularly among heads in the informal and private sectors. The situation for male heads is, in contrast, more varied. Again it is largely an urban phenomenon although there appears to be quite a lot of occupational change among male heads of Rural Non Farm households.

NON-FARM ENTERPRISES

The importance of non-farm enterprises as a source of household income is clearly evident in Table 18.1 on mean percentage shares of cash income by source and SEG. This activity alone is the largest source of cash income and it constitutes over a third of total income - 37 per cent. This trend has been observed in earlier Surveys (e.g. The 1992 Priority Survey Report) and is indicative of the declining importance of agriculture as the main source of income for most people. This Survey estimates the urban population of The Gambia at 49.8 per cent (see Fig 3.1 in Chapter 3) while the 1993 Population and Housing Census has found the proportion of urban dwellers to be 37.7 per cent. The difference in proportions is due to the fact that the Survey considered the whole of Greater Banjul, as well as growth centres up country, as urban while the Census excludes Lamin, Sukuta and Banjulinding in its definition of urban. However, both studies indicate that the Gambian population is becoming increasingly urbanised. This suggests that the proportion of persons engaged in agriculture is on the decline as people move out of the villages into towns and venture into other areas of economic activity.

Fig 17.2:Non-farm enterprises by gender of operator

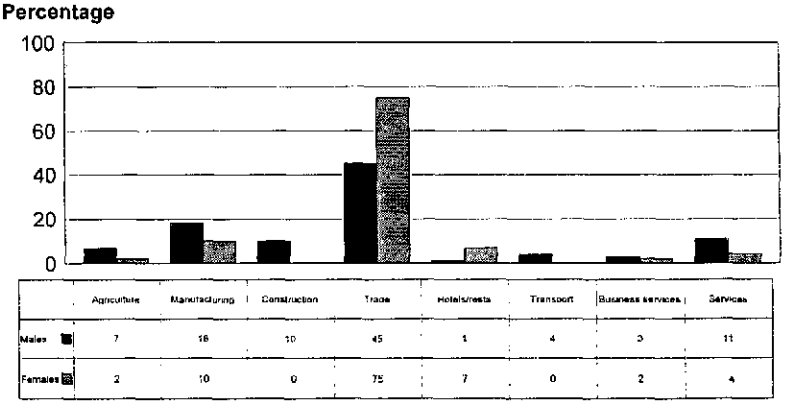


Table 17.6: Nonfarm enterprises by sector, gender of operator and socioeconomic group (percentages)

Sector	Gender	Rural					Other urban		Greater Banjul				
		Non ground-nut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work-force	All SEGs
Agriculture	Female	4	0	0	0	0	4	0	2	0	1	0	2
	Male	8	16	10	7	14	2	0	4	5	6	23	7
	All	6	14	8	6	10	3	0	4	1	3	6	5
Mining	Female	0	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	0	0	1	1	0	0	0	1	0	0
	All	0	0	0	0	1	0	0	0	0	1	0	0
Manufact-	Female	8	0	0	20	10	16	0	9	11	10	15	10
uring	Male	23	6	20	18	20	20	0	18	0	19	6	18
	All	18	6	16	20	17	19	0	15	8	14	13	16
Utilities	Female	0	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	0	0	1	0	0	0	6	1	0	0
	All	0	0	0	0	1	0	0	0	2	1	0	0
Construct-	Female	0	0	0	0	0	0	0	0	0	0	0	0
ion	Male	9	7	8	1	7	8	8	14	11	13	16	10
	All	6	6	6	1	5	5	4	9	3	6	4	6
Trade	Female	79	100	89	80	71	73	94	74	74	75	72	75
	Male	41	44	48	56	36	49	69	47	31	43	38	45
	All	54	51	55	58	46	56	82	56	64	60	64	56
Hotels and	Female	6	0	0	0	12	3	6	8	13	7	2	7
restau-	Male	0	0	0	0	0	2	0	1	10	0	0	1
rants	All	2	0	0	0	3	2	3	3	12	4	1	3
Transport	Female	0	0	0	0	0	0	0	0	0	0	0	0
	Male	1	0	0	3	4	6	16	3	11	13	3	4
	All	1	0	0	3	3	4	8	2	3	6	1	3
Business	Female	6	0	0	0	12	3	6	8	13	7	2	7
& finance	Male	3	6	5	0	2	2	0	3	6	3	4	3
	All	3	6	4	0	1	2	0	2	2	3	3	2
Services	Female	2	0	11	0	6	1	0	4	2	3	8	4
	Male	14	20	10	14	15	11	7	9	19	2	9	11
	All	10	17	10	12	12	8	3	8	6	3	8	8
No. of female enterprises		**58**	**4**	**11**	**10**	**50**	**70**	**17**	**161**	**44**	**75**	**61**	**561**
No. of male enterprises		**104**	**33**	**43**	**70**	**122**	**148**	**15**	**313**	**15**	**66**	**21**	**950**

Table 17.6 presents the percentage of non-farm household enterprises by sector, gender of operator and SEG. The International Labour Office (I.L.O.) Industry Codes, at two digit level, have been used throughout the Survey to categorise industries (see the 1993-94 Household Education and Health Survey Enumerators' Manual for code list). A total of 1518 enterprises was reported for the sample of which over half are in the trade sector. Trade here includes both wholesale and retail trade. The second largest category is manufacturing, which covers a wide array of products ranging from food to electronic equipment. Non-farm enterprises in the agricultural sector account for only five per cent as is to be expected. Other sectors, including services and construction, each account for less than ten per cent of the total.

A look at the gender of the operator shows that although most of the enterprises operated by both men and women are in the trade sector, there is more variation among men in terms of sector. This is again indicative of the limited na-

Table 17.7: Reported employment change in past twelve months in non farm enterprises by sector (percentages)

	Agriculture	Mining	Manufacturing	Utilities	Construction	Trade	Hotels & restaurants	Transport	Business & finance	Services	All sectors
Increase	1	0	6	0	12	3	0	11	3	1	4
Decrease	4	0	4	0	14	1	0	0	0	2	2
No. of enterprises	**76**	**3**	**235**	**4**	**96**	**853**	**44**	**41**	**35**	**126**	**1518**

ture of opportunities open to women, even within enterprises operated by the household. Enterprises in the services and manufacturing sectors are operated by only a few women compared to men.

In looking at variations between SEGs, the general trend continues to hold with the majority of non-farm enterprises located in the trade sector. This is regardless of the urban category of the household and seems to suggest the relative ease of setting up enterprises in this sector. Manufacturing is also quite popular among both rural and urban SEGs, with between six and eighteen per cent of such enterprises. Given the level of industrialisation in the country, it would be safe to assume that small scale manufacturing is the norm here.

To ascertain the success or otherwise of these enterprises, employment change by sector is examined and presented in Table 17.7. This is obviously not the most critical factor in this regard, but changes in the number of employees, particularly a negative change, do indicate problems in an organisation.

However, the table shows that the number of employees between the time of the Survey and twelve months prior remained unchanged in almost all enterprises. Only four per cent of enterprises grew in terms of employee numbers while a mere two per cent reported a decrease. The sectoral picture corresponds to the overall with only agriculture, construction and services reporting more decreases than increases. From these data it is evident that employee numbers have remained fairly constant over the twelve month period thus implying that these enterprises have been, to a certain extent, stagnant.

It is interesting to note that, in general, the establishment of these non-farm enterprises goes back in time. The average number of years that they have been in operation, regardless of sector and SEG, is ten years (Table 17.8). The range for socioeconomic groups varies between five and thirteen years while for the sectors the range is from six to eighteen years. It will be recalled that the Economic Recovery Programme was instituted in 1985,

Table 17.8: Mean years of operation of nonfarm enterprises by sector and socioeconomic group

	Rural					Other Urban		Greater Banjul				
	Non-agric. holding	Small mangrove farmer	Medium mangrove farmer	Large mangrove farmer	Other rural sector	Informal sector	Formal sector	Informal sector	Public sector	Private sector	Non-agric. HH	All SEGs
Agriculture	15	11	15	12	16	4	.	9	5	22	21	13
Mining	.	.	.	.	20	3	.	11	.	2	.	10
Manufacturing	12	17	17	13	13	15	.	11	5	8	10	12
Utilities	.	.	.	.	26	.	.	5	17	2	.	14
Construction	17	18	12	20	11	8	4	11	6	5	7	11
Trade	7	6	7	8	9	7	4	9	6	7	8	8
Hotels & restaurants	.	.	.	.	5	13	.	4	7	4	20	6
Transport	13	.	.	3	4	11	5	9	9	9	.	8
Business & finance	26	18	5	.	16	11	.	7	10	5	7	10
Services	16	21	10	19	25	19	40	15	20	15	5	18
All enterprises	**11**	**11**	**10**	**11**	**13**	**10**	**5**	**10**	**7**	**7**	**8**	**10**

with the introduction of stringent structural adjustment measures to reverse the decline of the economy. It may be hypothesised that households proceeded to establish non-farm enterprises around the same time as traditional income sources became less profitable and alternatives had to be found.

Some SEGs, notably Non-Groundnut Selling Farm Households and Rural Non Farm Households, have been operating non-farm enterprises for upwards of twenty five years. One household in the Other Urban Informal Sector SEG has operated a non-farm enterprise in the service sector for forty years.

CHAPTER 18
INCOME, EXPENDITURE AND ASSETS

Generally surveys designed to study the socioeconomic situation of households use data on income, expenditure and assets as determinants. Similarly, the Household Education and Health Survey also collects information on the welfare of Gambian households using modules on income, expenditure and assets.

Section 14 of the questionnaire collects information on income from various sources, at the household level, as well as changes in income from the previous twelve months. Analysis of the section, however focuses on the mean shares of different sources rather than actual amounts, as the latter are frequently under reported.

Annual income from wages is available from section 7 which focuses on the employment of the household head. Data on agricultural activities are derived from sections 8 and 9 of the questionnaire, while non farm enterprises are covered in sections 10 and 11 respectively. Subsequently household expenditure on a number of key items are also collected in section 12 and household assets in section 13.

INCOME

Sources of Income

Table 18.1 shows the mean percentage shares of cash income by source and socioeconomic group. As mentioned above, this is considered to be more reliable and relevant an indicator of household welfare and changes therein than actual income figures. It is particularly pertinent for policy formulation as the importance of various income sources for different socioeconomic groups in the population can be determined.

As can be seen in Table 18.1 the largest contribution to household income derives from non farm enterprises, which account for 37 per cent of total household income. Private sector wage employment constitutes 15 per cent of total income, export crops 13 per cent and public wage employment and remittances from both within and outside the country account for 11 and 10 per cent respectively. Other remaining sources such as food crops, livestock, other agricultural activities, rent, transfers and other income sources contribute marginal shares of the total household income.

