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THE GAMBIA POVERTY & GENDER ASSESSMENT 2022

Securing a Robust and Inclusive Recovery

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The Gambia Poverty and Gender Assessment 2022

World Bank Poverty Team, June 2022

Acknowledgements

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Abstract

The Poverty and Gender Assessment examines the structural challenges to securing a robust and inclusive recovery from the pandemic and sustained progress in poverty reduction and gender equality in The Gambia. It leverages a diverse set of data sources to understand the nature of poverty and household welfare, and highlights constraints to and opportunities for poverty reduction. The report discusses the recent increase in poverty in The Gambia due to the COVID-19 pandemic as well as the important progress registered prior to the pandemic in improving key non-monetary indicators of welfare such as school attendance, maternal and child health, and access to water and electricity. Finally, it presents evidence on the link between education and jobs for men and women, gender disparities in labor market outcomes, and the challenges faced by the agricultural sector during a period of increased climate volatility.

Summary of key findings

COVID-19 caused a severe setback to poverty reduction in The Gambia

- Prior to the COVID-19 induced crisis the national poverty rate declined at a slow pace, from 48.6 percent in 2015 to an estimated 45.8 percent in 2019, due to low and variable economic growth trajectory.
- Data collected in 2020 during the ongoing pandemic finds that national poverty rate climbed to 53.4 percent, a level last seen in 2008, instead of declining to a projected 44.9 percent based on pre-covid growth rates.
- Poverty rates in 2020 were highest in the Northeast, but the number of poor is higher in the more populous Southwest, mainly in Brikama. Poverty rates were much higher in rural areas, with some Local Government Areas (LGAs) experiencing an increase in the number of poor.
- Wealthier households generally fared better than middle class and poorer households between 2015 and 2020, reflecting both patterns of growth prior to the crisis and crisis impacts.
- To cope with the crisis, some rural household members migrated to urban areas and larger households split into smaller households during the second and third quarter of 2020. In addition, large numbers of workers entered the agricultural sector, which experienced rapid growth driven by aquaculture and fisheries. Finally, internal migration from Brikama and Kanifing was common.

There are signs of a partial recovery in 2021

- Preliminary estimates indicate that per capita GDP growth recovered, from a decline of 2.4 percent in 2020 to growth of 1.2 percent in 2021. Projections suggest that this could have reduced poverty rates in 2021 from 54 percent to 53 percent, marking only a partial recovery from the crisis.
- School attendance recovered during the 2021 academic year after a severe disruption due to the pandemic.
- Government transfers were prevalent and well-targeted to the poor during the crisis.

Further recovery can build on past success improving non-monetary welfare

- Between 2013 and 2019, The Gambia made impressive strides in improving educational attendance, maternal and child health, access to water and sanitation, electricity, and school attendance.
- In addition, the bottom 40 percent enjoyed large increases in ownership of selected appliances such as refrigerators and televisions.
- International poverty in 2020, even during the crisis, was about 21 percent and remained comparable to pre-crisis poverty rates in many peer countries in the region.

But key structural challenges threaten a robust and inclusive recovery

- Access to water, sanitation, and electricity in 2019 remained low for the poorest twenty percent of households.
- There are few roads outside of the Banjul area that connect to the South and North Bank roads
- Households living in the middle regions of the country live further from secondary schools and health clinics.

- As in most of West Africa, The Gambia's labor market is characterized by limited opportunities for wage jobs. This inflates the role of subsistence farming and low-productivity services for survival.
- High-paying wage jobs in ICT and professional occupations are scarce.
- High gender gaps remain in educational attainment, as well as access to land and productive inputs. These, together with traditional gender norms, contribute to large gender gaps in labor market outcomes, including among the self-employed.
- These gender gaps are reflected in stark differences in labor market outcomes. Three out of four women of working age have no access to own earnings, as opposed to nearly half of men. The lack of economic empowerment weakens the position of women in both the household and political life.
- As in most of West Africa, educational quality is very low in international comparisons, and the pandemic further reduced school quality.
- Returns to education are low for men as compared with women, even by regional standards.
- Youth and especially young women face difficulties obtaining wage jobs.
- Lack of economic opportunities lead many young Gambians to emigrate, mainly to Europe.
- The agriculture sector suffered a dramatic decline in productivity prior to the COVID-19 crisis, driven by a huge decline in the value of crops that was not fully offset by an increase in fishing and aquaculture.
- Most climate shocks reported by households are rainstorms and floods. Poor households are more vulnerable to climate shocks and rainfall patterns are increasingly volatile.
- Soil salinity is hampering agricultural production for key crops such as millet, groundnut, maize, and Sorghum.

Reforms and further analysis are crucial to regain momentum on poverty reduction

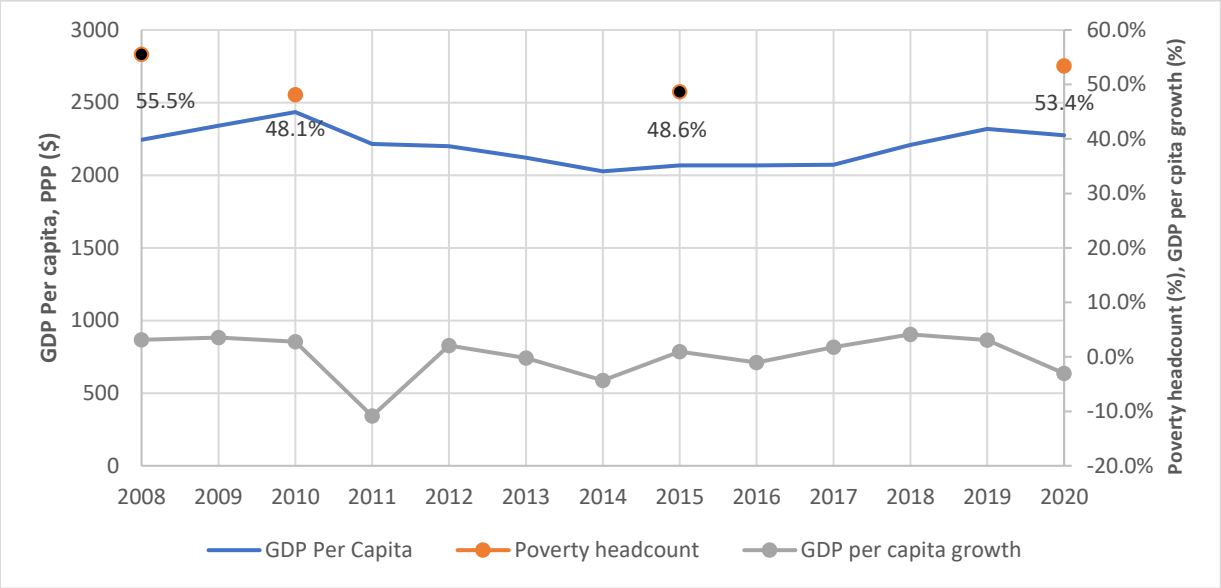
- Downside risks remain, including emerging variants of the COVID-19 virus, spillover effects from the Russia-Ukraine conflict on the prices of food, fertilizer, fuel, and disruptions in global supply chains.
- Vaccination will help promote recovery in the service sector, including tourism.
- Improving educational quality can help create better jobs in the medium term. Further analysis can shed light on effective ways to intervene to boost teacher quality and achievement.
- Improving access to health facilities, electricity, water, and sanitation for the poorest Gambians will help further improve their living standards.
- Public goods such as electricity and roads can be targeted to areas where they will benefit large numbers of poor, notably urban settlements which attract large numbers of internal migrants.
- Investments to boost agricultural productivity and resilience to weather shocks, effective management of fishing stocks, and halting the recent increase in river salinization will also help the poor, especially in rural areas.
- Further analysis can also shed light on which of the many potential interventions to support women's economic empowerment is worthwhile to pursue in The Gambian context.

