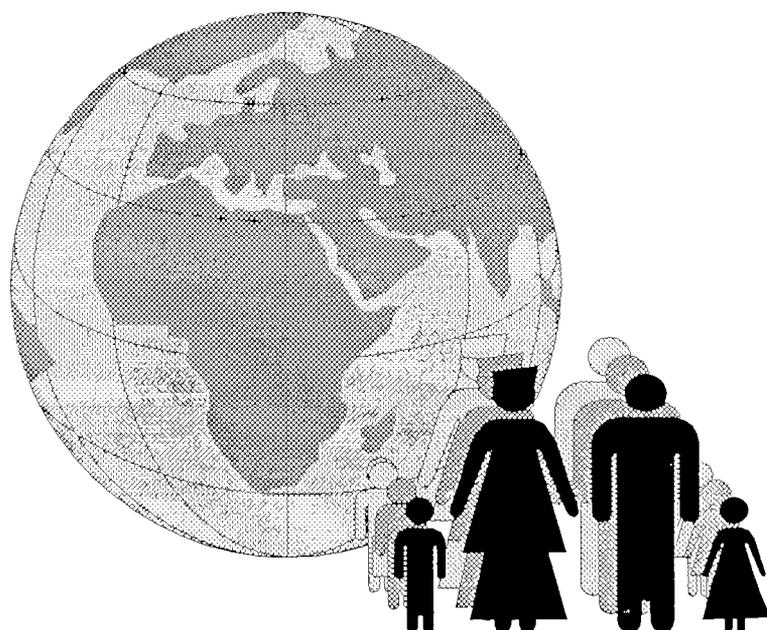


Social Dimensions of Adjustment



1993 Household Economic Survey Report The Gambia

1994
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 second major report completed by this Section, and is complemented by the 1992/93 Price Survey Report.

The 1992/93 Household Economic Survey was designed by Mahen Njie and the original project leader, Mr. Ole Stage. The field staff were trained and supervised by the field manager, Alieu Bahoum and Ole Stage. The design of the data entry system and the initial processing of data was done by data analyst Rohey Wadda and operations expert Russell Craig, who is now the project leader. Data cleaning, analysis and report writing was done jointly by the senior staff of the Household Survey Section, including Ms. Mahen Njie, Ms. Vicky Savage, Mr. Ole Stage and Mr. Russell Craig.

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
24 August, 1994





1992-93 HOUSEHOLD ECONOMIC SURVEY REPORT

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INTRODUCTION

The Household Economic 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 socio-economic 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 Economic 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.

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

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

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

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

The Household Economic Survey, which



is a more detailed analysis of the household economy and its linkages 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 Economic Survey is an attempt to provide the kind of data that will facilitate policy decisions.

The aims of the survey

The Household Economic 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 and 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. In particular it will need to examine detailed information on expenditure patterns and income sources — that is it must cover both production and consumption activities. In terms of income it must seek information on all sources of income, as wage income, either formal or informal, is limited in The Gambia to a small proportion of the workforce. Data from the context in which households are located is important so that expenditure in different re-



glions and for different socioeconomic categories can be compared. This community level data was collected by a complementary price survey. It has been published separately [Central Statistics Department, 1993].

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 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.

There are pressing needs to gather data on the extent and nature of poverty in the country so that realistic policies for poverty alleviation can be implemented. Because of this the economic modules were included in the 1992-93 survey. These modules included detailed expenditure data, and considerable detail on economic enterprises operated by households and on transfers. As well, employment information for all members of the household over the age of seven years was to be collected.

One further module to be included was on migration. There have been significant shifts in the rural-urban balance of population in the last decade but detailed data is scarce. As well the country's political and economic stability have made it attractive to people from neighboring states. However the data available on these migrants was also very limited

It is difficult to collect accurate data on household expenditure due to problems of respondent recall. One way to minimise errors in recall is to conduct several interviews and ask respondents to memorise or note all expenditure between the interviews in a systematic way. This helps to produce more accurate data though annual figures extrapolated solely from short-term data such as this may be seasonally biased. The User Group agreed to interview all households twice; the second interview to be held two weeks after the first. Enumerators were instructed to locate a household member who was literate if possible and instruct them in the keeping of a daily diary of expenditure. Households were asked about expenditure in this two week period, but also about estimates of full year expenditure. Both were used in later calculations.

Outline of the Survey

The Household Economic Survey is a large and complex instrument. There are 14 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 omitted from this survey are those on Education and Health. Some information on these topics [similar to that in the Priority Survey] was included for the sake of comparison and completeness. Because of the two interviews conducted there are two interview forms - Part One and Part Two. A full copy of both survey forms is contained in Appendix 1.

Demography, education, health and housing

These topics are dealt with mainly in Section 1. Education information for all household members aged six years or more is collected in the Household Roster. Information on recent health consultations is also collected here. Section 9 [non food expenses] collects information on education and health costs. Children



below the age of five years were to be weighed and measured for nutritional data.

Section 6 collects some information on housing and associated facilities such as drinking water, power points and toilet facilities.

Employment and migration

Some information on the occupation, industry and employment status of all persons in the household aged seven years and above is collected in Section 2. The information also includes cash incomes and data to place the worker in the formal or informal sectors.

Similarly Section 3 collects data on all migration for all persons aged seven years or more. The data includes some history of migration, the place of origin and data on employment in the place of origin, which can be compared with current data from Section 2. All persons were asked about reasons for migration.

The household economy

This is the largest and most comprehensive part of the survey and consists of Sections 4 and 5 in Part One and all the Sections in Part Two, except Section 14 on the heights and weights of children.

Section Four collects limited information on crop production and livestock ownership. Although agriculture is an activity practised by many households, detailed information on a national sample basis is collected annually in the National Agricultural Sample Survey. The Household Economic Survey collects only sufficient data to compare with the detailed information in that survey.

A very large amount of information is collected on non-farm enterprises operated by the household in Section Five. This information includes data on the operations, assets and costs of each enterprise.

Part Two contains the largest and most comprehensive set of questions on the economic situation of the household. It requests detailed information on items consumed by the household in the past two weeks and the past twelve months. These are grouped into food produced and consumed by the household [Section Eight], food purchased by or given to the household [Section Ten] and non-food expenses of the household [Section Nine]. Section Eleven requests details of miscellaneous income and expenditure. Transfer payments made by and to the household are listed in Sections Twelve and Thirteen.

The Gambian Situation

The country

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

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

The population is 1,025,867 at the census in April 1993 [just after the data collection], growing at an annual rate of 4.1 per cent. It has a population density of 96 per square kilometre, making it one of the most densely populated countries in Africa. The Crude Death Rate is estimated to be 47.2 per 1000. The infant mortality rate is estimated at 124-140 per 1000 live births and maternal mor-



tality rate at 10.5 per 1000 live births. Life expectancy at birth is estimated at 42 years.

According to the latest Census [1993] the age group 14 years and below constitutes about * percent of the population. The 15-64 and over 65 age groups represent * percent and * percent respectively.

The population of Gambia is still predominantly rural [67 per cent]. 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 50,000; all 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 recent moves

to devalue the CFA and to restrict 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

* Figures not available at time of printing



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

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

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



hold Economic 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.

the household.

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, 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.

The following survey will include modules on Education and Health, and will be conducted in association with a Community Survey of local education and health resources. This means that over the next few years a large amount of regular information will become available on major facets of the economy and





CHAPTER 1

METHODOLOGY

This chapter will outline the main procedural details of the Household Economic 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 1400 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 82,000 households in Gambia. However it is not economically feasible to conduct such a survey because of the large amount of travel that would be required to conduct the interviews in rural areas with a scattered population. Therefore some method of clustering the households was necessary to provide for a staged sampling procedure.

Geographical clustering already exists in the form of census Enumeration Areas [EAs]. These EAs are mapped to contain approximately 500 persons, and cover the entire country, conforming to the administrative 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 multi-stage sampling approach using probability proportional to size as recommended in the Working Paper [Scott, 91:53]. The base cluster would be the Enumeration Areas defined in the 1983 Population Census. The stages would take into account administrative boundaries and population density.

However, we knew that urban areas, especially Greater Banjul, had grown rapidly since the 1983 Census was taken. We therefore tried to get an updated list of Enumeration Areas for the part of Greater Banjul where the population growth had been most rapid: Kanifing Municipal Area (sometimes referred to as Kombo-St. Mary Division or Kanifing Urban District Council) and Kombo North. The Demographic Section, which was defining new Enumeration Areas in preparation of the 1993 Census, kindly agreed to complete KMA and Kombo North before the start of our survey.

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

However 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 1.1]. This region contains the largest built up area in the country, comprising the capital and a large dormitory area which has coalesced from a number of small villages.

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

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

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





Figure 1.1 Map of Greater Banjul

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

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

EAs within each of the four density categories were further classified according to size. For example, Banjul EAs were classified into three classes and the strictly rural EAs were classified into five classes based on the size distribution of the respective sets of EAs. A summary of the categories and classes is found in Table 1.1.

Number of households selected per Enumeration Area

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

Experience 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, the 1983 population and estimated number of households. Average household sizes were computed for each Enumeration Area.

A summary report of the population, number of households and average household size was produced by Division and population category. This enabled the sampling fraction to be calculated based on the proportion of households in each category. Table 1.1 summarises the number of EAs, the 1983 population and the estimated number of households for each population density category by Division. From this can be calculated the percentage of households in each category for Gambia as a whole [this is shown in Table 1 under the heading "Sample Percent"].

Once this sampling percentage was obtained it was used to calculate a similar proportion of the 1400 households intended as the survey sample. This figure is listed in Table 1.1 under the heading *Sample Households*. When this ideal number of households was found it was divided by 9 or 18 [depending on the location of the households] and rounded to determine the number of Enumeration Areas to be randomly selected from that category for that Division [this is listed in Table 1.1 under *Sample number of EAs*]



Table 1.1: Summary of population and sample size

Density Category	Number of EAs	1983 Population	Number of Households	Average HH Size	Sample Percent	Sample Households	Sample EAs	Number of Persons
14	18	6019	1082	5.6	1.3%	16	2	88
15	35	18377	3320	5.5	4.1%	49	5	270
16	27	20612	3762	5.5	4.6%	55	6	303
Total Banjul	80	45008	8164	5.5	10.0%		13	
20	10	5799	674	8.6	8.0%	10	1	85
30	30	16747	1946	8.6	2.4%	29	2	246
41	1	254	30	8.5	0.0%	0	0	4
43	8	3823	445	8.6	0.5%	7	0	56
44	5	3200	371	8.6	0.5%	5	0	47
45	4	3660	426	8.6	0.5%	6	0	54
Total Kombo North	58	33483	3892	8.6	4.8%		3	
11	138	101210	16590	6.1	20.3%	244	27	1487
Total Kombo-StMary	138	101210	16590	6.1	20.3%		27	
20	10	4789	684	7.0	0.8%	10	1	70
10	34	10060	1209	8.3	1.5%	18	1	148
42	30	11093	1266	8.8	1.5%	19	1	163
43	31	15150	1905	8.4	2.2%	27	1	223
44	17	10423	1211	8.6	1.5%	18	1	153
45	4	3470	420	8.3	0.5%	6	0	51
Total Lower River Division	126	54985	6595	8.3	8.1%		5	
20	28	14240	1656	8.6	2.0%	24	1	209
41	22	6484	738	8.8	0.9%	11	1	95
42	37	13978	1500	9.3	1.8%	22	1	205
43	76	37092	3883	9.6	4.8%	57	3	545
44	59	36446	3733	9.8	4.6%	55	3	535
45	20	17760	1761	10.1	2.2%	26	1	261
Total MacArthy Island Division	243	126000	13271	9.5	16.2%		11	
20	13	10168	1182	8.6	1.4%	17	1	149
30	21	11738	1433	8.2	1.8%	21	1	172
41	17	4800	564	8.5	0.7%	8	0	71
42	28	10339	1191	8.7	1.5%	18	1	152
43	63	31154	3480	9.0	4.3%	51	3	458
44	42	26678	3005	8.9	3.7%	44	2	392
45	21	17436	1935	9.0	2.4%	28	2	256
Total North Bank Division	205	112313	12790	8.8	15.7%		10	
20	18	9241	770	12.0	0.9%	11	1	136
30	16	29440	2318	12.7	2.8%	34	2	432
41	21	5704	423	13.5	0.5%	6	0	84
42	18	6703	508	13.2	0.6%	8	0	98
43	36	17610	1387	12.7	1.7%	20	1	259
44	37	23635	1844	12.8	2.3%	27	2	347
45	23	18599	1451	12.8	1.8%	21	1	273
Total Upper River Division	199	110932	8701	12.7	10.7%		7	
20	41	19644	2328	8.4	2.9%	34	2	289
30	33	15150	1771	8.5	2.2%	26	1	221
41	17	5273	617	8.5	0.8%	9	1	77
42	37	13889	1564	8.9	1.9%	23	1	204
43	33	15778	1799	8.8	2.2%	26	1	232
44	48	28659	3135	9.1	3.8%	46	3	421
45	6	4807	501	9.6	0.6%	7	0	71
Total Western Division	216	103100	11725	8.8	14.4%		10	
Grand Total	1266	687031	81728	8.4	1.0%	1201		10092

The sample of Enumeration Areas was selected according to the determined



the team had to conduct two rounds of interviews two weeks apart this means that a team spent roughly one week altogether in a rural EA. The field teams were based in five locations around the country [Banjul, Brikama, Mansa Konko, Georgetown and Basse - see map in Figure 1.2].

Interviews took place in Mandinka [50 per cent] or Wollof [37 per cent]. A minority used Fula [5 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 4]. 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 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 misspelled legitimate codes but on the whole the rigorous program of checking at several stages before data entry kept the reliability and integrity of the data high.

Due to the mere size of the sections on expenditure and consumption (these sections contained about 220,000 records in total), this part of the cleaning was very time consuming.

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 5.0.





CHAPTER 2 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 analysis 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, gender and nationality of each household member. The household size was computed and the ethnicity 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 households under macro-economic changes such as the Economic Recovery Program and the 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

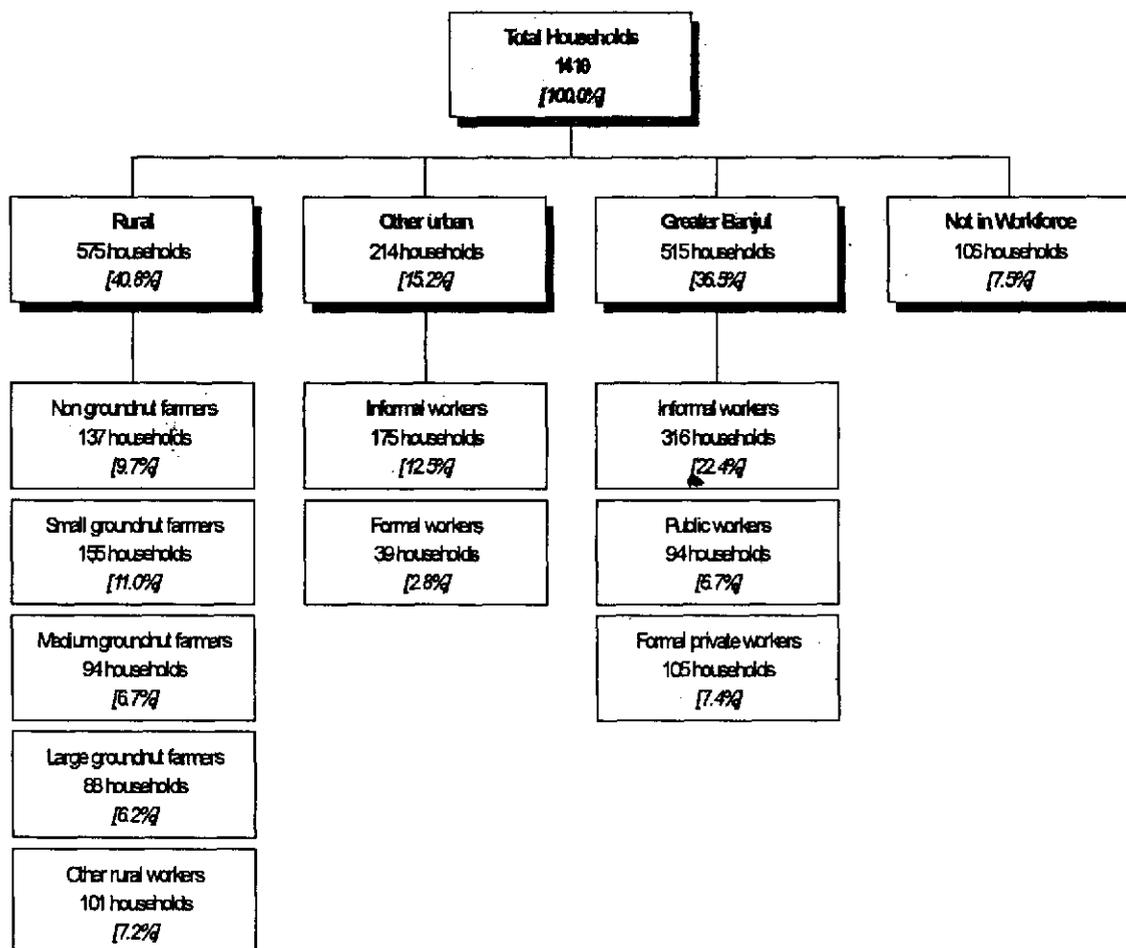
head. As well, the attitudes and social connections of the head can influence, if not determine, the choices of other household members.

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 2.1 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, Farafenni, Kaur, Georgetown, Bansang, and Basse.

- 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 farmers*. The size of the groundnut production was calculated by multiplying the area with groundnuts by the average yield per hectare in the division.

- If the head was not a farmer the household was defined as *rural other workers*.

For 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*.

In Greater Banjul three groups were defined:

- Households where the head was working for a 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 Formal 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*.

Differences with the previous Report

The definition of socioeconomic groups is much the same as in the 1992 Priority Survey. However, there are some differences:

- The list of urban areas has been updated and more areas are now urban. This means that urban socioeconomic groups are slightly larger and the rural groups are smaller. In the 1992 Priority Survey the Other Rural Workers group accounted for 12.5 per cent of the

households, while only 7.2 per cent of the households in the current survey fall into this group.

- The formal worker categories in the 1992 Priority Survey were defined based on the labour contract of the head of the household only. In the current survey more information about the enterprises owned and operated by the household permits us to make a better distinction between the formal and informal sector workers groups.
- In the 1992 Priority Survey farming households were divided into three groups, in this survey they have been divided into the following categories: Non groundnut sellers, small groundnut farmers, medium groundnut farmers and large groundnut farmers. This was done to allow more precise comparison of the information presented.

When comparisons are made between the results of the 1992 Priority Survey and the current survey, these differences should be borne in mind. However, the most important difference between the two surveys is that in the current survey we applied weighting factors to arrive at totals that are representative for The Gambia.

Table 2.1: 1993 Population Census

Division	Greater Banjul	Other Urban	Rural	Total
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
MacCarthy Island Division		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 2.2: Persons in 1992 - 93 Household Economic Survey

Division	Greater Banjul	Other Urban	Rural	Total
Banjul	720			720
Kanifing Municipal Area	2846			2846
Western Division	1028	299	1177	2504
North Bank Division		401	1249	1650
Lower River Division		216	545	761
MacCarthy Island Division		73	1819	1892
Upper River Division		82	1737	1819
Total	4594	1071	6627	12192

Application of weighting factors

The sample of Enumeration Areas was drawn in June and August 1992 before the 1993 Population Census was conducted. As the population of the different areas was not known when the sample was drawn the population in 1983 was used to stratify the sample. This meant some areas were over sampled, while others were under sampled. However, the preliminary results of the 1993 Population Census, which contained total population for divisions and for urban areas, allowed us to apply weighting factors to our sample retrospectively.

Table 2.1 shows the 1993 distribution of the Gambian population by division and urban category, while Table 2.2 shows the sample population for each of these areas. The total sampling fraction (total sample population divided by total Gambian population) for our survey was 1.2 per cent. However the area specific sample fraction varied: In Banjul our sample was 1.7 per cent of the population, while

Table 2.3: Weights for the 1992 - 93 Household Economic Survey

Division	Greater Banjul	Other Urban	Rural
Banjul	0.70		
Kanifing Municipal Area	0.96		
Western Division	0.92	1.69	1.12
North Bank Division		0.99	1.15
Lower River Division		0.56	1.19
MacCarthy Island Division		1.99	0.93
Upper River Division		3.13	0.86
Overall sampling fraction	0.012		

Weights=overall sample fraction divided by area specific sampling fraction

in (other) urban areas of MacCarthy Island Division our sample was only 0.6 per cent of the population. The sample from Other Urban MacCarthy Island Division therefore has to be given a greater weight than the sample from Banjul 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 Banjul 1.2 per cent is divided by 1.7 per cent which gives a weighting factor of 0.7. The area specific weighting factors are in Table 2.3. These area specific weighting factors have been applied to all analyses.

Sometimes the sample has been used to provide an estimate for The Gambia of 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 the sample by the sample fraction, which is approximately one to eighty-five (the same as multiplying by 85).

Distribution of the households

The weighted distribution of households across socioeconomic groups is shown in Table 2.4 and in Figure 2.1. 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 more than a third of the households in the country and more than a quarter of the population. The three formal worker categories (Other urban formal and Greater Banjul public and private sector workers) constitute one sixth of the households. The smallest socioeconomic group is the Other urban formal workers with only 39 households. Reliability of statistics on this socioeconomic



Table 2.4: Distribution of households across socioeconomic group

	Rural				Other Urban		Greater Banjul				All SEGs	
	Non Groundnut farmer	Small groundnut farmer	Medium groundnut farmer	Large groundnut farmer	Other rural worker	Informal worker	Formal worker	Informal workers	Public workers	Formal private workers		Retired not in work- force
No. of households	137	155	94	88	101	175	39	316	94	105	106	1410
No. of persons	1364	1418	1063	1430	965	1082	242	2165	667	763	1032	12191
Average household size	10.0	9.1	11.3	16.3	9.6	6.2	6.2	6.9	7.1	7.3	9.7	8.6
Percentage of female heads	15.3%	3.2%	2.1%	1.1%	5.0%	15.4%	0.0%	17.1%	8.5%	9.5%	26.4%	11.4%

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 44 per cent of the population. Rural non-farm workers households constitute 8 per cent of the total. Finally 7 per cent of the households are classified as Not in workforce.

Looking at households by Urban category, we find 42 per cent in the rural areas, 42 per cent in Greater Banjul and 16 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 10.9 persons, while Greater Banjul households' size was 6.9 persons. In the 1992 Priority Survey, the household size for rural areas was 11.4 persons for the Greater Banjul area was 6.7 persons.

More than one in ten households are headed by women [see Table 2.4]. In the groundnut farmer socioeconomic groups there are very few female headed households, while around one in six households are headed by females in the informal worker socioeconomic groups (see table 2.4). In contrast the Not in workforce socioeconomic group shows the highest proportion of female headed households, 26 per cent. This finding

Table 2.5: Distribution of households and persons across socioeconomic group and division

Division		Rural				Other Urban		Greater Banjul			Not in work- force	All SEGs	
		Non groundnut sellers	Small groundnut farmer	Medium groundnut farmer	Large groundnut farmer	Other rural worker	Informal worker	Formal worker	Informal workers	Public workers			Formal private workers
Banjul	Households								34	15	12	21	81
	Persons								176	68	91	169	504
Kanifing Municipal Area	Households								220	60	80	46	406
	Persons								1407	401	564	359	2732
Western Division	Households	55	31	9	2	40	47	7	63	18	14	15	301
	Persons	553	284	115	27	317	397	44	581	198	108	140	2765
North Bank Division	Households	22	39	23	40	12	36	15				12	198
	Persons	155	378	194	500	109	255	123				119	1833
Lower River Division	Households	5	23	18	12	6	12	7				2	84
	Persons	32	243	181	121	65	79	36				13	770
MacArthy Island Division	Households	39	41	15	13	39	30	3				6	186
	Persons	381	371	205	222	440	125	10				82	1837
Upper River Division	Households	16	21	29	21	40	50	6				4	151
	Persons	242	141	368	559	34	225	30				151	1750
Total	Households	137	155	94	88	101	175	39	316	94	105	106	1410
Total	Persons	1364	1418	1063	1430	965	1082	242	2165	667	763	1032	12192



Table 2.6: Distribution of persons by agegroup and gender

Age - group	Female		Male		Table Total	
	Count	Percent	Count	Percent	Count	Percent
0-4 years	909	14.9%	934	15.4%	1845	15.1%
5-9 years	1103	18.1%	1097	18.1%	2203	18.1%
10-14 years	697	11.4%	819	13.5%	1516	12.4%
15-19 years	644	10.5%	571	9.4%	1215	10.0%
20-24 years	562	9.2%	508	8.4%	1069	8.8%
25-29 years	558	9.1%	486	8.0%	1044	8.6%
30-34 years	410	6.7%	345	5.7%	756	6.2%
35-39 years	274	4.5%	303	5.0%	577	4.7%
40-44 years	230	3.8%	253	4.2%	483	4.0%
45-49 years	189	3.1%	176	2.9%	365	3.0%
50-54 years	161	2.6%	151	2.5%	312	2.6%
55-59 years	84	1.4%	121	2.0%	205	1.7%
60-64 years	98	1.6%	121	2.0%	219	1.8%
65-69 years	47	0.8%	72	1.2%	118	1.0%
70-74 years	56	0.9%	52	0.9%	109	0.9%
75-79 years	31	0.5%	29	0.5%	60	0.5%
80-84 years	38	0.6%	23	0.4%	60	0.5%
85-89 years	7	0.1%	4	0.1%	12	0.1%
90+ years	11	0.2%	8	0.1%	20	0.2%

may have some policy implications considering that this socioeconomic group includes households headed by retired persons, sick persons, and the unemployed.

Table 2.5 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 Table 2.6. This information is classified by urban category in Table 2.7 and by socioeconomic group in Table 2.8.

The age and gender information reveals

that a little over a third (33 per cent) of the persons are under ten years of age, and almost another third (31 per cent) are ten to twenty-four years [see Table 2.6]. Women in the child bearing age (15-49 years) make up 47 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 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 enumeration survey also found a high degree of age misreporting. This means that some children actually aged 0-4 years were reported to be in 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 chil-



Table 2.7: Distribution of persons by agegroup, gender and urban category

Age - group	Greater Banjul				Other urban				Rural				Table Total	
	Female		Male		Female		Male		Female		Male		Count	Percent
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent		
0-4 years	279	13.7%	287	13.4%	85	12.8%	111	14.6%	545	16.0%	573	16.9%	1845	15.1%
5-9 years	330	16.2%	324	15.2%	101	15.2%	142	18.7%	672	19.7%	631	19.8%	2203	18.1%
10-14 years	242	11.9%	268	12.6%	96	14.4%	97	12.7%	359	10.6%	455	14.3%	1516	12.4%
15-19 years	261	12.8%	233	10.9%	72	10.8%	70	9.3%	311	9.1%	268	8.4%	1215	10.0%
20-24 years	213	10.4%	211	9.9%	74	11.1%	76	10.0%	275	8.1%	220	6.9%	1069	8.8%
25-29 years	187	9.2%	204	9.6%	65	9.8%	62	8.1%	306	9.0%	221	6.9%	1044	8.6%
30-34 years	158	7.7%	139	6.5%	45	6.7%	41	5.4%	208	6.1%	166	5.2%	756	6.2%
35-39 years	91	4.5%	126	5.9%	28	4.1%	39	5.1%	156	4.6%	137	4.3%	577	4.7%
40-44 years	62	3.0%	99	4.6%	22	3.0%	29	3.8%	147	4.3%	125	3.9%	483	4.0%
45-49 years	60	2.9%	68	3.2%	21	3.2%	19	2.5%	108	3.2%	89	2.8%	365	3.0%
50-54 years	47	2.3%	58	2.7%	20	3.1%	15	2.0%	93	2.7%	78	2.4%	312	2.6%
55-59 years	22	1.1%	35	1.6%	14	2.2%	18	2.4%	48	1.4%	68	2.1%	205	1.7%
60-64 years	38	1.8%	33	1.5%	7	1.0%	19	2.5%	53	1.6%	69	2.2%	219	1.8%
65-69 years	9	0.5%	16	0.7%	8	1.2%	11	1.4%	29	0.8%	45	1.4%	118	1.0%
70-74 years	15	0.7%	9	0.4%	2	0.3%	6	0.7%	39	1.2%	38	1.2%	109	0.9%
75-79 years	7	0.3%	11	0.5%	2	0.3%	4	0.5%	22	0.6%	15	0.5%	60	0.5%
80-84 years	8	0.4%	10	0.5%	3	0.4%	2	0.2%	27	0.8%	11	0.3%	60	0.5%
85-89 years	4	0.2%	0	0.0%	0	0.0%	0	0.0%	3	0.1%	4	0.1%	12	0.1%
90+ years	5	0.2%	2	0.1%	0	0.0%	0	0.0%	7	0.2%	6	0.2%	20	0.2%
Table Total	2038	100.0%	2137	100.0%	666	100.0%	760	100.0%	3407	100.0%	3182	100.0%	12192	100.0%

dren 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 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.

As well as having large household size, rural households have more young children under nine years [see Table 2.7]. Twenty four per cent of the Greater Banjul population, and 29 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 3.5 per cent of the Greater Banjul population is in this age group [see Table 2.7]. This suggests a migration to the metropolitan area of the young and the middle aged, which is common in developing countries. The disparities are not great, probably due to the lack of a large job market in Greater Banjul.

The more detailed analysis in Table 2.8 shows age and gender categories by socioeconomic group and confirms the patterns seen in the summary Tables 2.6 and 2.7. 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



Table 2.8: Distribution of population by age and socioeconomic group [percentages]

Age	Gender	Rural				Other Urban			Greater Banjul				All SEGs
		Non groundnut seller	Small groundnut farmer	Medium groundnut farmer	Large groundnut farmer	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Formal private workers	Not in work-force	
0-4 years	Female	8.3	8.4	8.3	8.6	7.8	6.1	7.0	7.2	7.7	6.4	5.0	7.5
	Male	8.2	8.9	8.1	7.0	9.5	8.3	6.5	7.3	5.3	8.5	5.3	7.7
5-9 years	Female	9.7	11.3	10.1	10.9	9.2	6.6	9.3	8.4	9.3	5.8	7.5	9.1
	Male	9.9	9.9	10.1	10.7	8.4	10.6	7.1	7.8	7.1	8.6	7.9	9.0
10-14 years	Female	5.4	5.1	4.6	6.5	5.6	6.3	7.6	5.5	6.6	6.2	5.7	5.7
	Male	7.5	7.4	6.5	5.9	7.2	6.2	8.4	6.1	8.7	6.8	6.1	6.7
15-19 years	Female	5.0	4.6	4.7	4.8	4.6	5.1	5.5	5.5	5.5	7.6	6.3	5.3
	Male	4.3	4.2	4.3	3.9	4.1	4.9	4.1	5.8	5.5	4.7	4.9	4.7
20-24 years	Female	4.4	3.9	4.3	4.3	3.7	5.4	4.2	5.5	3.2	5.4	5.0	4.6
	Male	3.4	2.0	4.0	3.2	3.6	5.6	5.9	5.0	5.1	4.2	4.7	4.2
25-29 years	Female	5.1	3.7	2.0	2.6	5.9	4.1	6.1	4.4	4.9	5.3	4.3	4.6
	Male	3.2	2.1	3.6	3.7	4.1	4.7	3.7	5.2	5.4	3.4	4.5	4.0
30-34 years	Female	3.2	3.4	3.1	3.3	2.8	2.9	2.6	3.8	4.0	3.5	3.8	3.4
	Male	2.1	2.3	2.5	2.2	3.5	2.8	4.4	3.5	2.9	3.1	3.3	2.8
35-39 years	Female	2.4	3.0	2.1	2.3	1.5	1.8	2.5	1.7	1.4	3.1	3.1	2.3
	Male	2.2	1.9	1.7	1.6	3.5	2.5	5.0	3.3	3.0	3.5	1.6	2.5
40-44 years	Female	1.6	2.5	3.3	2.0	1.3	1.6	0.8	1.4	1.6	1.3	2.6	1.9
	Male	2.2	1.8	1.3	1.9	2.0	1.7	3.8	2.3	2.6	3.2	1.8	2.1
45-49 years	Female	1.7	1.4	1.3	2.0	1.8	1.6	0.2	1.2	1.8	1.9	1.7	1.6
	Male	1.4	1.7	1.5	1.0	1.4	1.5	1.3	1.6	2.2	1.5	0.9	1.4
50-54 years	Female	1.4	1.1	1.4	1.5	1.0	1.7	0.4	0.9	1.4	0.7	2.5	1.3
	Male	0.7	2.0	1.2	1.0	0.9	1.3	0.4	1.7	1.4	1.1	0.7	1.2
55-59 years	Female	0.6	0.8	0.9	0.6	0.9	1.0	0.6	0.4	0.3	0.3	1.1	0.7
	Male	1.3	0.8	1.3	0.9	1.1	1.6	0.2	0.8	0.8	0.9	0.6	1.0
60+ years	Female	3.5	2.1	2.6	2.9	2.3	1.4	1.9	2.0	1.4	1.9	3.2	2.4
	Male	2.4	2.6	3.3	2.6	2.2	2.7	0.4	1.8	0.8	1.1	6.1	2.5
Table Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total No. of persons		1364	1418	1063	1430	965	1082	242	2166	667	763	1032	12192

areas. More detailed analysis of these trends awaits the next survey which in-



Table 2.9: Distribution of household heads by nationality/ethnicity and socioeconomic group [percentages]

Nationality	Ethnicity	Rural					Other Urban		Greater Banjul			Not in work-force	All SEGs
		Non groundnut seller	Small groundnut farmer	Medium groundnut farmer	Large groundnut farmer	Other rural worker	Informal worker	Formal worker	Informal workers	Public workers	Formal private workers		
Gambian	Fula	9	22	12	25	9	17	6	10	13	11	16	14
	Jola	13	12	8	3	14	7	6	12	19	6	7	10
	Mandinka	47	42	41	25	41	26	59	22	26	28	31	32
	Serahuleh	7	2	7	12	3	0	0	3	3	6	4	4
	Wolof	13	11	25	32	12	6	8	14	15	20	23	15
	Other	1	3	2	1	5	5	7	7	18	16	16	7
	Total Gambian		90	92	96	97	84	60	84	67	93	87	97	82
Non-Gambians	Senegalese	4	1	0	0	3	23	7	15	1	4	2	8
	Other ECOWAS	6	5	4	3	10	17	9	17	5	2	1	9
	Outside ECOWAS	1	1	0	0	4	0	0	1	1	8	1	1
	Total		100	100	100	100	100	100	100	100	100	100	100

cludes fertility data.

Nationality and Ethnicity

The Household Economic Survey collected information on the ethnicity of heads and the nationality of every household member. Information about the ethnicity of Gambian household heads and nationality of non-Gambian heads is shown in Table 2.9. The nationality of non-Gambians is disaggregated into three groups: Senegal, other West African countries belonging to ECOWAS and countries outside ECOWAS. 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 (see Table 2.10). Three quarters of the non-Gambian household heads are Informal sector workers.

More than one third (32 per cent) of the sampled households are headed by Mandinkas, the largest ethnic group in the country.