As is to be expected, the main source of income for most socioeconomic groups comes from the economic activity that was used to classify the household. Income from export crops constitutes over two thirds of total income in Large and Medium Groundnut Selling Farm households. On the other hand, the greatest share of income for the Greater Banjul Informal Sector and Other Urban Informal Sector households comes from non farm enterprises. However, it can also be noted that within the same table income from private wage employment accounts

Table 18.1: Shares of reported cash income by source and socioeconomic group [percentages

	Rural					Other Urban		Greater Banjul				
Agriculture												
Export crops	7	43	60	66	5	5	0	0	0	0	1	13
Food crops	14	5	2	1	1	1	0	1	0	0	2	3
Livestock	6	10	5	6	1	1	0	1	1	0	1	3
Other agriculture	7	6	4	2	2	2	0	2	0	0	3	3
Non farm enterprises	30	13	15	15	46	61	24	73	9	22	25	37
Wage employment												
Private sector	5	6	1	1	12	12	21	7	6	64	11	15
Public sector	1	2	2	2	26	3	43	4	76	5	10	11
Rent	0	1	1	0	1	3	4	2	2	4	8	2
Private transfers	22	13	7	6	6	8	4	8	5	3	31	10
State transfers	1	0	0	0	0	0	0	1	0	1	4	1
Other	6	1	2	2	1	4	3	2	0	2	4	2
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean income [dalasis]	3986	2804	5210	9850	15937	9047	24435	13302	20924	31550	13639	13713

for 64 per cent of total household income in the Greater Banjul Private Sector SEG. Similarly income from public wage employment makes up 76 per cent of total income among Greater Banjul Public Sector households.

Overall, non farm enterprises registered as an important income source to all SEGS, particularly households headed by Greater Banjul Informal Sector workers. Households headed by Other Urban Informal Sector workers. Households headed by Other Urban Informal Sector workers received 61 per cent of their income from non farm enterprises, while households headed by Rural Non Farm workers received 46 per cent. Other households with substantial proportions of their income from this source included Non Groundnut Selling farmers (30 per cent), the Not In Workforce SEG (25 per cent), Other Urban Formal workers (24 per cent) and Greater Banjul Private Sector workers (22 per cent). The remaining SEGs derived only marginal proportions of their income from this source.

Changes in cash income

The proportion of households reporting changes in cash income by income source and socioeconomic group is shown in Table 18.2. This table indicates the changing household incomes and also the direction of such changes as perceived by respondents themselves. Questions were asked about the three main (in terms of income) nonfarm enterprises operated by the households and these have been treated individually in Table 18.2.

For households reporting a change in income, over 60 per cent report an increase in last year's income over the previous year in all sources with the exception of food crop, where only 52 per cent reported an increase. It can also be noted that the trend is the same within SEGs. Exceptions to the trend include 70 per cent of Greater Banjul Informal Sector workers who reported a decrease as well as all the households in the Greater Banjul Public and Private Sector SEG. Similarly Non Groundnut Selling farmers, Rural Non Farm, Greater Banjul Public Sector workers and those Not In Workforce reported a decrease in income for food crop. Only Greater Banjul Public Sector workers (57 per cent) reported a decrease for other farm income source. All the households in the Other Urban Formal Sector and half of those in the Not In Workforce SEG also reported a decrease in income from the third non farm enter-

Table 18.2: Reported changes in cash income by source and socioeconomic group [percentages]

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work force	All SEGs
Export crop												
Less	50	31	27	20	28	11	0	70	100	100	47	29
More	44	69	73	79	72	85	0	30	0	0	53	71
Same	6	0	0	1	0	4	0	0	0	0	0	1
Food crop												
Less	51	28	41	38	58	6	0	40	75	36	57	45
More	48	67	50	62	42	85	0	53	25	64	43	52
Same	1	5	9	0	0	9	0	7	0	0	0	2
Livestock												
Less	24	12	22	19	16	12	0	16	22	50	26	19
More	71	88	78	79	84	88	100	84	78	50	74	79
Same	5	0	0	2	0	0	0	0	0	0	0	2
Other farm income												
Less	37	26	10	19	26	40	0	24	57	45	11	27
More	56	74	90	81	74	60	0	66	43	55	89	70
Same	6	0	0	0	0	0	0	10	0	0	0	2
Non farm enterprise 1												
Less	29	25	19	16	27	33	17	33	24	21	32	28
More	63	68	74	79	67	55	83	49	69	69	60	61
Same	7	7	7	5	6	12	0	18	7	11	7	11
Non farm enterprise 2												
Less	41	25	0	27	26	19	21	29	20	19	38	26
More	59	75	86	55	70	73	79	55	80	65	50	63
Same	0	0	14	18	3	9	0	16	0	16	12	11
Non farm enterprise 3												
Less	19	0	0	50	34	22	100	27	44	15	53	29
More	60	100	0	0	66	78	0	54	56	85	47	62
Same	21	0	0	50	0	0	0	19	0	0	0	10
Other non farm												
Less	0	50	0	33	100	0	0	32	0	19	0	25
More	74	50	100	67	0	100	100	52	100	56	0	64
Same	26	0	0	0	0	0	0	16	0	25	0	11
Public salary												
Less	0	0	0	0	2	0	0	3	2	4	0	2
More	82	0	100	76	93	91	85	89	81	79	90	85
Same	18	100	0	24	5	9	15	7	17	17	10	14
Private salary												
Less	15	11	0	0	7	5	0	11	0	2	0	4
More	72	79	100	67	68	74	92	73	75	71	67	73
Same	14	11	0	33	25	22	8	16	25	27	33	23
Rent												
Less	17	0	0	0	10	0	0	6	0	0	9	4
More	32	69	59	51	35	71	68	51	59	72	66	61
Same	51	31	41	49	54	29	32	43	41	28	25	35
Remittances												
Less	17	21	27	26	17	9	19	19	20	20	15	18
More	66	67	64	64	75	84	71	65	77	73	71	70
Same	17	13	9	11	8	7	11	16	3	7	14	12
Transfers												
Less	0	0	0	0	0	0	0	5	0	0	5	2
More	80	100	100	0	100	86	0	75	60	71	48	68
Same	20	0	0	100	0	14	0	19	40	29	47	29
Other source												
Less	16	0	40	0	0	14	0	49	32	14	0	16
More	69	100	60	100	100	63	57	36	44	86	78	68
Same	15	0	0	0	0	23	43	15	24	0	22	14

Table 18.3: Mean cash income change scores by socioeconomic group

Unweighted	.73	1.20	1.28	1.51	1.17	1.09	1.46	.61	1.40	1.13	1.10	1.05
Weighted	.38	.51	.54	.60	.64	.47	.85	.31	.76	.64	.54	.52

ise. Similarly, all the households in the Rural Non Farm SEG reported a decrease in the other non farm income source. However, the general trend is that Gambian households have realised an increase in income from all sources over the last twelve months. It is unfortunate that the Survey only asked about the direction of change because this alone cannot determine whether such change is simply a reflection of the prevailing inflation or represents a real increase in income.

Mean Cash Income Change Scores By Seg
Mean cash income change scores by socioeconomic group are shown in Table 18.3. These scores are designed to show overall average changes in income. As was done in the 1992 Priority Survey, scores are computed by assigning +1 to an increase and -1 to a decrease in income. The unweighted score is computed by totalling both gains and losses while the weighted score takes into account the share of the different sources of income in total income.

The total unweighed mean income change score for all SEGs stands at 1.05 implying that incomes have increased over the past 12 months. Large groundnut selling farmers within the rural milieu recorded the highest increase of 1.51 while the Greater Banjul Informal Sector Workers have the lowest score of all SEGs at 0.61. The second lowest score is recorded for the Non Groundnut Selling Farmers at 0.73.

When income change scores are weighted by the share of the different sources in total income a different picture emerges. The total weighted score, compared to the unweighted score, drops to 0.52 but the observed trend within SEGS remains the same. Thus it can also be noted that over half of the SEGs have income change scores above 50 per cent with exceptions of Non Groundnut Selling Farm workers, Other Urban Informal Sector workers and Greater Banjul Informal Sector workers with income change scores of 0.38, 0.47 and 0.31 respectively.

Income From Wages
Mean annual wage income of current job of household heads by socioeconomic group and sector is shown in Table 18.4. The overall mean annual wage income for all sectors and socioeconomic groups stands at 28,119 dalasis. The Table also shows that mean incomes in the service sector are highest at 65,037 dalasis, followed by business and finance with 54,497 dalasis. It can also be noted that the transport sector registered the third highest annual mean income of 17,441 dalasis and. Average incomes in the trade sector are the next highest at 14,230 dalasis. The agricultural sector has the lowest mean annual income of 5,737 dalasis.

Within SEGS, household heads in the Greater Banjul Private Sector, Other Urban Formal Sector and Greater Banjul Public Sector receive a total mean annual

Fig 18.1:Mean annual wage by sector for household heads

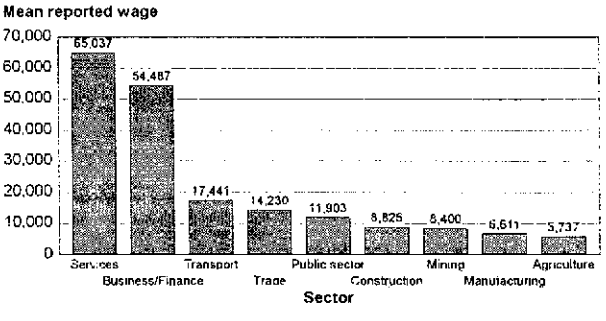


Table 18.4: Mean annual wage income of current job of household heads by sector and socioeconomic group

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Public sector	3181	.	.		9329	2899	8096	6600	13221	21483	2000	11903
Agriculture	7200	500	.		6010	.	.	.	.	5676	.	5737
Mining	.	.	.		.	.	.	.	.	8400	.	8400
Manufacturing	.	.	.		6418	5040	4200	4800	.	7269	.	6611
Utilities	.	.	.		.	.	.	.	700	12198	.	10581
Construction	7200	.	1500		.	4900	.	5166	.	11413	.	8826
Trade	.	.	.		17370	.	3600	6230	.	16910	.	14230
Transport	.	.	.		4800	8855	7920	.	9540	19351	.	17441
Business & finance	.	1800	.		7200	300	.	.	22839	61475	.	54487
Services	.	.	.		8125	7680	31144	13711	11332	86376	8400	65037
All Sectors	**5066**	**1150**	**1500**		**8605**	**5497**	**14473**	**7782**	**13182**	**51300**	**4989**	**28119**

wage income of 51,300, 14,473 and 13,182 dalasis respectively. As is to be expected, wages in the Greater Banjul Formal, Private and Other Urban Formal Sectors are higher than those in the informal sector which is subjected to fluctuation. However, it can be noted that wages derived from the services and business and finance sector by Greater Banjul Private Sector household heads accounted for 86,376 and 61,1475 dalasis respectively. Greater Banjul Public sector household heads received a mean annual wage income of 22,839 dalasis from the business and finance sector. Other Urban Formal Sector household heads working in the services sector received 31,144 as mean annual wage income. Small groundnut selling farm household heads working in the agricultural sector earned marginal wage annual income of 500 dalasis.