Executive Summary

COVID-19 caused a severe setback to poverty reduction

Gambian households were hit hard by the COVID-19 crisis, leading to increased poverty. The poverty rate is estimated to have increased by 4.8 percentage points between 2015 and 2020 to 53.4 percent, a level last seen in 2008 (Figure 1). This estimate implies that about 1.1 million Gambians were poor in 2020. In line with the increase in poverty, the average share of household expenditure on food increased slightly from 60 to 62 percent during this time. When measured against the international threshold for extreme poverty of $2.15 per person per day, extreme poverty rose from 13.5 percent in 2015 to 21 percent in 2020.

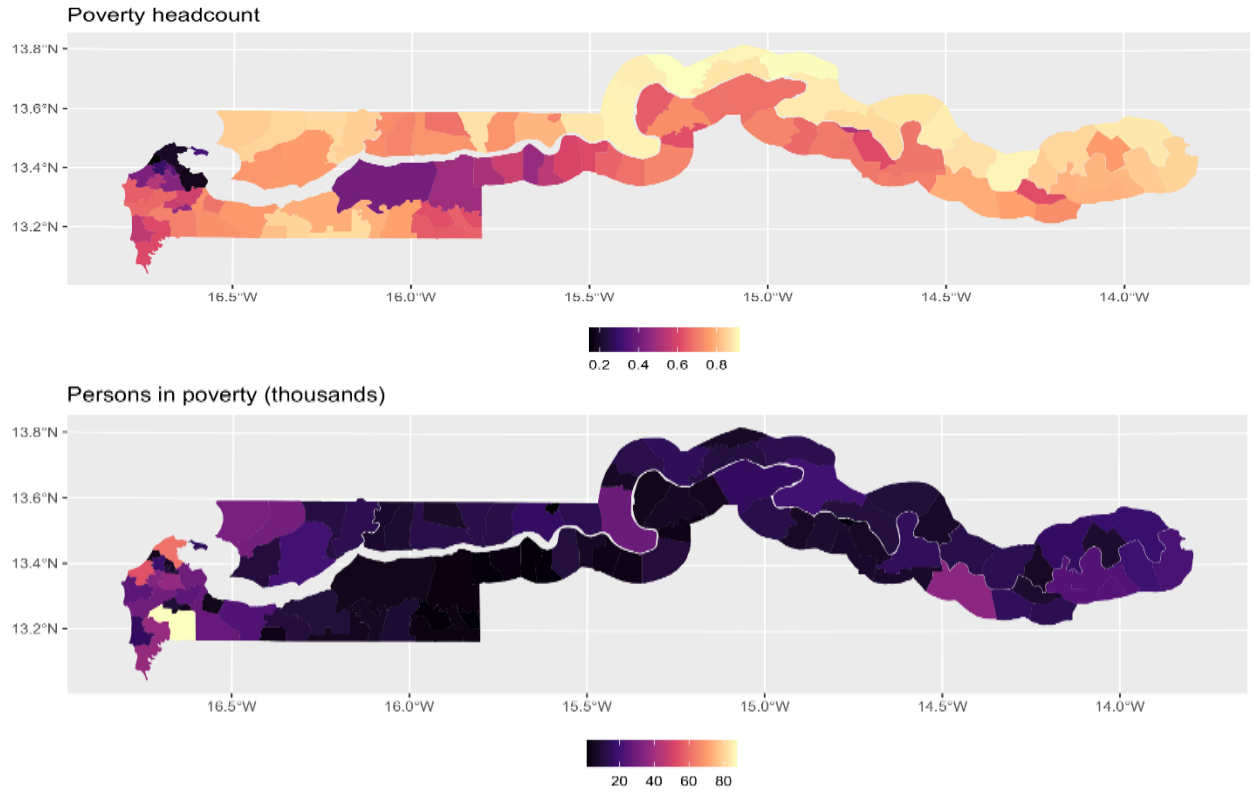
Figure 1: Poverty and GDP growth trends- 2009-2020



Source: WDI, 2008 WB/GBoS poverty assessment, and IHS 2010/15/20.

While poverty rates are highest in the Northeast, the number of poor was higher in the more populous Southwest, mainly in the Brikama LGA (**Figure 2**). Of the ten poorest wards, all of which have estimated poverty rates of 88 percent or greater, seven are in Kuntaur: Njaw, Nyanga, Panchang, Ballangharr, Kaur, Pachonki and Kuntaur. The other three wards in the top ten are Misera, and Foday Kunda in the Basse LGA; and Sanjal in the Kerewan LGA. However, because these areas are sparsely populated, they do not contain the largest number of poor people. The two districts with the largest number of poor people are: in the Kanifing and Brikama LGAs.