Table 2.10: Average household size by nationality and ethnicity of household head and socioeconomic group

Nationality	Ethnicity	Rural					Other Urban		Greater Banjul			Not in work-force	All SEGs
		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	Formal private workers		
Nationality	Gambian	10.4	9.5	11.6	16.4	10.8	7.9	6.4	8.3	7.5	8.0	10.0	9.7
	Senegalese	5.6	2.5	n.a.	n.a.	2.8	3.9	3.7	4.5	5.0	6.0	2.7	4.3
	Other ECOWAS	6.9	7.3	5.0	10.5	3.2	3.3	6.1	3.1	4.4	1.0	2.0	4.0
	Outside ECOWAS	1.0	1.5	n.a.	n.a.	3.0	n.a.	n.a.	1.5	1.0	2.1	4.0	2.1
Ethnicity	Fula	7.1	8.2	9.8	12.9	6.0	4.1	6.8	4.4	5.4	7.0	10.6	6.5
	Jola	12.5	9.1	11.9	12.0	7.8	11.6	3.0	7.5	8.1	5.2	8.8	8.9
	Mandinka	10.0	9.6	11.8	15.5	11.8	8.2	5.9	8.1	6.9	8.0	8.4	9.4
	Serahuleh	18.3	9.5	11.2	30.4	6.6	n.a.	n.a.	11.1	13.7	14.6	31.6	17.7
	Wolof	7.7	10.3	11.1	14.8	13.4	5.1	8.9	7.8	6.9	8.7		9.3
	Other	5.4	8.4	12.3	11.0	5.7	5.6	5.3	5.9	7.3	4.3	7.9	6.3
	Total		10.0	9.2	11.3	16.2	9.5	6.2	6.2	6.8	7.2	7.3	9.8	8.7



Household size

The average household size is shown by nationality in Table 2.10: The average household size for the sample is 8.7 persons, however household size varies considerably among ethnic/national groups and socioeconomic groups. Serahulehs stand out by having the largest households. This is also the case in urban socioeconomic groups. Households headed by non-Gambians are much smaller on average than households headed by Gambians. Households headed by persons from outside ECOWAS have the lowest household size (2.1 persons).

Among the socioeconomic groups the largest households are found in the Large export oriented farmers category. In the urban socioeconomic groups the household size is around 6 to 7.





CHAPTER 3 EXPENDITURE AND INCOME

A major objective of the Household Economic Survey is to get data on income in order to identify the poorer sections of society. The problem is that most respondents are not willing to provide data on their income. Generally respondents underreport their income. Often our enumerators are identified with the authorities, and respondents probably feel it is better to appear to be poor, as poor people cannot be taxed and poor people are furthermore eligible for assistance. In addition to this, income surveys may only provide data on cash income and not on the income derived from consumption of own production.

The usual solution to these problems, is to derive income from expenditure and consumption data, which is the method used in this survey. This method equates income with expenditure plus the value of consumption of own produce. Savings and dis-savings are not taken into account by this method, but it is assumed that over a period they balance out each other and that households save (consume less than they earn) in times with periodic high earnings and dis-save in times with periodic low earnings. Income derived from consumption and expenditure is therefore termed permanent income as it is assumed to reflect the household's expected income in the longer term.

Household expenditure surveys are difficult and resource demanding. It is nec-

essary to get information about expenditure for a large number of items over a year, which respondents have difficulty in giving. However, respondents generally do not underreport expenditure systematically. Therefore, expenditure surveys are seen as the best way to measure household income.

Methodology for data collection

Time periods

Data on expenditure and on consumption of own production was collected for each household. During the first visit the persons responsible for purchases and for cooking were identified and instructed to keep daily diaries on purchases and consumption of own production. If they were not literate, the enumerator tried to identify literate persons to assist them. The enumerator then assisted the respondents in recording the expenditure and consumption for the current day. During the second visit, two weeks later, the enumerator would use the daily diary as the basis for recording expenditures and consumption in the questionnaire which contained 175 items: 79 food items, 54 non-food items and 42 items for consumption of own production (all of them food). The respondents would rarely have completed the daily diary fully and enumerators were instructed to go through the list of items with the respondents to get a full record of expenditures and consumption for the two week reference period.



In addition to the recording of actual expenditure/consumption for the two week reference period respondents were asked about their cash expenditure and consumption during the preceding 12 months. This was recorded by the time unit chosen by the respondent (day, week, month, quarter, year).

Data on a two week bounded reference period are undoubtedly more accurate than data for a one year period. However, data on a two week period are subject to seasonality. If this data had been used to calculate the yearly expenditure/consumption by multiplying the amounts/quantities for the two week period by 26 to get a figure for 52 weeks, then an agricultural household interviewed before the harvest (the 'hungry season') would appear poor and the same household would appear rich if interviewed after the harvest. As it is a major objective of this survey to get data on yearly permanent income we have used expenditure/consumption data on the 12 month reference period given by the respondents for the further analysis. The data on the two week reference period was used by the enumerator in the field as well as in the office to cross-check the information pertaining to the whole year.¹

The items covered in the expenditure module are mainly items consumed by poor and middle income groups, as the major focus of this survey is on the poorer groups. Items that are important only for the wealthier groups, like salaries for domestic staff, expenditures for operating generators, holidays abroad etc. are only covered by 'Other' items or are not covered at all. This survey is therefore a less reliable instrument for measuring expenditures of the wealthiest groups.

Cleaning the data

The expenditure and consumption data were thoroughly checked in head office

although they consisted of more than 200,000 records. Outliers and inconsistent data were identified and call backs were made. In some cases where expenditure or consumption data were missing, or deemed to be non-valid, head office staff imputed the yearly data on the basis of data for the two week reference period. In some cases the consumption of own production of cereals was over-reported, probably because cereals used for animal feed were included. This was mainly the case in Upper River Division, where the team consequently was sent back to collect a new set of consumption data for cereals and other major crops. In a few cases when consumption of cereals was clearly over-reported the quantities were reduced to a level of 140 kg grain per person per year (assuming a calory consumption of around 2200 kcal/day/ person of which two thirds would be from consumption of cereals).² For one household in Banjul it was decided to discard the information on expenditure and consumption altogether because it was inconsistent.

For some items seasonality was taken into account when yearly amounts were calculated. For example if the expenditure on mangoes was recorded per week we would only multiply this amount by the number of weeks in the mango season.

Calculation of values based on consumer prices

Quantities of own production consumed by the household were converted into amounts in dalasis by multiplying by consumer prices. Prices were collected in a separate price survey. Sets of prices were obtained for December 1992 for each of the three urban categories: Greater Banjul, other urban areas and rural areas. The price data have been published in a separate report: *1992/93 Price Survey Report*, [1993] To arrive at average 1992 prices — the average 12 month reference period coincided roughly with the 1992 calendar year —



the December 1992 prices of the price survey were multiplied by 0.987. According to *Monthly Consumer Price Indexes* published by National Accounts Section of Central Statistics Department, average prices for 1992 were 98.7 per cent of the December 1992 prices.

The conventional method used for calculating national incomes is to convert consumption of own production at producer prices. For our purpose it is more appropriate to use consumer prices as we are approaching incomes from the point of view of consumption and compare households according to their consumption level. Two neighbouring households consuming exactly the same quantities would appear to have different permanent incomes if one purchased all items (at consumer prices) and the other consumed its own production and the (lower) producer prices were used to convert this into monetary values.³

Imputing values

Rent of owner occupied dwellings

Two own production items were imputed in the head office, because they could not be easily measured or estimated by the enumerator: rent on owner occupied dwellings and value of collected firewood.

The survey collected the following data on housing conditions for each household:

- Number of rooms,
- source of water supply,
- toilet facilities,
- number of electrical power points,
- main materials used for floors, roofing and walls.

Based on an analysis of price survey data and of the correlation between rent and housing characteristics for each urban category a simple multiplicative formula was derived at, where yearly rent equals a base value multiplied by a number of quality points.⁴ The base value is

the yearly rent for an extra room in the most simple type of dwelling [that is the quality points for the lowest quality dwelling are all one]. The points for size are the number of rooms plus two. The quality points have been attributed as follows:

- Source of water: 2.5 for indoor tap, 1.5 for tap in compound, 1 for other.
- Toilet facility: 4.5 for own flush, 2 for shared flush, 1 for no toilet and 1.8 for other
- Electrical installation: 1.5 for 3 and more power points per room, 1 for less.
- Flooring material: 2.5 for tiles, 1 for mud and 1.8 for other.

The base values are in dalasis per year: 96 for Greater Banjul, 53 for other urban and 50 for rural areas. The formula for calculating imputed rent for owner occupied dwellings is therefore as follows:

[Base value for the urban category] times [the number of rooms plus two] times [the source of water points] times [toilet facility points] times [electrical installation points] times [flooring material points].

Imputed values of collected firewood

The value of collected firewood has also been imputed in the office. Surveys on firewood consumption show that the consumption of firewood per day is a little more than 1 kg per person in rural areas. The most recent reliable survey (Von Bülow, 1983) gives a figure of 1.1 kg per person per day in rural areas. As firewood appears to have become slightly scarcer over time we have assumed that rural households not buying firewood are collecting 1 kg per person per day. This quantity has been converted into dalasis value at the firewood price obtained in the price survey. This amount has been imputed as the value of collected firewood for rural households not reporting purchases of firewood.



For households in rural areas purchasing some firewood, but spending less than the monetary value of one kg per day per person, the difference between the two amounts has been imputed as the value of (supplementary) collected firewood.

Comparisons with other surveys

National Accounts Section expenditure data

Our expenditure data was cross checked with similar data collected by the National Accounts Section of Central Statistics for Greater Banjul during 1992. This survey used the daily diary method with repeated visits within a one month reference period.

Despite the different methods used, the results of the two surveys came very close. The SDA Survey arrived at an average permanent income of 5,462 dalasis per person per year, while the National Accounts Survey arrived at 5,104 - only 8 per cent less than the SDA Survey. For single items the variation is sometimes larger. A comparison between expenditures on selected items is shown in Table 3.1 where National Accounts data are given as a percentage of the SDA data. All groups accounting for 5 per cent and more of total expenditure are reported in

the Table

Rice is the major staple in The Gambia, and households usually know precisely how much they spend on rice. The difference of 18 per cent is therefore surprisingly high. It may be partly explained by the fact that the average rice price for 1992 was 9 per cent higher than the price in February - March 1993, when the major part of the SDA interviews were conducted in Banjul and Kanifing Municipal Area. The low rice price at the time of the interview has probably influenced the respondents estimate for the year.

Probably this kind of 'seasonality' has also influenced two other groups where differences between the two surveys are considerable: 'Fish', where prices were low, when the SDA Survey was conducted and expenditures therefore were higher than usual; and large quantities of 'Vegetables, fruits and tubers' were bought because the interviews were conducted in the vegetable season.

The largest difference is found for 'meals eaten out', where the National Accounts' figure is more than twice the figure from the SDA Survey. The reason is that meals eaten out, which often include many small purchases of snacks by households members, are difficult to keep track of by the respondent and will often be forgotten or omitted when an estimate of yearly expenditures is made. Meals eaten out and snacks are most certainly under-reported in the SDA Survey. However, this is a very small expenditure item with only 1.9 per cent of total expenditure in the National Accounts Survey, and this only results in a 1 per cent under-reporting in the SDA Survey.

The difference of 'housing' is mainly due to the fact that rent for owner occupied dwellings was imputed in different ways. This Survey used various characteristics as a base for imputing the rent, while National Accounts based it on the re-

Table 3.1: National Accounts Section expenditure survey data as a percentage of SDA expenditure data for Banjul and KMA

Commodity	Percentage
Rice	118
All cereals and cereal products	102
Fish	131
Meat poultry and eggs	95
Vegetables, roots and tubers	59
Sugar	97
Meals eaten out	220
Clothing and footwear	115
Housing	76
Fuel and power	86
Transport and communication	80



spondents estimate of what the dwelling could be let for. The respondents estimates of imputed rent are likely to be modest and below market value.

For the remaining groups differences between the two surveys are 20 per cent or less.

Comparison with the Cornell survey

The Cornell Food and Nutrition Program conducted a household survey with a comprehensive expenditure module from September 1989 to March 1990. The method used in the expenditure module was very similar to the SDA survey as it was based on respondents' estimates of expenditure for the past year with a flexible reporting period. The coverage was not representative for The Gambia: The sample was drawn from Bakau and Serrekunda in Kanifing Municipal Area and from three villages on the north bank of River Gambia (two in North Bank Division and one in MacArthy Island Division) and only households with pre-school children were selected. The bias caused by only selecting households with pre-school children is larger for the urban sample where there are many households without pre-school age children. The Cornell study measured a permanent income of 247 dalasis per capita per month for urban households and 118 for rural households. Converted into 1992 prices on a yearly basis this is 3,850 dalasis per year per capita for Greater Banjul households and 1,840 dalasis per year per capita for the rural households⁵ [see Table 3.2].

As GDP per capita has been almost constant⁶ from 1989 to 1992 only relatively modest differences in permanent income are to be expected. Indeed, major differences are to be ascribed to methodological differences between the surveys.

For Kanifing Municipal Area the permanent income measured by Cornell is only 77 per cent of the income measured by SDA. This is probably due to two factors:

- the Cornell study seems to have selected two of the poorer areas in Kanifing Municipal Area (Bakau and Serrekunda), while the SDA survey of households was statistically random.
- Cornell selected only households with children of pre-school age. This excluded small households, of which there are many in urban areas. Small households tend to have higher per capita income than larger households (see Chapter 4).

In the rural areas the two surveys, Cornell and SDA, are close. Neither of the problems associated with Cornell's urban sample are to be expected with the rural sample; most households have pre-school children and in villages the rich and poor live in the same area and are as likely to be selected in a sample. The Cornell study measured an annual permanent income of 1,889 dalasis per capita in three villages North of River Gambia.⁷ In the two divisions, where the

Table 3.2: Permanent income in the 1992/93 Household Economic Survey compared with permanent income measured in other surveys (in 1992 dalasis per capita per year)

	Results from other surveys in 1992 prices	SDA Household Economic Survey results for comparable area
National Accounts section 1992 survey expenditure in Greater Banjul	5104	5462
Cornell Survey 1989/91: Households in KMA	3953	5150
Rural households in NBD and MID	1889	1840 to 1887
UNICEF survey Aug 1989 with ILO imputed value (per AEU): Urban households	3120	5395
Rural households	1640	1812



rural sample of the Cornell study is located, North Bank Division and MacArthur Island Division, the SDA survey has measured permanent incomes of respectively 1,840 and 1,887 dalasis per year for rural households.

The UNICEF - ILO study

The only country-wide expenditure survey conducted prior to the SDA Survey was a survey conducted in August 1989 by a working group of staff from various Government Departments sponsored by UNICEF. The methodology has not been fully documented, but it appears that the sample is not fully representative⁸. Interviews with staff involved in the survey have led us to the conclusion that the methodological basis for this survey was weak: no manuals were written, training of field staff was rudimentary, the questionnaire did not contain a comprehensive list of items to be used for probing respondents and supervision and control of data seems to have been insufficient. The data was largely unprocessed and unanalysed when an ILO team arrived by the end of 1991 to make a poverty assessment. This team cleaned the data and imputed missing values and had the data entered into a computerised system. Data on consumption of home grown food had not been collected in the survey, this was now imputed on the basis of the Cornell survey.

The staff involved in the UNICEF-ILO

study did a good job considering the limited time and other resources at their disposal. They broke new ground and their findings have had a big impact in the Gambia. However, the quality of the data is much lower than quality of data from National Accounts, Cornell and SDA and major differences between the ILO-UNICEF study and other surveys are to be expected.

The ILO study converted the UNICEF data into an adult equivalent unit basis (see later). Adjusted for inflation⁹ the annual income per AEU was 1,640 dalasis for rural areas and 3,120 for urban areas [see Table 3.2]. For rural areas this is only 9 per cent lower than the SDA survey, in spite of the fact that the UNICEF survey was conducted in August before the harvest. However, the result for urban areas is as much as 43 per cent below the SDA survey. The major cause for this wide discrepancy could be a non-representative sample combined with under-reporting in the UNICEF survey.

Conclusion on data quality

The SDA 1992-93 Household Economic Survey is the first methodologically sound country-wide survey measuring permanent income in The Gambia. Other expenditure surveys with data of good quality have only been conducted in parts of the country and one of them is based on a biased sample. However, the SDA results are consistent with the re-

Table 3.3: Mean expenditure (in dalasis per capita per year and in percentages) on categories of expenditure by division

Categories	Ban	KMA	WD	NBD	LRD	MID	URD
Own consumption							
Food and firewood	33	49	274	527	486	592	544
Rent	533	390	122	69	72	59	58
Purchased food	3366	2367	1264	927	899	919	793
Purchased non-food items	3250	2338	637	531	576	477	358
Total	7182	5144	2297	2054	2033	2047	1753
Own consumption							
Food and firewood[%]	1	1	12	26	24	29	31
Rent[%]	7	8	5	5	3	3	3
Purchased food[%]	47	46	55	45	44	45	45
Purchased non-food items[%]	45	45	28	26	28	23	20
Total	100	100	100	100	100	100	100
Food as a percentage of all expenditure	48	47	67	71	68	74	75



sults from these surveys when they can be compared. Our results are close to National Accounts Expenditure Survey, the best survey conducted in Greater Banjul, and in the rural areas we are very close to the results from the Cornell, the best survey conducted in rural areas.

Expenditure data

Detailed consideration of expenditure data is found in the next two chapters. However several patterns are immediately clear the figures for consumption of own produce, purchased food and purchased non-food items are compared by region [see Table 3.3]. Expenditure on purchased food is remarkably constant in proportional terms across Divisions, ranging from 44 per cent to 55 per cent. However the actual dalasi costs are very varied, with households in Banjul [the highest] spending four times as much as those in Upper River Division [the lowest]. Imputed expenditure on items produced by the household, as expected, is low in proportionate terms in Banjul [8 per cent] and high in the rural divisions [27 per cent to 34 per cent] The dalasi values for these do not vary greatly, from 396 to 651 dalasis per capita per year. The greatest differences come from purchased non-food items. Expenditure in Banjul [3,250 dalasis per capita per year] is nearly ten times that in Upper River Division [358 dalasis per capita per year]. The proportions are also far apart - from 45 per cent to 20 per cent respectively.

General households that spend 70 per cent or more of their income on food may be said to be food insecure. As households in rural Divisions in Gambia spend an average of about 70 per cent of their income on food [see Table 3.3] there is obviously a high degree of food insecurity in the country. Households in Banjul and Kanifing Municipal Area, though spending much more in absolute terms, use less than half of their permanent income on food.

The detailed results of the expenditure survey are presented in Tables 3.4 to 3.6 which give mean annual expenditure in dalasis per capita by division. Table 3.4 shows non-food items, Table 3.5 shows food items, and Table 3.6 shows consumption of own produce converted into monetary values as described above.



Table 3.4: Expenditure per person (dalasis per year) on non-food items by division

Items	Ban	KMA	WD	NBD	LRD	MID	URD
Rent	167	198	13	10	10	7	9
Water	90	46	0	2	1	10	0
Repair of dwelling	37	47	7	8	6	8	14
Firewood	168	120	42	15	21	13	9
Kerosine	5	12	31	26	19	25	18
Matches	10	9	6	5	4	5	4
Electricity	264	124	6	3	13	0	1
Gas	58	42	4	2	2	2	1
Candles	36	29	25	20	12	27	11
Cloth	311	151	53	57	61	70	40
Underwear	48	21	6	8	17	4	4
Ready made clothing	155	62	14	14	28	15	6
Tailoring charges	197	91	22	25	23	22	12
Shoes	108	54	19	19	20	15	13
Bedlinen, Towels	71	31	14	13	17	14	13
School Uniforms	29	15	7	5	9	3	2
Other clothing	6	4	2	1	1	2	0
Cigarettes, Tobacco	81	81	64	38	40	51	38
Cornbs, Razors	12	4	1	2	2	1	1
Soap, Shampoo	45	39	20	15	16	14	11
Books, newspapers	33	31	3	5	2	1	1
Stationery (Envelopes etc)	4	5	1	2	3	1	1
Entertainment (Cinema, etc)	33	25	5	3	5	0	2
Cassettes	33	16	5	3	2	3	4
Radio, TV, Video	36	30	13	13	5	12	13
Jewelry, Watches	60	34	10	8	6	12	13
Other personal items	4	25	1	3	1	0	2
Wash. powder & soap	98	76	38	29	36	44	23
Home maintenance (brooms etc)	5	5	2	1	1	1	1
Kitchen equipment (pots etc)	8	9	11	2	0	9	6
Tableware, cutlery	13	8	1	1	1	2	1
Furniture	58	47	9	5	8	3	2
Lanterns, torches	4	5	2	3	2	3	2
Other household items	17	14	6	10	23	1	7
School fees	75	61	19	15	16	6	2
Books, stationery	67	41	17	11	14	3	1
Contributions to school	8	3	1	1	3	1	0
Other educational expenses	4	31	.	2	1	0	7
Petrol, oil	208	276	16	17	.	.	12
Repairs car/bicycle	33	31	4	1	0	1	8
Bus fares	37	52	39	25	39	20	15
Taxi fares	158	122	47	34	36	14	5
Ferry tickets	14	3	1	14	2	1	0
Telephone	126	87	5	2	8	5	3
Other transport expenses	11	14	0	5	2	0	1
Hairdressing, haircuts	82	50	9	10	10	5	4
Health centre - public	18	5	5	7	8	3	2
Clinic - private	3	10	3	2	3	1	2
Hospital - public	42	2	2	1	1	4	1
Hospital - private	14	10	1	1	0	1	1
Modern medicine & medical supplies	29	22	4	4	9	3	5
Marabout	9	3	1	3	3	5	2
Traditional medicine	3	2	2	1	4	1	0
Other health & pers. care exp	1	5	0	2	1	0	0
Total	3250	2338	637	631	676	477	358



Table 3.6 : Expenditure per person on food (dalasis per year) by item and division

	BAN	KMA	WD	NBD	LRD	MID	URD
Rice	273	253	208	154	148	108	107
Corn	10	8	1	1	0	5	5
Sorghum	3	2	4	1		2	1
Millet	20	20	8	9	5	8	3
Chere	27	11	5	4	2	1	7
Other Grains	2	1	0	2	1	0	2
Bread	225	157	73	35	43	40	25
Irish Potatoes	52	39	15	9	9	4	7
Sweet Potatoes	21	16	12	3	4	8	4
Cassava Roots	38	35	19	11	15	13	8
Dry Beans	9	6	4	3	5	5	2
Groundnuts	27	24	14	9	5	10	6
Oil Palm Nut	5	9	14	1	0	0	0
Coconut	12	7	1	0	1	0	1
Cola Nut	37	24	27	35	38	53	24
Other Roots or Nuts	5	2	1	2	0	7	2
Pepper/Fresh	40	24	27	35	38	53	24
Tomato/Fresh	53	39	34	18	11	16	10
Bitter Tomato	39	27	20	12	15	11	11
Garden Egg	29	21	13	6	12	7	2
Okra	47	27	18	8	9	9	11
Onion	86	61	37	28	28	29	20
Sorrel	18	13	7	2	1	2	4
Leaves	25	17	5	4	3	1	4
Other Vegetables	29	18	6	2	2		1
Orange	42	20	5	7	11	9	8
Other citrus fruits	6	2	0	0		1	1
Mango	30	14	2	2	2	9	11
Banana	47	28	11	6	4	11	9
Paw-Paw	6	3	1	1	0	1	1
Avocado	18	2	0	0	0		0
Melon	27	7	2	1	1	0	4
Other Fruits	7	2	0	0			0
Beef	237	180	64	27	26	58	86
Mutton/Goat	20	31	7	16	18	29	17
Pork	9	8	0	0		0	0
Chicken & Oth.Poultry	88	50	9	8	9	9	11
Eggs	72	42	6	4	4	1	2
Wild Game/Game Birds		0		0		0	0
Bonga-Fresh	59	53	46	40	37	31	34
Bonga-Smoked	29	22	17	14	16	20	18
Catfish/Kong-Smoked	68	41	18	8	1	1	9
Barracuda-Fresh	37	19	4	2	1		0
Lady Fish-Fresh	88	41	8	10	4	2	0
Other meat and fish	27	20	3	13	14	13	4
Milk-Fresh	39	24	23	21	22	12	9
Milk-Sour	50	28	15	15	17	27	11
Milk evap.condensed	128	77	27	15	16	12	15
Butter	24	9	0	0	0		
Other Dairy Products	4	5	1	0	0	0	2
Magarine	42	37	25	13	15	4	6
Palm Oil	78	58	48	28	40	31	22
Groundnut Paste	38	32	27	7	8	9	6
Groundnut Oil	105	78	56	45	44	24	18
Other Oils	34	6	2	1		10	1
Tomatoe Pures	74	48	33	28	22	29	18
Tinned Veg.Fruit	7	7		0	0	0	0
Tinned Sardines	28	12	2	3	3	1	2
Tinned Meat	23	15	5	5	18	4	2
Baby Food	11	15	2	2	4	1	3
Meals eaten out	46	42	6	3	0	5	4
Other Processed foods	10	8	1	0	1		3
Jumbo(maggi)cubes	49	38	25	25	22	31	26
Vinegar	15	8	3	3	1	1	1
Salt	18	12	13	8	11	13	9
Black Pepper	33	18	12	13	12	15	4
Pepper Red	30	28	18	11	6	7	8
Other Spices	13	9	1	1	0	4	2
Sugar	129	108	83	87	59	72	71
Sweets	19	21	6	13	12	8	11
Other Sweets	8	8	0	3	1	1	1
Coffee/Tea	49	43	18	10	10	7	10
Attaya	85	59	87	47	31	44	27
Tinned Drinks(non-alcohol)	51	44	4	8	7	1	3
Squashes/Sodas	27	20	1	2	0	0	6
Cana/Palm Wine	1	2	2	1		0	
Manuf.Beer	27	11	0	2			
Wine & Spirits	5	6	0	0		0	
Other Drinks	26	8	1	2	1	0	2
Total	3366	2367	1264	927	899	919	793



Table 3.6: Consumption of own produce per person per year by item and Division
[quantities converted to dalasis value]

	BAN	KMA	WD	NBD	LRD	MID	URD
Rice	.	.	39	97	108	101	6
Corn	.	2	4	10	15	28	49
Sorghum	.	0	10	2	0	35	65
Millet	.	2	43	87	55	122	61
Other Grains	.	.	0	1	.	0	7
Bread	.	.	5	0	.	0	1
Irish potatoes	.	.	0	5	.	0	0
Sweet Potatoes	.	1	1	1	1	3	0
Cassava Roots	.	4	8	14	9	4	2
Dry Beans	.	0	0	2	1	5	14
Groundnuts	.	2	12	46	33	50	99
Oil Palm Nut	.	.	0	0	.	.	3
Other Nuts,Seeds	.	.	0	0	0	1	3
Pepper	.	1	6	10	10	11	1
Tomato	.	1	3	3	10	3	2
Bitter Tomato	.	0	4	7	17	6	2
Garden Eggs	.	0	3	5	5	6	0
Okra	.	3	10	7	18	11	20
Onions	.	0	2	4	2	2	0
Sorrel	.	3	2	5	9	8	4
Other Vegetables	.	0	1	2	0	0	0
Orange	1	7	14	4	3	3	0
Other Citrus Fruits	.	2	0	.	.	.	1
Mango	0	6	18	16	10	17	8
Banana	2	5	4	6	4	7	13
PawPaw	1	1	1	4	4	2	0
Avocado	.	1	1	0	2	.	.
Melon	.	0	0	2	8	1	1
Other Fruits	.	1	0	1	.	0	0
Beef	7	.	10	17	.	5	15
Mutton/Goat	1	3	15	37	50	44	42
Chicken & Other Poultry	1	3	11	12	10	18	6
Eggs	0	1	0	1	0	1	0
Wild Game /Game Birds	.	.	2	0	.	1	0
Fresh Fish	.	.	2	1	0	0	1
Smoked Fish	.	.	0	0	1	0	1
Other Meat & Fish	0	0	0	1	.	.	.
Milk-Fresh	.	0	5	20	12	6	16
Milk-Sour	.	.	2	25	15	15	24
Other Dairy Products	.	.	.	0	.	0	0
Cana	.	.	.	0	.	0	.
Other Drinks	.	.	0	1	.	.	.
Imputed Rent	553	390	122	69	72	59	58
Firewood	.	.	36	70	73	78	75
Total	566	439	396	696	658	651	602



Endnotes

- 1 It would be possible to use the daily diary method and take account of seasonality. The Senegalese Integrated Survey planned to start in 1994 takes account of this by collecting daily diary data over a one month period and then coming back six months later to collect daily diary data over another one month period. However, this method requires much more resources: the Senegalese enumerators visit a household 20 times, while the present Gambian survey collects all its data in two visits.
- 2 The implicit assumption for this procedure is that over-reported consumption of cereals indicate high or 'maximum' consumption.
- 3 It can also be argued that consumption of own production should generally be values at consumer prices because, due to the process of storing and preserving the produce until it is consumed (during which some part often is lost), value has been added.
- 4 The method used for this was an analysis of means and not regression analysis as regression analysis was deemed to be too sensitive to outliers. The objective of the analysis was to derive a robust way to impute rents for dwellings for the lower income sections. We are less interested in the imputations of rent for the few wealthy, where the outliers - large amounts paid for luxury dwellings - would be of importance.
- 5 The inflation from 1989 (the average reference period for the Cornell study) to 1992 was 33.4 per cent according to CPI published by National Accounts Section of CSD.
- 6 National account statistics are calculated on the basis of fiscal years (July to June). GDP per capita by fiscal year was in constant 1976/77 prices:

1988/89	1989/90	1991/92	1992/93
577.7	585.2	579.3	564.4

 This shows that GDP per capita was fairly constant, if anything there was a slight decline: from 1988/89-1989/90 to 1991/92-1992/1993 GDP per capita declined by two per cent.
- 7 The Cornell study's bias against small households has less impact in rural areas as only few rural households are small.
- 8 The survey was based on multi-stage sampling, but only few clusters were selected in the first stage. In Kanifing Municipal Area only three of the poorer areas were selected, Eboetown, Bundung and Bakau-Camalo. Camalo is a little poor settlement in the mangrove, which was presented as Bakau in the ILO report. It furthermore appears that the clusters were purposely (and not randomly) selected, indeed the report states that 'semi-urban centers were purposely selected because the mode of life in these places are known to differ from those of the

more typically rural set-ups' (UNICEF, 1990: 2).

- 9 The price level increased 32 per cent from August 1989 to 1992.





CHAPTER 4 POVERTY AND PERMANENT INCOME

Defining poverty

While poverty as a concept is readily understood by most people, it is difficult to operationalise it in such a way that it is undebatable. Instinctively many people attempt to equate it with particular levels of income. However, as we have pointed out, income is not as satisfactory a measure as expenditure for a number of reasons.

Such an approach to poverty is of course an individual one, even if individuals are considered within the context of particular household as they are in this study. The individual approach does not take into account the benefits which individuals and households receive from public expenditure for services such as education and health, transport and the protection of the environment, or even the maintenance of civil order.

Any definition of poverty must involve at least two factors. The first is the establishment of a level of welfare below which people are considered poor. This may be constructed in a number of ways, either relative or absolute, and involve either single measures [such as income or expenditure] or multiple measures [involving usually such things as health and education]. The second essential is some measure of prevalence, that is the numbers of people who fall below the level of welfare however defined.

More sophisticated discussions of poverty often invoke two further factors: the depth and severity of poverty. The first refers to an individual's or household's position relative to the line of welfare. The second refers to the degree to which concern for poverty increases with the extent to which people fall below the poverty line.

The expenditure data discussed in Chapter Three will be used in this [and the following] chapter. It will be equated with permanent income as described in the introduction to Chapter Three.

Permanent income data can be analysed on a per capita basis and also on an adult equivalent unit basis. We shall start with the analysis of income on a per capita basis. For this purpose six income categories have been constructed with cut off points at 1,000, 1,500, 2,000, 3,000 and 5,000 dalasis per year. These arbitrarily chosen cut off points enable the lowest income households [D2,000 and below] to be examined closely, which richer households are grouped together to give a generalised view of more affluent households. This survey focuses on poverty and we shall therefore concentrate on the two lowest income categories.

Characteristics of the poor

Ten per cent of the population are in the lowest income category with annual per



capita incomes below 1,000 dalasis and 19 per cent are in the next income category with annual per capita incomes between 1,000 and 1,500 dalasis. This means that 29 per cent of the Gambian population is below the 1,500 dalasis per year cut off point for the poor. The tables on permanent income per capita (Tables 4.1 — 4.3) give the mean income and percentage distribution of persons in income categories.

Location of the poor

Average income is much higher in urban than in rural areas (see Table 4.1). The average income in Greater Banjul is almost three times the average income in rural areas, while the average income in Other Urban is in between.

The incidence of poverty is much larger in rural than in urban areas. Seventeen per cent per cent of the rural population is in the lowest income category with an income of less than 1000 dalasis per year. Only one per cent of the population in Greater Banjul and less than this in the Other Urban areas fall into this category. The same picture emerges if 1,500 dalasis per year is used as a cut off point: 45 percent - almost half - of the rural population has a yearly income below this (the two lowest income categories combined), while only 7 percent of the population in Greater Banjul and 14 percent in 'other urban' areas have perma-

nent incomes below 1,500 dalasis per year.

Average income is highest in Banjul [see Table 4.2]. It decreases with distance from Banjul (in the table divisions are arranged according to distance from Banjul).¹ The only exception to this pattern is Lower River Division, where average income is lower than in the division to the east, MacArthy Island Division.

The incidence of poverty also increases with distance from Banjul. In Banjul less than one percent are in the two lowest income categories of less than 1,500 dalasis per year. At the other end of the country, in Upper River Division, 55 per cent of the population has an income below 1,500 dalasis per year.²

The UNICEF/ILO study found that *households in the North Bank Division are the poorest in the country, with incomes some 45 percent below the rural mean*. This finding is not corroborated by our data — we have found that rural incomes in North Bank Division are close to the mean for rural areas.³ This finding is also contradicted by the Cornell survey, which conducted the major part of its rural interviews in two villages in North Bank Division when the UNICEF Survey was conducted. The finding that North Bank Division is extremely poor in relation to other rural areas was due to

Table 4.1: Mean income [in dalasis per year per person] and percentage distribution of persons in income categories by urban category

	Greater Banjul	Other Urban	Rural	Total
Per capita income	4859	2982	1812	2989
Income category				
Less than 1000	1	0	17	10
1000 to 1500	6	14	28	19
1500 to 2000	12	25	21	19
2000 to 3000	25	24	24	25
3000 to 5000	25	27	7	15
More than 5000	31	10	2	13
Total	100	100	100	100

1992-93 SDA Household Economic Survey [weighted]



Table 4.2: Mean income [in dalasis per year per person] and percentage distribution of persons in income categories by division

	Ban	KMA	WD	NBD	LRD	MID	URD	Total
Per Capita income	7106	5150	2346	2097	1950	2070	1817	2989
Income category								
Less than 1000	0	1	5	11	18	15	21	10
1000 to 1500	0	5	15	23	24	30	34	19
1500 to 2000	1	10	28	28	15	17	16	19
2000 to 3000	10	25	32	21	30	25	17	25
3000 to 5000	32	24	16	14	10	9	7	15
More than 5000	58	33	4	3	3	5	4	13
Total	100	100	100	100	100	100	100	100

1992-93 SDA Household Economic Survey [weighted]

methodological shortcomings of the UNICEF survey.

Socioeconomic status and the poor

Table 4.3 gives a break down of permanent income by socioeconomic group. This shows that the farming groups are the poorest and that all have mean incomes below 2,000 dalasis per capita. However, the poorest group is by far the large groundnut farmers, who have a mean income per capita at only 1,396 dalasis per year. This finding appears almost to be a contradiction in terms: the big peasants are expected to be rich and the small peasants are expected to be poor. This can be true when the rural economy is based mainly on subsistence agriculture and this is the implicit assumption behind classical rural sociology's construction of rural 'class cate-

gories' that the SDA analysis is following. However, the situation of rural Gambia, where most farm households produce for sale and groundnut prices have been declining and where employment opportunities outside agriculture have grown rapidly, is radically different from this 'classical' scenario.