EXPENDITURE

Table 18.5 depicts the average monthly household expenditure in dalasis on various categories by socioeconomic group. Expenditure is most frequently used as a proxy for permanent income as it is more reliable and it is not prone to underreporting as is the case in income. However, it can be observed in the table that expenditure on food items for all SEGs accounts for the highest at 617 dalasis per month. The second highest expenditure of 144 dalasis is incurred on transport. Other items such as medical cost, clothes, rent and remittances is within the range of 50 dalasis and 66 dalasis at most per month.

Within the SEGs, the pattern shows that the greater part of household monthly expenditure goes to food items, especially for households in the Not In Workforce SEG with 1343 dalasis per month, Greater Banjul Informal Sector workers

Table 18.5: Mean monthly household expenditure in dalasis on various categories by socioeconomic group

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Medical	47	19	32	33	48	55	19	49	88	63	84	51
Clothing	24	14	21	34	60	51	88	65	147	137	86	66
Rent	0	1	1	1	14	34	108	76	115	201	60	60
Remittances	11	16	21	36	51	50	112	61	95	98	33	52
Transport	44	43	37	45	63	57	103	181	296	166	159	114
Key foods	291	208	248	364	379	377	423	1029	1051	709	1343	617

Table 18.6: Average monthly per capita expenditure in dalasis on various categories by socioeconomic group

	Rural					Other urban		Greater Banjul				
	Non-groundnut cash crop farmers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Medical	5	2	3	2	6	10	5	10	16	12	14	8
Clothing	3	2	3	3	13	10	30	16	29	35	14	14
Rent	0	0	0	0	5	12	63	34	57	82	12	25
Remittances	2	2	3	3	17	14	62	20	35	26	5	15
Transport	6	4	4	4	18	12	46	50	101	46	39	30
Key foods	39	31	29	26	63	63	113	240	211	142	308	123

1029 dalasis and Greater Banjul Private Sector workers 709 dalasis. Small Groundnut Selling Farm workers spent the least amount on food, 208 dalasis, even though this is the highest for the SEG when compared to their expenditure on other items. This perhaps might have been due to low income derived from this SEG. Greater Banjul public sector workers have the highest expenditure on transport at 296 dalasis. Greater Banjul Private Sector workers spent 166 dalasis on transport and 201 dalasis on rent. Surprisingly households in the Not In Workforce SEG spent a substantial amount of money (159 dalasis) on transport as the second highest monthly expenditure

Table 18.6 shows the average monthly per capita expenditure in dalasis on various categories by socioeconomic group. As is evident from the table, food accounts for the highest per capita expenditure of those expenditure items for which data were collected at 123 dalasis per month for all SEGs. The table also indicates that apart from food, transport and rent for all SEGs registered significant per capita expenditure of 30 and 25 dalasis per month respectively.

However, expenditure patterns within SEGs follows the overall pattern with all households spending most on food, particularly those Not In the Workforce (308 dalasis per month) and the Greater Banjul Informal sector workers (211 dalasis monthly). Expenditure on transport constitutes the second highest for Greater Banjul Public Sector workers. Per capita expenditure on rent is notably high for Greater Banjul Private Sector workers at 82 dalasis per month. Expenditure on medical costs is comparatively low overall.

ASSETS

Ownership of dwellings/urban land

The Survey collected data on ownership of dwellings/urban land in an attempt to appraise household assets. Questions were also asked on changes in the ownership of such dwellings as an indicator of fluctuations in the economic conditions of households. The analysis of the data in

Fig 18.2:Mean monthly per capita expenditures

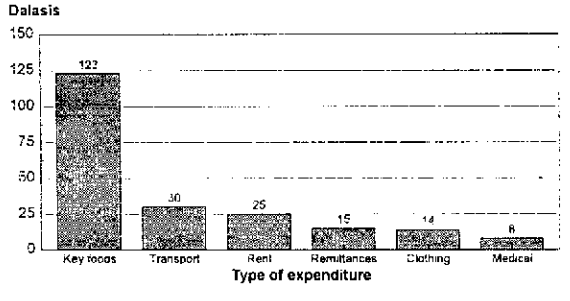


Fig 18.3:Rate of house ownership by SEG

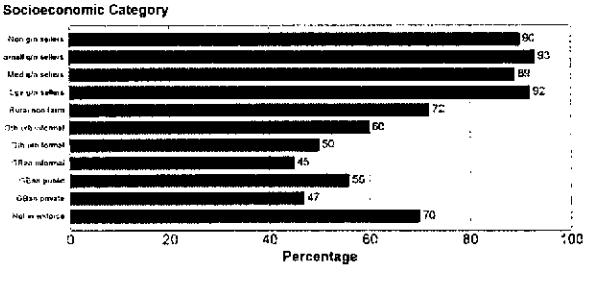


Table 18.7: Percentage of households owning dwellings by gender of head and socioeconomic group

	Rural					Other urban		Greater Banjul				
	Non ground-nut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work-force	All SEGs
Female heads	81	65	100	100	72	70	27	57	38	31	70	63
Male heads	92	94	89	92	72	59	52	42	57	48	70	67
All hholds	90	93	89	92	72	60	50	45	56	47	70	67

this section has been done by gender to bring out any differentials that may exist, even though gender of household head was not a criterion in the selection of the sample and, consequently, may have led to the under representation of female-headed households in the overall sample.

Table 18.7 shows the proportion of households owning dwellings/urban land by gender of head and SEG. As has been observed in earlier Surveys, ownership of property is not uncommon in The Gambia with over two thirds of households owning property. Households in rural SEGs, in particular, are more inclined to own dwellings than urban households. This may be attributed to the land tenure system in rural areas where land is owned on a customary basis and passed from one generation to another. In contrast, land in the urban areas is, in principle, owned and controlled by the State and people have to apply to the relevant office to be allocated a plot of land. This situation renders land ownership more difficult in urban than rural areas and has been reflected in Table 18.7. Due to the patrilineal system of inheritance characteristic of The Gambia, women are at a disadvantage when it comes to land ownership and are, in most cases, custodians rather than full-fledged owners.

Ownership of dwellings by gender is consistent with the general picture with most households in rural SEGs owning dwellings. For female-headed households in the formal, public and private sectors in the urban areas, it is interesting to see that ownership is not the norm for most of them. In comparison, over half of the male-headed households in the formal and public sectors in the same urban location do own dwellings. As was observed in Table 17.4a, female household heads are concentrated in the unskilled and elementary occupations, a situation which may suggest that access to land for such cadres is limited.

In order to ascertain changes in the ownership of properties, questions were asked on current and previous (i.e. twelve months prior to the Survey) ownership (Table 18.8). The mean number of dwellings currently owned by gender of household head and SEG is 1.4, with a range of between 1.2 and 1.8. Male-headed households in all SEGs own more

Table 18.8: Average number of dwellings owned by gender of household head and socioeconomic group

	Rural					Other urban		Greater Banjul				
	Non ground-nut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in work-force	All SEGs
Female heads												
Owned now	1.2	1.0	1.0	3.0	1.1	1.2	1.0	1.2	1.0	1.2	1.3	1.2
12 mnths ago	1.1	1.0	2.0	.	1.2	1.3	1.0	1.2	1.0	1.3	1.5	1.3
Male heads												
Owned now	1.3	1.4	1.4	1.8	1.2	1.5	1.3	1.3	1.7	1.5	1.6	1.4
12 mnths ago	1.3	1.4	1.5	1.5	1.3	1.3	1.4	1.3	1.6	1.6	1.5	1.4
All hholds												
Owned now	1.3	1.4	1.4	1.8	1.2	1.4	1.3	1.3	1.6	1.5	1.5	1.4
12 mnths ago	1.3	1.4	1.5	1.5	1.3	1.3	1.4	1.3	1.6	1.6	1.5	1.4

Table 18.9: Change in the number of dwellings owned by gender of household head and socioeconomic group (percentages)

	Rural					Other urban		Greater Banjul				
	Non Groundnut Non Selling	Small Groundnut Selling Farmers	Medium Groundnut Selling Farmers	Large Groundnut Selling Farmers	Other Rural Workers	Informal Workers	Formal Workers	Informal Workers	Public Workers	Private Workers	Not in workforce	All SEGs
Female heads												
Increase	6	0	0	0	0	0	0	0	0	0	5	2
Decrease	0	0	100	0	0	12	0	0	0	0	5	3
Male heads												
Increase	1	2	0	6	0	4	0	2	2	2	2	2
Decrease	2	2	3	4	2	2	5	3	8	5	2	3
All households												
Increase	2	2	0	6	0	3	0	2	2	2	3	2
Decrease	2	2	5	4	2	3	4	2	7	5	3	3

dwellings, on average, than female-headed households except in the Large Groundnut Selling Farm SEG where the latter own almost twice as many dwellings as the former. However, it should be noted that the mean for the female-headed Large Groundnut Selling Farm household refers to only one household while there are 136 male-headed households in the same SEG.

The average number of dwellings owned twelve months ago is presented in the same Table and apparently, no change has been observed overall. However, the situation within SEGs is quite different with a number of them reporting a change in numbers in the two time periods. Table 18.9 on households reporting change in number of dwellings by direction of change, gender of head and SEG is more illuminating in explaining the nature of these changes. Almost all the households (95 per cent) reported having the same number of dwellings now as twelve months ago although a greater proportion of households in the Greater Banjul Public and Private Sector SEGs reported a decrease rather than an increase.

There appears to be more variation in male-headed than female-headed households in terms of changes in the number of dwellings owned. This may be due to the under representation of female-headed households in the sample as explained above or, more significantly, may point to the low level of women's participation in the property market.