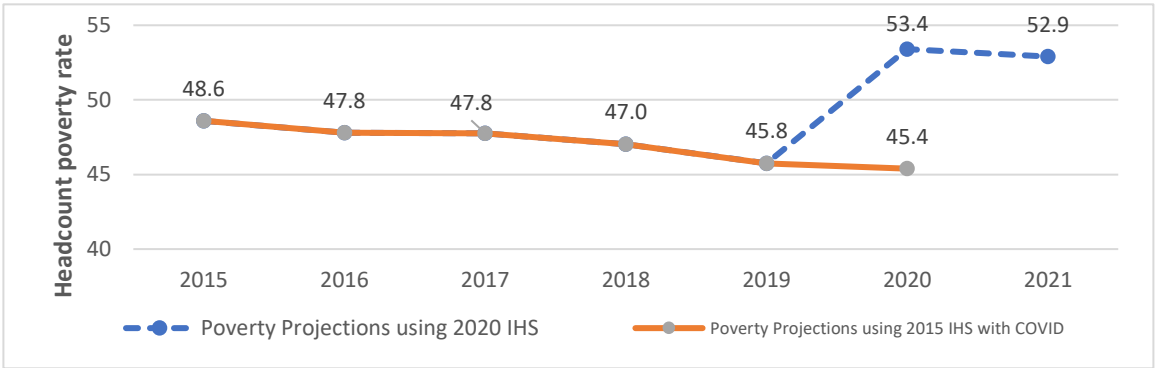
Figure 2: Estimated absolute poverty rate and number of poor by ward



Source: Model-based estimates derived from 2020 Integrated Household Survey and geospatial indicators (See Annex 3). Population estimates by district taken from WorldPop.

Poverty trends prior to the Covid-19 crisis can be divided into two distinct periods. During the first period, from 2010 to 2015, poverty rates were stagnant. During the second period, between 2015 and 2019, estimates based on 2015 survey data and pre-Covid GDP projections suggest that poverty declined gradually but steadily, from 48.6 to just under 46 percent. (Figure 3). This slow progress occurred despite slow and sporadic growth in GDP per capita that ranged from a 1 percent decline in 2016 to 4 percent growth in 2019. Finally, estimates based on the 2020 survey indicate an increase to 53.4 percent, suggesting that the pandemic increased poverty by 8 percentage points.

Figure 3: Counterfactual estimates of poverty due to COVID-19



Source: Staff estimates based on 2015 and 2020 Integrated Household Surveys and World Development Indicators

Poor and middle-class poor households fared worse than wealthier households between 2015 and 2020. Per capita consumption, after adjusting for inflation, fell by about 2 percent per year for the poorest households, by about one percent for the middle class, but increased 1 to 2 percent per year at the top of the distribution. Within urban and rural areas, the decline was largest for the bottom quintile and mainly flat for the rest of the distribution.

The larger decline in per capita consumption for poorer quintiles reflects both patterns of growth prior to the crisis and crisis impacts. While it is difficult to pin down exactly why poorer households may have been more vulnerable to the shock, one possibility is that many of the poor not working in agriculture were working in accommodation, food service, and other service activities, which were heavily affected by social distancing and the crash in the service sector caused by the pandemic. Smallholder farmers and agricultural laborers may have also been less well-positioned to benefit from the modest rebound in the agricultural sector in 2019 and 2020. Middle-class households, meanwhile, may have been affected by a contraction in skilled service-sector jobs during the pandemic. Finally, there is some evidence of a decline at the top of the distribution, which may also have been due to the impacts of the pandemic.

Households implemented a variety of strategies during 2020 to mitigate the impacts of the crisis. These included splits in large households that helped spread limited resources less thin during the second and third quarter of 2020. In addition, large number of workers entered the agricultural sector, with corresponding rapid growth in production from aquaculture and fisheries. Finally, internal migration to Brikama and Kanifing was common. These coping strategies helped protect household per capita consumption in the initial aftermath of the crisis, in the second quarter of 2020.

There were signs of a partial recovery in 2021.

The economy appeared to recover a bit in 2021. Preliminary estimates indicate that per capita GDP growth rose from -2.4% in 2020 to 1.2% in 2021. Projections suggest that this could have reduced poverty about a percentage point from 54.1 to 53.1 percent, in which case it may take a few more years to fully recover to pre-pandemic poverty rates.

School attendance had fully recovered by the fall of 2021. As in many countries, the COVID-19 pandemic resulted in large disruptions in school attendance. Although The Gambia fared no worse that its peers in the region, it has recovered remarkably quickly, as virtually all students who had interrupted school reported re-enrolling in the fall of 2021.

Government transfers were common during the crisis. Even as early as August 2020, nearly 80 percent of households in the bottom wealth quintile reported receiving public assistance since the start of the pandemic. This share climbed above 85 percent a year later, while recipiency rates were notably lower for the those in the top three quantile throughout the crisis.

Further recovery can build on past success improving non-monetary welfare.

Prior to the crisis, The Gambia made impressive strides towards improving non-monetary welfare indicators. This includes substantial progress on educational attendance, maternal and child health, and access to water and sanitation between 2013 and 2019. This progress in improving non-monetary welfare was less vulnerable than monetary poverty to being reversed during the crisis.

School attendance increased dramatically before the crisis, especially among the poor and for girls, and is now similar to peer countries. Increases were largest for the bottom wealth quintiles, and in rural areas. Across all ages, girls were more likely in 2019 to attend school than boys in The Gambia.

Child health indicators also improved and compares favorably with peers. The incidence of stunting fell from about 25 to 15 percent between 2013 and 2019, with substantial declines for the bottom 80 percent of the wealth distribution. Rates of stunting and anemia among children are lower than most peer countries, although anemia rates for poor children remain disturbingly high. Overall, the percentage of children who have received at least one vaccination for four different types of vaccines: tuberculosis, DTP (DPT), measles, and polio remain high- at above 90 percent for children one year of age or older.

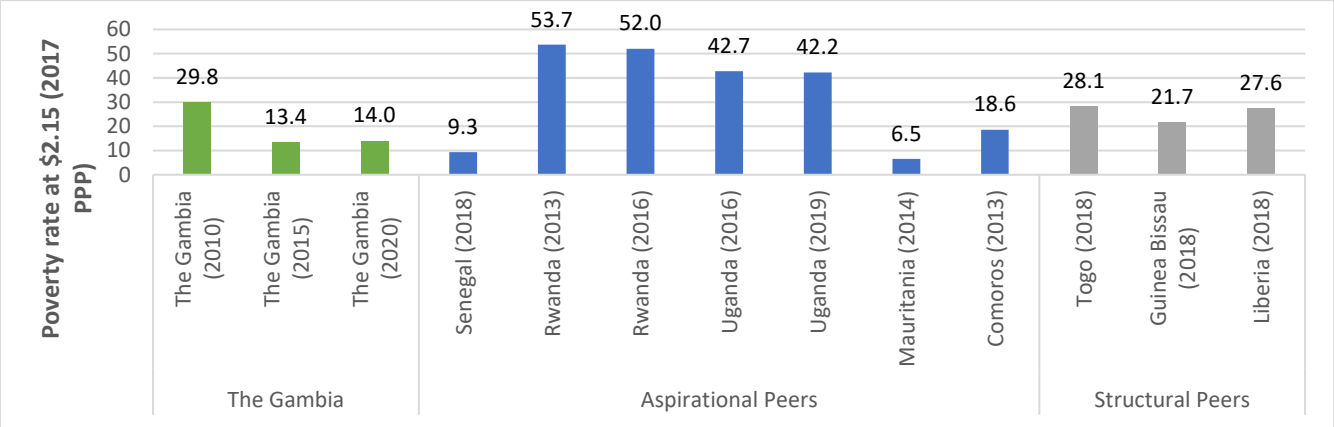
Gains were also observed in maternal health care between 2013 and 2019, especially for the poor. Access to prenatal care and birth assistance from a midwife or nurse showed marked improvement. Rural areas and poorer households experienced large improvements in access to prenatal care from a midwife or nurse.