Table 4.4 gives some basic indicators on groundnut farming. Producer prices have been declining in real terms. In 1991/92, the harvest which fell within the reference period of this survey, the producer price was down to about half the level of 1985/86, when the price peaked. Since 1988/89, when the price suddenly dropped (subsidies were abolished) the groundnut area has been steadily declining. The decline in groundnut production has not been matched by an in-

Table 4.3: Mean income [in dalasis per year per person] and percentage distribution of person in income categories by socioeconomic group

	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		
Per capita income	1828	1961	1839	1396	2225	2909	3629	3706	6260	7137	3367	2989
Income category												
Less than 1000	13	14	19	27	7	0	0	1	0	2	8	10
1000 to 1500	31	20	22	39	30	18	0	8	2	1	13	19
1500 to 2000	24	24	18	21	17	20	36	18	12	3	16	19
2000 to 3000	24	30	30	10	30	26	13	26	21	24	26	25
3000 to 5000	7	9	9	2	9	28	27	26	22	24	18	15
More than 5000	2	2	2	0	7	8	24	21	42	46	18	13
Total	100	100	100	100	100	100	100	100	100	100	100	100

1992-93 SDA Household Economic Survey [weighted]



Table 4.4: Recent trends in Gambian groundnut farming

	1985/86	1986/87	1987/88	1988/89	1989/90	1990/91	1991/92	1992/93	1993/94
Groundnut area 1000 ha	66	82	97	100	86	92	82	67	65
Groundnut yield ton/ha	1	1	1	1	2	1	1	1	1
Groundnut production 1000 ton	76	110	120	98	130	75	84	55	77
Groundnut producers price dalasis/ton	1260	1800	1500	1100	1650	1750	1670	1750	2000
Groundnut prod. price in constant prices 1974 dalasis/ton	265	260	192	128	173	168	143	142	152
Gross income of gr.nut producers in constant prices [millions 1974 dalasis]	20	29	23	13	22	13	12	8	12
Cereals production 1000 ha	99	93	86	94	90	95	93	92	82
Cereal production 1000 tons	116	102	92	100	97	90	112	96	87

Sources: *Statistical Yearbook of Gambian Agriculture, 1993 and earlier, Ministry of agriculture.*

Consumer price index, CSD. (Nominal producer prices have been divided by CPI)

crease in the production of other crops: the area with cereals has been constant and the production of cereals has been declining slightly.

1991/92 was an atypical year for groundnut farming and for farming in general [see Table 4.4]. Groundnut yields and groundnut production were higher than the year before and the year after and the production of cereals reached a peak in this year. The bleak picture of the situation of the farming SEGs given by this survey, which has 1992 as reference period, does therefore reflect a general trend.

A recent analysis of Gambian agriculture states that *given the new external conditions, farmers' keenest interest has become the production of the same amount of food and the release of the family's labour force to pursue opportunities elsewhere* (De Cosse, 1992:1). Indeed there has been a large scale outmigration from farming, according to this survey (see Chapter 8 on employment and earnings). Only 64 per cent of the economically active population are engaged in agriculture and almost half the Gambian population now lives in urban areas - roughly 40 per cent of the population lives in the Brikama-Banjul area. Seen in this perspective the big groundnut farmers are the unsuccessful households, who have not responded to the changed economic conditions: they still depend on sale of

groundnut for cash instead of employing members in non-agricultural activities. The data on non-farm enterprises presented in Chapter 11 corroborates this: the large groundnut farmer SEG has few non-farm enterprises compared to other rural SEGs.

All urban socioeconomic groups have markedly higher average per capita incomes than rural groups [see Table 4.3]. This is an indicator of strong economic incentives behind the rural-urban movement. There is a large variation among urban areas: average incomes are lower in the Other urban category than in Greater Banjul. In urban areas the lowest income per capita is found in the Other urban informal workers households with 2,909 dalasis per capita. Other urban formal workers come next with 3,629 dalasis - slightly less than the 3,706 dalasis per capita income of the Greater Banjul informal workers households.

The largest mean incomes are found in the formal sectors in Greater Banjul: Public sector worker households have an annual income of 6,260 dalasis per capita and private sector worker households have 7,137 dalasis per capita. This finding is in stark contrast to the UNICEF-ILO study where public employee households were among the poorest although salaries of civil servants



were increased in January 1989, i.e. well before the survey was carried out.⁴

The Not in workforce group of households which have heads not in active employment is a residual category situated in all urban categories. The average income and incidence of poverty for this group does not divert much from the national average.

The incidence of poverty is most common in rural socioeconomic groups and it is most severe in the large groundnut farmer group where two-thirds [66 per cent], have incomes below 1,500 dalasis per year. The two socioeconomic groups where the incidence of poverty is least: small groundnut farmers and rural non-farm workers, still have roughly one third of their members with permanent incomes below 1,500 dalasis per capita.

Very few in urban areas have permanent incomes below 1000 dalasis, but a substantial part of the population in the informal sector groups has incomes below 1,500 dalasis per year: 18 per cent of Other urban informal workers households and 9 per cent of Greater Banjul informal households.

Household size, dependency rate, gender of head and income

Our data shows that the percentage of female headed households increases with income [see Table 4.5]. The data show that female headed households tend to be better off than male headed households.⁶

Average household size decreases with increased income per capita. Household size is much larger in the low than in the high income categories [see Table 4.5]. This negative correlation between income per capita is a well-known phenomenon in third world countries.⁷ It seems that the poorer income groups live in large households, where the pooling of resources of many people provides a better safety net. However, high fertility (and therefore many children) also contributes to the large household sizes of the poorer groups. This is shown by the high dependency rate in poorer households. The dependency rate is the number of dependants (children aged less than fifteen plus old persons aged sixty and more) in relation to persons in the economically active age of 15 to 59. In the Gambian population the overwhelming proportion of the dependants are children. Many dependent children can also cause poverty by decreasing the income per capita of the household.

Measuring inequality - the gini coefficient

Inequality is often measured by the gini coefficient. The gini coefficient can take values between zero and one: it takes the value zero in a totally egalitarian society, where all persons have the same income, and it takes the value 1 in a society where one person has all the income and others have nothing.

The gini coefficient calculated from our data is 0.42 for The Gambia as a whole; for the rural areas alone it is 0.28, and

Table 4.5: Percentage of female headed households, household size and dependency rate by income categories (income categories are in dalasis per year per capita)

	Less than 1000	1000 to 1500	1500 to 2000	2000 to 3000	3000 to 5000	More than 6000	All categories
Female headed households	6%	5%	6%	9%	16%	16%	11%
Household size: All households	17	15	12	10	7	4	9
Female headed	10	12	9	8	6	5	6
Dependency rate all households	1.5	1.4	1.4	1.2	1.1	0.8	1.2

1992-93 SDA Household Economic Survey [weighted]



for the urban areas it is 0.18. Inequality therefore, within The Gambia as a whole is much higher than the separate inequalities within the rural and within the urban areas. The urban-rural income differential is an important factor in the overall inequality in the country. However, there is also a considerable inequality within the rural area. This finding suggests that rural programs to alleviate poverty should be targeted at the poorer groups.⁵

A methodological note of caution

No measure of income (and of poverty measured on the basis of income) is perfect. It may be argued that permanent income per capita does not give a perfectly true comparison between urban and rural areas as prices are generally higher in urban areas. Urban dwellers generally need higher incomes to get a given amount of goods and services.⁶ One way to bypass the problem of different price levels is to define poverty lines, where the ability to acquire a specified minimum basket of goods and services is used as a yardstick. This amount would then be defined as a poverty line. We shall proceed with an analysis based on poverty lines in the next Chapter. We shall test whether the above preliminary conclusions also hold true when a poverty line approach is applied.

Where are the poor? - a preliminary conclusion based on the analyses of per capita income

Based on an income per capita approach we have reached the following conclusions on the incidence of poverty (using annual income per capita of 1,500 dalasis as a cut off point).

- Within rural areas the incidence of poverty is highest among the large groundnut farming households.
- Some urban households in the informal sector are poor, but the incidence of poverty in the urban informal sector groups is much less than for any of the rural socioeconomic groups.
- The incidence of poverty generally increases with distance from Banjul; in Upper River Division more than half the population are below the 1,500 dalasis per capita per annum cut off point.
- Poverty is overwhelmingly a rural phenomena. The incidence of poverty is much higher in rural than in urban areas.



Endnotes

- 1 North Bank Division is strictly speaking nearer Banjul than Western Division, however North Bank Division is less accessible because it is on the other side of the River Gambia, which bisects the country from east to west (see Figure 1.2)
- 2 The staple crops of coarse grain grown and consumed in Upper River Division are cheaper than rice. The monetary value of the consumption of cereals per persons thus lower in Upper River Division than in the other divisions where rice is the staple. This partly explains the very low permanent incomes in Upper River Division. However even if the price of rice was used to convert all home grown cereals in Upper River Division into monetary values, the permanent income per capita would be only 81 dalasis higher, and Upper River Division would still be the division with the lowest mean per capita income.
- 3 The mean income for all rural households in North Bank Division is 2,321 dalasis per year, this is slightly above the mean for all rural households at 2,316.
- 4 This could be the result of selecting the sample in poorer areas, where mainly low level public sector employees like cleaners, drivers and messengers are found.
- 5 This does not imply that women earn more than men, in the next chapter we shall see that men do earn more than women.
- 6 This survey has concentrated on the poor and the middle income groups and therefore may understate the income of the richest households (overwhelmingly located in urban areas). The gini coefficients (especially the coefficient for the urban area) is consequently also understated to some degree. Inequality in the urban areas might therefore not be smaller than the inequality in rural areas
- 7 A minor part of this can be attributed to methodological factors:
 - In large households a respondent will have more difficulties in keeping track of expenses of all members than will respondents in small households
 - In the checking of data large expenditures tend to be checked more thoroughly than do small expenditures. large households tend to have many items above the point where data are thoroughly checked (with a certain probability of downward revision), while over-reported amounts for small households can be below this point and thus escape a thorough check.
- 8 The urban rural price differentials are not large and though prices in rural areas are generally lower than urban prices this is partly balanced by the fact that imported items are more costly in rural areas including imported rice, which is bought in large quantities by rural households (see the tables on expenditure in chapter 5). This means that permanent incomes in dalasis does not give a very biased picture. Refer to the 1992/93 Price Survey report for details about the geographical price structure.





CHAPTER 5

THE POVERTY LINE

The previous chapter did not make a judgement about a level of welfare that could be judged as 'poor'; it simply set out a series of bands of permanent income [less than 1000 dalasis per year per person, 1000 to 1500 dalasis, etc] and reported characteristics associated with those bands. Such an analysis, while descriptive and factual, begs the question that is central to most policy oriented discussion of poverty — "Who are the poor?". There have been many attempts to quantify some measure that distinguishes the poor and the non-poor. All of them are to some degree debatable. In the absence of any universal agreement the researcher must accept some previously defined point or propose yet another definition. This study proposes to follow the first major study, by the International Labour Organisation (ILO) into poverty in The Gambia and use two absolute poverty lines, food poverty and overall poverty.

The meaning of poverty lines

Before proceeding with the analysis it is important to explain what an analysis based on a food poverty line entails. A common misinterpretation is that members of households below the food poverty line are malnourished and starving. However, the food poverty line is fixed as an *amount* in dalasis per AEU per year. Households with *incomes* per AEU per year below this level are below the food poverty line — the actual food

consumption of the household does not enter the equation at all.

We shall show that households with incomes below the food poverty line are not necessarily malnourished. Persons with incomes above the food poverty line could be malnourished depending on how their income is spent and how food is distributed within the household.

Although the food poverty line could seem based on a physiological criterion for food requirements only, cultural, social and economic factors play a role, too. Take the cereal component of the food basket, which has been fixed as the cost of a certain quantity of rice. This makes good sense, as the Gambian main staple is rice. But in some parts of the country, especially in Upper River Division, rice is supplanted by other and cheaper cereals. Prices of corn, sorghum and millet were only 42 per cent, 56 per cent and 61 per cent respectively of the rice price.¹ This means that some households spend considerably less than the food poverty line to get the required food.

Even the physiological part of the definition of the food poverty line [the required consumption of 2,700 kcal for an adult equivalent] is not a hard objective constant independent of cultural factors. It is an American standard for calorie requirements for average healthy Americans. However, the body weight of North Americans is higher than, say, the body



weight of Japanese, who therefore require fewer calories. It is not possible to state that North Americans are more healthy than Japanese and that an American standard is more 'correct' than a Japanese standard.

Finally, an expenditure survey is not an accurate way to measure nutritional status. If the focus is on nutrition, other methods like anthropometric measurements have to be used.

Although we cannot conclude that households with a permanent income in dalasis per adult equivalent unit below the food poverty line get insufficient food, we do know that if they are to get sufficient food a very large part of their permanent income will be tied up to cheap basic food. These households are therefore *extremely poor* and this is the term we use for the group below the food poverty line.

Establishing a food poverty line for The Gambia

The ILO study

The ILO study *Poverty in The Gambia* (1992) established the first poverty lines for The Gambia. The following procedure was used: A minimum food basket for a healthy diet was defined (in calories per day) by the Nutrition Unit of Ministry of Health and the cost of this food basket for an adult equivalent unit (i.e. an adult man) was calculated. The cost of this basket was 138 dalasis per month for urban areas and 100 dalasis per month for rural areas in August 1989.

The ILO study was based on data collected from the UNICEF sponsored survey conducted in August 1989. The cost of this basket was defined as the food poverty line and households with a permanent income per Adult Equivalent Unit (AEU) less than this amount were termed food poor.

Adult Equivalent Units are used to en-

able comparisons between households with different compositions in terms of age and gender. An adult man (twenty-three to fifty years old) is assigned the value 1 (daily calorie consumption of 2,700) and an adult woman has the value of 0.74 as her energy consumption is lower. A child aged five has a value of 0.63. A household consisting of an adult man, an adult woman and a five year old child therefore contains $1 + 0.74 + 0.63 = 2.37$ AEU. The list of adult equivalent units used in this survey is presented in Table 5.1.

To establish a norm for a poverty line including non-food items the ILO study selected households with a food consumption per AEU corresponding roughly to the food poverty line. The food poverty line for rural households was 100 dalasis per month per AEU, and rural households spending from 75 to 125 dalasis per month per AEU were therefore selected. The analysis of the expenditure data showed that these households spent 25 dalasis per month per

Table 5.1: Calculation of Adult Equivalent Units

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

Source on energy requirements: *Recommended Dietary Allowances, Ninth Revised Edition, 1980*
Committee on Dietary Allowances, Food and Nutrition Board,
National Academy of Sciences, Washington, D.C. 1980



Table 5.2: Calculation of 1992 food poverty line for The Gambia

Food Item	Energy Calories	Conversion Koal/g	Quantity Gram/day	Price in Dalasis per kilogram			Monthly cost of food basket in dalasis		
				Grt. Banjul	O. Urban	Rural	Grt. Banjul	O. Urban	Rural
Rice	917.5	3.8	244.7	3.12	3.02	3.20	23	22	24
Fish	120.5	0.8	148.8	4.39	5.59	4.39	20	25	20
Groundnut	782.0	5.7	137.2	6.65	5.68	5.46	28	24	23
Vegetables	40.0	0.7	57.1	6.79	4.19	3.50	12	7	6
Sugar	120.0	3.8	32.0	4.90	4.96	5.20	5	5	5
Milk	79.0	0.8	103.9	4.11	4.55	2.06	13	14	7
Snacks	150.0						11	11	9
Total for adult female	2208.0						112	109	93
Total for adult male (AEU)	2700.0						136	133	114
Total per AEU per year							1636	1597	1371

Notes:

For vegetables, price and conversion factor for sorrel (bissap leaves) have been used.

Price of fresh bonga has been used for fish.

Snacks were defined as 10% of the total cost of the food basket in ILO study.

Conversion factors from GAFNA: Gambian Foods: Rice from the international standard from Nutrition Unit.

AEU on non-food items. This amount was termed the non-food poverty basket. The poverty line for rural households was therefore established at 125 dalasis per month per AEU (=100 + 25).

The same procedure was used for establishing a non-food poverty basket at 48.50 dalasis per month per AEU for urban households and thus an urban poverty line at 186.50 dalasis per month per AEU (=138.00 + 48.50).²

Updating the Poverty Lines

As 1992 is the reference period for the 1992-93 Household Economic Survey³ the food basket was updated to 1992 price levels using price data from the 1992/93 Price Survey [—, 1993].⁴ The calculation of the 1992 cost of the food basket is shown in Table 5.2.

Surprisingly we found that for Urban areas the 1992 cost of the food basket was lower than the August 1989 cost. For Greater Banjul the cost of the food basket in dalasis per month per AEU was 136 in 1992, while the ILO study had 138 for August 1989.⁵

The cause of this seems to be the following: the ILO study used an average of the prices of bonga, ladyfish and barracuda for 'fish', while we used the price for the cheaper and more commonly consumed

bonga. The prices used in the ILO study have not been documented, but a recalculation of the 1989 poverty line using the price data from National Accounts Section reveals that if the average price of bonga, ladyfish and barracuda, the three fresh fish in the consumer price index, is used for fish, then the cost of the food basket is 139 dalasis per month per AEU, as compared to 138 dalasis in the ILO study. When only the price of bonga is used, the 1989 cost of the food basket is 98 dalasis per month per AEU. See Table 5.3 where the cost of the food

Table 5.3: Comparative cost of monthly food basket - based on National Accounts Section, Greater Banjul price data

Food item	Aug. 1989		1992	
	Bonga	Av. fish	Bonga	Av. fish
Rice	22	22	25	23
Fish	9	39	18	73
Groundnut	25	25	34	34
Vegetables	5	5	10	12
Sugar	5	5	5	5
Milk	6	6	9	13
Snacks	8	11	11	18
Total for adult female	80	113	112	178
Total for adult male (AEU)	98	139	137	218
Total per AEU per year	1178	1663	1647	2614

Note:

For vegetables, prices of garden eggs have been used.



basket is calculated using bonga only, and with an average of fish prices for August 1989 and for 1992.

The calculation of costs of items other than fish is more unambiguous - only for vegetables can alternative prices be applied. However, the weight of vegetables is low and the price per calorie of vegetables as published in the consumer price index does not vary much.⁶ We have therefore concluded that the method used for calculating items other than fish can explain a difference of a few dalasis per month per AEU only; the large difference in costing of the food basket between ILO and SDA originates in the way 'fish' has been priced.⁷

A food poverty basket should contain items which provide a healthy diet at a relatively low cost — expensive items, which can easily be substituted by cheaper items, should not be included. We have therefore updated the food poverty line using the price of fresh bonga for 'Fish'. This has been the basis for establishing the 1992 food poverty lines in dalasis per month per AEU at 136 for Greater Banjul, 133 for 'Other Urban' and 114 for 'Rural' as presented in Table 5.2.

In our price survey we could not identify prices for barracuda and ladyfish outside Greater Banjul. In fact, according to the expenditure module of the Household Economic Survey only small quantities of these expensive fish are consumed in The Gambia, most fresh fish consumed is bonga.⁸ However, in Table 5.3 an inflation adjusted ILO food poverty line for 1992 (using the average fish price for Greater Banjul) has been calculated for comparative purposes. This 'food poverty line' is 218 dalasis per month per AEU or 60 percent above the SDA food poverty line for Greater Banjul (136 dalasis per month per AEU).

For 'Urban' where prices for ladyfish and barracuda are available, the 'food poverty

Table 5.4: Calculation of 1992 non-food poverty basket in dalasis per AEU per month

Expenditure Item	1989 expenditures		Inflation Index	1992 expenditures	
	Urban	Rural		Urban	Rural
Rent	6.20	2.70	234	14.52	6.32
Clothing	17.60	8.90	135	23.70	11.98
Firewood	6.60	6.60	123	8.09	8.09
Transport	7.10	2.70	103	7.29	2.77
Education	5.60	1.30	147	8.26	1.92
Health	5.40	2.80	100	5.40	2.80
Total per AEU per month	48.60	26.00		67.25	33.88
Total per AEU per year	582	300		807	407

Notes:

Inflation index calculated on the basis of price data from National Accounts Section.

For transport the price of taxi fare has been used; for education the average increase in school fee and exercise book; for health the average of outpatient RVH. Codeine phensic and aspro

line' based on an average of Greater Banjul prices for barracuda, ladyfish and bonga has been adjusted to 1992 price levels. This 1992 ILO food poverty line is 211 dalasis per month per AEU (an increase of 55 per cent above August 1989).

Table 5.4 shows how the cost of the non-food basket has been updated using inflation indexes for the various items based on price data from National Accounts Section. The cost is calculated for all urban areas as the ILO study did not distinguish between Greater Banjul and Other Urban areas.

Table 5.5: 1992 poverty lines for The Gambia in dalasis per year per AEU

	SDA Poverty line			ILO line: Inflation adjusted
	Greater Banjul	Other Urban	Rural	
Food poverty line	1636	1597	1371	2614
Non-food basket	807	807	407	807
Overall poverty line	2443	2404	1777	3421

Note:

Comparative poverty lines for Greater Banjul are based on an average of fish prices including prices of expensive fish—the procedure of the ILO study.



In Table 5.5 the averages have been converted into annual figures and the overall poverty lines calculated. The updated food poverty lines measured in dalasis per annum per AEU, used in this analysis, are: 1,636 for Greater Banjul, 1,597 for other urban and 1,371 for rural. The corresponding overall poverty lines are: 2,443 for Greater Banjul, 2,404 for other urban and 1,777 for rural. The original ILO-defined poverty lines for urban areas have been adjusted for inflation: the food poverty line is 2,614 and the poverty line is 3,421 dalasis per AEU year. This line has been calculated for comparative purposes.

The two poverty lines define three poverty categories for households:

- Extremely poor - households below the food poverty line.
- Poor - households above the food poverty line but below the overall poverty line.
- Non-poor - households above the overall poverty line.⁹

Permanent income per AEU and poverty categories

The tables on permanent income per adult equivalent unit correspond to the tables on permanent income per capita in Chapter Four. For each analysis category (e.g. socioeconomic group) the average income per AEU is given and also the

Table 5.6: Mean income [in dalasis per year per AEU] and percentage distribution of persons in poverty categories by urban categories

	Greater Banjul	Other Urban	Rural	All areas
Income per AEU	5976	3694	2316	3726
Extremely poor	5%	9%	23%	15%
Poor	12%	31%	18%	18%
Non-poor	83%	60%	59%	67%
Total	100%	100%	100%	100%

1992-93 SDA Household Economic Survey [weighted]

age income per AEU is given and also the percentage distribution of persons by poverty categories. As the number of persons is larger than the number of AEU in the sample (there is an average of 0.8 AEU per person) permanent income per AEU is higher than the permanent income per capita.

Table 5.6 shows that 15 per cent of the Gambians - one in seven - are extremely poor (below the food poverty line) and that 18 per cent are poor (between the food poverty line and the overall poverty line). In other words 33 per cent — one in three — are below the overall poverty line.

The incidence of poverty is highest in rural areas: 23 per cent in rural areas are extremely poor, while only 9 per cent in 'other urban' and 5 per cent in Greater Banjul are in this category. Forty-one per cent in the Rural category are below the overall poverty line (extremely poor and poor), while only 17 per cent in Greater Banjul but as much as 40 per cent in Other urban are below the overall poverty line. The proportion of persons below the overall poverty line is the same for Rural and Other urban. However poverty is more severe in rural areas as more than half of the population below the overall poverty line are extremely poor in Rural, while more than three quarters of the Other Urban population are in the 'poor' category just below the overall poverty line.¹⁰

The ILO report used an expensive price for fish and found that as much as 33 per cent of the urban population and 44 per cent of the rural population were extremely poor [see Table 5.7]. Almost two

Table 5.7: Persons in poverty categories in ILO study [Percentages]

Poverty category	Urban	Rural
Extremely (or food) poor	33	44
Poor	31	32
Non-poor	36	24
Total	100	100

Source: Poverty in The Gambia, 1992



Table 5.8: Poverty categories in urban areas based on poverty lines calculated by set of prices used in ILO study [Percentages]

Poverty category	Greater Banjul	Other Urban	All urban areas
Food poor	19	41	25
Poor	18	12	16
Non-poor	63	47	59
Total	100	100	100

1992-93 SDA Household Economic Survey [weighted]

Note:

The ILO study used another set of prices for fish than SDA and an updated food poverty line. The ILO study's result is 55% above the SDA food poverty line in Banjul.

thirds of the urban population (64 per cent) and three quarters of the rural population (76 per cent) fell below the overall poverty line in 1989 (see Table 5.7). Our survey found that only 25 per cent of the urban population was below the food poverty line and 41 per cent of the urban population was below the overall poverty line, when the food basket is based on expensive fish (see Table 5.8) as in the ILO report.

The 1992/93 Household Economic Survey depicts a less dramatic situation than the ILO report. Many fewer are extremely poor (or food poor) and many fewer are below the overall poverty line in our analysis than in the ILO Poverty Assessment report. Our survey furthermore shows that the incidence of poverty is much higher in rural than in urban areas. The different results are **not** due to a large scale eradication of poverty in the three-year period between the two

surveys (1989 to 1992). This difference is due to the combined effect of inappropriate calculation of poverty lines and methodological deficiencies of the UNICEF survey on which the ILO report was based.

Although we have used different methods and we disagree on the extent of poverty, the Household Economic Survey affirms that large sections of the Gambian population are very poor and that a policy for poverty alleviation is needed. The merit of the ILO study was to contribute towards putting poverty alleviation firmly on The Gambia's political agenda. The Household Economic Survey is intended to provide a more accurate description of poverty for the Government's Strategy for Poverty Alleviation.

Incidence of poverty within socioeconomic groups

Table 5.9 shows the incidence of poverty by socioeconomic groups. Again, as in the income per capita analysis in Chapter Four, the Large groundnut farmer category comes out as having the highest incidence of poverty: 36 per cent are extremely poor and 62 per cent fall below the overall poverty line. But the incidence of poverty is also quite high in the other rural socioeconomic groups. The share of extremely poor ranges from 16 per cent to 26 per cent in the other farming socioeconomic groups and the share of persons below the overall poverty line

Table 5.9: Mean income [in dalasis per year per AEU] and percentage distribution of persons in poverty categories by socio-economic group

	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		
Income per AEU	2358	2527	2347	1801	2780	3620	4415	4579	7530	8880	4147	3726
Extremely poor	19	16	26	36	11	11	0	6	1	2	16	15
Poor	22	15	8	26	22	29	30	19	4	2	12	18
Non-poor	59	70	65	38	67	60	70	74	95	96	73	67
Total	100	100	100	100	100	100	100	100	100	100	100	100

1992-93 SDA Household Economic Survey [weighted]



Table 5.10: Mean income [in dalasis per year per AEU] and percentage distribution of persons in poverty categories by division

	Ban	KMA	WD	NBD	LRD	MID	URD	Total
Income per AEU	8647	6325	2943	2655	2493	2624	2331	3726
Extremely poor	0	4	10	15	26	21	32	15
Poor	0	11	25	21	14	18	18	18
Non-poor	100	84	65	64	61	61	50	67
Total	100	100	100	100	100	100	100	100

1992-93 SDA Household Economic Survey [weighted]

ranges from 30 per cent to 41 per cent.

The relatively high rate of persons below the overall poverty in the Other urban areas is based on high rates in the Informal Workers SEG (40 per cent) and in the Formal Workers SEG (30 per cent). However, the Other urban informal workers socioeconomic group has got a high incidence of extreme poverty at 11 per cent, while the Other urban formal workers have none in this category.

In Greater Banjul poverty is less severe. Only 4 to 5 per cent are below the overall poverty line in the formal workers SEGs [public and private formal workers], while there is some poverty in the Informal sector workers SEG, where 6 per cent are extremely poor and 26 per cent are below the overall poverty line.

Table 5.10 gives information on the incidence on poverty by division. It corroborates the finding from the analysis of

income per capita that incidence of poverty increases with distance from Banjul.

Table 5.11 shows the mean income per adult equivalent unit by both division and SEG. Some cells in this table contain only few cases and the reader should be wary about drawing definite conclusions based on some of this data.

Regional incidence of rural poverty

It follows from the above that if a strategy for poverty alleviation targets the poorest third of the population it should focus on alleviating poverty in rural areas while paying some attention to Other Urban areas and also to Informal sector worker households in Greater Banjul. However, if it targets the poorest 15 per cent it should focus almost exclusively on households currently living in rural areas, especially on the farming socioeconomic groups.

Table 5.11: Mean income [in dalasis per year per AEU] by division and socioeconomic group

	Rural				Other urban			Greater Banjul			Total	
	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
Banjul								7691	12117	9470	7839	8647
Kanifing Municipal Area								4644	8760	9588	5254	6325
Western Division	2330	2592	2296	*	3200	2725	*	3436	3506	4809	2421	2943
North Bank Division	3021	2369	2753	2008	2267	3730	4222				2096	2655
Lower River Division	2490	2149	2687	1720	2805	3567	4064				*	2493
MacArthy Island Division	*	2957	2093	1657	2547	4705	*				2487	2624
Upper River Division	1831	2344	2124	1586	3520	4495	*				1841	2331
TOTAL	2358	2527	2347	1801	2780	3620	4415	4579	7531	8880	4147	3726

1992-93 SDA Household Economic Survey [weighted]

Notes: * indicates less than five cases



Table 5.12: Mean income [in dalasis per year per AEU] and percentage distribution of persons in poverty categories by division for rural areas

	WD	NBD	LRD	MID	URD	All rural divisions
Income per AEU	2638	2321	2303	2431	1903	2316
Extremely poor	12	16	30	21	38	23
Poor	18	20	11	19	20	18
Non-poor	70	64	59	60	43	59
Total	100	100	100	100	100	100

1992-93 SDA Household Economic Survey

It does not follow that all poverty alleviation programs should be located in rural areas, though those that focus on relieving current stress certainly should be. It is clear that a lot of the rural urban migration recorded in Chapter Nine is directed at personal and household poverty relief and the income figures presented there show that for many people it is successful. The provision of alternative employment opportunities to underemployed members of farming households who are marginal in agricultural terms may be more efficiently done in larger centres than in scattered rural villages.

Whatever choice is made the emphasis should be on these rural households and we will consequently analyse the re-

gional incidence of rural poverty. Table 5.12 therefore shows mean rural incomes per AEU and the incidence of poverty by division. Rural Western Division, the westernmost rural area, is clearly the most well off area with the highest average income and the fewest people below the poverty lines. Rural Upper River Division, the area most to the east, is the worst off area with the lowest average income and the largest share of persons below the poverty lines. The three divisions in the middle, North Bank, Lower River and MacArthy Island Division, are between these two extremes.

In Table 5.13 a more detailed picture of the rural areas is given by presenting the data by district. The reader should be wary about jumping to rigid conclusions based on this table as the reliability of

Table 5.13: Mean rural income [in dalasis per year per AEU] and percentage distribution of persons in poverty categories by district

Division	District	Mean income per AEU	Extremely poor	Poor	Non poor	Total
WD	Kombo South	3089	7	13	80	100
	Kombo East	2721	0	23	77	100
	Foni Brefet	2242	21	25	54	100
	Foni Bintang Karanai	2606	6	20	74	100
	Foni Kansala	2059	47	7	47	100
NBD	Upper Niumi	2515	15	16	69	100
	Jokadu	2200	16	23	60	100
	Upper Badibu	2218	17	21	62	100
LRD	Kiang West	1583	65	12	23	100
	Kiang Central	2935	0	13	87	100
	Jarra Central	2580	16	8	76	100
MID	Lower Saloum	2956	10	0	90	100
	Upper Saloum	1126	92	2	5	100
	Niani	1907	39	20	41	100
	Niamina East	2462	15	25	60	100
	Fulladu West	2730	6	23	71	100
URD	Fulladu East	1877	39	19	42	100
	Wulli	1960	35	22	44	100
Total		2316	23	18	59	100

1992-93 SDA household Economic Survey



the data is much lower at this detailed level. Numbers for some districts are based on only one enumeration area where eighteen households have been interviewed. Some districts are not in the table because none of their EA's were selected in the random sample procedure. The full list of enumeration areas selected in the sample is given in Appendix Three. Bearing these cautions in mind Table 5.13, where districts in each Division are arranged from west to east, exhibits the following pattern:

- Within Western Division the Kompos are markedly better off than the Fonis both as to average income and incidence of poverty. Indeed one of the poorest EAs in the survey with almost half of its population (47 per cent) in the extremely poor category was found in Foni Kansala District.
- In North Bank Division the differences between districts are not very pronounced, though there is a slight tendency to decreasing incomes and increasing incidence of poverty when moving east.
- In Lower River Division there is a marked difference between the EA in Kiang West and the EAs in other districts. The EA in Kiang West is among the poorest in the survey and has two-thirds (65 per cent) of its population in the extremely poor category. The rest of the rural areas of the Division are slightly above the rural average for The Gambia both in mean income and in the incidence of poverty.
- The difference between districts in MacArthy Island Division is very pronounced: The EA in Lower Saloum is relatively well off, while the EA in the neighbouring district, Upper Saloum, is the poorest with the lowest average income and as much as 92 per cent in the ex-

tremely poor category, the highest incidence of poverty found. However, Upper Saloum had experienced a serious crop failure and this is why the survey measured extremely low permanent incomes in this district. Field workers thought in a normal year permanent incomes would be considerably higher in Upper Saloum though this district would still be among the poorest.

- In Upper River Division the variation between the two districts represented in the sample (where four and two rural EAs were selected) is only slight. Both districts exhibit low average incomes and more than a third are extremely poor in both.

Although there are some variations between the analysis of poverty based on per capita income categories in Chapter Four and this analysis based on poverty lines and income per AEU, the patterns are the same. They both support the following conclusions for the incidence of extreme poverty:

- Extreme poverty is largely concentrated in rural areas, 23 per cent of the rural population is in this category, 80 per cent of the extremely poor are in the rural areas.
- Within the rural areas the farming SEGs and especially the larger groundnut farming SEGs have the highest incidence of extreme poverty.
- Rural poverty generally increases when moving from west to east with the highest incidence of rural poverty in Upper River Division, but district data show pockets of poverty in the Fonis, in Kiang West and on the North bank of MacArthy Island Division.



- Some extreme poverty is found in urban areas, the incidence is 5 per cent in Greater Banjul and 9 per cent in Other Urban. In both areas is extreme poverty concentrated in the informal sector.

Endnotes

- 1 Methodological note: For households in Upper River Division the consumption of these cheaper cereals is three times the quantity consumed of rice (see the chapter on health and nutrition) and this is one of the reasons why permanent incomes are low in this part of the country. Most of these cereals consumed are home grown. The households do not actually make a choice between buying rice or corn and coarse grains. The households consuming much corn and coarse grains mainly appear poor because the prices used to convert their consumption into value terms are lower than the rice price. This procedure could be questioned, and it would indeed be possible to fix a common 'price' for all cereals as their nutritional value is roughly the same. On the other hand, market price differential between rice and other cereals show the households generally value rice more, and if we were to leave the market price approach by deciding that all cereals should be given the same 'value' regardless of price we would open a Pandora's box of attributing shadow prices to different items. However, we can once more conclude that no procedure for measuring poverty is perfect. The method of using market prices has certain shortcomings, which the reader should be aware of.
- 2 The use of adult equivalent unit is not without problems. It can be convincingly argued that food consumption should be measured per adult equivalent Unit. But the poverty line approach is not based on classifying households according to their food consumption but only according to their permanent income. A large part of the permanent income (roughly half) is expenditure on non-food items. And it has not been convincingly argued that needs for non-food items follow the AEU-value of a person. Do adult women have fewer needs in terms of consumption of non-food items - should a women only count for 74 per cent of a man? Do children have smaller needs than adults? - is it not necessary to spend considerable amounts on their education?
- 3 January to December 1992 is the average reference period for the survey. From October 1992 to March 1993 the survey collected data on household expenditures for the preceding 12 months.
- 4 Prices in the Price Survey were collected in December 1992. In the Household Economic Survey these prices were multiplied by 0.986 in order to take account of inflation during 1992. However in the case of fresh bonga this method was not appropriate as Bonga prices were exceptionally low in December 1992. According to National Accounts price data the average price for 1992 was 2.04 times the December 1992 price. This factor has consequently been used to adjust the fresh bonga price used in the calculation.
- 5 The 1992 cost of the food basket dalasis per month per AEU for 'Other Urban' was 133 - lower than 138 - the 1989 cost for urban areas as a whole. The cost of the rural food basket had increased from 100 to 114 - but this is still less than the general inflation rate in the period of 32 per cent.
- 6 The vegetable used in the ILO study cannot be identified. The report mentions that conversion factors have been taken from GAFNA: Gambian Foods, Handbook no. 1. However, this handbook only has conversion factors for leaves and National Accounts Section, does not collect prices for leaves. The SDA Price Survey has collected prices for Sorrel, a local leaf, and we decided to use this for the updating of the poverty line.
- 7 The method for costing fresh fish has a large effect on the overall cost of the food basket because fresh fish has a heavy weight and the differentials furthermore are large: in August 1989 the prices of ladyfish and barracuda were both 12 dalasis per kg, while the price of bonga was only 2 dalasis per kg.