Ownership of agricultural land

Table 18.10 on the proportion of households which own agricultural land by gender of head and SEG shows that over half of all the households do not own agricultural land. Although this is the case with the urban socioeconomic groups, a different picture is apparent among rural SEGs where the majority of households, gender notwithstanding, own agricultural land. As the prime producers of the country's food and cash crops, this situation is not unexpected. The major point of interest in this Table is the observation that almost two thirds of female-headed households in the Rural Non Farm SEG do not own agricultural land whereas over half of the male-headed households in the same SEG do. Even though both groups of households have the same socioeconomic characteristics, this is an obvious indication of a

Fig 18.4:Rate of agricultural land ownership by SEG

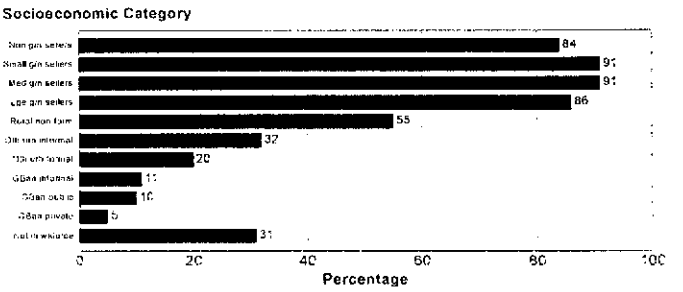


Table 18.10: Percentage of households owning agricultural land by gender of head and socioeconomic group

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Female heads	94	65	100	100	35	44	0	14	0	0	14	31
Male heads	82	92	91	86	56	31	22	10	11	6	39	44
All hholds	84	91	91	86	55	32	20	11	10	5	31	43

disparity that may be associated with the existing land tenure system.

Table 18.11 shows that the size of agricultural land has remained unchanged for the majority of households over a twelve month period. The Greater Banjul Private Sector SEG is the only socioeconomic group where more households reported a decrease, rather than an increase, in land size (i.e. 18 per cent compared to 7 per cent). This is also the case among male-headed households in the same SEG.

Over half the female-headed households in the Small Groundnut Selling Farm SEG reported a decrease in the size of agricultural land. This is a critical situation for a group of people who are already in a precarious situation as evidenced by the relatively limited volume of their production, namely, less than D1500 worth of groundnut sales in the reference farming season. In contrast, significant proportions of male-headed households in all SEGs have reported increases in land size.

Table 18.11: Change in the size of agricultural land owned by gender of household head and socioeconomic group (percentages)

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Female heads												
Decreased	0	53	0	0	0	0	0	0	0	0	0	2
Increased	3	0	0	0	0	10	0	0	0	0	36	6
Male heads												
Decreased	6	4	6	4	9	4	7	11	11	18	2	6
Increased	19	18	8	13	12	15	0	23	16	7	17	14
All households												
Decreased	5	5	6	4	8	3	7	9	11	18	2	6
Increased	16	17	8	13	11	14	0	18	16	7	20	14

APPENDICES

APPENDIX 1

Standard Errors

STANDARD ERRORS OF KEY VARIABLES

Table 3.11: Average household size by nationality and ethnicity of household head and socioeconomic group

		Rural					Other urban		Greater Banjul				
		Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Nationality	Gambian	.4	.4	.6	.8	.5	.5	.8	.4	.5	.4	.4	.2
	Non Gambian	.9	1.1	1.2	2.7	.5	.9	.6	.3	1.6	.4	1.1	.2
	Total	.3	.4	.6	.7	.4	.5	.6	.3	.5	.3	.4	.1
Ethnicity	Fula	.8	.7	1.0	1.6	1.4	1.3	1.3	.7	1.9	2.0	.7	.4
	Jola	.7	.9	3.2	3.9	1.3	1.3	.5	.9	1.1	.8	.9	.3
	Mandinka	.6	.7	1.0	1.5	.5	.6	1.1	.7	1.0	.7	.8	.2
	Serahule	.	5.8	4.8	2.0	3.6	1.6	.	2.8	.	3.4	3.0	1.2
	Wollof	1.0	.8	1.4	1.3	2.0	1.4	1.9	.6	.7	.4	.7	.3
	Other	1.5	2.5	1.2	2.6	3.3	3.8	.0	.9	.9	1.3	1.0	.5

Table 4.1: Literacy rates by gender and SEG

		Rural					Other urban		Greater Banjul				
		Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Can read or write a	Female	1.3	1.8	1.7	1.3	1.9	1.8	5.4	1.7	2.7	2.1	2.5	0.6
simple sentence in	Male	1.9	2.8	2.3	1.9	2.3	2.2	4.6	1.7	2.0	1.8	2.5	0.7
any language [age 10+]	Both genders	1.2	1.7	1.4	1.1	1.6	1.5	3.6	1.2	1.8	1.4	1.8	0.5
Can read or write a	Female	9.6	13.7	12.8	11.8	14.5	12.8	48.9	16.4	28.7	21.5	23.1	5.4
simple sentence in	Male	19.2	27.1	23.7	18.7	24.8	24.8	45.8	17.7	23.9	19.3	28.4	7.1
any language [age 20+]	Both genders	10.5	16.0	13.6	10.9	14.8	14.6	35.1	12.6	19.8	15.0	18.8	4.7

Table 4.5: Net formal primary enrolment rates by gender and SEG

	Rural					Other urban		Greater Banjul				
Gender	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Female	3.0	2.9	3.1	2.2	3.9	3.9	8.2	3.4	4.5	3.8	5.1	1.2
Male	3.2	4.2	3.5	2.3	3.8	4.3	11.2	3.4	4.0	3.6	4.9	1.2
Total	2.2	2.6	2.4	1.6	2.8	2.9	6.7	2.4	3.0	2.7	3.6	0.9

Table 4.10: Average expenditure in Dalasis per child on primary education in the last school year by item and SEG

	Rural					Other urban		Greater Banjul				
Item	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
School and registration fees	1.3	1.3	.5	12.1	2.9	5.5	3.8	8.7	26.5	24.4	28.0	5.4
Contribution to parents' association	.6	1.0	1.1	1.7	1.0	1.5	1.0	1.1	2.9	2.1	.4	.5
Uniforms/sports clothes	1.9	5.2	3.3	4.1	3.4	4.7	5.4	3.3	5.5	6.2	4.4	1.5
Books	2.1	2.0	3.3	5.0	3.1	3.8	7.3	5.6	15.7	6.1	8.0	2.3
Supplies	2.1	.4	2.1	3.0	.7	.4	.2	1.5	1.5	2.1	2.1	.6
Transport to/from school	2.1	.0	3.0	1.9	.4	1.8	53.8	12.8	16.3	18.6	6.8	4.1
Lunch/pocket money	5.6	11.7	7.3	10.0	7.7	17.3	12.7	10.1	19.8	13.1	13.0	4.3
Examination fees	.9	.0	3.7	1.7	2.1	1.3	.0	1.1	2.2	1.1	.8	.5
Private tuition	.7	4.2	1.1	.0	1.7	6.4	.0	6.7	33.1	36.0	13.3	6.6
Other expenses	3.0	3.6	.7	5.2	2.2	3.7	2.0	2.4	2.9	3.5	1.4	1.0
Total	8.5	12.7	10.5	23.8	12.9	19.6	55.1	27.0	70.7	62.0	47.5	14.0

Table 5.2: Net formal secondary enrolment rates by gender and SEG

	Rural					Other urban		Greater Banjul				
Gender	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Female	2.5	1.2	0.0	1.1	3.2	3.5	10.9	3.2	5.3	3.7	4.8	1.0
Male	3.6	4.4	2.7	2.4	4.9	3.8	11.1	3.6	5.1	4.3	5.3	1.3
Total	2.3	2.3	1.3	1.2	2.8	2.6	7.9	2.4	3.7	2.9	3.7	0.9

Table 5.8: Average expenditure in Dalasis per child on secondary education in the last school year by item and SEG

	Rural					Other urban		Greater Banjul				
Item	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
School and registration fees	10.5	20.4	6.5	15.3	14.6	14.0	29.9	18.2	27.0	38.2	30.1	7.9
Contribution to parents' association	.8	.6	.8	1.8	.7	.9	.9	5.2	1.9	1.5	.6	1.0
Uniforms/sports clothes	1.8	6.4	3.1	3.6	3.2	3.7	4.5	3.9	5.9	5.2	4.3	1.4
Books	4.3	11.0	4.5	7.2	4.5	8.5	17.8	15.1	15.5	11.3	10.5	3.9
Supplies	2.8	8.2	1.4	1.5	3.6	.9	.2	3.5	7.8	4.1	1.8	1.3
Transport to/from school	2.2	.9	3.3	1.0	3.2	13.9	35.7	14.3	21.6	25.8	18.1	5.4
Lunch/pocket money	5.0	12.4	8.2	8.4	7.2	17.2	16.1	9.3	19.7	14.4	14.4	4.3
Examination fees	1.7	2.1	4.9	3.4	1.9	5.8	2.5	2.7	6.6	8.3	1.3	1.6
Private tuition	.5	1.7	.7	.0	1.4	3.9	7.6	16.1	28.7	31.5	15.7	6.2
Other expenses	2.0	2.2	.5	2.7	1.7	2.5	1.3	2.1	3.5	5.0	2.1	1.0
Total	24.3	36.7	16.9	31.2	23.5	48.3	55.1	44.3	73.9	76.9	51.8	18.0

Table 6.1: Net primary madrassa enrolment rates by gender and SEG

	Rural					Other urban		Greater Banjul				
Gender	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Female	1.6	2.9	2.5	1.7	2.7	2.4	4.2	2.1	1.5	1.7	3.4	0.7
Male	1.9	3.3	2.7	1.8	2.7	2.7	8.4	2.4	1.5	1.8	2.6	0.8
Total	1.3	2.2	1.8	1.3	1.9	1.8	3.9	1.6	1.0	1.2	2.2	0.5

Table 6.7: Average expenditure in Dalasis per child on primary madrassa education in the last school year by item and SEG

	Rural					Other urban		Greater Banjul				
Item	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
School and registration fees	9.1	18.0	9.8	8.3	16.5	8.8	319.1	10.6	35.5	34.6	18.5	5.0
Contribution to parents' association	3.7	.3	.0	3.6	.0	1.0	.0	1.4	.0	.0	1.4	.9
Uniforms/sports clothes	3.6	3.6	4.7	5.6	4.5	6.1	36.5	5.2	23.2	9.2	5.9	1.8
Books	2.3	3.1	2.8	4.6	2.4	8.0	4.6	6.6	35.2	6.2	12.9	1.9
Supplies	.5	.2	.1	.1	.3	1.0	1.4	5.9	.0	.0	.0	1.0
Transport to/from school	.0	.0	1.9	.0	.0	3.5	.0	21.5	71.1	.0	9.0	3.6
Lunch/pocket money	11.6	19.7	14.9	5.7	11.6	11.9	29.6	17.1	193.5	47.7	14.0	6.0
Examination fees	.0	.2	13.4	.0	1.5	.2	.0	.0	.0	.0	.7	1.3
Private tuition	.0	.0	.0	.0	.0	.0	.0	2.2	.0	.0	.0	.4
Other expenses	.5	3.6	.0	1.7	.0	7.4	.0	.0	.0	.0	.0	.8
Total	18.4	30.3	14.7	13.4	15.8	24.2	178.6	34.9	233.3	56.4	28.5	9.8