Access to water, sanitation, and electricity improved for all but the poorest quintile between 2013 and 2019. The middle class experienced the largest improvements. For example, protected water access rose from about 15 to 30 percent for the second quintile and electricity access rose from about 20 to 80 percent for the middle quintile. In contrast, households in the poorest wealth quintile saw no improvements in access to basic services, and access to electricity and water remained under 20 percent.

Poor Gambians increased their ownership rates of refrigerators, televisions, and motorcycles between 2015 and 2020 (Error! Reference source not found.11)**.** In the case of refrigerators, for example, ownership rates improved fourfold, from about 10 to over 40 percent for the bottom two quintiles. Relative to its peers, the poorest 40 percent of Gambians are generally more likely to own these and other assets. This is another sign of overall improvements in well-being of households that are not fully captured by monetary poverty indicators, particularly when they are collected in the midst of a crisis.

Even during the crisis, extreme poverty in The Gambia remained comparable to many peers measured prior to the crisis (Error! Reference source not found.4). Additionally, provisional estimates of GDP growth in 2021 indicate a partial recovery from the pandemic due to a rebound in agriculture, the continuous inflow of remittances supporting the construction activity in the industry sector, and a gradually recovering services sector.

Figure 4: Even after the crisis, extreme poverty in The Gambia compares favorably with many peers



Source: World Bank Poverty and Inequality Portal and estimates based on 2020 Integrated Household Survey

But key structural challenges threaten to slow the recovery

Securing a resilient and inclusive recovery that builds on past successes requires addressing key structural challenges. These include a lack of roads in most areas outside of Banjul that impairs both

access to services and productivity growth, which is in turn contributes to a lack of private sector wage jobs; Challenges in accessing secondary schools and health clinics in poor areas; large gender gaps in educational attainment and labor market outcomes**;** poor educational test scores and low returns to education for men**;** low rates of youth employment**;** a steep decline in agricultural productivity from 2010 to 2019**;** significant weather-related shocks, and high soil salinity near the ocean.

Households in the middle regions of the country live further from secondary schools and health clinics. This is partly the result of a lack of secondary roads that connect to the North and South Bank roads outside of Banjul. Access to secondary school is lowest in the Kiang and Sami districts, followed by Eastern Gambia as well and the Lower River area on the south bank (Figure 5). Health clinics are furthest in Fulladu West on the South Bank (Figure 6). For poor wards, access on average is lowest for hospitals, followed by health clinics and secondary schools, which are about the same distance on average for the poor. Primary schools are notably more accessible for the poor.

As in most of West Africa, The Gambia's labor market is characterized by limited opportunities for wage jobs. The 2018 Labor Force Survey shows that of the 46 percent of Gambians aged 15 to 64 who held a market job, only 36 percent were employed in a wage-paying job; 42 percent were self-employed, and 21 percent were active as (unpaid) contributing family workers. Jobs in the private sector are mostly informal. Only 17 percent of the working-age population work in wage employment, a low rate that is typical in the region.

High-paying wage jobs in ICT and professional occupations are scarce, while many of the high paying wage jobs are in education and support services. High-paying wage jobs can be found in selected private and public services, including financial and insurance activities; Information and Communication Technology (ICT); professional, scientific, and technical activities; education; administrative and support service activities; health and social work. The lowest-paying, yet economically significant sectors include transportation and storage; wholesale and retail trade, and other mostly informal services.

Women suffer from lower educational attainment that contributes to large gender gaps in labor market outcomes. Of adults aged 15 to 64 in 2018, 46 percent of women did not complete elementary school, as opposed to 36 percent of men (Figure 15). This sizeable gender gap in educational attainment translates to labor market outcomes, as a quarter of women have access to their own earnings, as opposed to nearly half of men. Compared with men, women are 3.7 times more likely to be unpaid family workers, and 26 percent more likely to be engaged in subsistence agriculture. Self-employed women also suffer from worse outcomes and are much less likely to obtain financial assistance from friends and family**.**

Test scores in The Gambia are very low, as is the case for much of the region. In international comparisons, children in The Gambia have longer expected years of schooling compared with other parts of Sub-Saharan Africa, but this does not lead to better performance on tests. Over the past decade test scores have shown no significant improvements and The Gambia ranks as one of the lowest-scoring countries in the world. Teacher absenteeism is a major barrier to achieving better learning outcomes. The pandemic created additional challenges, as two thirds of phone survey respondents reported in August 2021 that the quality of teaching and learning was worse than before the start of the pandemic.

Returns to education are much higher for women than for men. In 2018, female returns to upper secondary were more than three times as high as male returns, at 26 percent compared to 8 percent. This suggests that educated men may not be obtaining wage jobs that take advantage of their education, or that assignment to jobs may be less meritocratic for men. More analysis would be useful to better understand the factors driving these major differences in returns to education for men and women.