The fact that fish can be a heavy expenditure item for Gambian households is reflected in the local habit of referring to the amount women use for daily purchases of food as 'fish money'!
- 8 28 kg bonga is consumed yearly per capita in Banjul, where consumption of fish is highest and 15 kg is consumed in Upper River Division, where fish consumption is lowest. The consumption of ladyfish is 5 kg in Banjul and less than half a kg in all divisions out-



side Greater Banjul and the consumption of barracuda is even lower. For more details see Table 7 in the chapter on health and nutrition.

- 9 The ILO-report used two sets of five poverty categories: One based on percentage cut of points in relation to the food poverty line (75 per cent, 100 per cent, 125 per cent and 150 per cent of FPL) and one based on the same percentage cut of points in relation to the overall poverty line (ILO, 1992: 58). We have decided to simplify the analysis by using only three poverty categories.
 - 10 The 1,500 dalasis per capita per year cut off point used above is close to the overall poverty line in the sense that it cuts almost a third (29 per cent) of the population. However the share of urban dwellers falling below the overall poverty line is larger than the share below the 1,500 dalasis per capita cut of point because the poverty line is higher in urban than in rural areas. For 'Greater Banjul', 'Other Urban' and 'Rural' the percentages below the 1,500 dalasis per capita per year are 7, 14 and 45 (refer to Table 1)
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CHAPTER 6 FORMAL SCHOOL EDUCATION

Education can occur in many forms. We emphasise formal education through schools in this chapter for the following reasons: it is one of the most important forms of education, it is more easily observed, and it is a form that is particularly affected by Government policy. For these reasons, in this survey we have focussed on formal education and present no information about Islamic education. However, the next household survey, the 1993-94 Household Education and Health Survey, which has been supplemented by a community survey, will provide more detailed data on various kinds of education, including data on the two kinds of Islamic schools, madrasa and dara.¹

The 1992 Priority Survey sample was based on the 1983 Population Census enumeration areas and population. As there has been rapid urban growth² since 1983, country totals in the 1992 *Priority Survey Report* were not fully representative because they could not take into account these changes. In this survey we have used the results of the 1993 Census to apply weights to different areas as described in Chapter One, and the weighted totals in these tables are more representative for The Gambia.

The section on education in the questionnaire [Section One, Questions 10 to 16] sought data from members of the households who were six years and over. It sought information on school atten-

dance and the highest grade reached. If the household member had attended school, was he or she attending school a year ago and was the person still attending school at the time of the interview? Those who were under 25 years of age and had left school were asked to give the principal reason for leaving. A basic literacy question was asked for all members of the household.

This chapter examines two aspects of education:

- Participation in education
- Non- participation

Participation in Education

Literacy

For the the purpose of this survey literacy is defined as the ability to read or write a simple sentence in any language. Literacy in our definition therefore includes literacy in Arabic, which many Gambians learn at Koranic schools. One measure of functional English literacy that is available is completion of Primary School, and this is used in some chapters as a measure of functional literacy. The data on literacy [see Table 6.1] show that the overall literacy rate of persons 20 years and over is 45 per cent which is close to the 46 per cent obtained in the 1992 Priority Survey. This survey also corroborates the finding of that survey that males have a literacy rate twice that



Table 6.1: Literacy and school enrolment rates by gender and socioeconomic group

		Rural					Other urban		Greater Banjul			Not in work-force	All SEDs
		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		
Literacy for persons 10 years +	Female	24	27	18	23	44	33	55	39	59	57	44	35
	Male	61	67	57	64	78	71	88	72	80	84	77	71
	Total	42	47	37	41	62	53	72	56	70	70	60	53
Literacy for persons 20 years +	Female	14	19	12	18	34	16	25	26	48	45	35	25
	Male	57	58	54	64	74	65	83	66	76	82	74	67
	Total	33	37	32	38	55	42	58	48	63	63	53	45
Net primary enrolment rate	Female	32	23	12	6	39	54	54	54	76	71	56	39
	Male	39	38	27	15	49	67	71	61	73	75	62	48
	Total	36	31	20	11	44	61	62	58	75	73	59	44
Primary gross enrolment rate	Female	42	30	16	9	46	68	63	62	96	86	72	48
	Male	51	49	36	17	60	81	82	76	89	90	78	59
	Total	47	41	27	13	53	76	72	69	91	88	75	54
Secondary net enr.rate 14-17	Female	13	9	0	4	24	27	51	30	42	44	41	24
	Male	29	21	11	5	29	51	53	40	65	60	49	35
	Total	20	15	6	4	26	38	52	35	52	51	45	29
Secondary net enr.rate 14-20	Female	10	5	1	2	14	22	39	20	37	34	35	17
	Male	27	19	14	4	32	42	51	32	61	49	43	31
	Total	18	11	8	3	23	32	45	26	49	41	39	24
Secondary gross enr. rate 14-20	Female	13	5	1	2	15	28	38	21	36	42	40	20
	Male	29	26	15	4	38	61	66	39	78	57	49	39
	Total	20	15	8	3	26	44	53	30	58	48	44	29

of females. As the definition of the socio-economic groups has been adjusted [see Chapter 2] there are some slight differences when rates for socio-economic groups are compared in the two surveys.

In this survey the literacy rate of persons ten years of age and over has also been calculated. The literacy rate of persons ten and above is 53 per cent. This is higher than the twenty years and above literacy rate [because the literacy rate for the 10 to 19 years age group is high], indicating an increase in the literacy rate over time [see Table 6.1]. The ratio of female to male literacy is higher in the ten years and above compared to twenty years and above age group. In the twenty years and above age group male literacy is nearly three times that of females, while in the ten years and above age group the rate for males is only twice that of females. The lowest literacy rates are found in the farming socio-economic households. These households also exhibit the largest disparities between female and male literacy rates — for the

Medium groundnut farmers, the 20 years and above the male literacy rate is more than three times that of females.

Regional differences in literacy are large [see Table 6.2]. For those ten years old and above the highest literacy rates are found in Banjul [78 per cent] and Kanifing Municipal Area [63 per cent], while Upper River Division has the lowest rate of 24 per cent. The literacy rate for the remaining divisions varies between 52 per cent and 59 per cent. The biggest gap between female and male literacy is found in Upper River Division, where the male literacy rate is 45 per cent and the female rate is 6 per cent, a ratio of 7.5:1.

Primary enrolments

The 1992 survey results

There was a wide gap between the Ministry of Education's net primary enrolment rate at 52 per cent for 1991/92 and the net primary enrolment rate at 36 per cent resulting from the 1992 Priority Survey. We knew at the time that our



Table 6.2: Literacy and school enrolment rates by gender and division

		Banjul Municipal Area	Kanifing Municipal Area	Western Division	North Bank Division	Lower River Division	MacArthy Island Division	Upper River Division	All divi- sions
Literacy for persons 10 years +	Female	70	47	34	29	33	43	6	35
	Male	86	78	67	78	87	69	45	71
	Total	78	63	52	53	59	55	24	53
Literacy for persons 20 years +	Female	62	35	21	18	19	36	1	25
	Male	82	74	59	76	80	66	44	67
	Total	73	55	40	46	44	50	21	45
Net primary enrolment rate	Female	86	62	53	22	25	32	8	39
	Male	92	63	64	30	58	36	14	48
	Total	90	63	60	26	44	34	11	44
Gross primary enrolment rate	Female	112	74	70	27	31	38	11	48
	Male	103	81	81	36	74	43	16	59
	Total	107	78	76	31	55	41	14	54
Secondary net enrolment rate 14-17 yrs	Female	58	34	27	14	11	16	5	24
	Male	66	46	48	28	13	26	5	35
	Total	62	39	37	20	12	20	5	29
Secondary gross enrolment rate 14-20 yrs	Female	46	32	26	4	11	10	3	20
	Male	70	51	53	14	29	19	4	39
	Total	58	41	40	8	20	14	3	29
Secondary net enrolment rate 14-20 yrs	Female	44	28	21	8	10	9	3	17
	Male	60	41	43	25	24	16	4	31
	Total	52	34	32	15	17	12	3	24

rate was an underestimate because urban areas, where enrolment rates are high, were under-represented in our sample. We also knew that the Ministry's rate was overstated, because population growth had been higher than the projected figures that they were using. But these factors alone could not explain the wide gap.³ The Education Planning Unit revised figures and the Household Survey Section revised figures are now in agreement. The Planning Unit found that the Ministry's statistics previously only took the 7 to 12 year age group into account, while the correct primary education age group, due to a recent change in the commencement age, is 7 to 13 years. Furthermore we found in the evaluation survey that misreporting of age is not uncommon. This tends to understate the real net primary enrolment rate, which is defined as follows:

$$\text{Net enrolment rate} = \frac{\text{enrolment of primary age children only}}{\text{population of primary age group}}$$

Table 6.3, which gives a detailed breakdown of the enrolment by year for age 7 to 17 years, shows that there are many

children in primary school with a reported age outside the primary age group range. The reported age may be out of the range for a number of reasons: because children start early or finish late or because the age has been misreported. The evaluation of our data and the census post enumeration survey shows that age is often misreported. We have therefore decided also to calculate the gross primary enrolment rate which is defined as follows:

$$\text{Gross enrolment rate} = \frac{\text{total enrolment in primary schools}}{\text{population of primary age}}$$

The gross enrolment rate is a more robust measure when misreporting of age occurs. However, the gross enrolment rate has the defect of double counting repeaters. Furthermore, the numerator and denominator in the formula do not refer to the same age group and rates above 100 per cent can occur.

1993 enrolment rates

Using figures weighted by the 1993 Census results, including all the relevant ages and using the gross enrolment rate



Table 6.3: Primary enrolment rate by age, gender and division

		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		
6 years	Female	2	11	7	2	10	8	0	5	22	7	16	7
	Male	19	9	4	0	12	23	0	6	31	23	11	11
7 years	Female	15	17	10	7	22	61	67	27	82	50	25	26
	Male	17	22	4	4	30	54	63	35	42	62	31	27
8 years	Female	39	15	9	7	33	51	29	50	61	85	71	32
	Male	34	36	31	11	49	47	61	60	82	66	55	43
9 years	Female	28	43	32	5	68	59	57	64	100	76	65	48
	Male	53	31	27	16	57	72	79	60	100	100	91	53
10 years	Female	9	44	13	4	54	40	85	49	69	86	70	41
	Male	38	38	40	27	57	79	60	77	88	76	78	57
11 years	Female	55	35	0	11	39	68	100	94	74	79	48	50
	Male	51	42	29	18	57	80	100	80	66	74	76	56
12 years	Female	45	24	15	7	42	100	50	77	78	64	53	51
	Male	36	51	39	26	40	88	61	55	86	77	45	53
13 years	Female	36	0	19	0	23	37	0	54	68	55	76	34
	Male	61	44	29	15	62	79	73	69	55	85	100	57
14 years	Female	40	18	10	7	10	16	46	10	50	41	34	23
	Male	36	49	18	40	28	11	13	44	45	36	33	35
15 years	Female	5	15	9	0	14	24	0	18	7	16	27	13
	Male	25	27	33	0	9	29	100	14	16	18	33	21
16 years	Female	8	0	0	12	0	43	25	7	0	11	0	7
	Male	17	0	0	0	20	20	0	20	27	0	25	13
17 years	Female	0	0	0	0	0	21	0	8	0	0	6	5
	Male	0	0	0	0	0	14	0	0	0	13	10	4

rather than the net enrolment rate combined to produce agreement in the two sets of figures. We calculated a gross enrolment rate for The Gambia of 54 per cent and the Education Planning Unit's revised figure for gross enrolment is 53.5 per cent. The overall net primary enrolment rate calculated from our survey is 44 per cent. The Ministry of Education has not published a revised figure for 1991/92, the unrevised [too high] figure is 55 per cent. In the following analysis we refer to the gross enrolment rates, however, net rates follow exactly the same pattern.

Farming socioeconomic group households have the lowest enrolment rates

[see Table 6.1]. The rate for Large groundnut farmers is only 13 per cent. The two Other urban socioeconomic groups and the Greater Banjul informal workers group have enrolment rates around 70 per cent. The Greater Banjul public workers group tops with a rate of 91 per cent. Enrolment rates are thus higher in urban than in rural areas. There is then a large group of rural children, especially children from farming households, not enrolled in formal schools. As it is a major objective of the Government to increase primary enrolment rates it appears that specific measures have to be targeted at this group.

Primary enrolment rates are higher for



females than literacy rates are. Forty-eight per cent of girls are enrolled in primary school compared to 59 per cent of the boys. The disparity between enrolment of girls and enrolment of boys is largest in the socioeconomic groups where overall enrolment is low. In the large and medium groundnut farmers groups the ratio between enrolment rates for boys and those for girls are 2.0:1 and more.

The lowest primary gross enrolment rates at 11 per cent for girls and 16 per cent for boys are found in Upper River Division [see Table 6.2]. The rates of the next lowest division, North Bank Division, are 27 per cent for girls and 36 per cent for boys, more than twice the rates for Upper River Division. The highest rates are in Banjul where they exceed 100 per cent - because of the use of the gross enrollment rate. Enrolment rates are also high for KMA and for Western Division, where more than three quarter are enrolled. The largest disparity between enrolment of girls and boys is found in Lower River Division, where the gross rate is 31 per cent for girls and 74 per cent for boys.

Why are the primary enrolment rates of farming households low?

Farming socioeconomic group households have the lowest enrolment rates. The Large groundnut farmers group has by far the lowest rate, 13 per cent; then comes the Medium groundnut farmers SEG with 27 per cent, followed by the Small groundnut farmers with 41 per cent and the highest rates are the Non-groundnut sellers with 47 per cent. There is then a strong negative relationship between enrolment rates and the size of farming operations - or to be more precise groundnut production [see Chapter Two on definition of the socioeconomic groups]. This relationship, which is also found in the 1992 Priority Survey, could be caused by a number of factors:

- Households operating large groundnut farms do not send their children to school, because they need them to work on the farm. In other words the opportunity cost of sending children to school is too high.
- Household operating large groundnut farms are following a *farming strategy* and plan to earn their future income from agriculture. Therefore they do not consider it necessary to invest in their children's formal education to enable the household to continue groundnut production. In contrast to this, other farming socioeconomic groups are increasingly moving their focus out of agriculture and are preparing their children for non-farm occupations.
- Household income per capita is negatively related to groundnut production [see Chapter Five on poverty]. Large groundnut farmers have by far the lowest per capita income, while average income increases for Medium groundnut farmers and further for Small groundnut farmers. Incomes of Non-groundnut sellers are slightly lower than that of Medium groundnut farmers. This suggests that enrolment of children has some relationship to income.

All these explanations of the low enrolment rates in farming households are economic and none exclude the others. Indeed it is difficult to separate and test the two first explanations against each other with our data. However, it is possible to separate and test the two first explanations against the third in order to see how these factors interact.

First of all the suggested relationship between primary enrolment and income levels in rural areas is shown in Table 6.4 on primary net enrolment rate by poverty



Table 6.4: Primary net enrolment rate by poverty categories and urban categories

	Greater Banjul	Other urban	Rural	All areas
Extremely poor	61	91	16	25
Poor	56	63	23	40
Non-poor	68	59	33	49
Total	67	63	27	44

category and urban category [poverty categories are defined on the basis of household income per adult equivalent unit in Chapter Five]. The two poverty lines constructed in Chapter Five define three poverty categories for households:

- Extremely poor: households below the food poverty line.
- Poor: households above the food poverty line but above the overall poverty line.
- Non-poor: households above the overall poverty line.

In urban areas, where enrolment rates are high Table 6.4 shows no relationship between poverty and enrolment.⁴ However, for rural areas the overall primary net enrolment rate is 27 per cent. It is 16 percent for the extremely poor, 23 percent for the poor and 33 percent for the non-poor.

Table 6.5 on primary enrolment by poverty categories and socio-economic group shows the relationship between primary enrolment rates with income [per AEU] and size of groundnut production. First, controlling for size of groundnut production, i.e. keeping groundnut production constant by looking at each

Table 6.5: Primary net enrolment rate by poverty categories and rural socio-economic groups

	Non groundnut sellers	Small groundnut farmers	Medium groundnut farmers	Large groundnut farmers	Other rural workers
Extremely poor	35	18	21	5	23
Poor	27	28	7	15	32
Non-poor	42	34	22	15	51
Total	36	31	20	11	44

socioeconomic group separately, enrolment generally increases when moving from 'extremely poor' to 'poor' to 'non-poor', the only exception is Medium groundnut farmers where the enrolment rate of children in the 'poor' category is the lowest. However, as this cell is very small with only 17 primary age children no reliable conclusion can be drawn from this. Secondly, controlling for income by looking at each poverty category separately, enrolment rates in farming households decrease with groundnut production. Again the only exception is the poor Medium groundnut farmer cell. The conclusion is that primary enrolment rates in rural areas depend both on size of groundnut production and on income level. Both factors contribute to explaining the enrolment rate.

The operational implication of this result is that economic incentives are important for increasing primary enrolment of children from farming households. Such incentives as abolishing fees for book revolving funds, examination fees and other contributions, feeding school children and providing uniforms free of charge would cut the direct cost and would balance at least some of the indirect costs of taking children away from farm work.

Secondary enrolment

Enrolment rates

There are two secondary enrolment rates that could be considered: the overall rate including the ages for the whole of secondary education [14 to 20 years], and a rate which includes the first stage of the current secondary education system [14 to 17 years].⁵ Tables 6.1 and 6.2 show these secondary enrolments by socioeconomic group and by division respectively. Both these net enrolment rate and the 14 - 20 years gross enrolment rate are much lower than primary enrolment rates. For ages 14 - 20 the overall gross secondary enrolment rate is 29 per cent while the overall primary gross enrol-



Table 6.6: Secondary enrolment rate by age, gender and socioeconomic group

	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		
11 years Female	0	0	0	0	0	0	0	0	0	0	0	0
11 years Male	0	6	0	0	0	13	0	0	9	0	5	3
12 years Female	0	0	0	0	6	0	0	0	0	24	0	2
12 years Male	0	0	0	0	6	0	39	3	14	0	0	3
13 years Female	9	0	0	0	0	9	0	0	0	19	0	4
13 years Male	6	9	0	0	16	0	0	4	25	15	0	8
14 years Female	12	0	0	14	26	35	27	28	20	41	11	19
14 years Male	12	26	9	0	39	48	63	32	45	55	27	30
15 years Female	23	0	0	0	29	45	72	13	55	56	46	23
15 years Male	24	17	13	6	28	44	0	42	54	50	47	29
16 years Female	8	12	0	0	32	7	50	52	35	54	49	29
16 years Male	33	0	18	0	20	61	100	46	60	77	50	39
17 years Female	0	28	0	0	0	21	54	29	62	29	45	25
17 years Male	53	56	0	10	19	55	36	43	100	53	82	48
18 years Female	12	0	12	0	0	20	36	16	23	53	49	19
18 years Male	16	26	40	8	44	42	100	26	75	41	32	33
19 years Female	0	0	0	0	0	13	0	12	50	8	32	9
19 years Male	48	0	0	0	36	46	50	14	79	75	57	37
20 years Female	4	0	0	0	0	14	0	2	10	0	12	4
20 years Male	18	11	11	0	31	23	40	25	33	9	24	19
21 years Female	14	18	0	0	0	0	0	0	0	11	15	6
21 years Male	0	0	0	0	0	63	100	11	9	36	37	17
22 years Female	10	0	0	0	0	15	0	5	0	0	14	5
22 years Male	0	0	0	0	0	66	22	11	25	20	10	14
23 years Female	0	0	0	0	0	0	0	0	0	0	0	0
23 years Male	0	40	0	0	0	12	0	20	0	0	0	8
24 years Female	0	0	0	0	0	0	0	6	0	0	0	1
24 years Male	0	0	0	0	0	0	0	7	24	13	0	5
25 years Female	0	0	0	0	0	0	0	0	0	0	0	0
25 years Male	0	0	0	0	9	0	0	2	0	0	0	1

ment rate is 54 per cent. A comparison of secondary enrolment rates by socioeconomic groups and by division shows that secondary enrolment rates are extremely low for groups and areas where primary enrolment is low and that the disparity between low and high enrolment groups and areas is greater for secondary than for primary rates.

Comparison with primary rates

The overall secondary gross enrolment rate is slightly more than half [0.54] of the gross primary rate [29 per cent secondary enrolment divided by 54 per cent primary enrolment gives 0.54]. This ratio has its lowest values in groups and areas

where enrolment is low: 0.23 for Large groundnut farmers and 0.3 for Medium groundnut farmers. The divisions with low ratios are Upper River Division with 21 per cent, North Bank Division with 26 per cent and MacArthy Island Division with 34 per cent.

This suggests that children from low enrolment groups and areas that have enrolled in primary school have a smaller probability of getting secondary education than children from groups or areas with higher primary enrolment. Before drawing any conclusion some factors must be considered: Migration from rural areas to urban secondary schools and



primary enrolment when the secondary age children were in primary school.

Some children migrate from rural to urban areas in order to go to secondary schools, though this is most common for the relatively few children going to high school, and this could explain why the ratio is low in rural socio-economic groups. However, controlling for this factor by looking at rural socio-economic groups only, this relationship still holds: the lowest ratio is found in rural socio-economic groups with low primary enrolment rates. Also the migrational factor would affect divisional data less, as there are secondary schools in all divisions. This suggests that the hypothesis holds despite the migrational factor.

An alternative explanation for the wide disparity between primary and secondary enrolment rates in low enrolment groups and areas is that the enrolment of children is expanding and that the current low secondary enrolment is due to a much lower primary enrolment, when the current secondary students were in primary school. For socio-economic groups only a time series of SDA surveys can provide the data for an explanation. When it comes to divisions a time series on enrolment is available from The Ministry of Education. These data show that from 1985/86, when the secondary students were in primary school, to 1991/92 the absolute enrolment in primary school grew by 23 per cent [slightly less than population growth]. However, primary enrolment grew less than the national average in the low enrolment divisions: it grew by 10 per cent in Upper River Division, it was constant in North Bank Division and it declined in MacArthy Island Division. This indicates that the actual disparities are larger when primary and secondary enrolment rates are compared for the same group or age-cohort of students. This corroborates our hypothesis: children from low enrolment groups and areas who are enrolled in primary school

have a smaller probability of getting secondary education than children from groups or areas with higher primary enrolments.

Enrolment rates for girls decline rapidly from primary to secondary levels. For primary level the enrolment rate of girls is 81 per cent of that of boys [gross primary enrolment rate of girls of 48 per cent divided by gross primary enrolment rate of boys of 59 per cent]. For the first four years of secondary school girls' enrolment, the ratio falls to 69 per cent and for the full 7 years secondary school the rate falls again to 51 per cent.

Our data thus point to a general trend, which is also seen in other countries. Disparities between groups based on socio-economic status, geographical area or gender are larger at the secondary than at the primary level. Thus the economic benefits of disadvantaged groups' formal education will be limited, as secondary education seems to be a precondition for a well paid job. Data on correlation between formal education and earnings shows that earnings for persons with primary education are not much higher than for persons without any primary education, while earnings for persons with secondary education are much higher [see Table 6.7].

This is likely to affect the primary enrolment rates of disadvantaged groups and areas negatively. Our recent survey on education in rural areas [unpublished] found that parents see their children's formal education as an investment. They expect that formal education will enable their children to get well paid jobs and that the children will pay them back or support them once they get a well paid job. However, our data suggest that

Table 6.7: Mean yearly earnings in dalasis by level of education

	No formal schooling	Primary school	Some secondary education	Form 4 and above	All persons
Yearly earning in dalasis	2,434	2,824	6,740	16,648	3,862



many parents are not likely to get any return on their investment in current circumstances, and our research in rural areas found that parents are aware of this. From this perspective it is a perfectly rational response when parents do not enroll their children in formal school.

It is a fundamental aim of Government policy to increase the primary enrolment rate — especially the enrolment of girls — considerably. Data from the Ministry of Education show that the enrolment rate has been stagnant over the past 10 years and that it has even been declining in the regions with low enrolment. Our analysis suggests that parents in the low enrolment areas and parents of girls are unlikely to invest more in education in the present circumstances. Government [and donors] will have to make this investment if enrolment of the low enrolment groups is to be increased.

Non Participation in Formal Education

Reasons for non-attendance

In the 1992 Priority Survey it was found that many children took part in some form of Islamic education. In this survey, where the focus is on formal education, respondents, who were mostly heads of households, were asked to give the main reason for the children in the household not attending formal school. When analysing this information it should be realised that the reasons stated by respondents and the real motives for not sending a child to school are not necessarily identical. Respondents would often be justifying or rationalizing their decisions. Furthermore, decisions often depend on relatively complex combination of factors in specific circumstances, which cannot easily be classified by one 'main reason', and this is one of the reasons why the 'other' category is quite large.

Table 6.8: Percentage of children never attending formal school for various reasons by age and socio-economic group

Age category	Reason	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		
Primary age [7 to 13 years]	Prefer Islamic	28	24	29	56	45	17	23	20	7	37	35	34
	Other	35	36	35	28	32	32	50	42	39	10	29	34
	Too young	12	10	10	3	13	21	10	22	19	27	16	12
	Too expensive	1	14	9	3	5	18	0	11	27	20	11	9
	Too far	11	10	5	1	1	0	0	0	0	0	4	4
	Not appropriate	4	1	4	5	0	0	18	0	0	3	1	3
	Work	2	2	3	2	2	7	0	3	3	2	2	3
	Not useful	7	3	4	0	1	4	0	2	4	0	1	2
	Marriage	1	0	1	0	1	1	0	0	0	0	0	0
	Total	100	100	100	100	100	100	100	100	100	100	100	
Secondary age [14 to 20 years]	Other	44	40	30	25	41	32	80	37	53	45	20	36
	Prefer Islamic	23	19	21	43	33	16	4	10	0	10	30	22
	Marriage	8	16	19	14	12	20	0	16	15	16	8	14
	Completed	2	4	2	1	7	15	16	8	19	14	19	7
	Too expensive	4	5	7	4	3	2	0	13	6	3	14	7
	Work	6	5	10	5	2	11	0	9	4	11	5	7
	Not appropriate	3	2	5	4	1	4	4	3	0	0	0	3
	Not useful	6	5	2	2	0	0	0	2	2	0	2	2
	Too far	3	4	5	0	0	0	0	0	0	0	0	1
Too young	0	0	0	0	0	0	0	1			1	0	
	Total	100	100	100	100	100	100	100	100	100	100	100	



Despite these difficulties the reasons for children's non attendance in formal education given by the households are important as a source of how the households decision makers describe their motives and view the situation. In Table 6.8 these reasons are given for children who have never attended formal school. Some of the categories are rather small. Very few state that non usefulness of formal education is the reason for non attendance. In relatively few cases is distance to formal schools given as the main reason for non attendance. Some state that their children of primary age are still too young. Probably some parents prefer to send their children to school later than at the official commencement age of seven years, but the age for some of the 'too young' children has probably been misreported and they may in actual fact still be under seven.

The remaining reasons given can be categorised in two large groups: religiously and culturally related reasons on the one hand and economic reasons on the other. Reasons related to religion and cultural practices are: preference for Islamic education, school age children being prevented from participating in formal education because of marriage and non attendance because formal education is regarded as not appropriate. Very few give 'not appropriate' as the reason, but the first two categories are among the most frequently given, in fact the most frequent reason given is that Islamic education is preferred. This reason is given both by rural socio-economic groups and urban socio-economic groups and this reason is given for as

much as 56 per cent of the non attending primary school age children in the Large export oriented farmers group, where most of the children [87 per cent] are not attending formal schools. For the secondary age group 'marriage' is a frequent reason given for not sending children to formal school. Often girls are married very young and as their training and duties as wives conflict with school attendance they are taken out of school. A higher marriage age would allow girls to remain longer in the formal education system.

Another relatively large group of reasons for non attendance is related to economic factors: some give high direct costs as the reason for children's non attendance by stating that formal schools are 'too expensive', while other state that high indirect costs is the reason by stating that the children 'need to work'. In spite of the fact that rural households are much poorer than urban households high, direct cost is more frequently given in urban than in rural areas as the reason for children's non attendance.

Initially it would appear that the above indications that economic factors are important factors behind the low enrolment rates in rural areas are contradicted by the fact that many rural households state that the main reason for their children's non attendance of formal schools is preference for Islamic education. However, this may simply show that these households describe their reasons in religious terms. They may prefer Islamic schools because they are cheaper and because their time schedules do not con-

Table 6.9: Primary and secondary drop out rates by level of schooling, gender and socioeconomic group

Level of schooling	Gender	Rural					Other urban		Greater Banjul			Not in work-force	All SEGs
		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		
Primary	Female	7	0	11	0	3	0	0	1	4	4	0	2
	Male	3	4	0	3	4	0	0	2	0	0	3	2
Secondary	Female	7	13	0	33	16	17	29	20	7	14	13	15
	Male	7	15	15	42	8	9	0	10	7	11	19	11



flict with children's farm work as *dara* sessions [the informal Islamic school] take place at night and the *madrassa* [the more formalised Islamic schools] are mainly taught in the dry season.

The operational conclusions to be drawn by Government and other organisations trying to increase enrolment rates from the above data on reasons for non attendance of formal schools is *not* that economic incentives will not increase enrolment. Solid data on behavioral patterns in fact show strong correlations between economic factors and enrolment rates. The conclusion is rather that when these institutions get into a dialogue with parents about sending children to formal schools, they should be prepared to relate their argument to religious issues.

Drop outs and reasons for dropping out

Table 6.9 shows the drop out rates. Drop out rates are defined as the percentage of children who attended formal school in the previous year but not the current year. The figures for the primary level of schooling are low, suggesting that once households commit children to education they are reluctant to remove them.

The reasons for drop outs are given for the secondary age group in Table 6.10. This shows that the most frequently stated reason for discontinuing children's education [apart from the 'other' category including complex and difficult

to classify reasons] is that they have completed their education. For the remaining categories, where definite problems are indicated, 'Too expensive' and 'Need to work' combined cover almost half the cases while 'Marriage' alone covers one third - which means that this covers more than half the cases for girls.

Table 6.10: Percentage of secondary age children who have attended formal school and who are currently not attending formal school for various reasons, by socio-economic group

Reason for terminating	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		
Completed	17	34	22	29	40	40	100	22	32	38	48	32
Marriage	12	12	8	25	6	21	0	9	19	8	10	12
Too Expensive	9	0	11	11	0	0	0	11	3	9	20	8
Work	13	6	8	21	6	6	0	8	0	13	2	7
Not appropriate	12	0	11	0	7	0	0	7	0	0	0	4
Prefer Islamic	6	0	11	0	0	6	0	5	0	0	3	3
Not useful	5	0	11	0	0	0	0	0	0	0	3	1
Other	26	48	17	14	41	27	0	39	46	33	14	33
Total	100	100	100	100	100	100	100	100	100	100	100	100



Endnotes

- 1 Daras are the informal Koranic schools where students are taught only to recite prayers and the Koran, and the elements of desirable behaviour. In a dara children sit at night around a bonfire. Madrassas are the schools, where students are taught Koranic and Islamic knowledge as well as Arabic language. The madrassas is normally attended during the day and children are normally taught in classroom setting.
 - 2 Our next survey the 1993-94 Education and Health Survey contains seperate data on literacy in English and literacy in any other language.
 - 3 A recalculation of the 1992 Priority Survey data based on weights derived from the 1993 Population Census only increased the net primary enrolment rate to 40 per cent.
 - 4 As there are only few children in the 'extremely poor' and 'poor' categories in urban areas the results for urban areas are less reliable. This is why the next table only includes rural socio-economic groups.
 - 5 After the first four year of secondary school students would finish with a secondary technical school leaving certificate or an O-level. At the second stage, after 3 more years, students would achieve an A-level. The system was changed in 1992, when a three year middle school was introduced. However, as students will only start to graduate from the new system in 1995, our analysis still has to be made in terms of the old system.
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CHAPTER 7 HEALTH AND NUTRITION

The plan for a full Integrated Survey, on which this Household Economic Survey is based, calls for extensive data on current health status, health expenses, fertility, vaccination and the nutritional status of children. The decision, reported in the Introduction, to split the model Integrated Survey into two separate surveys based on the Priority Survey, but with some modules of the Integrated Survey meant that much of the health data was left for the Household Education and Health Survey collected a year later [expected publication 1995]. This chapter is therefore based on three types of information from the Household Economic Survey: data about health consultations of each person in the sample, anthropometric measurements of each child below 5 years, and household level data on consumption of food. The survey also collected household level information about health related expenditures on a yearly basis. The next survey report will have extensive coverage on health related issues.

Interviewers collected data on each individual in the household on health consultations in the past two weeks, including the number of consultations, the kind of person consulted and the cost of treatment including drugs [see Section 1, Questions 7 to 9]. For the purposes of the survey a medical consultation was any interview in which treatment was sought from a person recognised as involved in health care, including tradi-

tional healers. It also included a visit to the household by any of the medical persons or traditional healers mentioned. The interviewer sought details on the person consulted and classified them as either public [operating under Government control and funding] or private, and further classified them at one of the three broad levels of practitioner: doctor, nurse or health assistant. This classification depended on the perceptions of the respondent, and so there is the possibility that some medical persons are misclassified by this process.

During the first interview the interviewer arranged for children under five to be present at the second interview and for their clinic cards to be located if possible, so that accurate age data could be recorded [see Section 14]. During interview two an extensive set of questions covered food produced and consumed by the household and food purchased by the household [see Sections 8 and 10]. While it was not possible using survey methods to measure the distribution of such food between men and women or between adults and children in the household, per capita estimates could be made of food consumption. Finally there were a series of detailed household level questions on health expenditure [see Section 9, Questions HA to HI]

The four sets of data discussed above form the basis for the chapter. As is usual in this Report the data is analysed



principally in terms of the socioeconomic groups in which the households fall. Other analyses, such as regional or poverty based analyses, are left to later Reports or to analysis by more specialised researchers.

Consumption of health services

About ten per cent of all the persons in the sample had had some form of health consultation in the past two weeks, though the proportion varied by both age and gender. Children under five, women of child-bearing age and older persons were more likely to have had a consultation recently. Table 7.1 shows the number and proportion of persons having a health consultations in past two weeks by gender and age group.

About seven percent of persons in the sample had one health consultation in the two weeks preceding the interview, with a further two per cent having had more than one consultation [see Table

7.1]. If seasonal factors are discounted this suggests an average of about two and a half visits per person per year. As the survey was conducted during the cool dry season when food was relatively abundant the real figure is undoubtedly higher.

More than seventeen percent in the under five age group had had a health consultation. This figure is inflated by the presence of babies in this group; mothers are encouraged to bring young children monthly to a clinic for monitoring and vaccination [the next Report will include data on vaccinations for this age group]. The government's health program for the under five's appears to be encouraging the frequent use of health facilities by mothers. The second highest percent of health consultations was found in the over sixty age group where nearly one in six people reported having had a health consultation compared to one in nine persons in the age group forty-five to sixty. This is consistent with the 1992

Table 7.1: Number of health consultations in past two weeks by gender and age group

Gender	Number of consultations	Under 5's		5-14 years		15-29 years		30-44 years		45-60 years		Over 60		All ages	
		Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
Female	0	41	758	45	1686	48	1588	45	816	43	442	42	187	45	5477
	1	7	136	3	94	4	140	4	76	5	47	4	19	4	512
	2	1	11	0	16	1	32	1	18	1	9	2	9	1	95
	3	0	3	0	3	0	1	0	3	1	5			1	15
	4					0	2	0	2	0	2			0	6
	5+			0	1	0	1			0	1			0	3
Male	0	42	764	48	1786	45	1488	46	839	46	474	44	195	46	5546
	1	8	147	3	96	2	60	2	42	2	25	4	20	3	390
	2	1	16	1	28	0	14	1	16	1	13	2	10	1	97
	3	0	3	0	5	0	1	0	2	1	7	1	3	0	21
	4	1	1	0	3	0	1	0	1	0	4	0	1	0	11
	5+	0	1			0	1	0	1	0	2	1	3	0	8
Total		100	1845	100	3719	100	3329	100	1816	100	1031	100	448	100	12188

1992-93 SDA Household Economic Survey weighted cases



Priority Survey, where more people in the youngest (under 5's) and oldest (over 60) age groups were reported to have had at least one health consultation in the reference period.