Table 10.1: Percentage of households with at least one physically disabled member by Division and SEG

	Rural					Other urban		Greater Banjul				
Division	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
All Divisions	2.3	3.2	2.9	3.1	1.9	2.4	4.1	1.1	2.1	1.3	3.0	0.7

Table 11.4: Average expenditure in Dalasis on last health consultation by health care provider and SEG

Healthcare provider	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Private doctor	2.9	5.0	.0	1.9	8.5	4.9	.	8.4	34.8	3.1	5.7	4.4
Private dispenser/ midwife/nurse	5.0	.	.9	.0	3.0	.	.	5.6	.0	4.1	1.1	1.5
Private pharmacist	4.1	.	.	.0	.0	.	.	1.4	.	.	.	2.8
Public doctor	16.1	1.0	.8	.0	2.0	.3	.0	7.2	.8	3.6	4.5	3.0
Public dispenser/ midwife/nurse	.6	.4	3.8	.5	1.3	.4	2.4	.6	.8	1.3	3.7	.5
Traditional healer	.	.	.	.	.	.	.	37.4	.	.	.	27.9
Other	.	.	.	.	.	.	.	.	.	.0	.	.0
Total	3.4	.5	2.7	.5	1.3	.6	2.1	3.3	7.1	1.5	3.6	1.0

Table 11.5: Average expenditure in Dalasis on medicines by health care provider and SEG

Healthcare provider	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Private doctor	13.1	6.7	60.5	8.9	7.4	9.9	.	10.0	32.0	7.4	9.0	4.4
Private dispenser/ midwife/nurse	4.4	.	5.2	2.2	7.0	6.9	.	11.5	.9	12.3	57.1	5.5
Private pharmacist	7.6	.0	1.4	4.7	2.8	11.1	17.1	5.9	7.8	18.8	.0	5.3
Public doctor	11.5	20.7	4.8	.0	29.2	5.5	.0	16.1	11.1	13.0	9.5	6.5
Public dispenser/ midwife/nurse	3.4	3.5	5.1	3.0	10.9	19.6	1.6	11.1	10.1	10.7	3.9	3.3
Traditional healer	28.1	.0	2.4	4.3	.0	11.8	.	28.9	189.8	331.7	146.5	29.2
Other	.	.	.0	.	.	.	.	.	.	.0	.0	12.3
Total	3.5	3.3	5.3	2.6	6.4	10.0	6.1	6.0	14.2	8.0	16.8	2.5

Table 11.6: Average expenditure in Dalasis on various items relating to last consultation by SEG

Item	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Consultation	.2	.0	.1	.0	.1	.0	.1	.2	.4	.1	.2	.0
Medicines	.2	.1	.1	.1	.2	.5	.2	.3	.6	.4	.9	.1
Transport	.3	.1	.3	.1	.1	.0	.1	.1	1.0	.1	.1	.1
Total Expenditure	3.8	2.5	6.2	1.9	4.0	5.6	5.7	4.4	14.7	5.4	8.5	1.8

Table 13.2: Average number of pregnancies by mothers aged 14 to 49 years by Division and Socioeconomic category

Division	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Banjul	.	.	.	.	.	.	.	.3	.5	.6	.4	.2
Kanifing Mun. Area	.	.	.	.	.	.	.	.2	.2	.1	.3	.1
Western	.2	.4	.6	.7	.3	.3	.8	.3	.4	.4	.5	.1
North Bank	.4	.5	.4	.3	.4	.3	.4	.	.	.	.6	.1
Lower River	.6	.6	.5	1.0	.4	.6	.7	.	.	.	.5	.2
Central River	.3	.4	.3	.3	.3	.7	.9	.	.	.	.5	.1
Upper River	.4	.4	.4	.2	.8	.4	3.4	.	.	.	.	.1
All Divisions	.1	.2	.2	.1	.2	.2	.3	.1	.2	.1	.2	.0

Table 13.3: Average number of pregnancies by mothers aged 14 to 49 years by age category and type of education

Age Category	None	Madressa	Primary	Seconday +	All persons
14-19 years	.0	.1	.1	.0	.0
20-29 years	.1	.3	.1	.1	.1
30-39 years	.1	.7	.3	.2	.1
40-49 years	.2	.6	.7	.6	.1
All Ages	.1	.2	.1	.1	.0

Table 13.5: Average number of live births by mothers aged 14 to 49 years by Division and Socioeconomic category

Division	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Banjul	.	.	.	.	.	.	.	.3	.5	.5	.3	.2
Kanifing Mun. Area	.	.	.	.	.	.	.	.1	.2	.1	.3	.1
Western	.2	.4	.6	.7	.3	.2	.8	.2	.4	.4	.5	.1
North Bank	.4	.5	.3	.3	.4	.2	.4	.	.	.	.6	.1
Lower River	.6	.6	.4	1.0	.4	.6	.7	.	.	.	.5	.2
Central River	.3	.4	.3	.3	.3	.7	.8	.	.	.	.5	.1
Upper River	.4	.4	.4	.2	.7	.3	3.4	.	.	.	.	.1
All Divisions	.1	.2	.2	.1	.2	.1	.3	.1	.2	.1	.2	.0

Table 13.6: Average number of live births by mothers aged 14 to 49 years by education and Socioeconomic category

Type of education	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
None	.1	.2	.2	.1	.2	.2	.5	.2	.3	.2	.3	.1
Madrassa	.7	.0	.4	.5	.5	.5	.	.5	1.2	.7	.6	.2
Primary	.3	.3	.1	.4	.4	.3	.6	.3	.3	.3	.3	.1
Secondary+	.2	.0	.	.0	.3	.2	.3	.2	.2	.2	.2	.1
All types	.1	.2	.2	.1	.2	.1	.3	.1	.2	.1	.2	.0

Table 13.7: Average number of live births by mothers aged 14 to 49 years by education and Division

Type of education	Banjul	Kanifing Municipal Area	Western	North Bank	Lower River	Central River	Upper River	All Divisions
None	.3	.1	.1	.1	.2	.1	.1	.1
Madrassa	1.1	.5	.3	.3	.6	.6	.6	.2
Primary	.3	.2	.2	.3	.8	.3	.5	.1
Secondary+	.2	.1	.1	.2	.4	.2	.5	.1
All types	.2	.1	.1	.1	.2	.1	.1	.0

Table 13.8: Average number of live births by mothers aged 14 to 49 years by age category and years of education

Years of education	14-19 years	20-29 years	30-39 years	40-49 years	All persons
No education	.0	.1	.1	.1	.1
1 year	.0	1.0	.	.0	.5
2 years	.1	.4	1.4	.	.3
3 years	.1	.5	1.0	1.3	.3
4 years	.1	.3	.6	1.3	.2
5 years	.1	.3	.7	1.3	.2
6 years	.1	.2	.4	.9	.2
7 years	.0	.4	.9	.	.1
8 years	.1	.5	.7	.	.2
9 years	.0	.3	1.2	.	.1
10 years	.0	.1	.3	.7	.1
11 years	.0	.2	.4	1.2	.3
12 years	.0	.0	.	.0	.3
13 years	.0	.3	.4	1.1	.3
All persons	.0	.1	.1	.1	.0

Table 14.1: Percentage of children aged 3 to 59 months with extremely low weight for height by Division and SEG

	Rural					Other urban		Greater Banjul				
Division	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
All Divisions	0.5	0.8	0.6	0.5	0.6	0.0	0.0	0.7	0.0	0.9	0.0	0.2

Table 14.2: Percentage of children aged 3 to 59 months with extremely low weight for age by Division and SEG

	Rural					Other urban		Greater Banjul				
Division	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
All Divisions	0.5	1.3	0.9	0.8	0.6	0.6	0.0	0.5	0.9	0.9	1.8	0.3

Table 14.3: Percentage of children aged 3 to 59 months with extremely low height for age by Division and SEG

	Rural					Other urban		Greater Banjul				
Division	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
All Divisions	0.8	2.1	1.6	1.1	1.1	1.1	2.9	0.9	0.9	1.5	1.6	0.4

Table 16.10: Average number of livestock owned by women and men by SEG

		Rural					Other urban		Greater Banjul				
Type of livestock	Gender	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Cattle	Men	.5	1.1	.6	1.6	1.4	1.4	.0	.1	10.8	2.7	1.2	.5
	Women	.2	.3	.2	.4	.2	.3	.2	.0	.4	.1	.3	.1
Sheep	Men	.2	.3	.3	.4	.7	.4	.6	.4	1.3	.9	.3	.1
	Women	.2	.3	.3	.5	.1	.3	.7	.2	.2	.4	.4	.1
Goats	Men	.2	.2	.2	.2	.4	.2	.3	.4	.3	.4	.1	.1
	Women	.4	.3	.3	.4	.3	.3	.2	.3	.1	.2	.6	.1

Table 17.3: Unemployment rates by SEG

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
All Persons	0.5	0.0	0.4	0.0	0.6	1.0	2.7	1.1	1.8	1.2	2.5	0.3

Table 18.5: Mean monthly household expenditure in Dalasis on various categories by SEG

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Medical	8.1	3.3	6.9	3.7	9.2	7.6	3.7	4.7	15.8	20.0	16.6	3.6
Clothing	4.5	2.8	3.2	7.5	9.5	5.0	15.3	5.4	16.6	21.5	13.6	3.7
Rent	.2	.7	.5	.7	3.6	6.5	35.2	7.3	36.3	45.0	19.0	6.9
Remittances	1.2	1.9	1.9	4.5	7.2	6.5	35.6	11.6	13.7	20.7	6.1	3.9
Transport	5.0	17.3	5.2	7.1	7.3	9.8	17.6	18.1	34.6	22.3	28.6	5.9
Key foods	29.0	14.5	15.0	24.0	19.5	21.4	43.3	87.7	118.4	66.3	194.3	25.5

Table 18.6: Mean monthly per capita expenditure in Dalasis on various categories by SEG

	Rural					Other urban		Greater Banjul				
	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Not in workforce	All SEGs
Medical	.8	.4	.5	.2	1.3	1.5	1.7	1.0	3.2	1.5	2.4	.4
Clothing	.5	.4	.5	.8	2.5	1.1	6.3	1.6	3.4	5.6	2.9	.9
Rent	.0	.1	.1	.0	1.3	2.0	21.5	4.7	26.6	23.0	3.4	3.7
Remittances	.3	.3	.3	.5	4.3	2.4	29.2	2.9	9.6	5.1	.8	1.4
Transport	.7	.7	.5	1.0	3.3	2.7	11.7	5.7	19.7	6.8	13.2	2.2
Key foods	2.9	2.8	2.0	2.2	4.4	3.6	23.8	23.4	29.9	14.6	73.8	7.4

APPENDIX 2
1993-94 Household Education and Health Survey Form

THE GOVERNMENT OF THE GAMBIA

SOCIAL DIMENSIONS OF ADJUSTMENT

1993-94 HOUSEHOLD EDUCATION AND HEALTH SURVEY

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

A. DATA COLLECTION

Interviewer . . . . . Date . . . . . .