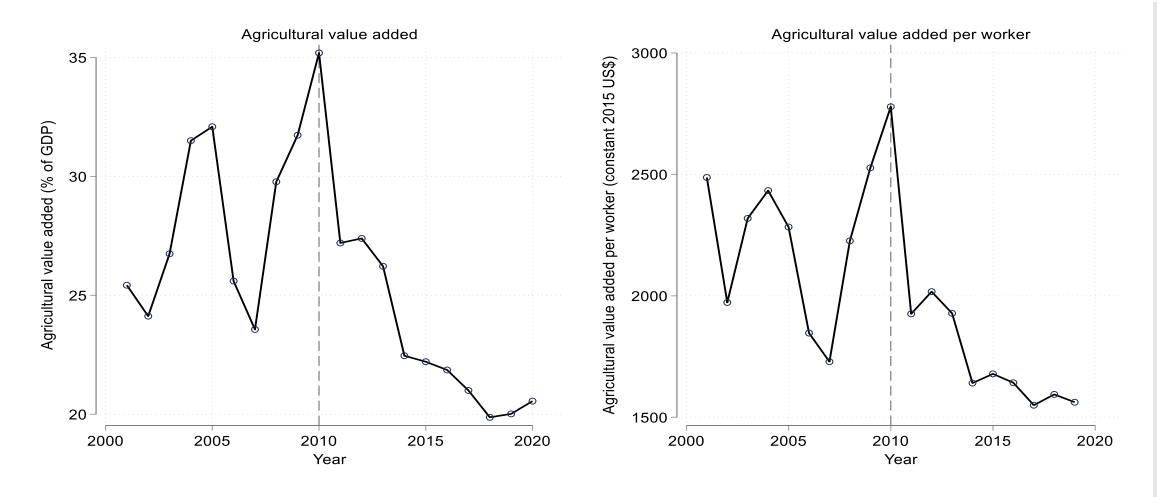
Gambian youth and especially young women face significant constraints to obtaining wage jobs. Finding a job is particularly difficult for young people. As of 2018, only one in four youth aged 15 to 24 were employed and only one in seven worked in paid employment. Labor market opportunities are particularly limited for young women. The particular obstacles that young women face are lower levels of formal education, marriage at young age, cultural attitudes and practices that favor males in paid employment, and limited opportunities to access productive resources.

In response to limited labor market opportunities, many young Gambians resort to migration. In 2018, one in five Gambian households reported a former household member migrating abroad in the past 5 years. Remittances sent by migrants is therefore a key source of income for many Gambians. The average amount of remittances for households with overseas migrants is roughly equivalent to the wage of an employee in the private services sector. In January 2022, the Central Bank of The Gambia (CBG) announced that the volume of international remittances had increased 31 percent over its 2020 level.

Agricultural productivity declined dramatically between 2010 and 2018, accompanied by a major shift from crops into fishing and aquaculture. This has major implications for poverty reduction because agriculture employs over two thirds of poor workers. Both the average level and volatility of rainfall increased in the last 15 years compared to the previous 15 years. This contributed to a sharp fall in agriculture's share of total output, from 35 percent in 2010 to 20 percent by 2018, with a similarly sharp decline in value added per worker (**Error! Reference source not found.**5). The sector became much more reliant on fishing during the 2010s, as the share of agricultural GDP due to fishing and aquaculture more than tripled during that time from 14 to 44 percent.

Agricultural productivity rebounded slightly in 2019 and 2020, thanks to a combination of good rains and increased land use. Crop production grew 8.6 percent in 2020, following a 14 percent contraction in 2019. A combination of good rains and timely provision of inputs is likely to have supported the rebound in crop production. Meanwhile, growth in the fisheries and livestock sub-sectors also contributed to the rebound in agriculture providing critical support for the post-pandemic recovery.

Figure 5: Agricultural output and productivity declined sharply from 2010 to 2018



Source: World Development Indicators

Weather shocks, particularly relating to excessive rainfall, are hindering agricultural livelihoods. Rainfall, soil moisture and drought conditions are highly volatile. Reports of natural disasters increased

from 6.3% in 2015 to 11.8% in 2020. The main climate shocks experienced by households are rainstorms and floods, with climate shocks disproportionately reported by poor households.

Soil salinity is also harming agricultural production for key crops. Increasing salinity of the River Gambia (in part due to rising sea levels) is causing increasing salinity of the soil, thereby affecting crop production. Households closer to the River Gambia are experiencing increasing salinity of their soils which in turn is negatively affecting the production of key crops such as millet, groundnut, maize and sorghum.

Reforms and further analysis are crucial to regain momentum on poverty reduction

While there are early signs of recovery from the pandemic, downside risks remain. These include emerging variants of the COVID-19 virus, spillover effects from the conflict in Ukraine on prices of food, fertilizer and fuel; and disruptions in global supply chains. Strengthening the resilience of the recovery require reforms to promote vaccination against the COVID-19 virus to support recovery in the services sector, especially tourism.

Reforms, informed by further analysis, are crucial to regain momentum on poverty reduction. For example, in education it will be important to better understand which factors lead schools or groups of schools to succeed in improving student performance. Can interventions such as improved training reduce teacher absenteeism and improve performance, and to what extent do higher salaries help identify, attract, and retain excellent teachers and administrators? Improvements to education quality and further investments in infrastructure will have positive impacts on the labor market downstream as well.

In health, further progress can be made to improve access for the bottom quintile. There were major improvements between 2013 and 2019 in health outcomes, but they tended to leave the poorest behind. Access to health care for these households remains limited to health clinics and nurses and midwives. Further analysis can document how to continue to improve child and maternal health for the poor in a cost-effective way, for example by continuing to improve access to safe drinking water and electricity; as well as access to doctors and hospitals.

Public goods such as electricity and roads can be targeted to areas where they will benefit the largest number of poor. This suggests targeting public to districts in the southwest where there are relatively large number of poor. Private goods such as cash transfers, on the other hand, should be targeted to districts where the poverty rate is highest.

There is an important agenda to invest in improving agricultural productivity and resilience to weather shocks. Further research is needed to identify how to promote the diversification of agriculture beyond crop production into horticulture; the role of improved seeds, other inputs such as fertilizer, and irrigation to boost agricultural productivity. In addition, effective public management of fishing stocks is important given the increased importance of fishing and aquaculture in the agricultural sector. Finally, reversing or at least halting the recent increase in the salinity of the river will also improve agricultural productivity.

Experimentation and evaluation can shed light on how to effectively support women's economic empowerment. Potential interventions include merit-based scholarships for girls in secondary and tertiary education, gender quotas in leadership positions on village councils, reforms in inheritance laws that give sons and daughters equal rights to inherit, and self-help groups for female entrepreneurs. Finally, stricter punishment of gender-based violence can also protect women's physical integrity.