Looking at the gender data in Table 7.1, it appears that males and females differ in their health consultations by age. For age groups fifteen to twenty-nine, thirty to forty-four and forty-five to sixty, a higher percent of females reported consulting health practitioners than men. This probably reflects the health burdens imposed by frequent child-bearing on women in The Gambia, as the level of female consultations for females in each of these age groups is nearly double that for men.

Nearly two thirds of all consultations reported were with public health providers and most of the remaining third were with private health care providers [see Table 7.2]. Only three per cent of respondents reported consulting either a traditional healer or another type of provider than the three main types listed. As respondents were asked only about the type of care provider who was consulted last these figures may under-report traditional healers if they were usually con-

sulted before a western style care provider.

The most commonly consulted health care providers were public health assistants. One third of the respondents who had had at least one health consultation reported seeing a health assistant in the public sector [see Table 7.2]. A further thirteen per cent saw a private health assistant. All in all nearly half of the reported consultations in the survey were with health assistants, who are the most common providers, particularly in rural areas. Twenty percent consulted with a nurse/midwife in the public sector whilst seven percent had consultations with a private health care provider from the same category. About one in eight persons reported seeing either a private doctor or a public doctor. Only two percent saw a traditional healer.

These patterns are for the whole sample. When examined at the level of the socio-economic group of the household there are some striking differences [see Table 7.2]. Members of households headed by a person in the formal workforce are much more likely to consult private doctors than other categories of providers [except for public health assistants by

Table 7.2: Distribution of health consultations by health care provider and socio-economic group [percentages]

Type of health care provider	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		
Private doctor	6	3	2	1	5	13	13	21	31	29	25	13
Private health assistant	16	13	21	25	10	8	20	11	3	7	7	13
Private midwife/nurse	7	9	7	4	9	4	0	10	2	11	4	7
Public doctor	9	14	3	7	10	5	0	22	13	11	12	11
Public health assistant	31	31	25	39	41	61	27	28	30	20	34	34
Public midwife/nurse	26	26	36	21	26	10	41	8	16	20	14	20
Traditional healer	5	3	6	3	0	0	0	0	3	0	3	2
Other	1	1	1	0	0	0	0	0	2	2	1	1
Total	100	100	100	100	100	100	100	100	100	100	100	100

1992-93 SDA Household Economic Survey [weighted]



the Greater Banjul public worker SEG]. Private health assistants are more likely to be used by members of farm SEGs than by those in urban SEGs — this may reflect the presence of mission and NGO clinics in rural areas. Members of farm SEGs are also more likely to have consulted traditional healers, though the proportion is still very small. SEGs with high proportions of households below the poverty line, such as those headed by large groundnut farmers are least likely to have had member consult a private doctor.

Expenditure on health consultations

The survey sought health expenditure in two ways. Firstly expenditure on health consultations was obtained by asking for the cost of the last treatment received by the individual in the past two weeks. This linked a particular expenditure to a type of health care provider. Expenditure included both consultation fees and medication bought. Secondly, at the household level, total expenditure on health in the past twelve months were collected, separating consultations and

medication.

The average expenditure per consultation for all consultations reported was twenty-four dalasis [see Table 7.3]. The average expenditure on doctor's consultations was highest, then came nurses, and lowest were health assistants, and this pattern was similar for both public and private sectors. Expenditure on consultations by private doctors was over three times the overall average at eighty-four dalasis, with expenditure for public doctor consultations at twenty-eight dalasis. Traditional healers ranking the second highest at thirty-three dalasis, though they were consulted much less frequently [see Table 7.2]. Expenditure on private nurses and health assistants averaged about the same as that on public doctors, though there were twice as many consultations of the former two. The average expenditure of about ten dalasis on public nurses and health assistants is in line with recommended government charges.

Average health expenditures generally reflect the SEG of the person who is con-

Table 7.3: Mean expenditure on last health consultation [in dalasis] by health care provider and socioeconomic group

Type of health care provider	Rural					Other urban		Greater Banjul			Not in workforce	All SEGs
	Non ground-nut sellers	Small ground-nut farmers	Medium ground-nut farmers	Large ground-nut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Private doctor	25	39	*	*	71	28	*	71	46	218	82	84
Private health assistant	23	18	8	8	35	30	*	45	*	88	23	24
Private mid-wife/nurse	48	2	2	*	4	24	.	38	*	51	44	26
Public doctor	12	17	*	21	14	21	.	24	45	10	28	22
Public health assistant	10	15	8	10	6	12	4	6	7	22	8	10
Public mid-wife/nurse	8	9	4	7	5	24	4	3	14	5	23	9
Traditional healer	20	7	53	*	.	.	.	.	*	.	*	33
Other	*	*	*	.	.	.	.	*	*	*	*	28
Total	16	13	11	14	13	18	11	31	32	84	34	24

1992-93 SDA household Economic survey [weighted]

* - Less than five cases.

. - No cases



Table 7.4: Annual average household expenditure on various health items (in dalasis)

	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		
Public health centre	52	81	79	72	84	66	89	82	111	40	184	82
Public hospital	127	112	192	84	81	70	99	168	272	153	174	150
Private clinic	73	130	64	73	130	104	157	146	299	259	141	140
Private hospital	118	169	58	339	203	41	263	212	240	550	300	256
Modern medicine & medical supp.	80	64	126	97	99	75	123	207	234	247	208	153
Marabout	85	127	112	206	98	141	165	152	346	216	193	146
Traditional medicine	94	70	84	86	219	55	106	138	38	151	98	97
Other health & pers. care exp.	105	55	28	130	183	70	158	127	274	231	548	173
All health items	81	90	96	104	108	81	122	155	222	222	211	133

Weighted cases

sulting, with lowest average expenditures among poorer rural SEGs and the highest among these in households headed by persons in the formal workforce. There is wide variation in health care expenditure between SEGs in the Greater Banjul area and those in the rural areas. Formal private workers in the Greater Banjul area spend the most on private doctors and private health assistants with an average expenditure of

two hundred and eighteen dalasis and eighty-eight dalasis respectively. When we examine the SEGs in the rural areas, the highest expenditure in any category is by members of rural non-farm worker households who spend seventy-one dalasis on consultations with private doctors. The highest average expenditure on health care in the traditional healer category is reported by the Medium groundnut farmer SEG at fifty-

Table 7.5: Average annual per capita household expenditure on various health item (in dalasis)

	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		
Public health centre	7	10	8	5	12	13	25	14	20	6	23	12
Public hospital	20	15	12	6	11	10	20	32	36	29	23	23
Private clinic	9	17	6	4	22	38	60	29	50	44	27	27
Private hospital	12	58	5	16	23	7	56	43	36	115	74	51
Modern medicine & medical supp.	10	11	12	6	16	23	80	34	53	90	39	32
Marabout	13	22	12	12	15	63	11	44	142	46	18	32
Traditional medicine	26	14	11	8	139	19	78	44	15	16	14	30
Other health & pers. care exp.	8	6	3	9	16	15	69	35	54	25	85	32
All health items	12	14	9	7	22	23	51	30	47	53	35	26

Weighted cases

three dalasis.

Households spent an average of 133 dalasis on health care in the twelve months preceding the survey [see Table 7.4]. As might be expected the average expenditure was highest for private hospitals — those who incurred such an expenditure averaged 256 dalassis. The same patterns show in total household expenditures as show in the expenditure on the last consultation. Farm households have on average much smaller expenditures than other SEGs in almost every category of expenditure and households headed by formal sector workers spend much more than the average in almost every category. Households headed by Greater Banjul private workers spend less at public facilities, such as public health centres and public hos-

pitals, though they spend much more on corresponding private facilities.

When these household total expenditures are presented on a per capita basis the differences persist and grow larger [see Table 7.5]. On a per capita basis the households headed by formal sector workers spend four to six times the amount of those households headed by farmers. While this reflects in part the lack of expensive private facilities in areas where farm households are found, it also reflects the inability of farm households to pay even small amounts for health care, because of their limited cash resources. Even Greater Banjul informal SEG households pay much more than farm households. Given that a large proportion of the country's children are in farm households these figures are worrying

Table 7.5: Percentage of children aged 3 - 59mths indicating significantly low weight for height by gender, division 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								0	0	0	0	0
	Male								0	0	0	0	0
KMA	Female								2	3	0	0	2
	Male								2	0	0	0	1
WD	Female	0	0	0	0	0	0	0	0	0	0	0	0
	Male	0	0	0	0	0	7	0	0	0	0	0	1
NBD	Female	0	4	0	0	0	5	0				0	2
	Male	0	3	0	0	0	0	0				0	1
LRD	Female	0	0	0	0	0	13	25				0	2
	Male	0	0	0	0	0	0	0				0	0
MID	Female	0	0	0	0	0						0	0
	Male	0	3	0	0	2	50					0	2
URD	Female	0	0	2	0	0	0	0				0	1
	Male	0	0	0	2	0	9	0				0	3
All females		0	1	1	0	0	2	4	1	2	0	0	1
All males		0	2	0	1	1	8	0	1	0	0	0	1
All persons		0	1	0	0	1	6	2	1	1	0	0	1

1992-93 HES (weighted)



Nutritional Status

The Survey collected anthropometric information on all children in the selected households aged three to fifty-nine months. The sample has 1734 children in this age bracket. The data collected include information on height, weight and age in months. The height and weight measurements were made by the interviewer at the end of the second interview using a scale and measuring board. The age information was sought from a birth certificate or clinic card. In addition each interviewer was supplied with a detailed chronology of major local events for the past five years to help respondents without a clinic card or birth certificate to pinpoint ages.

The three data obtained for each child allow for the determination of three indicators of nutritional status. Height-for-age (indicator of stunting or chronic malnutrition), weight-for-age (composite indicator of nutritional status), and weight-for-height (indicator of wasting or current malnutrition). [WHO, 1983]. These measurements of the sample population have been compared with the standards prepared by the US National Center for Health Statistics (NCHS) as recommended by WHO. For the subsequent analysis we have used the same cut off points defined in the 1992 Priority Survey Report:

- Severe malnutrition — children with weight for height lower than 70 per cent of the standard.
- Stunting — children with height for

Table 7.7 : Percentage of children aged 3 -59 months indicating significantly low height for age by gender, Division 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		
Ban	Male								9	25	0	17	11
	Female								6	12	10	0	7
KMA	Male								8	20	5	12	9
	Female	3	5	0	0	11	0	0	2	0	0	0	3
WD	Male	6	0	0	0	12	7	0	0	6	0	0	4
	Female	0	4	0	19	33	0	0				0	8
NBD	Male	11	16	0	14	12	0	0				0	10
	Female	0	13	11	60	20	13	0				0	18
LRD	Male	0	13	25	60	0	0	20				0	18
	Female	8	13	4	3	7						10	8
MID	Male	5	9	7	14	9	0	0				0	8
	Female	14	0	0	7	0	0	0				7	5
URD	Male	0	0	0	0	0	0	0				0	0
All females		7	8	2	12	12	1	0	4	8	9	6	7
All Males		5	9	6	11	9	2	3	6	14	4	6	7
Both Genders		6	8	4	12	10	2	2	5	10	6	6	7

1992/93 HES (weighted)



Table 7.8: Percentage of children aged 3 - 59 mths indicating significantly low weight for age by gender, division 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								0	0	0	14	4
	Male								0	0	0	9	3
KMA	Female								3	0	0	0	1
	Male								3	0	0	0	1
WD	Female	4	5	0	0	0	0	0	0	0	0	0	1
	Male	0	0	0	0	0	0	0	0	0	0	0	0
NBD	Female	0	0	0	4	0	0	14				0	2
	Male	11	8	0	0	0	0	0				0	3
LRD	Female		8	0	0	0	0	0				0	3
	Male	0	8	0	0	0	0	0				0	3
MID	Female	0	3	0	0	0						0	1
	Male	0	0	0	9	5	0					0	2
URD	Female	5	9	0	4	0	0	0				7	3
	Male	0	0	0	2	0	0	0				0	1
All females		2	4	0	3	0	0	7	2	0	0	3	2
All males		1	3	0	2	2	0	0	2	0	0	1	1
All persons		2	4	0	3	1	0	4	2	0	0	2	2

1992 HES (weighted)

age lower than 85 per cent of the standard.

- Extreme low weight for age — children less than 61 per cent of the standard.

The results on severe malnutrition are presented in Table 7.6. Only one percent of the children were found to be severely malnourished. This is partly due to the fact that the survey was not carried out at the time of year when food is scarcest. This period, after the beginning of the rains but before harvest, is known locally as the hungry season; most rural households have used their stocks from the previous harvest and are also low on cash. The survey commenced after the harvest had started and continued through the period when household pro-

duced food was relatively plentiful. The proportion of malnourished children is high in a few cells in the table, however, numbers of cases in these individual cells are too small to allow reliable conclusions to be drawn from this.

Stunting or chronic malnutrition is relatively widespread with seven percent of the children falling into this category [see Table 7.7]. The rate of stunting is higher than average in large groundnut farmer households, other rural worker households and in the Greater Banjul public workers SEG. Regionally, the rate of stunting is very high in Lower River Division. However, two thirds of the stunted children in LRD were found in just one of the districts, Kiang West, where most of the children are stunted, while the rate of stunting in the rest of Lower River



Division was only 9 per cent. In the 1992 Priority Survey data we also found a high rate of stunting in this district. Our data therefore suggest that there are severe problems of chronic malnutrition in Kiang West District. Elsewhere, both North Bank Division and Banjul itself had rates above the average, while Western Division, which has very diverse crop production, and a solid fishing industry, had one of the lowest rates.

Table 7.8 shows the results on the third indicator of nutritional deficiency, weight for age. Overall only two percent of the children are below the cut off point. The highest rates of low weight for age are found in Banjul and LRD.

Food consumption and nutrition

The Household Economic Survey contains modules on expenditure on food items and consumption of own production. Expenditure on key foods was converted into quantiles by using prices collected in the 1992/93 *Price Survey* [Central Statistics Department, 1993]. The quantities purchased were then added to get the total consumption [see Table 7.9]. For most types of key foods except cereals there is a much higher per capita consumption in Banjul and Kanifing Municipal Area than in the rural divisions. In some cases, such as vegetables, meat and fish, fruit per capita consumption in the major urban area is double or even triple that in the rural areas. It seems that the diet available is more diverse in urban areas, partly from economic reasons, and partly from access to the more diversified agricultural and horticultural production in Western Division. For most sets of foods, consumption in Western Division is the highest of all the rural divisions.

The diet of the Gambian population is heavily based on grain and grain products. The average consumption of grain products per capita is 143 kilograms. The consumption of grain and grain

products per capita does not show large variations between divisions. It is lowest in KMA with 123 kg and highest in MID where 187 kg is consumed. In Banjul and KMA rice and bread constitute the major part of the grain and grain products consumed at 87 per cent of grains consumed, which decreases as a proportion of grain consumed to 26 per cent in Upper River Division. As one moves up country, households consume a wider variety of local grains to substitutes these two, largely imported, grains.

Rice is the main staple, the average consumption of rice being 72 kg per capita for the whole country, though this varies from a high of 87 kilos per capita in Banjul to a low of 36 kilos in Upper River Division. Most of the rice consumed is purchased and therefore imported as there is only a small trade in locally grown rice. The highest proportion of household produced rice consumed is in Lower River Division, where it accounts for 43 per cent of rice consumption. The lowest proportion in the rural divisions is in Upper River where household produced rice accounts for less than six per cent of consumption.

Consumption of meat and fish is much higher in Banjul and Kanifing Municipal area than in the rural divisions even though there are strong price differentials for meat which favour the rural areas. The consumption of meat is relatively modest. In Western Division, North Bank Division and Lower River Division the consumption per capita is only six kg per year. In MacArthy Island Division and Upper River Division, where there is more livestock, meat consumption per capita is 8 and 10 kg per year respectively.

However, the consumption of fish, especially of bonga, is important. The yearly per capita consumption of fresh bonga alone varies from 14 kg in MacArthy Island Division to 28 kg in Banjul. Again there is a marked contrast between the



Table 7.9: Total consumption of key foods in Kgs per year per capita by Division

Division	Item	Ban	KMA	WD	NBD	LRD	MID	URD
Rice	Own Production	0	0	13	30	34	32	2
	Purchases	87	81	67	49	45	34	34
	Total	87	81	79	79	79	66	36
Corn	Own Production	0	1	2	8	11	20	36
	Purchases	3	2	1	1	0	3	4
	Total	3	3	2	8	11	24	39
Sorghum	Own Production	0	0	5	1	0	19	36
	Purchases	1	1	2	0	0	1	1
	Total	1	1	7	2	0	21	37
Millet	Own Production	0	1	21	44	28	62	30
	Purchases	9	9	4	5	2	4	2
	Total	9	9	25	48	30	66	32
Chere	Purchases	5	2	1	1	1	0	2
Other Grains	Own Production	0	0	0	1	0	0	4
	Purchases	1	1	0	1	0	0	1
	Total	1	1	0	2	0	0	5
Bread	Purchases	37	26	13	6	8	7	4
Irish Potatoes	Purchases	9	7	2	1	1	0	1
Sweet Potatoes	Purchases	4	3	3	1	1	2	1
Cassava Roots	Own Production	0	1	3	5	3	1	1
	Purchases	12	11	6	4	6	5	3
	Total	12	12	9	9	9	6	3
Dry Beans	Own Production	0	0	0	0	0	0	1
	Purchases	1	1	0	0	0	0	0
	Total	1	1	0	0	1	1	1
Groundnuts	Own Production	0	0	2	8	6	9	18
	Purchases	4	4	2	2	1	2	1
	Total	4	4	4	10	7	11	19
Oil Palm Nut	Purchases	2	5	7	1	0	0	0
Coconut	Purchases	3	2	0	0	0	0	0
Pepper Fresh	Own Production	0	0	1	1	1	1	0
	Purchases	3	2	2	1	1	1	1
	Total	3	2	2	2	2	2	1
Tomato Fresh	Own Production	0	0	1	1	3	1	1
	Purchases	13	10	10	6	4	6	3
	Total	13	10	11	7	7	7	4
Bitter Tomato	Own Production	0	0	1	1	3	1	0
	Purchases	5	3	3	2	3	2	2
	Total	5	4	4	4	6	3	2
Garden Egg	Own Production	0	0	1	1	1	1	0
	Purchases	5	4	3	1	3	1	0
	Total	5	4	3	2	4	3	0
Okra	Own Production		0	1	1	1	1	2
	Purchases	4	2	1	1	1	1	1
	Total	4	3	1	2	2	2	2
Onion	Own Production	0	0	0	1	0	0	0
	Purchases	16	11	8	6	6	7	4
	Total	16	11	8	7	6	7	4
Sorrel	Own Production	0	0	0	1	3	2	1
	Purchases	2	2	2	1	0	1	1
	Total	2	2	2	2	3	3	2
Other leaves	Purchases	4	2	1	1	1	0	1
Other Vegetables	Purchases	6	4	1	0	0	0	0

Continued



Table 7.9 [cont]: Total consumption of key foods in Kgs per year per capita by Division

Division	Item	Ban	KMA	WD	NBD	LRD	MID	URD
Orange	Own Production	0	2	5	2	1	1	0
	Purchases	13	6	2	3	4	4	3
	Total	13	8	7	4	5	5	3
Other citrus fruits	Purchases	1	1	0	0		0	0
Mango	Own Production	0	4	10	9	5	9	5
	Purchases	20	9	1	1	1	5	6
	Total	20	13	12	10	6	15	11
Banana	Own Production	0	1	0	1	1	1	2
	Purchases	5	3	1	1	1	2	1
	Total	5	3	2	2	1	2	3
PawPaw	Own Production	0	0	0	1	1	1	0
	Purchases	1	1	0	0	0	0	0
	Total	1	1	0	1	1	1	0
Melon	Own Production	0	0	0	1	4	0	1
	Purchases	9	2	1	1	0	0	3
	Total	9	3	1	2	4	0	3
Other fruits	Purchases	2	1	0	0		0	0
Beef	Own Production	0	0	1	1	0	0	1
	Purchases	10	7	3	2	2	4	5
	Total	10	7	4	3	2	4	6
Mutton/goat	Own Production	0	0	1	2	2	2	2
	Purchases	1	1	0	1	1	1	1
	Total	1	1	1	2	3	3	3
Chicken & Othr. Poultry	Own Production	0	0	0	1	0	1	0
	Purchases	3	2	0	0	0	0	1
	Total	3	2	1	1	1	1	1
Eggs	Purchases	3	2	0	0	0	0	0
Bonga-fresh	Purchases	28	25	21	18	16	14	15
Bonga-smoked	Purchases	8	6	4	2	2	3	2
Catfish/kong smoked	Purchases	5	3	2	1	0	0	1
Ladyfish - fresh	Purchases	5	2	0	0	0	0	0
Milk-fresh	Own Production	0	0	2	9	6	3	8
	Purchases	10	6	10	9	10	5	3
	Total	10	6	12	18	16	8	11
Milk-Sour	Own Production	0	0	0	3	2	2	3
	Purchases	7	4	2	2	2	4	2
	Total	7	4	2	6	5	6	5
Milk, Evap. condensed	Purchases							
Oth. Dairy Products	Purchases	1	2	0	0	0	0	1
Magarine	Purchases	2	2	1	1	1	0	0
Palm Oil	Purchases	5	4	4	3	4	3	2
Groundnut paste	Purchases	3	3	2	1	1	1	0
Groundnut Oil	Purchases	18	14	7	5	5	3	2
Other Oils	Purchases	3	1	0	0		2	0
Sugar	Purchases	26	21	16	13	11	14	14

1992/93 Household Economic Survey (weighted)



r urban area and the rural divisions with fish consumption in the former over three times that of the latter. More expensive fish such as ladyfish is very rarely consumed in rural areas





CHAPTER 8 EMPLOYMENT AND EARNINGS

The Household Economic Survey attempts to give a much fuller picture of employment than did the Priority Survey, though it does not seek exhaustive information. The interviewers sought employment information on all persons aged seven and above in the household [see Section 2]. The data sought was restricted to the person's main job, and we did not ask about any secondary employment. Data on enterprises operated by persons with another main job was however collected in Section 5 [see Chapter 11].

The first question in the section sought to establish the current main occupation of each relevant person in the household. If someone was a student, retired, disabled or otherwise not actively employed no further information on that person was requested. For all others details of the industry, the employment status of the individual, cash earnings from the job, and some details of the labour contract were collected. The category 'economically active' excludes disabled persons unable to work, retired persons. Persons working as family helpers (e.g. on the family farm) are regarded as economically active. However, the definition excludes persons who are only engaged in domestic work like cleaning, cooking, collecting firewood and taking care of children etc. in the household, which is not quite satisfactory. This survey will use the conventional definition of economically active

as an alternative has not been developed. However, it must be stressed that 'economically inactive' does not mean 'not working'.

Methodological issues

In order to follow definitions applied in the analysis of census data it has been decided to use a cutoff age of 12 years. All statistics in this chapter are consequently limited to employed economically active persons aged 12 years and above, of which there are 4,615 in the sample or 38 per cent of the total sample population.

Based on the sample data, estimates have been made of the total Gambian population. The sample fraction is 1.2 per cent or one in 85. This means that each case on the sample has been multiplied by (roughly) 85 to get an estimate for all of Gambia. Ten persons in the sample corresponds to roughly 850 persons in a table. Readers should therefore be wary of drawing conclusions based on table cells with relatively small numbers as the reliability of this data is low. In the tables on average earnings (Tables 8.7 and 8.9) we have only included cells with five or more cases. Cells with one to four cases have been marked with a star '*'.

Based on their labour contracts economically active persons have been categorised as belonging to the formal or informal sector. Persons with pension or



social security or paid leave and persons employed in the public sector have been categorised as formal sector workers. Persons outside the public sector without any of these benefits have been categorised as informal sector workers.

Persons who own and operate formal sector enterprises would not necessarily meet the criteria above because they may not grant themselves formal, paid leave or pay themselves pensions. However, heads of formal sector households (who would normally be in charge of a formal sector enterprise belonging to the household) have also been classified as formal sector workers.

Economically active persons have been classified according to occupation and to industry using the standard ILO classifications. This was done in the field by the field supervisors [interviewers merely recorded a written description of occupation and industry] and checked in head office. Social and community services includes persons engaged in education and health. Traditional healers, marabouts, are in this category. Persons selling prepared food at street level have been categorised in the restaurants and hotel category. Real estate and business services includes persons engaged in letting dwellings and compounds.

Occupations

Occupational categories should reflect skill levels in the occupations themselves. However, differentiation between skill levels is difficult in a Gambian context. For example, differentiation between skilled and unskilled workers in many occupations is very difficult in the absence of a nationally recognised system for registering apprenticeship or classifying by examinations. Most skilled craftspersons in The Gambia learn their trade through an on-the-job apprenticeship system, though there is some limited technical training. Therefore workers in this analysis have been cate-

gorised according to the job they do and not necessarily according to their skill level. The result is that the occupational categorisation cannot be directly compared to more developed societies where there are more strict [or rigid] rules for categorising workers into different skill levels.

Table 8.1 shows that a majority of the economically active persons are agricultural and fishery workers, 64 per cent are in this category. In 1983 according to the census 77 per cent of the economically active persons were agricultural and fishery workers. There has, in other words, been a rapid move out of agriculture as an occupation in the period from 1983 to 1992/93. The decrease in persons in agriculture has been matched by an increase in the number of persons in primarily urban based occupations. However, a significant minority of economically active persons in the urban areas are still engaged in agriculture. In Greater Banjul 8 per cent are engaged in agriculture, in other urban areas the percentage is as high as 28. The largest proportion of those in Greater Banjul are located in Kombo North which is the growing urban fringe of the metropolitan area, with significant areas which are still rural in character. None of the other urban regions are particularly large and it is not surprising that a significant minority of households continue in agricultural production. Two thirds of these urban based agricultural and fishery workers are women. A large share of the urban agriculturalists are probably engaged in vegetable gardening - see Table 11.5 for statistics about vegetable production of urban socio-economic groups.

The categories 'Salespersons, demonstrators and models', 'Sales and services elementary occupations' and 'Personal and Protective Workers' account for a total of 18 per cent of the employed persons between them. In 1983, according to census data, only 8 per cent fell into the corresponding categories. These



Table 8.1: Economically active persons in 000s by occupation, labour force status, urban category and gender

Occupation		Greater Banjul		Other Urban		Rural		All Areas
		Female	Male	Female	Male	Female	Male	
Senior officials and managers	Informal	0.1	0.2			0.1		3.0
	Formal	0.3	1.3		0.1		0.3	2.0
Professionals	Informal	0.2	0.3				0.1	0.6
	Formal	0.9	3.0		0.4	0.1	0.5	4.8
Associate professionals	Informal	0.4	2.2		1.2	0.2	1.3	5.3
	Formal	2.3	4.0	0.2	1.2	0.4	1.3	9.3
Office Clerks	Informal							
	Formal	1.7	1.3		0.1		0.1	3.2
Customer service clerks	Informal	0.1	0.5		0.1			0.7
	Formal	0.3	0.3				0.2	0.8
Personal and protective service workers	Informal	1.6	0.8	0.3	0.1		0.3	3.1
	Formal	1.2	1.8			0.1	0.1	3.3
Salespersons, demonstrators and models	Informal	10.5	8.1	4.1	6.1	1.2	4.1	34.2
	Formal	0.8	1.9					2.7
Agricultural and fishery workers	Informal	6.0	2.1	6.8	4.3	132.0	100.0	251.2
	Formal					0.1	0.3	0.4
Extraction and building trades workers	Informal	0.1	6.3		1.0		1.4	8.8
	Informal		1.3					1.3
Metal, machinery and related trades workers	Informal		3.1		0.4		0.7	4.2
	Formal	0.1	1.1		0.0		0.2	1.4
Precision, handicraft, printing and related workers	Informal	0.4	0.5	0.1	1.0		0.5	2.5
	Formal		0.2					0.2
Other craft and related trades workers	Informal	1.0	2.8	0.2	1.4	0.2	0.9	6.5
	Formal	0.1	0.2					0.2
Drivers, machine and plant operators	Informal	0.1	4.1		1.6		1.5	7.3
	Formal	0.1	2.0		0.9		0.3	3.3
Sales and services elementary occupations	Informal	8.9	4.6	3.1	2.0	1.0	0.7	20.2
	Formal	0.3	3.1	0.1	0.9		0.1	4.6
Agricultural, construction, transport and other labourers	Informal	0.2	1.1		0.3		0.2	1.8
	Formal	0.2	0.4		0.1		0.2	0.9
Totals: Informal		29.5	37.1	14.5	19.6	134.5	111.9	347.3
Formal		8.6	23.6	0.4	4.5	0.8	3.7	41.6
All sectors		38.2	61.4	15.0	24.4	136.1	115.8	391.1

1992-93 SDA Household Economic Survey (weighted)



Table 8.2: Economic active females in 000s by occupation and division

	BAN	KMA	WD	NBD	LRD	MID	URD	All Areas
Senior officials and managers		0.3	0.1				0.1	0.5
Professionals	0.3	0.7	0.2					1.1
Associate professionals	0.5	1.6	1.0	0.2		0.2		3.4
Office Clerks	0.5	1.3						1.8
Customer service clerks	0.1	0.2						0.4
Personal and protective service workers	0.9	1.7	0.6	0.2				3.3
Salespersons, demonstrators and models	0.8	8.0	4.4	0.7	0.3	1.0	1.4	16.5
Agriculture and fishery workers		0.8	23.9	32.9	13.7	39.4	35.2	145.9
Extraction and building trades workers		0.1						0.1
Metal, machinery and related trades workers		0.1						0.1
Precision, handicraft, printing and related workers		0.4		0.1				0.5
Other craft and related trades workers	0.2	0.7	0.1			0.2	0.1	1.4
Drivers, machine and plant operators	0.1		0.1					0.2
Sales and services elementary occupations	1.6	6.1	4.6	0.3	0.1	0.2	0.5	13.4
Agricultural, construction, transport and other labourers		0.3						0.3
Total	5.0	22.6	36.0	34.3	14.1	41.0	37.3	189.3

1992-93 SDA Household Economic Survey (weighted)

three occupational categories comprising sales workers and elementary service workers have increased their share by 10 per cent, which is of the same order of magnitude as the decline in agricultural occupations. In 1983 only 28 per cent of the sales workers were women, in 1992/93 47 per cent of the sales worker categories were women. These women were primarily in the informal and less skilled sales worker categories.

At a divisional level there are some sharp contrasts in occupational profiles both between genders and divisions [see Tables 8.2 and 8.3]. Seventy seven per cent of the estimated female workforce [145,900 persons] are agricultural and fisheries workers. However in the more rural divisions of North Bank, Lower River, McCarthy Island and Upper River the proportion of women occupied in

agriculture is closer to 96 per cent [see Table 8.2]. In these divisions there are few economically active women in any other occupation as their main occupation. In Western Division, which now includes the fringe of Greater Banjul and the country's largest other urban centre, Brikama, two thirds of the women are involved in agriculture and fishing.

For males the picture is slightly different [see Table 8.3]. Only slightly more than half [53 per cent] are in agricultural and fishing occupations; this rises to about 80 per cent in the more rural divisions mentioned above and falls to 40 per cent in Western Division. There are over 6000 male associate professional outside Banjul and KMA, and 11,000 male salespersons. Many other occupational categories are found in substantial numbers in rural divisions. Thus for males there



Table 7.4: Economic active males in 000s by occupation and division

	BAN	KMA	WD	NBD	LRD	MID	URD	All Areas
Senior officials and managers	0.2	1.2	0.3	0.1	.	.	.	1.9
Professionals	0.6	2.4	0.6	0.3	0.1	0.2	0.1	4.3
Associate professionals	0.7	4.3	3.1	0.9	0.1	1.4	0.7	11.1
Office Clerks	0.2	0.7	0.4	0.2	.	0.2	.	1.8
Customer service clerks	0.2	0.7	0.1	0.2	.	.	.	1.1
Personal and protective service workers	0.2	1.8	0.7	0.1	.	0.2	0.1	3.1
Salespersons, demonstrators and models	1.7	7.5	2.4	1.5	0.2	3.2	3.7	20.2
Agriculture and fishery workers	0.1	0.7	16.7	27.4	8.1	27.2	26.9	107.1
Extraction and building trades workers	0.5	5.6	3.0	0.5	0.0	0.6	.	10.2
Metal, machinery and related trades workers	0.4	2.3	2.3	0.1	0.2	0.2	0.3	5.8
Precision, handicraft, printing and related workers	0.1	0.7	0.3	0.1	0.0	0.1	0.9	2.2
Other craft and related trades workers	1.2	1.5	1.3	0.6	0.2	0.3	0.3	5.4
Drivers, machine and plant operators	0.6	4.0	3.7	0.5	0.6	1.2	.	10.4
Sales and services elementary occupations	0.9	5.4	3.8	0.4	0.3	0.6	0.3	11.7
Agricultural, construction, transport and other labourers	0.1	0.7	1.3	0.1	0.0	0.2	0.1	2.4
Total	7.8	40.5	41.5	32.9	10.0	35.5	33.5	201.7

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are opportunities [and role models] outside of agriculture scattered across the nation. For females there do not appear to be so many choices and models, particularly outside the Greater Banjul area. For example, there are four times as many male as female associate professionals in rural areas [see Table 8.1], twelve times as many in other urban areas and twice as many in Greater Banjul.

Industrial sectors

Agriculture is the largest industry with 63 per cent of the economically active population [see Table 8.4]. The totals of the Agriculture, Forestry and Fishing industries match the totals for agricultural and fishery workers in Table 8.1 where the break up is occupations.

The food and non-food retail trade industries account for nearly 45,000 persons

or 11 per cent of the total. Manufacturing industries employ less than 2,000 persons formally or less than half of one per cent of the workforce; while they employ a further 13,500 persons or about three and a half per cent of the workforce on an informal basis.

There are a number of industries that are almost completely located in Greater Banjul, such as those in the business and finance sector, and others such as agriculture are located in rural regions. Trade and some types of manufacturing are located in all urban categories.

Males dominate most industries regardless of location, except for agriculture [though males are more likely to be formally hired], and the urban food trade.