Supervisor . . . . . Checking Date . . . . . .

B. DATA ENTRY

Operator . . . . . Entry date . . . . . .

Supervisor . . . . . Editing date . . . . . .

Operator . . . . . Re-entry date . . . . . .

Division	Banjul	B	⌊___⌋
	Kombo-St Mary	K	
	Western	W	
	Lower River	L	
	McArthy Island	M	
	Upper River	U	
	North Bank	N	

Survey form number for this household ⌊___⌋ of ⌊___⌋

Time interview commenced ⌊___⌋

District ⌊___⌋

EA Number ⌊___⌋

Selected Household ⌊___⌋

Name of Head.....

Address.....

.....

SECTION 0: HOUSEHOLD PARTICULARS

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

HEAD OF HOUSEHOLD [Person Responsible for Main Decisions]

No.	Questions	Categories and Codes	Skip to	
3	Ethnicity of head of household	Mandinka M Wolof W Fula F Serahuleh S Jola J Other [specify]..... O		⌊_____⌋
4	What is the nationality of the head of household?	Gambian G Non-Gambian N		⌊_____⌋
5	Is the head of household present?	Yes Y No N	>>8	⌊_____⌋
6	How long has he/she been away?	Less than 1 week 1 Between 1 week and 1 month 2 Between 1 and 3 months 3 Over 3 months 4		⌊_____⌋
7	In this person's absence, who is responsible for the main decisions? Name.....	Insert ID number after completing Q10		⌊_____⌋

INTERVIEW DETAILS

No.	Questions	Categories and Codes	Skip to	
8	Language used by respondent at interview	Mandinka M Wollof W Fula F Other[specify]..... O		⌊_____⌋
9	Interpreter	Yes Y No N		⌊_____⌋

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

10	Name	ID Number
	Head:	1
		2
		3
		4
		5
		6
		7
		8
		9
		10
		11
		12
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		23
		24
		25

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

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

Are there any strange farmers or boarders/lodgers who has lived with this household for more than 6 months of the last year? [If so, use a seperate form for this (these) person(s)] Yes Y / No N ⌊_____⌋

SECTION 1: HOUSEHOLD ROSTER - including employment for members 7 years plus

1. ID No. of household member	2. How old is (name) now? RECORD AGE IN YEARS	3. Residence status Present P Absent A	4. Relationship with head of household Head H, Spouse S, Child C, Parent P, Other Relative O, Not Related N	5. Sex Male M, Female F IF age 6 years and less > > Next	6. What was (name)'s main economic activity during the past 12 months? Self employed: agric producer 1, pasturalist 2, food sales 3, non-food sales 4, other 5, Family helper 6, Wage earner: public sector 7, priv - agric 8, priv - non-agric 9, Student/trainee/apprentice 10, Not in paid workforce 11, Other, specify 12	7. Has (name) worked during the last 7 days? Yes Y (> > Next) No N	8. Has (name) been looking for work during the last 7 days? Yes Y No N
1.	2.	3.	4.	5.	6.	7.	8.
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SECTION 2: EDUCATION - for all persons 6 years plus

ID No	1. Has (name) ever attended school? (School inludes formal school and madrassa) Yes Y >> Q3 No N If age 25 plus >> Q35	2. Why has (name) never attended school? Work W Too Expensive E Too far F Not useful U Married M Not appropriate A Too young Y Handicap H Other, specify >> Non formal education	3. What kind of primary school did (name) attend? Government G (>> Q5) Private P (>> Q5) Madrassa M	4. Why did (name) attend madrassa? Economic E Religious R Nearness N Appropriate for girls G Other, specify:	5. What was the highest grade completed?	6. Did (name) have an interruption for a term or more during primary studies? Yes Y No N (>> Q9)	7. For how long did (name stay away all in all? RECORD TOTAL MONTHS	8. What was the reason for the interrup-tion? Unable to pay fees U Necessity to work N Illness I Suspension S Travel T Other, specify:
	1.	2.	3.	4.	5.	6.	7.	8.
1								
2								
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EDUCATION - secondary school, vocational school and tertiary education

ID No	9. Did (name) ever attend secondary school? Yes Y, No N (>> Q13)	10. Which kind of secondary school did (name) attend? Government G, Private P, Islamic I	11. What was the highest form completed?	12. What was the highest certificate obtained (from secondary School)? Sec. Tec. S, O-level E, A-level A, None N, Other, specify	13. Has (name) ever attended a vocational school? Yes Y, No N (>>Q 15)	14. How long has (name) attended vocational school? RECORD TOTAL IN MONTHS	15. Has (name) ever attended a higher educational institution after secondary school? Yes Y, No N (>> Q 20)	16. What was the last institution attended? Gambia College G, University U, Seminary S, Other, specify
	9.	10.	11.	12.	13.	14.	15.	16.
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EDUCATION - tertiary education (continued), current school attendance

ID No	17. For how many years did (name) attend higher educational institutions all together? RECORD NUMBER OF YEARS	18. Who funded (name)'s studies? Gambia Government scholarship G; Foreign donor F; Private (individual or family) P; Other, specify	19. What was (name)'s main subject in this institution? Economics/-Business B; Social science S; Engineering E; Science C; Medicine/-health M; Agriculture A; Teacher's training T; Religion R; Other, specify: >> Q22	20. Is (name) presently attending school? Yes Y (>> Q22); No N (If age 25 plus >> Non formal education)	21. Why is (name) not presently attending school? Work W; Too Expensive E; Too far F; Not useful U; Married M; Not appropriate N; Completed C; Too young Y; Illness I; Other, specify:	22. Has (name) attended school for the past 12 months? Yes Y; No N (>> Non formal education)	23. How much time did (name) spend going to and from school daily? Hours	Minutes
	17.	18.	19.	20.	21.	22.	23a.	23b.
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3								
4								
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6								
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25								

EDUCATION EXPENDITURES

ID No.	During the past school year what were the expenses (in dalasis) for (name) for:										
	24. School and registration fees	25. Contributions to parents associations?	26. Uniforms and sports clothes	27. Books	28. School supplies	29. Transport to and from school	30. Lunch and pocket money at school	31. Examination fees	32. Private tuition?	33. Other expenses, specify:	34. Total expenses (only if respondent cannot give detailed break down)
	24.	25.	26.	27.	28.	29.	30.	31.	32.	33.	34.
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
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17											
18											
19											
20											
21											
22											
23											
24											
25											

EDUCATION - non-formal training and literacy

ID No	35. Has (name) ever attended a literacy course? Yes Y No N FOR PERSONS 16 YEARS AND ABOVE	36. Has (name) ever attended a non-formal training course? Yes Y No N FOR PERSONS 16 YEARS AND ABOVE	37. Can (name) read or write a simple sentence in English? Yes Y No N	38. Can (name) read or write a simple sentence in any other language? Yes Y No N	39. Can (name) write a simple letter in English? Yes Y No N	40. Can (name) do written calculations? (with modern, arabic or any other numbers) Yes Y No N
	35.	36.	37.	38.	39.	40.
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
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22						
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24						
25						

SECTION 3: HEALTH

1. ID No.	2. During the past two weeks has (name) suffered from an illness or injury? Yes Y No N (>> Q6)	3. Which of these symptoms did (name) have? Fever F Diarrhea D Vomiting V Abdominal pain A Coughing C Skin rash K Swelling W Headache H	4. How long ago did this illness or injury start? Last 2 weeks 1 3-4 weeks 2 1-6 months 3 7-12 months 4 more than one year 5	5. For how many days during the past two weeks was (name) too ill to do his/her usual work (activities) ?	6. During the past two weeks has (name) had a health consultation? Yes Y No N >> Q17	7. Whom did (name) consult? Traditional healer/-Marabout T Health assistant/-dispenser H Midwife/nurse M Doctor D Other ,specify:	8. Was this (health care provider) public or private? Public U Private I	9. What was the reason for this visit? Illness L Injury N Vaccina-tion V Prenatal R Postnatal S Checkup C Other, specify:
1.	2.	3.	4.	5.	6.	7.	8.	9.
1								
2								
3								
4								
5								
6								
7								
8								
9								
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16								
17								
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20								
21								
22								
23								
24								
25								

HEALTH (continued)

ID No.	10. Did (name) pay to see the (health care provider)? Yes Y No N (>> Q12)	11. How much did (name) pay to see the (health care provider)?	12. Did (name) pay for medicine pre-scribed? Yes Y No N (>>Q14)	13. How much did (name) pay for the medicine pre-scribed?	14. How much did (name) pay to travel to and from the health care facility?	15. How long did it take (name) to travel to and from the health care facility? hours	min	16. How long did (name) wait for the services to be rendered? hours	min	17. Does (name) have a physical handicap? Yes Y (>> Handicap) No N (>> Next)
	10.	11.	12.	13.	14.	15a.	15b.	16a.	16b.	17.
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
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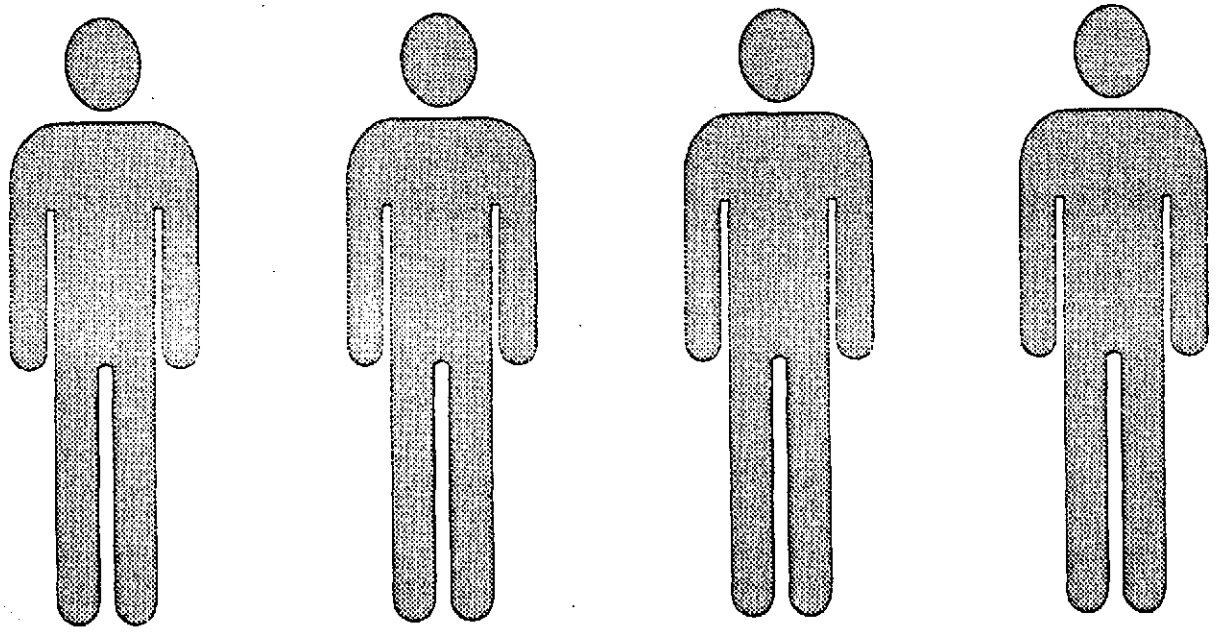
21										
22										
23										
24										
25										