Chapter 1: The State of Poverty in The Gambia

Key Messages

- *An increase in poverty from 48.6 percent in 2015 to 53.4 percent in 2020 brought the poverty rate back to its 2008 level. About 1.1 million Gambians were below the poverty line in 2020, an increase of about 150,000 since 2015.*

- *The increase in poverty was mainly due to the COVID-19 pandemic. According to estimates based on projected GDP growth, poverty would have declined by 2 percent in the absence of the pandemic.*

- *Gambians coped with the adverse effect of the pandemic by splitting households, transitioning into agriculture, migrating, and relying on international remittances.*

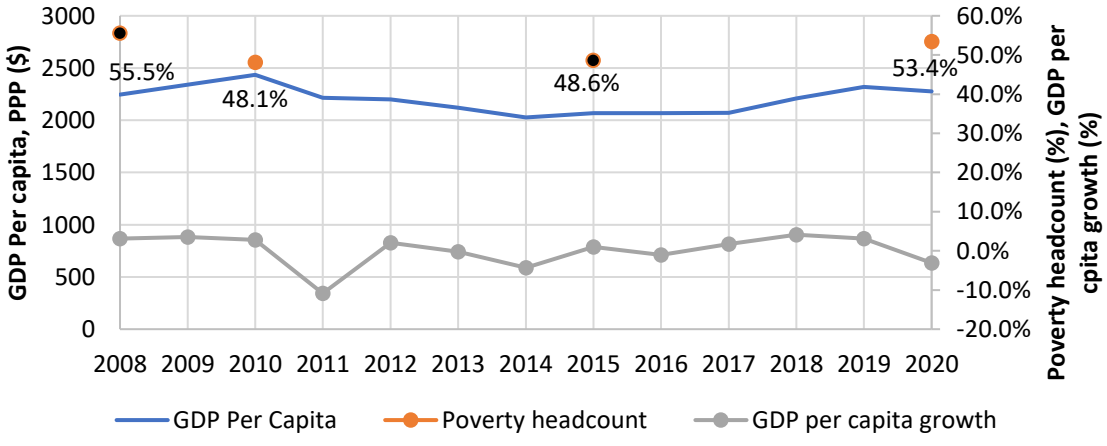
- *Economic growth was slow and volatile even before the pandemic, but the rebound of the agriculture sector in 2020, following years of low growth, helped mitigate the decline in the services sector during the crises.*

- *Despite macroeconomic volatility and the COVID-19 pandemic, poverty rates remain comparable to peers and appliance ownership improved among the poor.*

Trends in poverty and welfare between 2015 and 2020

The poverty headcount rate increased in 2020 back to its 2008 level. Figure 1.1 below plots the GDP per capita, its growth rate, and the national poverty headcount rate. According to the earliest available estimates, about 69 percent of households were poor in 1998. Poverty declined to 58 percent in 2003, 56 percent in 2005, 48 percent in 2010 before slightly rising to about 49 percent in 2015, likely due to the 2013 and 2014 recession. Growth resumed between 2017 and 2019, which potentially led to a decline in poverty. However, according to the most recent estimates, about 53 percent of the population (1.08 million) was below the poverty line in 2020, corresponding to a 4 percent increase between 2015 and 2020.

Figure 1.1: GDP Per Capita, Growth and National Poverty Headcount



Source: GDP Per Capita and GDP growth comes from WDI. Poverty headcounts obtained from 2008 WB/GBoS poverty assessment, and IHS 2010/15/20.

Box 1: Description of the main surveys

Demographic and Health Survey (DHS, 2019/2020).

The DHS collects data on basic demographic and health indicators. The sample is representative at the national level, as well as urban and rural areas; and the 8 Local Government Areas (LGAs) of The Gambia. The 2019/20 DHS was the second ever conducted in the country- the first being the 2013 DHS. The survey was implemented by the Gambia Bureau of Statistics (GBoS). Field work was conducted from 21 November 2019 to 30 March 2020. A total of 6,549 households sampled from the 2013 Population and Housing Census s, were successfully interviewed, yielding a response rate of 97%. Among the households successfully interviewed, 1,948 interviews were completed in 2019 and 4,601 in 2020. A total of 11,865 women age 15-49 and 4,636 men age 15-59 were interviewed, representing a response rate of 95% of women and 87% of men.

Gambia Labor Force Survey (GLFS, 2018): The GLFS was conducted by GBoS between July and September 2018. The objective of the survey was to collect labor market information and other socioeconomic data to inform evidence-based policy making. The survey used the 2013 census to sample 6,260 households across the county. The survey collected information about internal and international migration, household characteristics, and employment outcomes of individuals 15 years and above from each household.

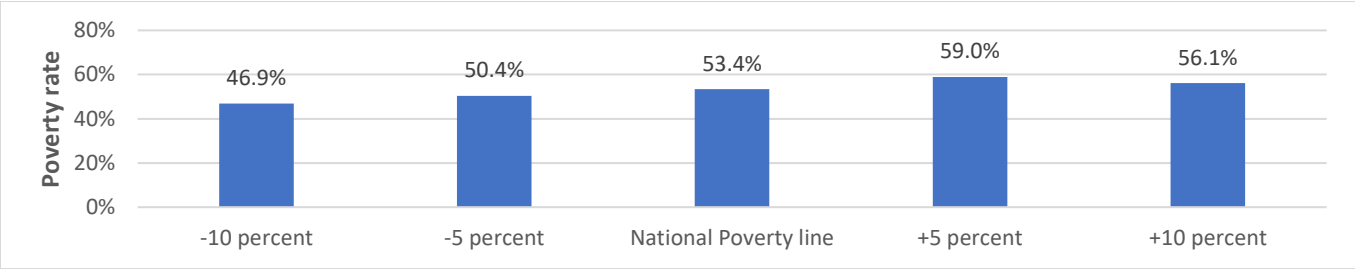
High Frequency Phone Survey (HFPS, 2020/21): The HFPS survey, collected between August 2020 and December 2021, was implemented to monitor the impact of the COVID-19 pandemic on households across the country. A sample of 1,500 households was drawn from the 2018 Gambia Labor Force Survey (GLFS). The HFPS is representative at national level as well as at the three strata: Banjul and Kanifing, other urban areas and rural areas. In each household, the most knowledgeable household (typically the household head) was interviewed via phone call. The survey collected data on different topics across ten waves. Topics included employment, knowledge about COVID-19, income, access to basic services, household wellbeing, food security, social cohesion, coping and social safety, remittances and social assistance, housing, vaccine, poverty, COVID-19 effects on children, climate events and agriculture. This sample may be biased, since poor households are less likely to own a mobile phone and hence less likely to be interviewed. After reweighting, however, the observed characteristics of surveyed households were relatively similar to those who were not sampled from the 2018 LFS. Furthermore, the attrition rate from the HFPS during the ten waves is relatively low.[1]

Integrated Household Survey (IHS 2020/21): The 2020/21 Integrated Household Survey was collected between February 2020 and January 2021 in order to was to measure poverty and other socio-economic characteristics of the population. The IHS was collected over a period of 12 months in order to capture the effect of seasonality on the income and expenditure of households. The sampling frame was based on the 2013 population census and population projections. A two-stage sample designed was employed with enumeration areas (EAs) serving as primary sampling units. A listing of all households in each sampled EA was carried out prior to the second stage selection of households. A total of about 13,488 households were surveyed in the 2020 IHS. The IHS data is representative of the population- as well as at LGA, and district levels. The main respondent is mostly the household head. The 2020 IHS was comparable to the previous IHS collected in 2015 and hence allows for the analysis of poverty trends over time. Furthermore, selected questions were harmonized to make it comparable to surveys from other countries.