Table 8.4 shows how female workers are restricted to just one industry across



Table 8.4: Economically active persons in 000s by industry, labour force status, urban category and gender

Industry		Greater Banjul		Other Urban		Rural		All Areas
		Female	Male	Female	Male	Female	Male	
Agriculture	Informal	6.1	2.3	6.5	3.9	132.0	98.9	249.6
	Formal		0.6		0.2	0.1	0.1	0.9
Forestry	Informal				0.1	0.1		0.2
Fishing	Informal		0.1		0.4	0.1	1.4	2.0
	Formal	0.1	0.1				0.1	0.3
Salt Extracted (Mining)	Informal		0.1					0.1
Man. of Food and Beverages	Informal	0.1	0.6		0.6		0.2	1.4
	Formal		0.5		0.1		0.2	0.8
Man. of Textiles & Clothing	Informal	1.2	2.4	0.2	1.4	0.2	0.7	6.1
	Formal	0.1	0.2					0.3
Man. of wood Prod. & Furniture	Informal		1.6	0.3	0.6		0.5	2.9
	Formal		0.2					0.2
Man. of metal products	Informal		0.5		0.3		0.3	1.1
	Formal		0.1					0.1
Man. of machinery & Appliances	Informal		0.9				0.2	1.0
	Formal		0.2					0.2
Other manufacturing	Informal	0.1	0.4		0.3		0.3	1.0
	Formal	0.1	0.1					0.2
Utilities	Informal		0.2					0.2
	Formal		0.8					0.8
Construction	Informal	0.1	4.5		1.1		1.0	6.6
	Formal	0.1	0.4					0.5
Whole Sale Trade	Informal	0.1	0.4		0.1		0.2	0.8
	Formal	0.4	0.5					0.9
Restaurants, Hotels	Informal	2.0	1.3	1.1	0.1	0.5	0.2	5.2
	Formal	1.1	1.7				0.1	3.0
Retail Trade-Food	Informal	11.8	3.7	4.7	2.8	1.3	3.3	27.8
	Formal	0.1	0.4					0.5
Retail Trade - Non Food	Informal	2.4	6.7	0.5	3.8	0.3	0.7	14.4
	Formal	0.5	1.6					2.1
Transport	Informal	0.1	3.5		1.4		0.9	5.9
	Formal	0.4	2.8		0.3		0.2	3.7
Postal Services & Communications	Informal		0.1					0.1
	Formal	0.1	0.4		0.7			1.2
Financial Institutions	Formal	0.2	0.5					0.7
Insurance	Formal		0.2					0.2
Real Estate & Business Services	Informal		0.5		0.1			0.5
	Formal	0.1	0.4				0.1	0.5
Public Administration	Formal	0.9	4.5		1.2	0.1	0.4	7.2
Sanitary Services	Formal		0.3					0.3
Social & Comm. Services	Informal	0.6	2.1	0.1	0.9	0.1	1.4	5.2
	Formal	3.5	5.5	0.4	1.5	0.6	2.0	13.4
Recreation & Entertainment	Informal	0.4	0.3	0.3		0.1	0.5	1.6
	Formal	0.3	0.4					0.7
Personal Serv. & Repairs	Informal	4.4	4.9	0.7	1.5		0.9	12.4
	Formal		0.4					0.4
International & Extra-Ter. Bodies	Informal	0.1	0.2		0.3		0.4	1.1
	Formal	0.6	0.9		0.4		0.6	2.5
Both sectors		38.2	61.4	15.0	24.4	136.1	115.8	391.1

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ch of rural Gambia. Over 90 per cent of female workers are involved in the agricultural industry in the four most rural Divisions. In North Bank Division for example, 33,000 women work in agriculture out of 34,000 women who are economically active. All told 77 per cent of all women workers are in the one industry, agriculture. Less than ten per cent work in the next largest industry, the retail food trade. A further three per cent work in the third largest employer of women, social and community services.

Male employment by industry is much less concentrated [see Table 8.4]. About half [53 per cent] work in the largest industry agriculture. A further ten industries each employ more than one and a half per cent of the male workforce. More than six per cent work in social and community services and in the non-food retail trade. The largest three industries account for less than two thirds of male employment compared to nearly ninety percent of female employment.

Earnings

A methodological note

Yearly earnings have been calculated by multiplying the earning per time unit (e.g. months) by the number of time units (months) the person was employed during the preceding 12 months. This procedure takes account of seasonality, but it understates yearly earnings.

Yearly earning in the tables cannot be equated with total annual income of individuals for a number of reasons:

- We have only collected information about cash income. For farmers a large part of the production is consumed directly by the household. Cash earnings of farmers cannot consequently readily be compared to earnings of other categories. This has been taken account of by calculating both average earnings including all economically active

persons and averages which exclude farm and fishery workers.

- We have only collected data about income from the main occupation. If individuals have second or third jobs then earnings from their main occupation may seriously understate their total earnings
- Respondents have a tendency to understate their earnings. This may be for fear of disclosure to a government official. It may also mean that they rarely include fringe benefits (transport allowance, per diem etc) or various forms of 'indirect earnings' (drivers earning extra from transporting passengers or goods in company cars etc.).
- Individuals may have changed their job status during the preceding twelve months. They may have moved into a new job and not yet worked for a full 12 month period or they may have moved out of a job because of retirement or for other reasons.
- Transfers from other households, either in cash or kind, form a part of the annual income of the household, but not part of the earnings.
- Income from small household enterprises is not included in these tables. It is reported separately in Chapter 11.

This means that the earnings in the tables should be seen only as an indicator of direct cash earning from the person's main job.

The reliability of the data on earnings can be cross checked with expenditure data from this survey. We regard expenditure data to be more reliable than data on income and we have therefore based



our calculation of household income on expenditure data (see Chapter 5). In Table 8.5 data on cash earnings for the household are compared to total cash expenditures. The cash earnings only include earnings from primary occupations and they must therefore generally be expected to be lower than cash expenditures. However, a comparison between the two figures gives an indication of the reliability of reported cash earnings.

Overall reported cash earnings are 59 per cent of cash expenditure. However, the disparity between cash earnings and cash expenditures is large for the farming socio-economic groups where the cash earnings vary from only a fifth to a little more than a third of cash expenditures, though several of these SEGs report cash transfers in that would increase this proportion. For the other non-farming SEGs, reported cash earnings are 50 per cent or more of cash expenditures. This suggests that data on cash incomes from farming SEGs are the least reliable as they seem to be the least willing or the least able, to report their income.

Reported cash earnings are higher than cash expenditures for the most wealthy socio-economic group, Greater Banjul private workers. This may be because the expenditure module does not cover all luxury items of the high income groups. The reason for the rather low reported cash income in relation to the cash expenditures for Greater Banjul public workers, which is also a relatively wealthy SEG, could be the amount of unreported fringe benefits and sec-

ondary jobs of this group.

The tables on average earnings show some large earning differentials [see Tables 8.5 — 8.7]. Average earnings are not shown for cells with less than 5 cases; these cells are marked with '*'. The differences persist even when agricultural and fishery workers, who get a major part of their earnings in kind, are excluded:

- Men earn about twice as much as women,
- Formal sector workers earn about twice as much as informal sector workers
- Average earnings decline when moving from Greater Banjul to Other Urban to Rural areas, the relation between earnings in Greater Banjul and Rural is more than two to one.

Each of these patterns generally applies when we control for various other factors. If we look at Non-food Retail Trade in Greater Banjul and compare the four cells informal-formal, female-male we find that women in the informal sector earn less than women in the formal sector and less than men in the informal sector and that men in the formal sector have the highest earnings (in this example we have controlled for gender, formal category, industry and urban category). Only in a few cases, do average earnings not follow this pattern, which is to be expected as the number of cases in some cells is quite small (down to 5).

Table 8.5: Reported cash earnings from primary jobs and cash expenditure (in dalasis per year per person) by socio-economic group

	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		
Reported cash income	251	281	260	314	1186	1575	1960	1748	3078	7929	957	1449
Cash expenditure	1239	1246	1087	832	1672	2646	3289	3466	5457	6514	2919	2470



Table 8.6: Average earning per year in dalasis by industry, formal category, urban category and gender

Industry		Greater Banjul		Other urban		Rural		Total
		Female	Male	Female	Male	Female	Male	
Agriculture	Informal	856	1925	332	1212	229	812	509
	Formal		20950		*		*	15907
Forestry	Informal				*	*	*	*
Fishing	Informal		300		*	*	3684	3689
	Formal	*	*				*	*
Salt extraction (mining)	Informal		*				*	*
Manufacture of food and beverages	Informal	*	3498		3357		*	3412
	Formal		29710		*		*	21581
Manufacture of textiles and clothing	Informal	5021	5643	*	10218	*	1725	6197
	Formal	*	*					*
Manufacture of wood products and furniture	Informal		7942	*	6480		1523	5751
	Formal		*					*
Manufacture of Metal products	Informal		3849		*		*	3189
	Formal		*					*
Manufacture of Machinery and appliances	Informal		7529				*	6706
	Formal		*					*
Other manufacturing	Informal	*	12870		*		*	8939
	Formal	*	*					*
Utilities	Informal		*					*
	Formal		7538					7538
Construction	Informal	*	11100		5616		4975	9196
	Formal	*	24913					21638
Whole sale trade	Informal	*	5700		*		*	3201
	Formal	8344	298662					201889
Restaurants, Hotels	Informal	3881	4465	10401	*	2676	*	5437
	Formal	23125	15550					18163
Retail trade-food	Informal	3458	6949	4183	7076	2546	9374	5079
	Formal	*	12012					13101
Retail trade-non food	Informal	5568	7498	*	12397	*	5822	8053
	Formal	15209	23372					21568
Transport	Informal	*	7173		4438		2403	5699
	Formal	13169	18547		*		*	16023
Postal services and communication	Informal		*					*
	Formal	*	12319		11227			11635
Financial Institutions	Formal	*	19888					19536
	Formal		*					*
Insurance	Informal		15369		*			13354
	Formal	*	13531				*	12335
Public administration	Informal	*	*					*
	Formal	8942	23995		6495	*	*	18083
Sanitary services	Formal		*					*
Social and communication services	Informal	21268	10006	*	2072	*	13706	10671
	Formal	9739	14263	*	6852	6240	7327	10516
Recreation and entertainment	Informal	4683	*	*		*	4282	3968
	Formal	6258	5154					5664
Personal service and repair	Informal	2551	4897	2508	2315		5356	3618
	Formal		9151					9151
International and Extra-territorial bodies	Informal	*	*		*		3729	5125
	Formal	29355	51755		11081		6750	29201
Totals	Informal excl. agric. workers	4061	7408	4741	7211	2128	6671	6089
	Formal excl. agric workers	13234	26336	*	7578	6377	7175	19432
	Total excluding agric. workers	6471	15222	4662	7295	3024	6784	10117

* = Less than 5 cases



Table 8.7: Average earning per year in 000,000s dalasis by industry, labour force status, urban category and gender

Industry		Greater Banjul		Other urban		Rural		Total
		Female	Male	Female	Male	Female	Male	
Agriculture	Informal	5	4	2	5	30	79	125
	Formal		12		1		0	13
Forestry	Informal				1	0		1
Fishing	Informal		0		2	0	5	7
	Formal	1	1				1	3
Salt extraction (mining)	Informal		1					1
Manufacture of food and beverages	Informal	0	2		2		1	5
	Formal		14		0		2	16
Manufacture of textiles and clothing	Informal	5	13	2	14	0	1	35
	Formal	0	1					2
Manufacture of wood products and furniture	Informal		11	0	4		1	15
	Formal		2					2
Manufacture of Metal products	Informal		2		1		0	3
	Formal		1					1
Manufacture of Machinery and appliances	Informal		3					4
	Formal		38					38
Other manufacturing	Informal	1	4		0		3	8
	Formal	1	0					1
Utilities	Informal		0					0
	Formal		5					5
Construction	Informal	0	48		6		5	59
	Formal	0	10					10
Whole sale trade	Informal	0	2		0		0	3
	Formal	2	143					145
Restaurants, Hotels	Informal	8	6	12	1	1	18	28
	Formal	26	26					53
Retail trade-food	Informal	40	25	19	19	3	30	138
	Formal	1	5					6
Retail trade-non food	Informal	13	47	1	46	0	4	111
	Formal	7	38					45
Transport	Informal	0	24		0		2	33
	Formal	5	50		1		1	58
Postal services and communication	Informal		0					0
	Formal	1	5		8			14
Financial institutions	Formal	4	9					13
Insurance	Formal		4					4
Real estate and business service	Informal		7		0			7
	Formal	1	5				1	6
Public administration	Informal	0						0
	Formal	8	107		8	1	4	128
Sanitary services	Formal		2					2
Social and communication services	Informal	12	20	0	2	0	18	51
	Formal	32	74	1	10	4	14	135
Recreation and entertainment	Informal	2	2	1		0	2	6
	Formal	2	2					4
Personal service and repair	Informal	11	22	2	3		5	42
	Formal		3					3
International and Extra-territorial bodies	Informal	0	2		2		1	6
	Formal	15	45		5		4	69
Totals		200	847	39	147	55	180	1404



Table 8.8: Average earnings per year by occupation, labour force status, urban category and gender

Occupation		Greater Banjul		Other Urban		Rural		All Areas
		Female	Male	Female	Male	Female	Male	
Senior officials and managers	Informal	*	*			*		*
	Formal	*	58265		*		*	43107
Professionals	Informal	*	13123					11293
	Formal	18608	46493		*	*	10570	34848
Associate professionals	Informal	16680	9485		1526	*	11995	8784
	Formal	7099	13332	*	7107	*	5929	9416
Office Clerks	Informal		*		*		*	*
	Formal	11051	12725		*		*	11395
Customer service clerks	Informal	*	8781		*			8090
	Formal	*	*				*	18469
Personal and protective service workers	Informal	7482	2958	*	*		*	5574
	Formal	21250	10216			*	*	13951
Salespersons, demonstrators and models	Informal	3921	8547	5107	10039	2510	8548	6749
	Formal	24743	96160					75788
Agricultural and fishery workers	Informal	809	1595	317	1438	228	838	519
	Formal						*	*
Extraction and building trades workers	Informal	*	9738		8645		5670	8862
	Informal		11174					11174
Metal, machinery and related trades workers	Informal		4493		*		5377	4527
	Formal	*	43247		*		*	35425
Precision, handicraft, printing and related workers	Informal	3450	6668	*	11908		5004	7938
	Formal		*					*
Other craft and related trades workers	Informal	5958	6106	*	5749	*	2256	5270
	Formal	3600	*					*
Drivers, machine and plant operators	Informal	*	8445		4360		2999	6343
	Formal	*	14522		7959		*	11766
Sales and services elementary occupations	Informal	2858	4063	4801	3396	2356	3204	3462
	Formal	7446	5777	*	4691		*	5509
Agricultural, construction, transport and other labourers	Informal	*	3518		*		*	3426
	Formal	*	4681		*		*	4524
Totals: Informal excluding agricultural workers		4061	7408	4741	7211	2128	6671	6089
Formal excluding agricultural workers		13234	26336	2973	7578	6377	7175	19432
Total, excluding agricultural workers		6471	15222	*	7295	3024	6784	10117
Grand total		5570	14729	2673	6250	293	1640	3862

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dustry with the highest earnings is the formal wholesale sector. While there is little doubt that average earnings in this sector are high one should be wary about drawing conclusions about the exact differential between this and other sectors as one outlier [a very wealthy businessman] has influenced the average heavily because this sector is quite small.

If we look at sectors with two thousand persons and more we find earnings highest among formal employees in International and Extra-territorial Bodies with 29,000 dalasis per year. Earnings among formal workers within Non-food Retail Trade, Restaurants and Hotels and Public Administration come next with earnings around 20,000 dalasis per year.

The lowest earnings in sectors with more than two thousand persons are to be found among informal employees of the following sectors: Personal Services and Repairs, Social and Community Services, and the three relatively big sectors Non-Food and Food Retail Sales and Restaurants and Hotels (of which many are sellers of prepared food at street level) where average yearly earnings range from around 3,500 to around 5,500 dalasis.

If occupation rather than industry is the focus [see Table 8.8], the highest earnings are found among formal Salespersons, Demonstrators and Models (76,000 dalasis per year). Earnings are also high among formal Senior Officials and Managers (43,000) and Professionals (35,000). The lowest earnings are found among informal Agricultural, Construction, Transport, and other Labourers and Sales and Services Elementary Occupations (both less than 3,500).

Education and literacy

The extent of basic literacy and of higher levels of educational achievement can provide opportunities or constraints on the growth of a developed economy. Ta-

bles 8.9 and 8.10 present data about the educational achievements of the economically active population. The percentage of literate workers is given by industrial categories in Table 8.9. A person is defined as literate if he or she can read or write a simple sentence in any language. Table 8.10 gives the percentages of workers who have reached Primary 6 — the final year of primary education.

The literacy rate of the economically active population is 44 per cent [see Table 8.9]. This is roughly the overall rate for persons 20 years plus (45 per cent) but markedly lower than the rate for persons 10 years plus (53 per cent). The major reason is probably that a large proportion of youths who are literate are students or unemployed and therefore not yet economically active.

The literacy rate is highest among workers in the formal sector (it varies from 77 to 89 per cent) and the difference between men and women within the formal sector is small. Men in the informal sector also have quite high literacy rates (around 60 per cent). The literacy rate is much lower for women in the informal sector: for Greater Banjul it is 23, for Other urban it is 16 and for Rural it is 20 percent. For the largest category, informal sector women in agriculture, it is 20 percent.

The primary education completion rates are much lower than the literacy rates; the overall literacy rate for economically active is 44 per cent while the primary education rate is only 13 per cent. This discrepancy, which is most pronounced for males, is primarily an effect of the extensive Islamic education in Gambia, which provides some basic education and literacy in Arabic script. Effective English literacy is probably dependent on completion of primary education, seeing that there are no ethnic Gambians who speak English as a first language.



Table 8.9: Percentage literate by industry, labour force status, urban category and gender

Industry		Greater Banjul		Other urban		Rural		Total
		Female	Male	Female	Male	Female	Male	
Agriculture	Informal	14	42	20	59	20	59	36
	Formal		72		100	0	100	73
Forestry	Informal				0	0		0
Fishing	Informal		100		79	0	57	60
	Formal	0	100				0	40
Salt extraction (mining)	Informal		100					100
Manufacture of food and beverages	Informal	0	57		37		50	44
	Formal		83		100		51	77
Manufacture of textiles and clothing	Informal	33	78	0	61	0	50	58
	Formal	0	67					54
Manufacture of wood products and furniture	Informal		54	0	49		42	46
	Formal		100					100
Manufacture of Metal products	Informal		30		0		33	22
	Formal		100					100
Manufacture of Machinery and appliances	Informal		56					63
	Formal		70				100	70
Other manufacturing	Informal	0	40		0		51	31
	Formal	100	100					100
Utilities	Informal		33					33
	Formal		58					58
Construction	Informal	100	54		75		73	61
	Formal	100	81					84
Whole sale trade	Informal	100	60		0		50	51
	Formal	60	100					82
Restaurants, Hotels	Informal	35	70	14	0	20	100	40
	Formal	93	86				100	89
Retail trade-food	Informal	24	77	12	66	51	87	42
	Formal	0	100					83
Retail trade-non food	Informal	32	72	32	60	31	62	60
	Formal	48	95					85
Transport	Informal	0	63		60		41	58
	Formal	100	70		100		52	75
Postal services and communication	Informal		0					0
	Formal	100	100		93			96
Financial Institutions	Formal	63	83					76
Insurance	Formal		100					100
Real estate and business service	Informal		83		100			85
	Formal	100	79				100	85
Public administration	Informal	0						0
	Formal	92	88		89	100	100	90
Sanitary services	Formal		51					51
Social and communication services	Informal	48	80	0	50	100	80	69
	Formal	91	82	77	81	83	87	85
Recreation and entertainment	Informal	63	100	0		0	16	42
	Formal	41	61					52
Personal service and repair	Informal	14	38	19	61		71	33
	Formal		63					63
International and Extra-territorial bodies	Informal	58	67		100		80	81
	Formal	100	73		89		86	85
All industries	Informal	23	62	16	59	21	60	40
	Formal	84	82	77	89	75	83	83
Both sectors		37	69	18	64	21	61	44



Table 8.10: Percentage with primary education by industry, labour force status, urban category and gender

Industry		Greater Banjul		Other urban		Rural		Total
		Female	Male	Female	Male	Female	Male	
Agriculture	Informal	5	14	4	52	2	4	3
	Formal		72		27	0	0	49
Forestry	Informal				0	0	0	0
Fishing	Informal		100		58	0	13	24
	Formal	0	50				0	20
Salt extraction (mining)	Informal		0					0
Manufacture of food and beverages	Informal	0	29		0		0	12
	Formal		83		0		51	66
Manufacture of textiles and clothing	Informal	19	12	0	10	0	0	11
	Formal	0	0					0
Manufacture of wood products and furniture	Informal		24	0	8		0	15
	Formal		33					33
Manufacture of Metal products appliances	Informal		0		0		33	9
	Formal		100					100
Manufacture of Machinery and	Informal		28				0	23
	Formal		100					100
Other manufacturing	Informal	0	40		0		0	16
	Formal	100	100					100
Utilities	Informal		0					0
	Formal		58					58
Construction	Informal	0	21		30		29	24
	Formal	100	40					50
Whole sale trade	Informal	100	40		0		0	30
	Formal	60	67					64
Restaurants, Hotels	Informal	36	46	0	0	0	55	27
	Formal	88	63				100	74
Retail trade-food	Informal	7	15	3	2	0	5	7
	Formal	0	42					35
Retail trade-non food	Informal	21	26	32	7	0	0	19
	Formal	48	33					36
Transport	Informal	0	31		30		0	25
	Formal	100	56		41		0	57
Postal services and communication	Informal		0					0
	Formal	100	100		67			80
Financial Institutions	Formal	100	65					76
Insurance	Formal		100					100
Real estate and business service	Informal		35		100			45
	Formal	100	37					37
Public administration	Informal	0						0
	Formal	100	83		85	100	100	87
Sanitary services	Formal		25					25
Social and communication services	Informal	74	14	0	0	100	20	21
	Formal	93	68	77	49	83	64	73
Recreation and entertainment	Informal	50	47	0		0	0	23
	Formal	41	40					41
Personal service and repair	Informal	11	15	19	0		0	11
	Formal		42					42
International and Extra-territorial bodies	Informal	58	67		50		60	58
	Formal	100	73		54		68	75
All industries	Informal	13	22	5	15	2	5	7
	Formal	86	64	77	60	75	60	68
Both sectors		30	38	6	23	2	6	13



pattern of primary education rates varies from the literacy rate. It is highest for women in the Greater Banjul formal sector at 86 per cent [see Table 8.10]. The rate for women in the formal sector is significantly higher than the corresponding rate for men in each urban category. Despite, or perhaps because of, the small number of positions open to women in the formal sector they are more likely to be formally educated to primary school completion. This result probably stems from the fact that women in the formal sector are likely to be found either in clerical or professional/associate professional positions, whereas men are found in a wider range of formal occupations, some of which [such as positions for drivers or watchmen] make few demands in terms of education or English literacy.

There is furthermore a sharp difference between the formal and the informal sector at the national level: 68 per cent of formal sector workers have primary education, compared to only 7 per cent of informal sector workers [see Table 8.10]. This difference is found for both men and women and in each urban category. Within the informal sector the primary education rate is extremely low for women. Only two percent of women from the largest table cell [female rural informal agriculture] who comprise more than one third of the economically active population, have primary education. Also women working within the informal food retail trade, also a relatively large category, have low primary education rates: from 0 to 7 per cent depending on the urban category.

Conclusions

The employment data give some information about the incidence of poverty in The Gambia. They first and foremost point at the largest category: informal sector in agriculture in rural areas. Cash earnings are extremely low for this category. Cash earnings do not provide conclusive evidence about (economic)

poverty — for this, data on total income or total consumption have to be used. However, the income data clearly show that rural socioeconomic groups based on agriculture are relatively the poorest. The data on earnings, however, point to the fact that little cash is controlled by women, most cash is controlled by men. Furthermore, the employment data show that the literacy rate and the primary education rate are extremely low for these groups.

The employment and earnings data also point at another relatively poor group which is mostly urban based: Women in the informal trading sectors. More than half of the economically active women in Greater Banjul are within the informal 'Salespersons, demonstrators, Models' and 'Sales and Elementary Services' occupational categories. If we analyse the industrial categories we find that the large group of women in the informal food retail trade have very low earnings. Furthermore the primary education rates for this category are extremely low. The low educational achievement of this category indicates that they have few alternative opportunities for earning an income, and little functional literacy to increase their business efficiency.





CHAPTER 9 MIGRATION

Migration, especially rural-urban migration, is a feature of most developing countries. For a country that has in the past been politically stable such as The Gambia, in a region where other anglo-phone countries are unstable, international in-migration can also be important. While voluntary migration per se is largely neutral, it can have great beneficial and detrimental consequences. Insofar as it lifts people out of grinding rural poverty and gives them better lives it is beneficial; if it enables governments to provide community and social services at a cheaper per capita cost because the population is less scattered it is also beneficial. If however it leads to the breakdown of social and cultural fabric, or simply moves the poor from rural surroundings where they were a part of a caring community and leaves them in urban slums where they are just as poor but deprived of a network of support then its effects may be detrimental.

The model integrated survey provided a section on migration which sought reasonably complete but not exhaustive information on migration for household members aged 15 and over. Section 3 on migration in the Household Economic Survey follows that model fairly closely with some local adaptation. The survey is intended to give a picture of migration patterns in The Gambia. The first three questions are designed to establish whether the household member is a migrant in terms of the definition used — a

person who has moved to a different location, not in the same town or village, for a period of at least twelve months. Questions five and six give some picture of the time pattern of migration. Questions seven and eight are concerned with the geographic location and nature of the previous residence. Question nine seeks some information on stated reasons for migration, while the final two questions concern the person's previous occupation and industry.

Origin and destination of migrants

An estimated 151,000 migrants aged seven and over were resident in The Gambia at the time of the survey [see Table 9.1]. This and the following table [Table 9.2] show the flow of migrants between divisions within the Gambia and the flow of migrants from other countries. Table 9.1 contains an estimate of the total population [aged 7 and above] based on the sample [all cases have been divided by the area specific sample fraction]. In Table 9.2 this data has been converted into percentages of divisions. The columns show migrants and non-migrants by their areas of destination — the division where they were located at the time of the survey. For example in Kanifing Municipal Area 68,000 persons, or 37 per cent of the population, are migrants. In Kanifing Municipal Area most migrants came from other regions of The Gambia, but an estimated 11,000 came from Senegal and 5,000 came from



Table 9.1: Migrants and non-migrants in 000s by region of origin and division of destination

Place of origin	Division of destination							All divisions	
	Ban	KMA	WD	NBD	LRD	MID	URD		
From: Greater Banjul			2	1	0	2	1	6	
Western Division	1	12		1	0	1	0	15	
North Bank Division	2	16	4		1	1	2	25	
Lower River Division	0	5	3	0		1	0	10	
MacCarthy Island Division	1	6	4	1	0		0	12	
Upper River Division	0	4	1	0	0	2		8	
Senegal	3	11	7	6	0	6	4	37	
Guinea Bissau		1	1	0	0	0	0	3	
Guinea	0	5	1	1	0	2	5	13	
Other ECOWAS countries	1	5	2	2		1	7	16	
Rest of the World	1	3	0	0		1	2	6	
Migrants from other regions	Total	8	68	25	13	2	15	20	151
Persons who never migrated between regions		30	116	160	111	47	120	89	673
	Total persons 7 and above	38	184	185	124	49	135	109	824

Note: Only persons 7 years and above are included in this table

1992-93, SDA Household Economic Survey [weighted]

Guinea.

About one in five residents [18 per cent] were migrants as defined in the survey. About half of these [10 per cent] were Gambians who had moved from one division to another and the other half were people who had moved from another country to The Gambia. The reader should be aware that migrants from other countries are not always foreign nationals. Because only the most recent move was recorded, some of those who move to this country are returning Gambians. It is also possible that some of those who have never moved are foreign nationals born in The Gambia.

The divisions with the highest proportion of migrants are those containing parts of Greater Banjul, though some of the rural divisions contain large numbers of migrants, and much larger proportions of persons moving from other countries to The Gambia [see Tables 9.1 and 9.2]. For example, of the 18 per cent of persons in Upper River Division who are migrants, four out of five came from

another country. The division with the lowest proportion of migrants is Lower River Division, where 96 per cent of the residents have not moved.

Table 9.1 can also be read across the rows to see the flow from the region of origin to other Gambian regions. For example 6,000 persons migrated away from Greater Banjul to other Gambian regions, of whom 2,000 moved to Western Division possibly as a part of the expansion of Greater Banjul into Western Division, and 2,000 moved to McCarthy Island Division. The largest number of persons who moved from Gambian locations came from North Bank Division [25,000 person] and the smallest number from Greater Banjul. Large numbers came from Senegal [37,000] and from Guinea [13,000]. ECOWAS countries [excluding Senegal, Guinea and Guinea-Bissau] accounted for a further 16,000.

The Gambian regions in Table 9.1 can also be used to produce net migration flows. Lower River Division has had a total outflow of 10,000 persons to other



Table 9.2: Migrants and non-migrants by region of origin and division of destination
[Percentages]

Origin	Division of destination							All divisions	
	Ban	KMA	WD	NBD	LRD	MID	URD		
From: Greater Banjul			1	1	1	2	1	1	
Western Division	2	7		1	0	1	0	2	
North Bank Division	4	9	2		1	1	2	3	
Lower River Division	0	3	2	0		1	0	1	
MacCarthy Island Division	1	3	2	1	0		0	2	
Upper River Division	1	2	1	0	0	2		1	
Senegal	8	6	4	5	1	6	3	5	
Guinea Bissau		1	0	0	0	0	0	0	
Guinea	1	3	0	1	1	2	4	2	
Other ECOWAS countries	2	3	1	2		1	6	2	
Rest of the World	2	2	0	0		1	2	1	
Migrants from other regions	Total	22	37	14	11	4	11	19	18
Persons who never migrated between regions		78	63	86	89	96	89	81	82
	Table total	100	100						

Note: Only persons 7 years and above are included in this table

1992-93, SDA Household Economic Survey [weighted]

parts of the country, and an inflow of 1,000 persons from The Gambia leaving a net Gambian migration loss of 9,000 persons. The preliminary 1993 census figures confirm this picture and show that, apart from Banjul which has physical constraints on growth, this region had the lowest intercensal growth [17 per cent versus a national average of 49 per cent]. Comparing these net flows between divisions it appears that the divisions close to Banjul have heavy net flows [both Lower River Division and North Bank Division had net Gambian losses of about 18 per cent of their current population] and the two divisions furthest east had relatively light net losses of about four to five per cent. As the survey has only been conducted in

The Gambia we have no data about migration to other countries and cannot calculate total net migration rates.

Characteristics of urban migrants

In some African countries the overwhelming majority of the migrants are males, who move from depressed rural area to seek employment in industrial or mining sectors in urban centres. The pattern in The Gambia is much more balanced in terms of gender, perhaps because of the lack of large pools of male employment in Greater Banjul, or because of the availability of informal sector work for women. Slightly more than half of migrants in the urban SEGs are males [see Table 9.3]. Examining the fig-

Table 9.3: Gender distribution of urban in-migrants by socioeconomic groups

	Other urban		Greater Banjul			Not in workforce	All SEGs
	Informal workers	Formal workers	informal workers	Public workers	Private workers		
Female	46	41	44	38	51	45	45
Male	54	59	56	62	49	55	55
Table Total	100	100	100	100	100	100	100



Table 9.4: Urban in-migrants by socioeconomic groups

	Other urban		Greater Banjul			Not in workforce	All SEGs
	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Migrants	30	30	42	29	40	18	33
Non-migrants	70	70	58	71	60	82	63
Table Total	100	100	100	100	100	100	100

ures by the SEG of the household in which the migrant currently resides, the range runs from 62 per cent male migrants in Greater Banjul public worker households to 49 per cent male in Greater Banjul private worker households.

Urban centres traditionally are the focus of migration, and the proportion of migrants in urban SEG households is higher at 33 per cent than that for the country as a whole at 18 per cent [see Table 9.4]. Among these urban SEGs the highest concentrations are found in the Greater Banjul informal and formal private worker households where the proportion of migrants is two in five persons.

It is possible to establish migrants' ages at migration from their ages and the length of time since they had first migrated [Section 3 Question 4]. The average age at first migration was 22 years [see Table 5.5] but this varied between the genders and the SEGs in which people were located. In many cases females were younger at migration than males and it was common for women to migrate at ages from 15 to 19 years, while males

were often older at migration. Four out of five people had migrated by their mid-thirties, and one in six by the age of ten years. While only those over six years were asked questions about migration, if they had moved at an earlier age it was apparent. There was some tendency for those in the formal sectors to have migrated earlier than those in the informal sectors, and this was probably associated with education in part.

Reasons for migration

The reasons given by migrants for migration are not necessarily the only ones they have, particularly if only a main reason is sought. The most common particular reason for migration given by the migrants was for job opportunities, with more than a quarter giving this reason [see Table 9.5]. Education and change in marital status were given as main reasons by more than ten per cent of the migrants.

Migrants in Greater Banjul SEGs headed by formal workers were less likely than others to cite job opportunities or a change in marital status as reasons for migration and more likely to cite educa-

Table 9.5: Reasons for migration by socioeconomic group and gender (percentages)

	Other urban				Greater Banjul						Table Total		
	Informal workers		Formal workers		Informal workers		Public workers		Private workers			Not in workforce	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male		Female	Male
Job opportunities	7	53	10	55	17	46	8	34	12	33	11	34	29
Amenities/Commercial	5	14	0	5	1	1	1	0	2	3	3	4	2
Change of marital status	32	0	36	0	22	1	24	2	15	1	32	2	13
Education	3	8	13	7	8	12	6	26	10	20	6	24	10
Other	54	26	40	33	52	39	62	38	62	42	48	36	45
Table Total	100	100	100	100	100	100	100	100	100	100	100	100	100

1992-93 HES weighted cases



tion. Other urban informal worker SEG members were also likely to give commercial opportunities/amenities as a reason.

The greatest differences however were between genders. Males were consistently more likely to give job opportunities as the main reason for migration by more than four to one. They were also more likely to give education as the main reason by a margin of two to one overall. On the other hand females were much more likely to have a change in their marital status as the main reason for migration. Either marriage or divorce constitutes a change in marital status, and the data reflect the local custom of residence with the husband as the main pattern for marriage.

Migration and employment

While people migrate for many reasons, economic pressure can be a strong motivating force. People who are not em-

ployed or who are in occupations where the rewards are low have strong incentives to move, especially if there is a prospect of or belief in increased standards of living at the destination. Half of the migrants in this survey were not economically active before moving [see Table 9.6] and a further 31 per cent were agricultural or fisheries workers. Ninety per cent of females were in one of these categories compared to 77 per cent of males. This suggests that many of the migrants were either unemployed or were just entering the workforce at the time of migration.

What were the occupational destinations of these migrants? About half of them were still economically inactive after migration [see Table 9.7]. However, the disparity between men and women increased with migration to urban areas. Before migration 56 per cent of females and 47 per cent of males were not economically active, while at the time of the survey 65 per cent of females and 35 per

Table 9.6: Former occupation of in-migrants to urban areas by socioeconomic groups and gender [percentages]

Former occupation	Other urban		Greater Banjul			Total		All
	Informal workers	Formal workers	Informal workers	Public workers	Private workers	Female	Male	
Not economically active	49	60	47	57	56	56	47	51
Senior officials and managers	0	0	0	1	1	0	0	0
Professionals	0	0	1	4	3	1	1	1
Associate professionals	1	6	1	5	3	1	3	2
Office clerks	0	0	0	1	1	1	0	0
Customer services clerks	0	0	0	0	0	0	0	0
Personal and protective service workers	1	0	1	1	0	0	1	1
Salespersons, demonstrators and models	4	2	6	2	4	3	5	5
Agricultural and fishery workers	37	27	34	23	23	34	30	31
Extraction and building trades workers	2	0	2	1	0	0	3	2
Metal, machinery and related trades workers	1	0	1	1	1	0	1	1
Precision, handicraft, printing and related workers	2	0	0	0	0	0	1	1
Other craft and related trades workers	1	0	2	0	1	1	2	1
Drivers, machine and plant operators	1	4	1	1	2	0	2	1
Sales and services elementary occupations	1	0	3	2	2	3	2	2
Agricultural, construction, transport and other labourers	0	0	1	1	1	0	1	0
Total	100	100	100	100	100	100	100	100

1992-93 SDA Household Economic Survey [weighted]



Table 9.7: Current occupation of in-migrants to urban areas by socioeconomic groups and gender [Percentages]

	Other urban		Greater Banjul			Not in workforce	Total		
	Informal workers	Formal workers	Informal workers	Public workers	Private workers		Female	Male	All
Not economically active	41	57	46	51	51	68	65	35	49
Senior officials and managers	0	0	0	3	3	0	0	1	1
Professionals	1	2	1	4	5	3	1	3	2
Associate professionals	5	6	2	9	4	4	1	6	4
Office clerks	1	2	0	2	0	2	0	1	1
Customer services clerks	1	0	0	1	0	0	0	1	0
Personal and protective service workers	2	0	2	2	3	0	1	2	2
Salespersons, demonstrators and models	16	17	17	2	15	5	13	15	14
Agricultural and fishery workers	11	0	2	2		2	4	2	3
Extraction and building trades workers	3	0	6	1	2	2	0	7	4
Metal, machinery and related workers	1	0	2	1	2	2	0	3	2
Precision, handicraft, printing and related workers	2	0	0	0	1	0	0	1	1
Other craft and related workers	4	2	5	1	1	1	1	5	3
Drivers, machine and plant operators	2	13	4	4	3	2	0	7	4
Sales and services elementary occupations	11	2	11	12	8	9	12	8	10
Agricultural, construction, transport and other labourers	0	0	1	2	1	0	0	2	1
Table Total	100	100	100	100	100	100	100	100	100

Table 9.8: Former industry of in-migrants to urban areas by socioeconomic groups [Percentages]

Former Industry	Other urban		Greater Banjul			All SEGs
	Informal workers	Formal workers	Informal workers	Public workers	Private workers	
Not economically active	49	60	47	57	56	51
Agriculture	36	26	34	24	23	31
Forestry	0		0			0
Fishing	0	1	0	1		0
Mining (salt extraction)			0		0	0
Man. of food and beverages	0	1	0	1	0	0
Man. of textiles & clothing	3		2		1	2
Man. of wood prod. & furniture	0		1	1		0
Man. of metal products	1			1		0
Other manufacturing			0	1	0	0
Utilities				1		0
Construction	2		1	1	1	1
Wholesale trade			0	0	1	0
Restaurants, hotels	1		0		1	1
Retail trade - food	2		4		2	3
Retail trade - non food	2	1	2	1	3	2
Transport and communication	1	1	1	3	1	1
Public administration			2	2	1	1
Sanitary services			0			0
Social & community services	1	7	2	6	5	3
Recreation & entertainment	1		0		0	0
Personal service & repairs	0		2	2	1	2
International & extraterritorial bodies		1	0	1	1	0
Total	100	100	100	100	100	100
<i>1992-93 SDA Household Economic Survey (weighted)</i>						



cent of males were not economically active, which is consistent with the fact that the share of not economically active women is larger in urban than in rural areas. The lowest proportions of currently inactive migrants are in SEGs headed by informal sector workers, where presumably some work is to be found in household enterprises, though some of these people may be underemployed. Sales occupations are the most common among migrants who are economically active with about a quarter in these fields compared to seven per cent before migration. Migration to urban areas implies a move away from agriculture. Before migration 31 per cent were agricultural and fishery workers, currently only 3 per cent are in this category.