SECTION 4: PHYSICAL HANDICAP - for all persons with a permanent physical handicap - see Question 17 in previous section

Has anybody in the household got a physical handicap? Yes Y No N ⌊_____⌋

1. ID No	Which of the following symptoms has (name) got? MARK THE APPLICABABLE CATEGORIES WITH Y									11. Has (name) ever received modern medical treatment? Yes Y No N
	2. Blind-ness	3. Deaf-ness	4. Unable to speak	5. Weak-ness	6. Defor-mity	7. Missing limb	8. Loss of sensation	9. Chronic Pain	10. Other specify:	
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.

If the person has any of the symptoms 6. to 9. encirle the affected part(s) of the body:



ID No. ..... ID No. ..... ID No. ..... ID No. .....

SECTION 5: FERTILITY - for women aged 14 to 49

Are there any women between 14 and 49 in the household? Yes Y / No N ⌊___⌋

1. ID No.	2. Have you ever been pregnant? Yes Y / No N (>> Next)	3. Did you have a pregnancy that did not lead to a live birth? Yes Y / No N (>> Q5)	4. How many pregnancies did you conceive that did not lead to a live birth? NUMBER	5. Have you ever given birth? Yes Y / No N (>> Next)	6. How many girls did you give birth to?	7. How many boys did you give birth to?	8. So this means you have given birth to (number) of children? WRITE TOTAL NUMBER OF CHILDREN	9. How many girls are still alive?	10. How many boys are still alive?
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.

SECTION 6: HOUSING

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

SECTION 7: Employment of head

No	Question	Categories and codes	Skip to	Head
1	ID Number	From roster [Sec 0, Q 10]		1
2	Current main job	[Occupation code]	If "none" >>Next section	⌊___⌋
3	What type of business is this?	[Industry code]		⌊___⌋
4	How many years in this work?	[Years]		⌊___⌋
5	Employment status?	Own account A Family helper F Public sect. employee P Private sect employee V Employer E Other O		⌊___⌋
6	How much is earned from this work?	[Amount per time unit]		⌊___⌋
7		Unit: day D week W month M year Y		⌊___⌋
8	Is [name] entitled to a pension with this job?	Yes Y No N		⌊___⌋
9	Is [name] entitled to paid leave with this job?	Yes Y No N		⌊___⌋
10	For how long has this person worked in the past year? [Use same units as Q7]	Number of days, weeks, months or year		⌊___⌋
11	How has the income from this work changed compared with 12 months ago?	Increased I Same S Decreased D		⌊___⌋

SECTION 8: Livestock and Agricultural holdings

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

Section 9: Crop Production

[In the third crop column insert name of the most important crop grown apart from Groundnuts and Rice]

No	Question	Categories and codes		Skip to	Ground-nuts	Rice	.....
1	Was this crop grown in the last 24 months?	Yes No	Y N	 >> Next			
2	Is this crop grown mainly by men or women?	Men Women Both	M W B				
3	How much do you expect to harvest this season? [93/94]	[No. of units]					
4		[Kind of units]					
5	Was any of this sold?	Yes No	Y N	 >> 9			
6	How much was sold? [Use the same units as Q.3]	[No. of units]					
7	What was the main outlet?	Roadside stall Village market Large market/Luomo Trader Cooperative Marketing Board Other	R V L T C M O				
8	What was the unit price obtained? [Use the same units as in Q.4]	[Price per unit]					
9	What was the production in the previous season? [92/93]	[No of units]					
10	Was the area in 93/94 bigger, smaller or the same as in 93/93?	Increased Same Decreased	I S D				
11	What was the main reason for the answer in Q10?	Credit availability Mkt. opportunity Labour availability Fertiliser availability Price change Other, specify:	C M L F P				
12	Did you use hired labour this season[93/94]?	Yes No	Y N				
13	Was this more, less or the same as the previous season [92/93]?	More Same Less	M S L				
14	Was any extension advice given for this crop?	Yes No	Y N				
15	Was any fertiliser used on this crop?	Yes No	Y N	>> 17			
16	Why not?	Too expensive Not available Not needed Credit availability Don't know how to use Other, specify:	E A N C D				
17	Was any credit obtained for crop production	Yes No	Y N	>> Next section			
18	What was the source of the credit?	Formal Informal	F I				

SECTION 10: Non-farm enterprises - General information

No.	Question	Categories and codes	Skip to	
1	Did any member of the household operate any non-farm business during the last 12 months?	Yes Y No N	>>Section 12	
	Which activities contributed most to your household income?	[Code according to industry list]		
2	1.....			
3	2.....			
4	3.....			
5	Has any business [other than those listed above] closed down in the last 12 months?	Yes Y No N	>> Section 11	
6	What was the main activity of this business? 4.....	[Code according to industry list]		

SECTION 11: Non-farm enterprise details

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

SECTION 12: Household expenditure

No	Question	Categories and code	Skip to	
	Medical expenses How much was spent on the following during the past 1 month?			
1	Traditional medicines	[Amount]		
2	Marabout	[Amount]		
3	Modern medicines	[Amount]		
4	Private doctor/midwife/nurse	[Amount]		
5	Hospital/health centre	[Amount]		
	Clothing			
6	How much was spent on clothing during the past 3 months?	[Amount]		
	Rent			
7	How much was spent on rent during the past 12 months?	[Amount]		
	Remittances How much was spent on remittances during the past 12 months?			
8	In cash	[Amount]		
9	In kind	[Amount]		
	Transport			
10	How much was spent on personal transport during the past 2 weeks?	[Amount]		
	Key foods How much was spent on the following items during the past 2 weeks?			
11	Rice	[Amount]		
12	Oil [include vegetable, groundnut & palm oil]	[Amount]		
13	Coarse grains	[Amount]		
14	Fish/Meat	[Amount]		
15	Vegetables	[Amount]		

SECTION 13: Property and land

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

No	Question	Categories and codes	Skip to	
1	Does any member of the household own any dwellings, other buildings or urban land?	Yes Y No N	>> 3	
2	How many properties are owned in all? Enter the total number, including the present dwelling if owned by the household			
3	Twelve months ago, did any member of the household own any properties?	Yes Y No N	>> 5	
4	How many properties were owned in all? Enter the total number, including the present dwelling if owned by the household			
5	Does any member of the household own any agricultural land?	Yes Y No N	>> Sect 14	
6	How has the size of this land changed during the last 12 months?	Increased I Same S Decreased D		

SECTION 14: Household Income

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

SECTION 15: VACCINATIONS - for children 5 years and less

1. ID No	2. Has (name) ever been vaccinated? Yes Y >> 4 No N	3. Why was the child never vaccinated?	4. Can you show me a clinic card for name? Vaccinations are complete C (>> Q6) Vaccinations are incomplete I Clinic card not available N	5. Why are vaccinations incomplete? Specify:	6. Where was the last vaccination given? Clinic I Campaign A Other: specify
1.	2.	3.	4.	5.	6.

SECTION 16: ANTHROPOMETRY - for children between 3 and 60 months

Name of child	1. ID No.	2. Birth Month	3. Birth Year	4. Age in months (if date of birth is unavailable)	5. ID of natural mother (enter 00 if mother is not a member of the household)	6. Is child measured? Yes Y No N	7. Why not measured? Absent A Illness I Refusal R Other O	8. Weight Nearest 0.1 kg.	9. Height In cm.
	1.	2.	3.	4.	5.	6.	7.	8.	9.

Time interview concluded ____

APPENDIX 3

Members of the User Group

USER GROUP

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Gambia Family Planning Association
Mr Tunde Taylor Thomas, Executive Director

Gambia Food and Nutrition Association
Ms Kinday Samba, Nutritionist

Ministry of Agriculture and Natural Resources
Mr Ken Johm, Director, Planning Unit

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Women's Bureau
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Mr Famara Bojang, Research Coordinator

APPENDIX 4

Definition of the household

DEFINITION OF THE HOUSEHOLD

1. Living and eating together

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

2. Accepting authority of a head

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

3. Pooling of resources

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

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

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

4. Absent members

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

5. Exclusion of temporary visitors

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

6. Single member households

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

For example police officers, living in police barracks or Gendarmerie, may be considered as single person households, even though they may eat together in the dining

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

7. Other household members

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

8. Use of Discretion to determine Household Membership

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

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

APPENDIX 5
Location of households in the survey

Local Government Area	District	EA name	EA number	
Banjul	Banjul South	Banjul South	00	001
		Banjul South	00	014
		Banjul South	00	015
	Banjul Central	Banjul Central	01	005
		Banjul Central	01	017
		Banjul Central	01	019
		Banjul Central	01	022
	Banjul North	Banjul North	02	003
		Banjul North	02	005
		Banjul North	02	013
		Banjul North	02	021
		Banjul North	02	023
		Banjul North	02	033
Kanifing Municipal Area		Bakau	10	003
		Bakau	10	013
		Bakau	10	017
		Bakau	10	021
		Bakau	10	023
		Bakau	10	031
		Bakau	10	033
		Bakau	10	037
		Bakau	10	049
		Bakau	10	050
		Bakau	10	057
		Bakau	10	059
		Kotu	10	060
		Kololi	10	070
		Latri Kunda	10	073
		Latri Kunda	10	076
		Latri Kunda	10	086
		Latri Kunda	10	088
		Latri Kunda	10	103
		Latri Kunda	10	106
		Dippa Kunda	10	117
		Dippa Kunda	10	124
		Dippa Kunda	10	126
		Dippa Kunda	10	127
		Dippa Kunda	10	129
		Dippa Kunda	10	137
		Old Jeshwang	10	142
		Old Jeshwang	10	149
		Old Jeshwang	10	152
		Old Jeshwang	10	158
		Old Jeshwang	10	163
		Old Jeshwang	10	167
		New Jeshwang	10	174
		New Jeshwang	10	181
		New Jeshwang	10	188
		New Jeshwang	10	189