[1] See Bah et.al (2021).

The poverty rate is moderately sensitive to the poverty line. Figure 1.2 shows how the estimated poverty rate would change if the poverty line decreased or increased five or ten percentage points. A hypothetical decline in the poverty line of 10 percent would reduce the poverty rate by 6.5 percentage points, from 53.4 to 46.9 percent. On the other hand, a 10 percent increase in the line would raise poverty by 2.7 percentage points.

Figure 1.2: Sensitivity of the poverty rate to changes in national poverty line

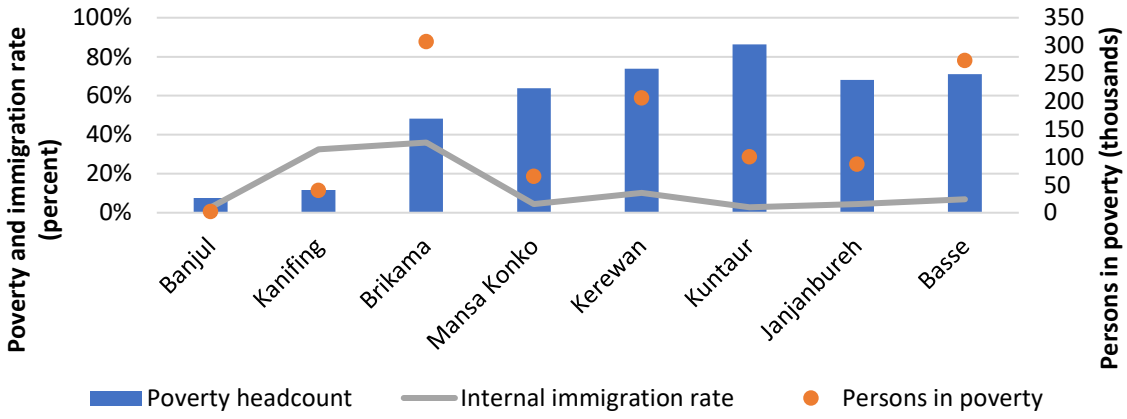


Source: Integrated Household Surveys (IHS) 2020

Poverty in 2020 is particularly prevalent in rural areas. The poverty headcount rate is higher among households residing in rural areas. About 76 percent of households in rural areas live below the poverty line compared to about 34 percent of those in urban areas. Across LGAs, the incidence of poverty rates varies from about 8 percent in Banjul and 12 percent in Kanifing, which are predominantly urban, to 86 percent in the Kuntaur LGA, which is predominantly rural (Figure 1.3). However, a high share of the poor live in densely populated urban settlements such as the Brikama LGA, which is home to 307,501 poor people, the highest in the country.

Regions that are less poor such as Brikama and Kanifing attract the largest share of internal migrants. Many inter-LGA migrants into the Brikama LGA come from poorer LGAs such as Kerewan and Basse. A similar pattern also holds true for within-LGA migration- districts with lower poverty rates such as the Kombos in the Brikama LGA, which attract migrants from the districts with higher poverty rates (Fonis in the same LGA).

Figure 1.3: Absolute poverty headcount rate and number of persons by LGA

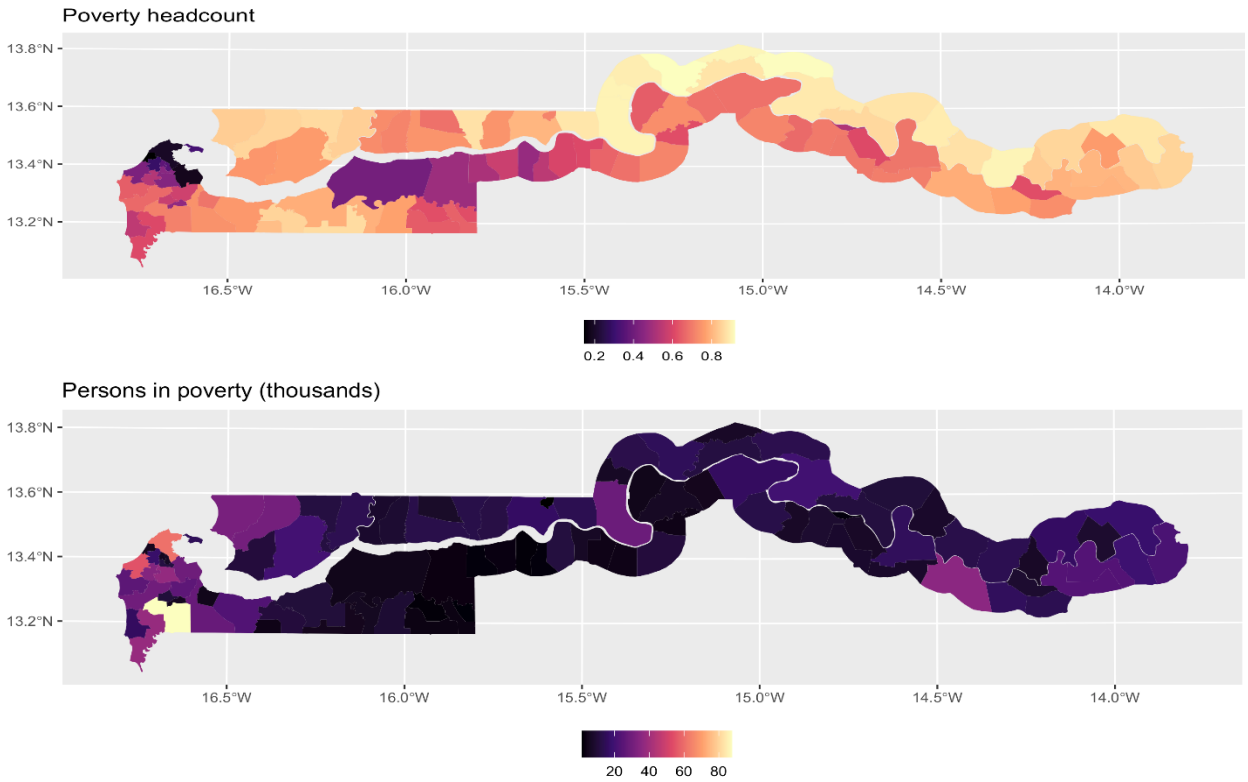


Source: Integrated Household Surveys (IHS) 2020 and internal migration is obtained from CDR data

Districts with high poverty rates are different than those with large numbers of poor people. Figure 1.4 shows the distribution of poverty rates across districts, estimated by combining survey data with geospatial data as described in annex 3. Of the ten poorest wards, all of which have estimated poverty

rates of 88 percent or greater, seven are in Kuntaur: Njaw, Nyanga, Panchang, Ballangharr, Kaur, Pachonki and Kuntaur. The other three wards in the top ten are Misera, and Foday Kunda in the Basse LGA; and Sanjal in the Kerewan LGA. However, because these areas are sparsely populated, they do not contain the largest number of poor people. The two districts with the largest number of poor people are: in the Kanifing and Brikama LGAs.