The industries in which migrants were working before their move are consistent with their occupations [see Table 9.8]. In order to make this table comparable with the tables on occupations the not economically active persons have been included.

Migration and earnings

In the debate about migration it is often seen as a major problem. It is assumed that most of those who move into urban areas do not find any employment and that their incomes are desperately low. Some even see them as chasing the will-o-the-wisp and assume that they would have been much better off if they had not migrated. We have analysed permanent incomes and earnings of migrants compared to non-migrants both in the areas they migrated from and the areas they migrated to and our data show a picture

which is radically different from the popular perception of migrants. A comparison shows that migrants in urban areas have higher earnings than non-migrants [see Table 9.9]. In other words migrants earn more than non-migrants in the areas they migrate to — the migrants earned on average 40 per cent more than non-migrants in the urban SEGs. The difference was least in households headed by public workers, where uniform pay scales act to reduce differences. There were large cash differences in other formal sector households and smaller differences in informal households.

The data in Table 9.9 is based on reported cash earnings while Table 9.10 contains data on mean per capita income of migrants and non-migrants. The data in this table is based on the per capita permanent income of households [see Chapter 3]. Permanent income is derived from household consumption of own produce and expenditure on food and non-food items. The table has the same lay out as Table 9.1: the region of origin is on the left of the table and the division of destination is across. Incomes of persons who did not migrate are in the top row. So the average per capita income of persons in Western Division who have not migrated is D2,172, while the average per capita income of Western Division residents who migrated from the North Bank Division is D2,267, and of those who migrated from Lower River Division is D2,439 and so on. Generally migrants in a division earn more than those who are resident and have never migrated. This is supportive of the view that much migration is economically induced, at least by perceptions of greater

Table 9.9: Yearly earnings [in dalasis] of migrants and non-migrants by urban socioeconomic groups

	Other urban		Greater Banjul			Not in work-force	All SEGs
	Informal workers	Formal workers	informal workers	Public workers	Private workers		
Migrants	4791	11499	8042	10786	31224	8050	11723
Non-migrants	3128	2561	5481	10747	18813	6481	7373
Table Total	3770	5163	6909	10763	25346	6865	9272



Table 9.10: Mean per capita permanent income [in dalasis] by migrational status, region of origin and division of destination

Origin	Division of destination							Table Total
	Ban	KMA	WD	NBD	LRD	MID	URD	
Never migrated	7204	5123	2172	2015	1913	1817	1537	2752
Greater Banjul			3365	1944	4621	3096	1739	2842
Western Division	7095	3131		3686	3969	5281	1470	3508
North Bank	6128	3968	2267		2719	1863	4492	3814
Lower River	1767	3338	2439	7998		2506	1231	3059
MacCarthy Island	8441	5257	3531	3285	2796		3207	4612
Upper River	5875	6802	1958	1785	2783	2132		4762
Senegal	7328	4355	3139	3106	4660	4741	3483	4116
Guinea-Bissau		5325	2706	2082	1768	2559	1362	3218
Guinea	7256	6360	4044	5244	5704	3588	3809	4952
Other ECOWAS countries	11056	6795	4728	1695		3575	2574	4252
Rest of the World	9144	22771	1773	2199		3084	1510	12830
Table Total	7251	5328	2352	2126	2004	2122	1853	3062

income.

The right-hand column of Table 9.10 contains the mean per capita incomes of persons who migrated from the region. So the average per capita income of migrants from Western Division is D3,508, compared with the average income of D2,172 of Western Division residents who have not migrated. In most cases the incomes of migrants from an area are higher than the incomes of persons in

that area who did not migrate. The only exception is Greater Banjul, where the average income of non-migrants is 5,039 dalasis per year (not in the table), while persons who have migrated from Greater Banjul to other parts of the country have an income of only 2842 dalasis per year. Table 8.9 shows that, except for persons moving away from Greater Banjul, migrants are in households with much higher incomes than non-migrants from the areas they moved away from. This

Table 9.11: Mean years of formal education by current location, division of origin and migration status

Current location	Migration status	Division of origin							Table Total
		Ban	KMA	WD	NBD	LRD	MID	URD	
Greater Banjul	Non-migrants	6.3	4.2	3.3					4.4
Urban-rural	Migrants			5.1	2.9	0.5	1.8	0.8	2.8
Western Division	Migrants	3.0	2.6	2.6	2.9	3.3	2.5	0.0	2.7
	Non-migrants			2.3					2.3
North Bank Division	Migrants	4.5	2.5	1.6	2.2	3.6	0.7	0.1	2.4
	Non-migrants				1.0				1.0
Lower River Division	Migrants	0.0	3.0	1.6	11.3		0.0	0.0	2.5
	Non-migrants					1.2			1.2
MacCarthy Island Division	Migrants	2.7	3.9	1.0	1.1	0.0	1.1	0.0	1.8
	Non-migrants						0.8		0.8
Upper River Division	Migrants	1.7	3.5	1.6	2.0	1.0	0.7	0.3	2.2
	Non-migrants							0.2	0.2
Non Gambian	Migrants	3.0	3.0	1.2	1.0	1.5	0.3	0.1	1.6
	Table Total	5.6	3.7	2.6	1.1	1.3	0.8	0.2	2.2



suggests that there are very strong economic incentives to the massive migration which has taken place over the past ten years and which has first and foremost been directed at Greater Banjul.

Migration and educational achievement

Some of the resistance to formal Western education in The Gambia is based on the perceptions of rural residents who believe that children educated in this way will inevitably move away to seek salaried employment in Greater Banjul. Certainly migrants from all areas have on average more years of formal education than those who do not leave [see Table 9.11]. The only exception to this pattern is migrants from Greater Banjul [called urban-rural migrants in the table] where the non-migrants have an average 4.4 years of formal education and the migrants 2.8 years. Some of this outflow from Greater Banjul may be migrants from the rural areas who did not succeed in getting a foothold and therefore had to go back. However, as can be seen from Table 9.1 the outflow is quite

small compared to the massive in-flow. This data on educational attainment could be one reason why migrants have higher incomes than non-migrants.

Whatever the present age of migrants they have had on average more years of formal education than non-migrants from the same region [see Table 9.12]. This holds especially for those who are older. The long tradition of formal education in Greater Banjul shows in the well above average years of formal education gained by those who are more than 40 years of age and have never migrated.

Table 9.12: Average years of formal education by division of origin, migration status and age category

	G/Banjul		Western Division		North Bank Division		Lower River Division		MacArthy Island Division		Upper River Division		Non Gambian Migrants	Table Total
	Non-migrants	Urban-rural migrants	Migrants	Non-migrants	Migrants	Non-migrants	Migrants	Non-migrants	Migrants	Non-migrants	Migrants	Non-migrants		
5-9 years	1.2	2.0	0.8	0.8	2.0	0.5	0.2	0.5	1.1	0.5	2.2	0.2	0.3	0.7
10-14 years	3.7	5.0	3.7	3.2	3.0	1.4	2.2	1.9	2.7	2.1	2.2	0.6	1.6	2.5
15-19 years	6.0	5.9	5.0	4.5	3.8	2.2	3.9	2.7	5.0	1.8	3.1	0.4	1.3	3.7
20-24 years	7.0	4.1	4.8	5.0	3.7	1.5	5.4	1.7	3.9	1.2	4.0	0.3	1.3	3.7
25-29 years	5.2	4.5	4.0	2.6	2.4	1.3	1.6	0.5	1.4	0.4	1.1	0.3	1.5	2.3
30-34 years	4.7	3.5	2.2	2.1	1.1	0.2	4.6	0.0	1.2	0.1	2.0	0.0	2.3	2.0
35-39 years	3.8	0.0	2.0	1.4	1.7	1.0	1.7	0.3	1.2	0.2	2.3	0.0	2.1	1.7
40-44 years	4.0	5.6	0.6	0.7	0.0	0.1	1.0	0.2	0.8	0.0	3.1	0.0	1.9	1.3
45-49 years	3.1	0.0	0.4	0.2	2.1	0.5	0.0	0.0	1.5	0.0	1.3	0.0	1.6	1.1
50-54 years	3.3		1.0	0.0	1.6	0.0	0.0	0.0	1.4	0.0	2.6	1.0	1.1	1.1
55-59 years	2.7	0.0	1.9	0.0	1.4	0.0	0.9	0.0	0.0	0.0	0.0	0.0	0.5	0.7
60+ years	2.0	0.0	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
Table Total	4.3	3.1	2.7	2.5	2.2	1.0	2.5	1.0	2.0	0.9	2.1	0.3	1.5	2.1

Weighted cases





CHAPTER 10 TRANSFERS

Transfer payments are payments made between households which are based on obligation or custom rather than contractual arrangements based on the supply of labour or goods. Such payments may be very important in some circumstances, such as transfers directed to poor households from former members or relatives who have migrated for education or work and who send regular remittances home. The survey collected details of such payments in Sections 12 and 13. Section 12 recorded payments made by the household to others. For each transaction the gender, relationship to and location of the receiver or the remitter was recorded. Separate details were sought of cash payments, gifts of food and other gifts in kind.

The survey collected data on transfer payments made and received by the households during the 12 months preceding the interview. Gifts or support in kind were converted into dalasis values at current prices by the enumerators. However, respondents sometimes had difficulties in keeping track of all transfers to and from members of the household and sometimes did not want to take the trouble to do so. The data is thus likely to understate the actual amounts of transfers. The transfers have been converted into per capita figures.

Amount of transfers

The average transfer received by the

Gambian households amounted to 115 dalasis per capita per year [see Table 10.1]. This is only 4 per cent of average [permanent] income [compare Table 10.1 and Table 3.3]. The absolute range was from 36 dalasis per capita for Medium groundnut farmers to 242 dalasis per capita to households headed by someone Not in the workforce. For some socioeconomic groups [Not in workforce, Non groundnut sellers and Small groundnut farmers] transfers constituted a higher share of income at six to seven per cent

The average transfer made by Gambian households at 72 dalasis per capita [see Table 10.2] is about two per cent of permanent income. Both absolute and relative proportions for all SEGs except Other urban formal workers and Greater Banjul SEGs are quite low. Average transfers received by Gambian households are larger than the amounts paid out [Compare Tables 10.1 and 10.2]. Only Greater Banjul private sector and public sector worker households have significant net outflows. All the rural socioeconomic groups are net receivers of transfers. As the rural socioeconomic groups are the poorest this means that transfers are leveling income differences to some degree, but not much as transfers are relatively small compared to income.

Origin of transfers

The flows between urban and rural areas



Table 10.1: Mean value of transfers received by socio-economic group [in dalasis per year per person] and percentage distribution of value by gender, relationship with, and location of, remitter

		Rural					Other urban		Greater Banjul			Not in work-force	All SEGs
		Non ground-nut sellers	Small ground-nut farmers	Medium ground-nut farmers	Large ground-nut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Value of tranfer [dalasis]		141	124	36	87	66	39	76	130	188	231	242	115
Gender of remitter [%]	Females	3	3	15	0	9	20	10	8	42	16	35	18
	Males	97	97	85	100	91	80	90	92	58	84	65	82
Relationship with remitter [%]	Brother/sister	5	8	16	29	63	1	30	23	54	39	5	25
	Child	79	26	23	25	5	12	19	24	4	30	61	33
	Parent	6	4	.	0	7	4	10	2	1	0	0	2
	Spouse	2	0	6	.	3	9	0	0	0	1	8	3
	Other relation	4	57	37	44	10	56	41	22	30	20	24	29
Location of remitter [%]	Not related	2	6	17	2	12	18	.	28	10	9	2	9
	Abroad	82	38	78	81	22	13	67	64	92	84	62	67
	Greater Banjul	2	5	1	4	7	16	1	6	4	10	23	9
	Other urban	9	45	2	12	9	1	7	13	1	3	0	8
	Rural	3	3	11	1	8	23		1	0	0	2	3
This village/town	4	9	8	2	54	46	26	16	3	4	13	13	

within the Gambia are modest. Two thirds of remittances received come from abroad [see Table 9.1] and for many SEGs the proportion is as high as eighty or ninety per cent. Rural non farm worker and Other urban informal worker SEGs have significant inflows from the local area and a quarter of the latter SEG's remittance come from rural areas. The Small groundnut farmer households receive half their transfer from urban areas — this group has probably opted to rely less on farming and more on sending workers to urban areas.

In a similar pattern significant amount are sent abroad as well. Two fifths of the remittances made by Gambian households go abroad [see Table 10.2]. From the wealthiest urban socioeconomic groups, Greater Banjul public and private formal sector workers, who make the largest remittances, only a quarter of the value of the transfers is paid to persons in rural areas [see Table 10.2].

The net inflow of transfers to rural socio-economic groups is therefore mainly a result of transfers from abroad. The over-

all net inflow of transfers to Gambian households is also a result of a net inflow from abroad. Indeed the major flows take place with persons abroad: 41 per cent of remittances is paid to persons abroad and 67 per cent of the amount received is from abroad.

Characteristics of senders and receivers

The data on relationship with remitters and receivers [see Tables 10.1 and 10.2] show that most of the transfers take place between closely related persons. Children send about a third of the remittances, as do other relatives, while brothers and sisters contribute about a quarter. However there are very wide variations between SEGs. For example the proportion remitted by children varies from 4 per cent in Great Banjul public worker households to 79 per cent in Non groundnut seller households. There is a similar wide variation from one per cent [Other urban informal worker SEG] to 63 per cent [Rural non farm workers] in the proportion of remittances coming from brothers and sisters.



Table 10.2: Mean value of transfers made by socio-economic group [in dalasis per year per person] and percentage distribution of value by gender, relationship with, and location of, remitter

		Rural					Other urban		Greater Banjul			Not in work-force	All SEGs
		Non ground-nut sellers	Small ground-nut farmers	Medium ground-nut farmers	Large ground-nut farmers	Other rural workers	Informal workers	Formal workers	Informal workers	Public workers	Private workers		
Value of tranfer [dalasis]		12	18	14	11	40	41	73	95	222	464	24	72
Gender of remitter [%]	Females	29	37	28	32	31	46	25	55	65	48	55	49
	Males	71	63	72	68	69	54	75	45	35	52	45	51
Relationship with remitter [%]	Brother/sister	19	15	23	29	3	33	1	7	12	13	8	12
	Child	20	28	7	7	7	0	.	8	15	50	8	28
	Parent	19	5	7	1	29	39	88	58	41	31	25	38
	Spouse	.	10	.	.	1	8	.	4	10	1	2	4
	Other relation	27	26	41	48	49	15	8	16	17	5	48	13
	Not related	16	16	21	16	10	4	3	6	4	0	10	4
Location of remitter [%]	Abroad	29	15	6	16	9	28	41	34	19	61	0	41
	Greater Banjul	3	9	10	5	2	0	.	3	33	7	20	12
	Other urban	15	9	6	14	7	5	0	14	18	1	11	7
	Rural	29	35	39	22	11	37	34	37	26	24	47	27
	This village/ town	24	33	39	43	70	29	25	12	5	7	22	13

Transfers are mostly made to parents [38 per cent] and children [28 per cent]. Farm households, which make relatively small transfers [see Table 9.2] are more likely to make these transfers to their brothers and sisters or other relatives or even to non-related persons. However only a small proportion [4 per cent of the inflow and 9 per cent of the outflow] involves not related persons.

The data on gender of remitter and receiver show that a major part of remittances to the households comes from men [82 per cent]. This is especially so in farm households where males provide 85 to 100 per cent of the remittances, probably because women control very little of the resources in these households [see Table 10.1]. In Greater Banjul public worker households at the other extreme 42 per cent of the remittances come from women.

The amount paid out from the households goes equally to men and women [see Table 10.2], though the patterns observed for receivers is still present. For farm households about a third of the

receivers are female and two thirds male. In Greater Banjul households more than half of the receivers are female [from 48 per cent to 65 per cent]





CHAPTER 11

NON-FARM

ENTERPRISES AND

AGRICULTURAL

PRODUCTION

Agriculture and household based non farm enterprises are important sources of income for the majority of households in The Gambia. Non-farm enterprises are important during periods of adjustment as there are often periods of reduced real wages and wage-employment opportunities. If such periods are associated with difficulties in agriculture [due either to commodity pricing or declines in production] then household dependence on small enterprises in the informal sector is likely to increase. The survey collected data about the productive activities of the households, both agricultural production and non-farm enterprises owned and operated by household members.

The data on agricultural production was limited as detailed agricultural statistics are collected in the National Agricultural Sample Survey. A series of questions was asked in Section 4 to gain details of crops produced, the gender of producers and whether the crop was for sale or subsistence. Similar questions on livestock sought data on ownership of a range of animals, the gender of owners and details of increases or decreases in stock numbers.

A large number of questions in Section 5 sought data on up to three non-farm enterprises operated by the household. The first set of questions was on the operations of the enterprise, the second on assets and the third on costs.

Non-farm enterprises

Number of enterprises

The households in the sample operated 795 non-farm enterprises which is 0.6 enterprises per household. This is close to the 1992 Priority Survey average of 0.7 enterprises per household. We estimated the total number of non-farm enterprises in the country by dividing the number of enterprises observed by the sampling fraction of one in 85 [out of every 85 households one was interviewed]. Each enterprise was therefore multiplied by approximately 85 [depending on the weighting factor] to get an estimate of the total number of enterprises. The data are presented by industry and socio-economic group. Readers should be cautious about drawing definite conclusions based on cells with only a few cases.

The estimated total number of non-farm enterprises is almost seventy thousand [see Table 11.1]. Most of these enterprises [38,504 or 56 per cent] are in the retail trade sector; thirty-seven per cent [25,401] are in the retail trade [food] sector and nineteen per cent [13,103] in the retail trade non-food sector. All manufacturing together accounts for about 15 per cent of household based non-farm enterprises. Manufacture of textiles and clothing, construction, restaurants and hotels and personal service and repairs each account for between five and six per cent of all non-farm enterprises.



Table 11.1: Number of non-farm enterprises in The Gambia by industry and socioeconomic group

Industry	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		
Fishing	1252	.	73	73	190	252	84	.	.	.	59	1982
Mining (salt extraction)	.	.	.	.	.	.	.	81	.	78	.	159
Beverages	.	314	73	.	95	.	.	78	.	.	.	559
Man. of textiles & vothing	73	73	174	.	287	1558	.	1419	163	503	163	4413
Man. of wood prod & furniture	.	397	.	195	190	456	.	781	78	244	.	2341
Man. of metal products	338	.	73	.	101	313	.	303	.	81	.	1209
Man. of mach. & appliance	73	73	.	73	.	84	.	.	.	78	.	381
Other manufacturing	292	.	219	.	.	265	.	403	.	81	81	1342
Construction	73	.	101	97	190	395	.	2458	163	163	303	3942
Whole sale trade	.	.	.	.	.	227	.	81	.	325	.	634
Restaurants, Hotels	263	190	.	97	95	1317	143	873	.	500	200	3678
Retail trade-food	862	1171	73	.	1339	5597	560	10356	1097	2066	2280	25401
Retail trade -non food	168	319	247	608	436	2851	648	4837	141	2027	820	13103
Transport & communication	.	.	.	.	.	349	143	722	81	488	.	1784
Real estate & business serv.	.	.	.	.	.	.	.	22	.	163	81	466
Social & community services	146	170	.	.	190	657	.	963	.	81	59	2266
Recreation & entertainment	.	.	219	146	73	286	.	259	.	137	.	1120
Personal services & repairs	168	.	170	146	263	576	.	1832	.	385	141	3681
Total	3706	2707	1420	1435	3448	15184	1579	25669	1722	7402	4188	68460

The largest number of enterprises are in the Greater Banjul informal workers SEG [25,669 or 37 per cent] and Other urban informal workers SEG [15,184 or 22 per cent]. If the head of the household is in the urban informal sector then the household is highly likely to operate at least one enterprise. Most of the enterprises are operated by households either in Greater Banjul [51 per cent] or in other urban areas [24 per cent], where there are means and opportunities to operate them, including households operating on a cash rather than subsistence or semi-subsistence basis. However, rural SEGs also operate non-farm enterprises. Non groundnut farm households were shown in the Priority Survey [Priority Survey, 1978] to be highly dependent on non-farm enterprises, gaining more than a third of their income from this source. They operated five per cent of all non-farm enterprises and forty per cent of all farm operated non-farm enterprises. Households headed by non-farm rural workers also operated about five per cent of these enterprises.

Assets of non-farm enterprises

The average value of assets owned by non-farm enterprises in the Gambia is estimated at almost thirty thousand dalasis [see Table 11.2]. The highest value of assets of non-farm enterprises is in the wholesale trade industry, where it is more than a million dalasis. Other large owners of assets are enterprises involved in the manufacture of machines and appliances, with an average of nearly D400,000, and hotels and restaurants with an assets value above D100,000. However, the differences between industries are great and the value of assets in the food retail trade sector is only around D3,500 per enterprise and in recreation and entertainment it is just over D1,000.

In most SEGs the average amount of assets in non-farm enterprises is comparatively small, less than D9,000 [see Table 11.2]. Households headed by workers in the formal sector [except for those in the public sector] have a much higher level of assets. There is a big disparity be-



tween the average value of assets owned by households headed by private workers in Greater Banjul and those headed by informal workers at D213,785 and D8,655 respectively. There appears to be evidence of some diversification from agriculture as some farm SEGs report assets that are large in comparison with their annual cash expenditures. Non-groundnut farmers have the highest level with an average of D5,762. Rural non-farm workers report average non-farm assets as D6,855.

Employees of non-farm enterprises

The enterprises are generally small in the sense that they generally have few employees, the average number of employees including family helpers and apprentices is only 0.7 [Table 11.3]. The number of employees is low across industries and SEGs, all cells in Table 11.3 except two have less than ten employees

as an average workforce. The two cells with ten or more employees are both based on one or two cases. Industries with the largest average number of employees, and a reasonable number of cases include Construction [an average of 3.5 employees], Manufacturers of machinery and appliances [2.5 employees] and Wholesale trade [2.3 employees]. Enterprises in the food retail trade are mainly one person enterprises with an average number of employees of 0.3.

The SEG with the highest average assets, Greater Banjul private workers, also has the highest number of employees at 1.7 per enterprise [see Table 11.3]. This SEG has relatively large enterprises across a number of industries including Manufacturing, Construction and Trade. Farm based SEGs have low numbers of employees, with only one employee on average for every two non-farm enterprises operated.

Table 10.2: Mean value of assets of Non-farm enterprises in The Gambia by industry and socio-economic group

Industry	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		
Fishing	3342	.	.	250	31519	6167	15000	.	.	.	2000	7743
Mining (salt extraction)	.	.	.	.	0	.	.	325	.	.	.	325
Beverages	.	370	1160	.	2000	.	.	.	.	.	.	811
Man.of textiles & vothing	61	235	1153	.	1124	1008	.	3187	4650	12235	3950	3092
Man.of wood prod & furniture	.	1346	.	450	150	573	.	9427	660	35833	.	7295
Man. of metal products	1863	.	4700	.	1080	2061	.	19918	.	3800	.	6680
Man. of mach. & appliance	1810	.	.	460	.	83700	.	.	.	1480000	.	39846
Other manufacturing	797	.	667	.	.	70	.	83	.	.	300	374
Construction	1000	3	200	950	400	1248	.	7125	350	4790	503	4904
Whole sale trade	.	.	.	.	.	6662	.	40	.	1953950	.	10054
Restaurants,Hotels	21	73	.	30	500	838	10	314	.	1017509	8975	11754
Retail trade-food	24450	2334	800	.	3532	1221	35057	3144	2688	594	767	3459
Retail trade -non food	9311	1207	1815	9644	22434	6726	31407	11367	2557	99708	3893	25143
Transport & communication	.	.	.	.	.	2000	.	58407	12000	34300	.	40539
Real estate & business serv.	.	.	.	.	.	.	.	46145	.	25175	2500	31207
Social & community services	3250	381	.	.	2435	.	.	42428	.	43000	.	28557
Recreation & entertainment	.	.	553	315	3000	.	.	2166	.	150	.	1097
Personal services & repairs	461	.	172	2	491	13617	.	3527	.	51596	1500	10140
Total	5762	1360	1076	4280	6855	3407	28524	8655	3076	213785	1958	29383



Table 11.3: Mean number of employees of non-farm enterprises in The Gambia by industry and socio-economic group

Industry	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		
Fishing	0.8	.	0.0	0.0	1.5	0.3	10.0	.	.	.	0.0	1.1
Mining (salt extraction)	.	.	.	.	.	.	.	0.0	.	7.0	.	3.4
Beverages	.	0.9	1.0	.	2.0	.	.	0.0	.	.	.	1.0
Man. of textiles & vothing	0.0	0.0	0.0	.	0.7	0.1	.	3.9	1.0	1.0	1.5	1.6
Man. of wood prod & furniture	.	0.8	.	1.5	1.0	0.2	.	1.7	2.0	4.7	.	1.5
Man. of metal products	1.2	.	2.0	.	0.0	0.0	.	1.6	.	0.0	.	0.8
Man. of mach. & appliance	2.0	.0	.	.	.	3.0	.	.	.	7.0	.	2.5
Other manufacturing	0.8	.	0.0	0.0	.	0.0	.	0.0	.	0.0	0.0	0.2
Construction	1.0	.	2.0	2.0	1.5	1.5	.	2.9	4.5	26.5	1.3	3.5
Whole sale trade	.	.	.	.	.	0.0	.	0.0	.	4.5	.	2.3
Restaurants, Hotels	0.0	0.0	.	1.0	0.0	0.2	0.0	0.0	.	3.5	0.0	0.6
Retail trade-food	0.0	0.5	0.0	.	0.3	0.1	0.3	0.4	0.2	0.1	0.2	0.3
Retail trade -non food	1.0	0.0	0.0	0.1	0.7	0.1	0.1	0.7	0.6	0.5	0.0	0.4
Transport & communication	.	.	.	.	.	0.7	0.0	0.2	5.0	1.5	.	0.9
Real estate & business serv.	.	.	.	.	.	.	.	0.0	.	0.0	0.0	0.0
Social & community services	0.0	0.0	.	.	1.0	0.0	.	0.7	.	2.0	0.0	0.4
Recreation & entertainment	.	.	0.0	0.5	0.0	0.0	.	0.0	.	0.0	.	0.1
Personal services & repairs	0.0	.	0.0	0.0	2.2	0.0	.	1.0	.	1.2	0.0	0.8
Total	0.8	0.4	0.3	0.5	0.8	0.2	0.7	1.0	1.0	1.7	0.2	0.7

Income of non-farm enterprises

The highest gross income is found in the wholesale industry at D66,806 per month [see Table 11.4 which gives monthly gross figures]. This is consistent with the foregoing discussion indicating that enterprises in this industry report the highest value of assets. This is quite exceptional among all industry sectors and is nearly ten times higher than the next average gross income of just over D8,000 per month in Manufacturing of machinery and appliances. The majority of industry sectors have gross incomes of D2,000 or less. Some industry sectors with a large number of enterprises, such as retail food, have very low gross returns at just over D500 per month.

The pattern of gross monthly incomes by SEG reflects the pattern observed in the last two tables. The Greater Banjul private worker SEG household enterprises generate on average D8,787 per month,

which is the largest income. This is five times the next highest, for enterprises operated in Other urban formal worker households, at D1,690. Farm and other rural households have low monthly returns, with gross returns of about D20 per day.

Agricultural Activities

Although urbanisation is increasing, agriculture provides both income and food for many households in The Gambia. Any serious attempt to deal with the situation of poor households must take into account the effects of adjustment strategies on agriculture. Agriculture is also an important arena for women — a higher proportion of women work in agricultural occupations than men, and the command they have or do not have over resources is very important for their situation.



Table 11.4: Mean gross income of non-farm enterprises in The Gambia by industry and socioeconomic group [in dalasis per month]

Industry	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		
Fishing	688	.	30	30	400	367	2490	.	.	.	750	650
Mining (salt extraction)	.	.	.	.	.	.	.	600	.	600	.	600
Beverages	.	199	100	.	800	.	.	300	.	.	.	302
Man. of textiles & vothing	44	200	112	.	333	860	.	668	1000	786	525	695
Man. of wood prod & furniture	.	378	.	650	283	1038	.	795	150	1000	.	718
Man. of metal products	481	.	100	.	100	554	.	1012	.	1200	.	627
Man. of mach. & appliance	30	20	.	200	.	600	.	.	.	40000	.	8376
Other manufacturing	216	.	333	.	.	120	.	502	.	.	300	313
Construction	750	.	700	250	350	660	.	1593	550	3477	543	1322
Whole sale trade	.	.	.	.	.	260	.	500	.	12982	.	66806
Restaurants, Hotels	227	400	.	200	360	806	100	618	.	2882	506	865
Retail trade-food	209	639	300	.	257	379	1557	545	391	578	751	522
Retail trade -non food	648	598	390	375	1321	871	2294	1067	274	2471	672	1216
Transport & communication	.	.	.	.	.	468	600	2148	2160	15050	.	5226
Real estate & business serv.	.	.	.	.	.	.	.	1406	.	2975	300	1761
Social & community services	265	428	.	.	2050	195	.	3825	.	7000	.	2212
Recreation & entertainment	.	.	467	175	500	150	.	611	.	427	.	379
Personal services & repairs	91	.	144	30	312	826	.	1409	.	2662	327	1156
Total	418	486	299	310	633	590	1690	1004	526	8787	667	1616

Stock numbers

Livestock in rural households is viewed by many as a form of capital asset, especially large animals which represent sizeable sale values. Most animals are owned in relatively small numbers [see Table 11.5]. Table 11.5 shows the mean herd size of livestock for households which owned the particular animals; households in which neither men nor women owned the animals in question were excluded from that section of the table. The averages recorded in Table 11.5 are therefore higher than they would be if all households, even those with none of the animals in question, had contributed. The ownership of the animals is specified by gender.

Males in rural households own almost all working or draft animals: horses, oxen and donkeys [see Table 11.5]. Very few women report owning any of these large animals; even in animal owning

households, women only own an average of 0.1 of these animals each. Men also own more cattle and sheep than women, though women own some of these animals in their own right. They own about two of each of these animals in households where sheep and cattle are owned. Women own more of the less economically important animals than men. They own more goats, pigs and poultry than do men [see Table 11.5].

Cropping activities

Staple production crops in The Gambia include groundnuts [grown by 37 per cent of all households], millet [grown by 34 percent] and maize [grown by 32 percent]. All of these are grown by a majority of farm households [see Table 11.6]. Groundnuts, maize, fruit and vegetables are grown by small but significant proportions of households in Greater Banjul, but the survey did not collect information on the location of the crops, so it is not possible to say what proportion of



Table 11.5: Mean herd size by socioeconomic group and gender

Type of stock	Gender of owner	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		
Horses	Females	0.0	0.0	0.0	0.0	1.2	0.0	0.0	0.0	.	.	0.0	0.1
	Males	1.3	1.3	1.5	1.9	2.0	2.0	1.0	0.0	.	.	1.6	1.6
Oxen	Females	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.5	.	0.0	0.5	0.1
	Males	1.6	1.8	1.7	2.2	1.6	1.2	2.0	0.7	.	3.0	2.6	1.8
Donkeys	Females	0.0	0.0	0.1	0.4	0.0	0.0	0.0	0.0	0.0	.	0.0	0.1
	Males	1.7	1.7	1.6	2.8	2.3	1.7	1.8	1.3	1.0	.	2.1	1.9
Cattle	Females	2.6	1.7	1.2	3.4	1.0	0.8	0.6	1.6	.	0.0	2.0	1.9
	Males	11.5	6.3	8.2	13.6	7.7	4.7	13.4	17.6	.	3.0	13.2	9.7
Sheep	Females	2.3	1.4	2.4	2.7	1.7	0.9	1.4	1.0	1.7	0.6	1.8	1.9
	Males	1.9	2.9	2.5	3.6	3.6	2.0	4.0	2.2	2.0	2.5	2.0	2.8
Goats	Females	2.7	3.1	3.6	4.3	3.4	1.2	4.2	1.4	2.3	2.0	3.7	3.2
	Males	1.5	2.1	2.0	1.8	3.2	1.8	2.2	2.1	1.0	3.5	0.8	2.0
Pigs	Females	1.0	3.0	.	.	0.0	0.0	0.0	5.4	4.2	0.0	6.4	3.3
	Males	3.0	0.0	.	.	3.0	3.0	3.0	1.4	2.5	4.0	0.5	2.1
Poultry	Females	6.4	4.2	4.6	7.5	5.7	4.2	5.6	5.5	4.9	5.9	4.6	5.4
	Males	3.7	4.4	3.7	4.0	7.2	2.5	4.7	1.9	2.1	2.2	3.3	3.8
Total	Females	3.0	2.1	2.1	3.1	2.9	2.0	2.8	4.0	4.3	3.8	2.8	2.7
	Males	3.4	3.1	3.0	3.9	4.7	2.2	4.7	3.0	2.1	2.5	3.3	3.4

these are grown adjacent to this urban area and what proportion are grown on land still worked in villages. Millet and maize are crops heavily associated with the scale of groundnut farming. Large sellers of groundnuts are most commonly growers of the former. Other urban informal worker households are also likely to grow a wide range of crops, underlining the fact that other urban areas in The Gambia are still quite small and rural, though households headed by formal sector workers in these locations are unlikely to be crop producers, perhaps because of lack of access to land.

While still a relatively small cash sector, horticulture has been rapidly growing in The Gambia. There have been two pushes for expansion - development of large scale export producers and buyers for the European market, and the development of gardens for women by a number of agencies. The latter have had twin

aims of raising nutritional standards and developing a cash business for women who have traditionally produced only subsistence crops, or provided labour for cash crops without control of the cash. Table 11.6 reports the number of Gambian households growing vegetables, fruits, tree crops and other crops by socio-economic group. Interviewers recorded the gender of the producers for each crop - either men alone, women alone, or mixed gender production

Vegetable production is widespread. Vegetables are grown by more than 35,000 households or 31 per cent of all Gambian households [see Table 11.7]. In most cases [88 per cent] the vegetables are only grown by women, with a very small proportion grown by men. Vegetable production is very skewed, with the great majority of producers having small production areas, and with a very small number of large production export farms.