Local Government Area	District	EA name	EA number	
Kanifing Municipal Area		Serekunda	10	194
		Serekunda	10	196
		Serekunda	10	203
		Serekunda	10	213
		Serekunda	10	217
		Serekunda	10	219
		Bakoteh	10	231
		Bundunka Kunda	10	243
		Bundunka Kunda	10	246
		Bundunka Kunda	10	248
		Bundunka Kunda	10	265
		Bundunka Kunda	10	268
		Bundunka Kunda	10	273
		Bundunka Kunda	10	274
		Bundunka Kunda	10	277
		Bundunka Kunda	10	284
		Bundunka Kunda	10	293
		Eboe Town	10	296
		Tallinding	10	297
		Tallinding	10	305
		Tallinding	10	306
		Tallinding	10	307
		Tallinding	10	310
		Tallinding	10	314
		Tallinding	10	318
		Tallinding	10	323
		Latrikunda Sabiji	10	328
		Latrikunda Sabiji	10	337
		Fajikunda	10	342
		Fajikunda	10	349
		Fajikunda	10	351
		Fajikunda	10	354
		Fajikunda	10	355
		Abuko	10	358
		Abuko	10	359B
Brikama	Kombo North	Brufut	20	011
		Brufut	20	017
		Madina Sey Kunda (Sinchu Alhagi)	20	030
		Sinchu Sorri	20	033B
		Sukuta	20	041
		Sukuta	20	047
		Sukuta	20	051
		Sukuta Sanchaba	20	058
		Nema Kunku (Sare Mawdeh)	20	068
		Wellingara	20	076
		Banjulinding	20	086
		Lamin	20	099

Local Government Area	District	EA name	EA number	
Brikama	Kombo North	Lamin	20	102
		Lamin	20	106
		Lamin	20	108
		Lamin	20	109
		Lamin	20	112
		Kunkujang Jattaya	20	117
	Kombo South	Tujereng	21	008
		Tujereng	21	009
		Farato	21	015
		Sanyang	21	028
		Sanyang Nimsat	21	030A
		Sifoe	21	035
	Kombo Central	Bajiran+Dimbaya+ Nameto Siwou+Jalam	22	020
		Brikama	22	020
		Brikama	22	024
		Brikama	22	029A
		Brikama	22	030
		Brikama	22	031
		Brikama	22	040
		Brikama	22	046
		Brikama	22	063
		Brikama	22	020
		Brikama Njambai	22	068A
	Kombo East	Pirang	23	008
	Foni Brefet	Bulock	24	003
	Foni Bintang	Betending Kajara+ Paima (Alk.Betend)	25	001
		Jakoi Bintang+ Kanuma+Jarlang	25	004
	Foni Kansala	Bwiam	26	004
Mansakonko	Kiang West	Karantaba	30	003
		Jattaba+Sandeng	30	015
	Jarra West	Soma	33	007
		Pakalinding	33	020
		Sankwia	33	028
	Jarra East	Budayel+Dabatu (Sanpa Ndanga)+Sib	35	003
		Bureng	35	006
Kerewan	Lower Niumi	Barra	40	004
		Barra	40	006
		Mayamba	40	015
		Fass Njaga Choi	40	046
	Upper Niumi	Aljamdu	41	002
	Jokadu	Jamagen+Ker Gido+ Medina Jama	42	006
	Lower Baddibu	Kerewan	43	006
	Central Baddibu	Salikene	44	001
		Salikene	44	003

Local Government Area	District	EA name	EA number	
Kerewan	Central Baddibu	Ker Sheikh Taal (Taalen)+Ngata Nor	44	010
		Njaba Kunda	44	017
	Upper Baddibu	Ngerr+Macca Farafenni (Kerr Gubo)	45	024
		Farafenni	45	033
		Farafenni	45	037
		Farafenni	45	039
		Farafenni	45	042
		Farafenni	45	056
		Mballa Ibra+Sey Kunda (Bahen)+ Mbye	45	082
Kuntaur	Lower Saloum	Kaur Touray Kunda	50	017
		Kaur Wharf Town	50	022
	Upper Saloum	Fass+Fass Bamba+ Medina Manne	51	017
	Niani	Njalal Samba Bah+ Wellingara Tamba	53	010
		Kuntaur	53	019
	Sami	Koli Kunda+Sotokoi	54	004
		Tabanani	54	020
Georgetown	Niamina Dankunku	Dankunku	60	004
	Niamina West	Pinai Mandinka+ Pinai Fula Kunda	61	006
	Niamina East	Sare Boli+Bamba62 Kolong+Jockul+Ngaw	006	
	Fulladu West	Tabanani+Tomani Fatty	63	029A
		Sankule Kunda	63	035
		Agric Station (YBK)+ Yoro Ba	63	036
		Sare Jabel+Farato Njobo+Sare Kanim	63	047
		Bansang	63	058
	MacCarthy Island	Georgetown	64	003
Basse	Fulladu East	Gambisara	70	024
		Basse Santasu	70	052
		Mansajang Kunda	70	066
		Sabusireh+Tuba Tafsiru+Sare Bona	70	074
		Wellingara+Madina Yero+Basse Nding	70	75B
		Kundam Mandinka	70	81B
		Perai	70	097
	Kantora	Nyamanari	71	014
	Wuli	Kerewan	72	001

Local Government Area	District	EA name	EA number	
Basse	Wuli	Tambanding+ Passamassi Fula Kunda	72	032
	Sandu	Demba Wandu+ Mamadi Ceesay Kunda	73	002

APPENDIX 6
Definitions of physical disabilities

SECTION 4: PHYSICAL HANDICAP

This section is intended to provide some basic information about members of households with physical handicaps.

A physical handicap is considered to be a physical deformity or malfunction of the body which is permanent and not repairable or curable, and which impairs the body's normal functioning, e.g. a missing limb, deformed hand, chronic pain.

Eight kinds of physical handicap are asked about, with space to record any others not already include.

2.Blindness
It will not be possible for field staff to determine technical levels of blindness. For the purposes of this survey, blindness means extremely impaired vision which is not correctable with spectacles.

3. Deafness
Similarly, field staff are not expected to give hearing tests. Deafness in this survey means impaired hearing (either complete or extremely low hearing) which interferes with normal functioning in the community, including normal family communication.

4. Unable to speak
Inability to speak can be the result of deafness, facial deformity, brain damage or damage to vocal cords. Some people who are unable to speak can make sounds. Record the person as unable to speak either if they cannot make any sound at all or if with their sounds they are unable to communicate meaning to others. Some people speak with a stutter or speak very slowly - these people can speak however, and should not be included.

5. Weakness
Weakness refers to physical weakness which is chronic and which affects normal functioning in the community. Common examples include weak legs which prevent walking, weak arms which prevent lifting or carrying.

6. Deformity
Deformities occur when parts of the body do not develop as they should. Some deformities in babies can be corrected over time as they develop, or can be improved with surgery. (Surgery to correct deformities is very rare in The Gambia, however).

All deformities should be recorded, unless they are the result of something that is readily repairable. A broken leg, for example, is not a deformity.

Some deformities, such as cleft palates, do not prevent people from working and performing most of their functions. However, they can affect their social functioning and are still therefore considered to be a handicap.

7. Missing Limb
Any missing limb is considered to be a physical handicap. Missing parts of limbs, e.g feet, hands, lower leg, etc are also handicaps and should be recorded. Missing

fingers and/or toes, if they are missing as a result of accident, may or may not be considered a handicap, depending on whether their absence impairs normal functioning. A general rule would be that if the household considers it to be a handicap, then you should record it as such.

8. Loss of sensation

Loss of sensation refers to the loss of feeling in any part of the body, which then affects normal functioning. The most common example in The Gambia is loss of sensation related to leprosy, which then places the person in danger of injury without realising it, then possible infection and so on. This can lead to the loss of damaged limbs.

9. Chronic Pain

Chronic pain is pain that has continued fairly constantly over a number of years. It is most often related to the joints, especially the back. It could be the result of injury, T.B. of the spine or inflammatory diseases, such as rheumatoid arthritis.

Short term pain such as toothaches, temporary headaches should not be included.

10. Other specify

Please record any other physical handicap of a permanent nature that may be mentioned that is not accounted for in the other questions.

Please also record any mention of "strange behaviour" which is a World Health Organisation indicator of mental illness.

APPENDIX 7
Members of the survey team

1993-94 HOUSEHOLD EDUCATION AND HEALTH SURVEY

Head Office Staff

Mahen Njie	Head Of Section, Economist/Statistician
Rohey Wadda	Sociologist/Statistician
Lamin Janneh	Mathematician/Statistician
Alieu Bahoum	Field Supervisor
Rohey Corr	Asst. Field Supervisor/Data Processing Officer
Salama Sarr	Secretary/Data Entry Operator

Advisor

Russell Craig	Project Leader/Sociologist

Data Entry Staff

Kumba Bah
Comfort Coker
Jainaba Konteh

Messenger/Photocopier Operator

Fabakary Jawneh

Banjul Team

Lamin Samateh	Supervisor
Alagy Jobarteh	Enumerator
Omar Faal	Enumerator
Maimuna Nyabally	Enumerator
Sambou Darboe	Driver

Brikama Team

Omar Touray	Supervisor
Alieu Badjie	Enumerator
Kumba Badjie	Enumerator
Baba Darboe	Enumerator
Buya Jammeh	Driver

Mansakonko Team

Amadou Chorr	Supervisor
Demba Keita	Enumerator
Kenbugul Diko	Enumerator
Pa Nyabally	Enumerator
Fakebba Tabally	Driver

Georgetown Team

Ebrima Kongira	Supervisor
Kairaba Ceesay	Enumerator
Demba Jobarteh	Enumerator
Malamin Bojang	Enumerator
Momodou Gassama	Driver

Basse Team

Ousman Cham	Supervisor
Awa Ndure	Enumerator
Moriba Touray	Enumerator
Salimata Janneh	Enumerator
Sidat Fofana	Driver

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