Table 11.6: Proportion of households growing particular crops by socioeconomic group and gender of crop growers

Crop	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		
Groundnuts	52	100	100	100	51	16	8	7	2	2	15	37
Swamp rice	55	44	31	41	32	17	8	2	1	1	11	21
Upland rice	18	29	20	11	24	8	3	2	1	0	3	10
Millet	66	75	84	95	45	18	8	6	2	1	14	34
Sorghum	22	33	40	27	18	6	0	2	1	1	6	13
Maize	53	59	84	82	41	13	0	12	7	5	17	32
Cotton	7	10	18	18	3	2	0	0	0	0	3	5
Cassava	20	21	18	17	32	9	0	13	9	7	5	14
Vegetables	55	52	48	39	43	12	8	13	5	5	18	26
Fruits	31	34	21	29	35	20	3	12	18	9	14	21
Tree crops	7	12	9	11	5	5	3	2	3	0	8	6
Other crops	8	7	18	11	5	0	0	3	1	0	1	5

In rural areas the Non groundnut sellers and the Small groundnut farmers are the socioeconomic groups mostly engaged in vegetable production. In urban areas vegetable production is quite common in the poorer SEGs: Other urban formal and Other urban informal workers, and Greater Banjul informal workers.

Vegetable production is a source of cash income [see Table 11.8] as well as a

source of food for the household. The mean value of sales of vegetables for all households growing vegetables is more than 700 dalasis per year. SEGs headed by informal workers recorded the highest average sales at D1,208 for households headed by Rural workers, D1,178 for Other urban informal worker households and D1,157 for households headed by Greater Banjul informal workers.

Table 11.7: Number of Gambian households growing vegetables, fruits, tree crops and other crops

Crop	Gender of grower	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		
Vegetables	Both sexes	569	73	158	170	192	143		319		81	173	1879
	Males	581	315	73	195	168	265		241	81	163	179	2260
	Females	6858	8175	4103	2742	4742	1086	537	2685	475	315	1374	33090
Fruit	Both sexes	542	359	73	652	253	394	84	712	488	159	260	3976
	Males	3690	4828	1751	1602	3892	2250	275	1658	946	951	1023	22864
	Females	410	73		198		286		475		78		1520
Tree crops	Both sexes		202	101	73	95	84	47	81	81		81	846
	Males	850	1250	514	864	296	347	131	81	163	163	417	5075
	Females		146	101			168		163			247	824
Other crops	Both sexes	97	271	231	73				163				835
	Males	878	389	939	522	631			397	81	81	73	3991
	Females	73	292	437	146	95			81				1124



Table 11.8: Mean value of household sales of vegetables, fruits, tree crops and other crops [in dalasis]

Crop	Gender of grower	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		
Vegetables	Both sexes	1776	.	.	30	225	6000	.	2254	.	.	1215	2025
	Males	272	1064	.	.	300	.	.	3332	80	.	300	686
	Females	430	491	390	988	1265	543	364	966	637	421	953	665
	All growers	517	519	390	928	1208	1178	364	1157	556	421	939	728
Fruit	Both sexes	205	450	.	1500	2519	300	.	669	.	.	.	931
	Males	926	778	396	285	414	402	601	2527	400	500	844	788
	Females	70	.	.	151	.	500	.	698	.	1000	.	436
	All growers	645	760	396	540	723	412	601	1793	400	745	844	778
Tree crops	Both sexes	.	300	.	.	.	.	400	.	.	.	.	332
	Males	230	333	49	450	.	817	1200	.	.	.	540	419
	Females	.	.	300	.	.	.	.	300	.	.	200	268
	All growers	230	328	143	450	.	817	911	300	.	.	358	389
Other crops	Both sexes	.	.	.	.	.	.	.	.	.	.	.	.
	Males	353	250	584	.	300	.	.	2500	.	.	.	599
	Females	.	.	.	.	.	.	.	.	.	.	.	.
	All growers	353	250	584	.	300	.	.	2500	.	.	.	599
Grand total		534	671	388	786	1019	851	669	1357	636	683	870	724

The production of fruit is also important. Roughly 28,000 households or about a quarter of all Gambian households grow fruits [see Table 11.7]. Fruit production is mainly taken care of by men, who produce over 80 per cent of fruit crops, while women are responsible for about five per cent. The pattern of production is similar to that for vegetable production, suggesting that it is a result of gender based division of labour within these households.

Average cash income from sale of fruit is slightly more than that for vegetables at almost 800 dalasis per year [see Table 11.8]. There is less diversity in mean incomes from fruit than from vegetables across SEGs with Greater Banjul informal worker households having the highest average income at D1,793. There is some evidence that Greater Banjul private worker households have moved into this field as a source of investment.



APPENDICES

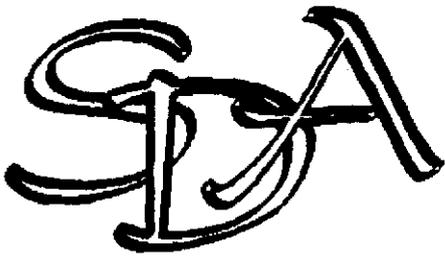




APPENDIX 1

The survey forms





THE GOVERNMENT OF THE GAMBIA

SOCIAL DIMENSIONS OF ADJUSTMENT

1992-93 HOUSEHOLD ECONOMIC SURVEY

PART ONE

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 [] of []
for this household

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	<input type="text"/>
2	HOUSEHOLD TO BE INTERVIEWED Name of Head..... Address..... 	Supervisor will code this question after assigning a new household for interview		<input type="text"/>

HEAD OF HOUSEHOLD [Person Responsible for Main Decisions]

No.	Questions	Categories and Codes	Skip to	
3	Ethnicity of head of household	Mandinka M Wolof W Fula F Serahuleh S Jola J Other [specify]..... O		<input type="text"/>
4	Is the head of household present?	Yes Y No N	>>7	<input type="text"/>
5	How long has he/she been away?	Less than 1 week 1 Between 1 week and 1 month 2 Between 1 and 3 months 3 Over 3 months 4		<input type="text"/>
6	In this person's absence, who is responsible for the main decisions? Name.....	Insert ID number after completing Q.9		<input type="text"/>

INTERVIEW DETAILS

No.	Questions	Categories and Codes	Skip to	
7	Language used by respondent at interview	Mandinka M Wolof W Fula F Other[specify]..... O		<input type="text"/>
8	Interpreter	Yes Y No N		<input type="text"/>

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

9	Name	ID Number
	Head:	1
		2
		3
		4
		5
		6
		7
		8
		9
		10
		11
		12
		13
		14
		15
		16
		17
		18
		19
		20
		21
		22
		23
		24
		25

10 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 separate form for this (these) person(s)]

Yes Y
No N

SECTION 1: HOUSEHOLD ROSTER

1. ID No. of household member	2. How old is (name) now? RE- CORD AGE IN YEARS	3. Residence status		4. Nationality (citizenship)		5. Relationship with head of household		6. Sex		7. Did (name) have any health consultations in the last two weeks? - How many? RECORD NUMBER IF 0 >> Q10	8. Who was the last medical person consulted in the past two weeks? Traditional Healer/ -Marabout Public Health Assistant/Dispenser Private Health Assistant/Dispenser Public Midwife/Nurse Private Midwife/Nurse Public Doctor Private Doctor Other	9. What was the cost of this treatment? T UH IH UM IM UD ID O AMOUNT				
		Present	Absent	Gambian	Senegal.	Other	ECOWAS	Other	Head				Spouse	Child	Parent	Other relative
1.	2.	3.	4.	5.	6.	7.	8.	9.								
1																
2																
3																
4																
5																
6																
7																
8																
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21																
22																
23																
24																
25																

ITEM	1. Code	2. Was anything spent by the household on...in the past 12 months? Yes Y No N (> > Q5)	3. How much was spent on ... in the past 12 months?		4. How much has the household spent on...since my last visit? ²	5. What was the value of gifts received of ... since my last visit?
			AMOUNT	TIME UNIT	AMOUNT	AMOUNT
			1.	2.	3a.	3b.	4.	5.
HOUSEHOLD ITEMS	Washing powder, soap for washing clothes	EA				
	Home maintenance (brooms etc.)	EB				
	Kitchen equipmt (pots etc.)	EC				
	Tableware, cutlery	ED				
	Furniture	EE				
	Lanterns, lamps, torches	EF				
	Other household items, specify:	EG				
EDUCATION	School fees	FA				
	Books and stationery.	FB				
	Contributions to school	FC				
	Other, specify:	FD				
TRANSPORT AND COMMUNICATION	Petrol, oil	GA				
	Car/bicycle repairs	GB				
	Bus fares	GC				
	Taxi fares	GD				
	Ferry tickets	GE				
	Telephone	GF				
	Other, specify:	GG				
HEALTH & PERSONAL CARE	Hairdressing, haircut	HA				
	Health centre - public	HB				
	Clinic - private	HC				
	Hospital - public	HD				
	Hospital - private	HE				
	Marabout	HF				
	Traditional medicine	HG				
	Modern medicine and medical supplies	HH				
	Other, specify	HI				

SECTION 10: HOUSEHOLD EXPENDITURE -- food items

ITEM	1. Code	2. Was anything spent by the household on...in the last 12 months? Yes Y No N (> > Q5)	3. How much was spent on in the past 12 months?		4. How much has the household spent on ... since my last visit?	5. What was the value of gifts received of ... since my last visit?
			AMOUNT	TIME UNIT	AMOUNT	AMOUNT
			1.	2.	3a.	3b.	4.	5.
GRAINS AND GRAIN PRODUCTS	Rice (paddy, grain)	AA				
	Corn	AB				
	Sorghum	AC				
	Millet	AD				
	Chere	AE				
	Other grains	AF				
	Bread	AG				
ROOTS PULSES, NUTS AND SEEDS	Irish potatoes	BA				
	Sweet potatoes	BB				
	Cassava root	BC				
	Dry beans	BD				
	Groundnut (roasted, raw)	BE				
	Oil palm nut	BF				
	Coconut	BG				
	Kola nut	BH				
	Other, specify:	BI				
VEGE-TABLES	Pepper - fresh	CA				
	Tomato - fresh	CB				
	Bitter tomato	CC				
	Garden egg	CD				
	Okra	CE				
	Onion	CF				
	Sorrel	CG				
	Leaves	CH				
	Other vegetables	CI				
FRUITS	Orange	DA				
	Other citrus fruits	DB				
	Mango	DC				
	Banana	DD				

SECTION 3: MIGRATION - for all household members 7 years plus

2. Have you always lived in this village/-town Yes Y (=>Next person) No N	3. Have you ever moved away from this village/-town for more than a year and returned here? Yes Y No N (=>6)	4. How many years ago did you move away for the first time? Y N	5. How long have you lived in this village/-town since you last returned here? >> Q7		6. How long have you lived in this village/-town?		7. In which reg or country were you before you came here? Greater B Western W Lower R. L McAr. Is. M Upper R. U North B. N Senegal S Guinea G Guinea-Bi I ECOWAS E Other O	8. Where was that place? B City C W Town T L Vil- lage V U Rural R Code	9. Why did you move to this place? Job oppor. J Amen./- Com. C Change of marit status M Educ. E Other O Code	10. What was your main activity in (name of place)? If student, retired, unemployed etc. >> Next person Occupation Code		11. In what trade or industry was this job? Industry Code	
			Years	Years	Mont	Years				Mont	10a.	10b.	11a.
1													
2													
3													
4													
5													
6													
7													
8													
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24													
25													

SECTION 4A: CROP PRODUCTION

Does the household grow any crops?

Yes Y
 No N (>> Section 4B)

Crop	1. Code	2. Has the household grown any ... in the last 12 months?	3. On how many plots did you grow ... in the 1990-91 season?	4. Was this crop grown mainly by men or by women?	5. Did you sell any ...?	6. What was the value of these sales?
	1.	2. Yes No (>> next) Y N	3.	4. Mainly by men M Mainly women W By both B	5. YES NO (*Next) Y N	6. AMOUNT
Groundnuts	01					
Swamp rice	02					
Upland rice	03					
Millet	04					
Sorghum - Kinto	05					
Maize	06					
Cotton	07					
Cassava	08					
Vegetables	09					
Fruits	10					
Tree crops	11					
Other crops not mentioned above	12					

SECTION 4B: LIVESTOCK

Does the household own livestock?

Yes Y
 No N (>> Section 5)

Type of livestock	1. Code	2. Does any member of the household own ...?	3. How many are owned by men?	4. How many are owned by women?	5. How many were owned by men 12 months ago?	6. How many were owned by women 12 months ago?
	1.	2. YES NO Y N	3.	4.	5.	6.
Horses	1					
Oxen	2					
Donkeys	3					
Cattle	4					
Sheep	5					
Goats	6					
Pigs	7					
Poultry	8					

SECTION 11: MISCELLANEOUS INCOME AND EXPENDITURE

During the past 12 months, what income in cash and kind, did the household receive from the following sources?

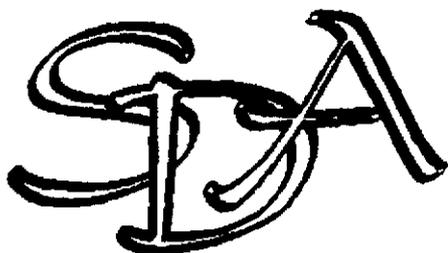
FROM CENTRAL AND LOCAL GOVERNMENT			FROM OTHER SOURCES			
1. Social security	2. State Pension	3. Other (specify)	4. Private pension/insurance	5. Osusu	6. Dowry	7. Other specify
AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	VALUE	AMOUNT
1.	2.	3.	4.	5.	6.	7.

During the past 12 months, how much did the household spend (in cash and kind) on:

8. Taxes	9. Contributions to self-help projects	10. Weddings, dowry, naming ceremonies	11. Religious and other ceremonies (Tobaski, Korite etc.)	12. Contributions to osusu	13. Other micellaneous expenditures (specify)
AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT
8.	9.	10.	11.	12.	13.

SECTION 12: TRANSFER PAYMENTS MADE BY HOUSEHOLD

1. During the past 12 months, has the household sent any money or goods (as gifts or support) to an absent household member or any other person? Yes Y No N										
2. LIST THE NAME OF EACH PERSON TO WHOM MONEY OR GOODS WAS SENT	3. ID CODE (HOUSEHOLD MEMBER * 6)	4. IF NOT A HOUSEHOLD MEMBER	5. SEX Male M Female F	6. Where does this recipient live? This village/town T Capital city C Other urban U Rural R Abroad A	7. Were these monies or goods sent regularly? YES: Monthly M Quarterly Q Annually A Other O NO N	8. Will they be repaid at some future time? Yes Y No N	9. What was the total amount sent or given to this person during the past 12 months? IF NONE WRITE 0 AMOUNT	10. What was the total value of food sent or given to this person during the past 12 months? IF NONE WRITE 0 VALUE	11. What was the value of other goods sent or given to this person during the past 12 months? IF NONE WRITE 0 VALUE	
2.										



THE GOVERNMENT OF THE GAMBIA

SOCIAL DIMENSIONS OF ADJUSTMENT

1992-93 HOUSEHOLD ECONOMIC SURVEY

PART TWO SECOND VISIT

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

A. DATA COLLECTION

Interviewer Date
Supervisor Checking Date

B. DATA ENTRY

Operator Entry date
Supervisor Editing date
Operator Re-entry date

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

District []

EA Number []

Time interview commenced []

Selected Household []

Name of Head.....

Address.....

.....

SECTION 8: CONSUMPTION OF OWN PRODUCE

Did the household consume any food it produced in the past 12 months? Yes - continue this section
 No » Section 9

ITEM	1. Code	2. Did the household consume any home produced ... in the past 12 months? Yes Y No N (»Next item)	3. How much home produced did the household consume in the past 12 months? THE ANSWER TO BE GIVEN IN ANY UNIT THAT THE RESPONDENT CHOOSES			4. For how many (time units) did the household consume home produced ... in the past 12 months?	5. How much was consumed since my last visit?		
			No. of units per time unit	Quantity unit code	Time unit code		No. of time units (same units as in Q3c.)	No. of units	Unit code
			1.	2.	3a.		3b.	3c.	4.	5a.	5b.
GRAINS AND GRAIN PRODUCTS	Rice (paddy, grain)	AA							
	Corn	AB							
	Sorghum	AC							
	Millet	AD							
	Other grains	AE							
	Bread	AF							
ROOTS, PULSES, NUTS AND SEEDS	Potatoes (Irish)	BA							
	Sweet potatoes	BB							
	Cassava	BC							
	Dry beans	BD							
	Groundnuts	BE							
	Oil palm nuts	BF							
	Other nuts, seeds	BG							
VEGETABLES	Pepper	CA							
	Tomato	CB							
	Bitter tomato (Jahato)	CC							
	Garden egg (bantaseh)	CD							
	Okra	CE							
	Onion	DF							
	Sorrel (bisap)	DG							
	Other vegetables, specify:	DH							

ITEM	1. Code	2. Did the household consume any home produced ... in the past 12 months? Yes Y No N (*Next item)	3. How much home produced did the household consume in the past 12 months? THE ANSWER TO BE GIVEN IN ANY UNIT THAT THE RESPONDENT CHOOSES			4. For how many (time units) did the household consume home produced ... in the past 12 months?	5. How much was consumed since my last visit?		
			No. of units per time unit	Quantity unit code	Time unit code		No. of time units (same units as in Q3c.)	No. of units	Unit code
			1.	2.	3a.		3b.	3c.	4.	5a.	5b.
FRUITS	Orange	DA							
	Other citrus fruits	DB							
	Mango	DC							
	Banana	DD							
	Pawpaw	DE							
	Avocado (pear)	DF							
	Melon	DG							
	Other fruits, Specify:	DH							
MEAT, POULTRY EGG AND FISH	Beef	EA							
	Mutton/goat	EB							
	Chicken and other domestic poultry	EC							
	Eggs	ED							
	Wild game/game birds	EE							
	Fresh fish	EF							
	Smoked fish	EG							
	Other, specify:	EH							
MILK AND DAIRY PRODUCTS	Fresh milk	FA							
	Sour milk	FB							
	Other dairy products	FC							
DRINKS & BEVERAGES	Cana	GA							
	Other drinks, specify:	GB							

SECTION 9: HOUSEHOLD EXPENDITURE -- non-food expenses

ITEM	1. Code	2. Was anything spent by the household on...in the past 12 months? Yes Y No N (> > Q5)	3. How much was spent on ... in the past 12 months?		4. How much has the household spent on...since my last visit?	5. What was the value of gifts received of ... since my last visit?
			AMOUNT	TIME UNIT	AMOUNT	AMOUNT
			1.	2.	3a.	3b.	4.	5.
HOUSING	Rent	AA				
	Water	AB				
	Repair and maintenance of dwelling (painting etc.)	AC				
FUEL AND LIGHT	Firewood	BA				
	Kerosine	BB				
	Matches	BC				
	Electricity	BD				
	Gas	BE				
	Candles	BF				
CLOTHING, TEXTILES AND FOOTWEAR	Cloth	CA				
	Underwear	CB				
	Ready made clothes	CC				
	Tailoring charges	CD				
	Shoes (adult, child)	CE				
	Bed linen, towels etc.	CF				
	School uniforms	CG				
	Other, specify:	CH				
PERSONAL ITEMS	Cigarettes, tobacco	DA				
	Combs, razors	DB				
	Soap, shampoo	DC				
	Books, newspapers	DD				
	Stationery (envelopes etc.)	DE				
	Entertainment (cinema, etc)	DF				
	Cassettes	DG				
	Radio, TV, video	DH				
	Jewelry, watches	DI				
	Other, specify:	DK				

HOUSEHOLD ROSTER - continuation for all persons 6 years plus

ID No	10. Has (name) ever attended school? Yes No Y N (If 25 plus → Q16 If 24 or less → Q15)	11. What kind of school was (is) attended for the highest primary or secondary level? Government G Private P Islamic I (* Q15)	12. What is the highest grade reached?		13. Was (name) attending school a year ago?		14. Is (name) still attending school?		15. Why is (name) not attending government or private school now? ONLY FOR PERSONS UNDER 25 YEARS Work Too expensive Too far Not useful Married Not appropriate Completed Prefer Islamic Too young Other	16. Can (name) read or write a simple sentence in any language?	
			Primary P Second. S Tertiary T (* Q13)	FORM OR GRADE	YES NO	Y N	YES Y (*Q16) NO N	Y N		W E F U M N C I Y O	YES NO	Y N
1.	10.	11.	12a.	12b.	13.	14.	15.	16.			
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											

SECTION 2: EMPLOYMENT - for all persons 7 years plus

1. ID No.	2. What is your current main job? If student, retired, unemployed etc. >> Next person		3. What type of business is this?		4. Employ- ment status? Own ac- count A Family helper F Salaried employee - public U - private I Other O	5. How much is earned from this work?		6. For how long have you been working in the past 12 months? Use same unit as Q5b.	7. Are you entitled to a pension or social security with this job?		8. Are you entitled to paid leave with this job?	
	Occupation	Code	Industry	Code		Amount	Time unit		YES NO	Y N	YES NO	Y N
1.	2a.	2b.	3a.	3b.	4.	5a.	5b.	6.	7.	8.		
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												
21												
22												
23												
24												
25												

ITEM	1. Code	2. Was anything spent by the household on... in the last 12 months? Yes Y No N (> > Q5)	3. How much was spent on in the past 12 months?		4. How much has the household spent on ... since my last visit?	5. What was the value of gifts received of ... since my last visit?
			AMOUNT	TIME UNIT	AMOUNT	AMOUNT
			1.	2.	3a.	3b.	4.	5.
	Pawpaw	DE				
	Avocado (pear)	DF				
	Melon	DG				
	Other fruits	DH				
MEAT, POULTRY, EGG AND FISH	Beef	EA				
	Mutton/goat	EB				
	Pork	EC				
	Chicken and other domestic poultry	ED				
	Eggs	EE				
	Wild game/game birds	EF				
	Bonga - fresh	EG				
	Bonga - smoked	EH				
	Catfish (Kong) - smoked	EI				
	Barracuda - fresh	EK				
	Ladyfish - fresh	EL				
	Other, specify:	EM				
MILK AND DAIRY PRODUCTS	Milk - fresh	FA				
	Milk - sour	FB				
	Milk evaporated (condensed)	FC				
	Butter	FD				
	Other dairy products	FE				
OIL AND FAT	Margarine	GA				
	Palm oil	GB				
	Groundnut paste	GC				
	Groundnut oil - refined	GD				
	Other oils	GE				
PROCESSED FOODS	Tomato puree	HA				
	Tinned vegetables/fruit	HB				
	Tinned sardines	HC				

ITEM	1. Code	2. Was anything spent by the household on...in the last 12 months? Yes Y No N (> > Q5)	3. How much was spent on in the past 12 months?		4. How much has the household spent on ... since my last visit?	5. What was the value of gifts received of ... since my last visit?
			AMOUNT	TIME UNIT	AMOUNT	AMOUNT
			1.	2.	3a.	3b.	4.	5.
	Tinned meat	HD				
	Baby food	HE				
	Meals eaten out	HF				
	Other processed foods	HG				
SPICES	Jumbo (Maggi) cubes	IA				
	Vinegar	IB				
	Salt	IC				
	Black pepper	ID				
	Pepper red	IE				
	Other spices	IF				
SWEETS AND SUGAR	Sugar	KA				
	Sweets	KB				
	Other sweets	KC				
BEVERAGES	Coffee/tea	LA				
	Attaya	LB				
	Tinned drinks (non-alcohol)	LC				
	Squashes/sodas	LD				
	Cana/palm wine	LE				
	Manufactured beer	LF				
	Wine and spirits	LG				
	Other drinks, beverages	LH				

SECTION 5: NON-FARM ENTERPRISE

Does this household conduct any non-farm enterprises (including fishing)? YES NO Y N (> Section 6)

For the three economically most important enterprises owned by the household

No	Questions	Categories and Codes	Skip to	Enterprise No. 1	Enterprise No. 2	Enterprise No. 3
1	What is the main activity of this enterprise?	Describe		.....	.....	.....
		INDUSTRY CODE				
2	Who is responsible for the enterprise?	ID number				
3	ID of person interviewed	ID number				
4a	How long has this enterprise been operating?	YEARS	>> 5			
4b	(If more than one year indicate years only. If less than one year indicate months only).	MONTHS				
5	For how many months has the enterprise been operating for the past 12 months?	MONTHS				
6	Does the income of this enterprise belong entirely to you and this household?	YES NO Y N	>> Q8			
7	What percentage of the income of this enterprise goes to you and this household?	Indicate the percentage				
8	Has the enterprise got a bank account? Or has it got a loan from a bank or IBAS?	YES NO Y N				
9	During the past 12 months how many persons have usually worked in this enterprise? (Include household members, apprentices and hired labour, but exclude person responsible).	NUMBER	IF 0 >> Q12			
10	Are formal contracts issued to any of the employees?	YES NO Y N				
11	Do any of the employees receive paid leave or sick leave?	YES NO Y N				
12	How much is usually received by this enterprise in a month?	AMOUNT				
13	Does this enterprise usually receive payment in the form of goods and services?	YES NO Y N	>> Q15			
14	What is the usual value of payments in the form of goods and services during a month?	AMOUNT				
15	Do you usually consume what you produce?	YES NO Y N	>> Q17			
16	What is the value of products from the enterprise usually consumed by the household during a month?	AMOUNT				
17	Has the household in the past 12 months received any payments in cash or kind for rent of any equipment owned by the enterprise?	YES NO Y N	>> Q19			
18	How much rent was received in the past 12 months?	AMOUNT				
19	How does the gross income of this enterprise over the last 12 months compare with the income of the year before?	THIS YEAR IS Higher Same Lower Not appl. H S L N				

ASSETS OF NON-FARM ENTERPRISE 1

ITEM	20. Code	21. Does this enterprise own ... ? YES NO (> > Q25)	22. For how much would you be able to sell ... today? Y N	23. Did the enterprise obtain any ... during the past 12 months? YES NO (> > Q25)		24. How much did the enterprise pay for the ... that was obtained during the last 12 months? IF GIFT WRITE 0 AMOUNT		25. Did the enterprise sell any ... during the past 12 months? YES NO (=>NEXT ITEM) Y N		26. How much did the enterprise receive from the sale of ... during the past 12 months? AMOUNT	
				AMOUNT	AMOUNT	AMOUNT	AMOUNT				
	20.	21.	22	23.	24.	25.	26.				
Buildings	01										
Land	02										
Equipment/tools/- machinery	03										
Stocks of goods and raw materials	04										
Bicycles	05										
Carts	06										
Cars, vans, busses	07										
Boats	08										
Other vehicles	09										
Other specify	10										

COSTS OF NON-FARM ENTERPRISE 1

Expenditure item	27. Code	28. During the past 12 months has the enterprise spent anything on ... ? Yes ... Y No ... N (=>Next item)	29. How much did you spend on ... during the last 12 months? AMOUNT			30. During the past 12 months was this item ever unavailable to you when you wished to purchase or use it? If YES probe: OFTEN or just ONCE OR TWICE Yes often 1 Yes once or twice 2 No 3		
			AMOUNT	TIME UNIT Day Week Month Year	D W M Y	AMOUNT	AMOUNT	AMOUNT
	27.	28.	29a.	29b.	30.			
Hired labour	1							
Raw materials & articles for resale	2							
Rental of land/buildings	3							
Rent of machinery and vehicles	4							
Maintenance, repairs & parts	5							
Electricity and water	6							
Taxes, licenses etc.	7							
Other expenses	8							

ASSETS OF NON-FARM ENTERPRISE 2

ITEM	20. Code	21. Does this enterprise own ... ? YES Y NO N (> > Q25)	22. For how much would you be able to sell ... today? AMOUNT	23. Did the enterprise obtain any ... during the past 12 months? YES Y NO N (> > Q25)	24. How much did the enterprise pay for the ... that was obtained during the last 12 months? IF GIFT WRITE 0 AMOUNT	25. Did the enterprise sell any ... during the past 12 months? YES Y NO N (> NEXT ITEM)	26. How much did the enterprise receive from the sale of ... during the past 12 months? AMOUNT
Buildings	01						
Land	02						
Equipment/tools/- machinery	03						
Stocks of goods and raw materials	04						
Bicycles	05						
Carts	06						
Cars, vans, busses	07						
Boats	08						
Other vehicles	09						
Other specify	10						

COSTS OF NON-FARM ENTERPRISE 2

Expenditure item	27. Code	28. During the past 12 months has the enterprise spent anything on ... ? Yes ... Y No ... N (*Next item)	29. How much did you spend on ... during the last 12 months?		30. During the past 12 months was this item ever unavailable to you when you wished to purchase or use it? If YES probe: OFTEN or just ONCE OR TWICE Yes often 1 Yes once or twice 2 No 3
			AMOUNT	TIME UNIT Day Week Month Year D W M Y	
	27.	28.	29a.	29b.	30.
Hired labour	1				
Raw materials & articles for resale	2				
Rental of land/buildings	3				
Rent of machinery and vehicles	4				
Maintenance, repairs & parts	5				
Electricity and water	6				
Taxes, licenses etc.	7				
Other expenses	8				

ASSETS OF NON-FARM ENTERPRISE 3

ITEM	20. Code	21. Does this enterprise own ... ? YES Y NO N (> > Q25)	22. For how much would you be able to sell ... today? AMOUNT	23 Did the enterprise obtain any ... during the past 12 months? YES Y NO N (> > Q25)	24 How much did the enterprise pay for the ... that was obtained during the last 12 months? IF GIFT WRITE 0 AMOUNT	25 Did the enterprise sell any ... during the past 12 months? YES Y NO N (*NEXT ITEM)	26 How much did the enterprise receive from the sale of ... during the past 12 months? AMOUNT
Buildings	01						
Land	02						
Equipment/tools/ machinery	03						
Stocks of goods and raw materials	04						
Bicycles	05						
Carts	06						
Cars, vans, busses	07						
Boats	08						
Other vehicles	09						
Other specify	10						

COSTS OF NON-FARM ENTERPRISE 3

Expenditure item	27. Code	28. During the past 12 months has the enterprise spent anything on ... ? Yes ... Y No ... N (*Next item)	29. How much did you spend on ... during the last 12 months?		30. During the past 12 months was this item ever unavailable to you when you wished to purchase or use it? If YES probe: OFTEN or just ONCE OR TWICE Yes often Yes once or twice No	1 2 3
			AMOUNT	TIME UNIT Day Week Month Year D W M Y		
	27.	28.	29a.	29b.	30.	
Hired labour	1					
Raw materials & articles for resale	2					
Rental of land/buildings	3					
Rent of machinery and vehicles	4					
Maintenance, repairs & parts	5					
Electricity and water	6					
Taxes, licenses etc.	7					
Other expenses	8					

SECTION 6: Housing

1. How many rooms does this household occupy? (Do not include bathrooms, toilets, kitchens)	2. On what basis does the household occupy the dwelling? Owning O Renting R Provided rent-free F	3. What is the source of drinking water? Indoor tap I Outdoor tap in compound C Other O	4. How many power points and bulbs has the dwelling got? RECORD NUMBER	5. What type of toilet has the dwelling got? Own flush toilet OF Shared flush toilet SF Own bucket/pan OB Shared bucket/pan SB Own pit latrine OP Shared pit latrine SP No toilet N Other O	6. Main construction materials of outside walls Mud M Wood W Brick B Cement/-concrete C Other O	7. Main roofing material Thatch T Corrugated iron I Asbestos A Cement/-concrete C Other O	8. Main flooring material Mud/earth M Wood W Tiles T Cement/-concrete C Other O
1.	2.	3.	4.	5.	6.	7.	8.

SECTION 7: RESPONDENTS TO THE SECOND ROUND

1. Which household members are mainly responsible for preparing food in the household?	ID Number

2. Which household members are mainly responsible for making the household purchases?	ID Number

INTERVIEWER: Now make an appointment with all the persons identified in the questions above for them to be present at the next visit. Then give them the forms for keeping the daily records of their consumption and help them to record the first day. If nothing has yet been consumed or bought today, then start recording yesterday.

Also arrange for children below 5 to be present and for their parents to have the clinic cards ready at the next visit.

Time interview concluded

APPENDIX 2

User Group members





LIST OF PARTICIPANTS IN SDA USER GROUP MEETINGS

INSTITUTION	NAME AND DESIGNATION
<i>Targetted agencies</i>	
Central Statistics Department, Ministry of Finance and Economic Affairs	Alieu S. M. Ndong, Director M. S. Raman, Senior Statistician B. Okumo, Statistician Mahen Njie, Head of Household Survey Section Rohey Wadda, Statistician Lamin Janneh, Statistician Alieu Bahoum, Field Supervisor Ole Stage, Project Leader SDA Russell Craig, Operations Expert
Education Planning Unit Ministry of Education	Mariama Ceesay, Principal Planner Burama J. Jammeh, Education Planner
Health Planning Unit Ministry of Health and Social Welfare	Dr. Pap Williams, Principal Planner
Women's Bureau	Patricia Roberts, evaluation ass.
<i>Other Ministries</i>	
Office of the President	Ousman Jah, Assistant Secretary
Ministry of Agriculture	A. Taylor, Deputy Director DOP/PPMU Y. H. Jallow, Statistician DOP/PPMU
Ministry of Finance and Economic Affairs	S. Sangarabalan, Economist Osten Chulu, Econometrician Abdoulie Sireh-Jallow, Economist
Ministry of Health and Social Welfare Social Welfare Department	A. E. Killen, Acting Director I. N. Njie, Social Welfare Officer
Ministry of Local Government and Lands Department of Community Development	Buba Joof, Community Developer



**Ministry of Trade,
Industry and Employment**

Ebou Jobarteh, Principal Economist
L. Nyabally, Cadet Planner

Non Government Agencies

Action Aid

Yusupha Dibba, Assistant Research Officer

**Gambian Association for
Family Planning**

Bunja Parrow

GAFNA

Kinday Samba, Nutritionist

Save the Children, USA

Alhagi Bah, Sponsorship Administrator

International Agencies

USAID

Fred Withhans, Economist
Philip DaCosse, Agricultural Economist

UNDP

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

UNICEF

Lawalley Cole, Program Officer



APPENDIX 3

Sample enumeration areas





Enumeration areas from which sample households were chosen

Local Government Area	District	EA name	EA number	
Banjul	Banjul South	Banjul South	00 002	
		Banjul South	00 003	
		Banjul South	00 007	
		Banjul South	00 013	
		Banjul South	00 014	
		Banjul South	00 020	
	Banjul Central	Banjul Central	01 032	
		Banjul Central	01 033	
		Banjul Central	01 039	
		Banjul Central	01 040	
	Banjul North	Banjul North	02 079	
		New Campama Estate	New Campama Estate	03 064
	KUDC	Bakau	New Campama Estate	03 068
			Bakau	10 005
Bakau			10 013	
Bakau			10 015	
Bakau			10 020	
Bakau			10 022	
Bakau			10 025	
Bakau			10 028	
Kololi			10 069	
Latri Kunda			Latri Kunda	10 074
		Latri Kunda	10 101	
		Latri Kunda	10 103	
		Latri Kunda	10 105	
		Latri Kunda	10 108	
		Latri Kunda	10 109	
Dippa Kunda		Dippa Kunda	10 111	
		Dippa Kunda	10 115	
		Dippa Kunda	10 118	
		Dippa Kunda	10 119	
		Dippa Kunda	10 130	
		Dippa Kunda	10 133	
		Dippa Kunda	10 136	
Old Jeshwang		Old Jeshwang	10 140	
		Old Jeshwang	10 154	
		Old Jeshwang	10 167	
New Jeshwang		New Jeshwang	10 186	
		New Jeshwang	10 191	
		New Jeshwang	10 192	
Serre Kunda		Serre Kunda	10 195	
		Serre Kunda	10 201	
		Serre Kunda	10 207	



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



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





APPENDIX 4

The definition of a household





Definition of a household

1. Living and eating together

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

2. Accepting authority of a head

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

3. Pooling of resources

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

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

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

4. Absent members

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

5. Exclusion of temporary visitors

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

6. Single member households

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

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

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