Figure 1.4: Estimated absolute poverty rate and number of poor by ward



Source: Model-based estimates derived from 2020 Integrated Household Survey and geospatial indicators (See Annex 3)

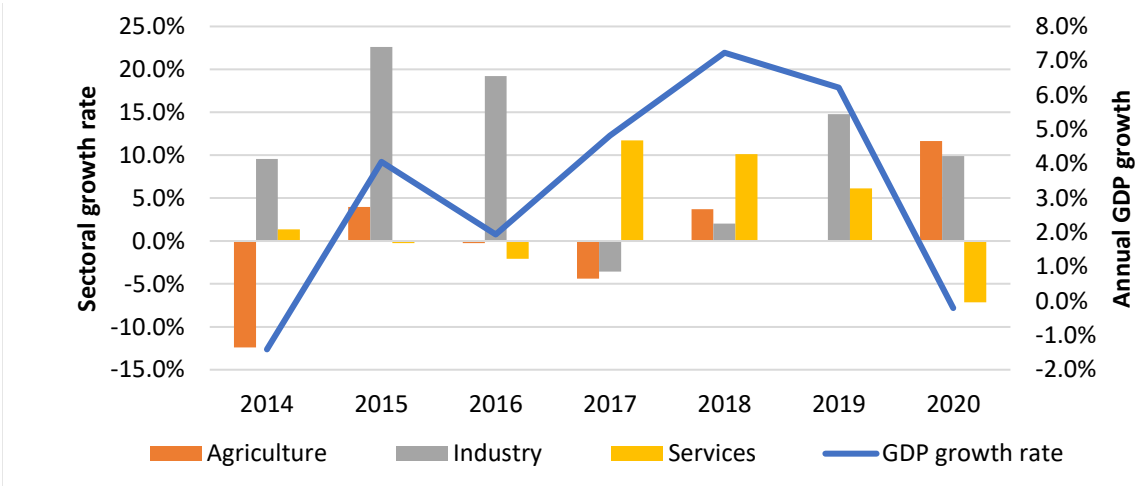
The incidence of poverty is higher among larger households and households with more children. About 86 percent of households with 20 or more household members are poor, compared to just 2 percent for households with 1 member and 16 percent for households with 2 to 4 members. The incidence of poverty is higher among households with higher dependency ratios- as indicated by a larger share of children relative to adults. For instance, about 68 percent of households with more than two kids and two or less adults are poor compared to 45 percent of households with more than two adults. Households with more adults are more likely to have individuals participating in the labor market and agricultural activities and earning to support the household welfare.

The Gambia's economic growth was volatile before the crisis, hindering progress. The agricultural sector largely relies on favorable weather conditions and is the main driver of volatility in The Gambia's GDP growth. Figure 1.5 below shows overall GDP and its sectoral growth rates. Between 2014 and 2019 (prior to the pandemic), GDP grew by about 3.8 percent while the agricultural sector contracted by 1.6 percent; despite growth in other sectors such as industry (mainly construction activity) 10.6 percent; and services 4.5 percent. The 2020 pandemic led to 0.2 percent contraction of GDP which was driven by the contraction of the services sector (mainly the collapse of tourism). However, a rebound of the agricultural sector

(supported by good rains) and positive growth in the industry sector (driven mainly by construction and mining and quarrying) mitigated the effect of the pandemic on GDP growth.

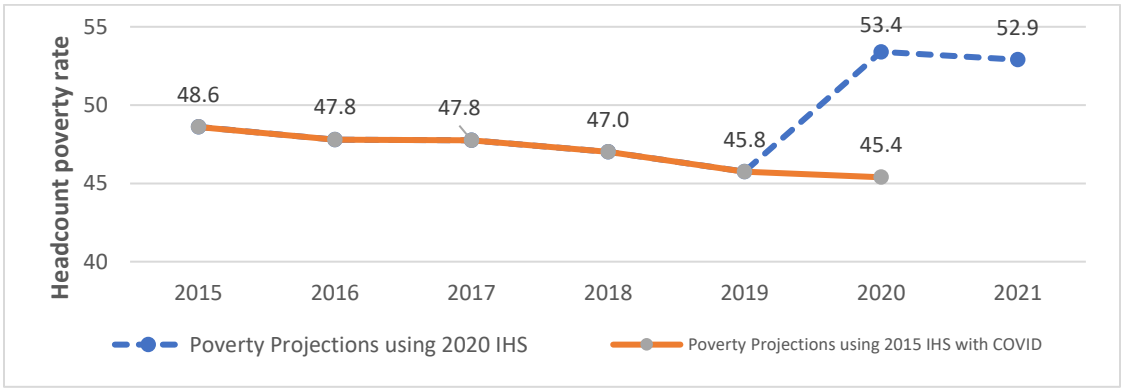
The COVID-19 pandemic was the main driver of the increase in poverty rates between 2015 and 2020. According to a counterfactual analysis, the national poverty rate would have declined by about between 4 percentage points in the absence of the COVID-19 pandemic (see Figure 1.6). The pace of poverty reduction even in the hypothetical case of no COVID-19 was slowed by weak growth of the agricultural sector which employs over two thirds of the poor especially in the rural areas.[2]

Figure 1.5: GDP and Sectoral Growth



Source: World Development Indicators

Figure 1.6: Counterfactual estimates and observed poverty rates in 2015 and 2020



Source: Computation based on IHS 2015 and World Bank Data. Poverty rates for 2020 No COVID-19 and 2020 COVID-19 are based on estimates using the 2015 IHS whereas the 2020 IHS poverty rate is based on measured poverty from the 2020 IHS data.

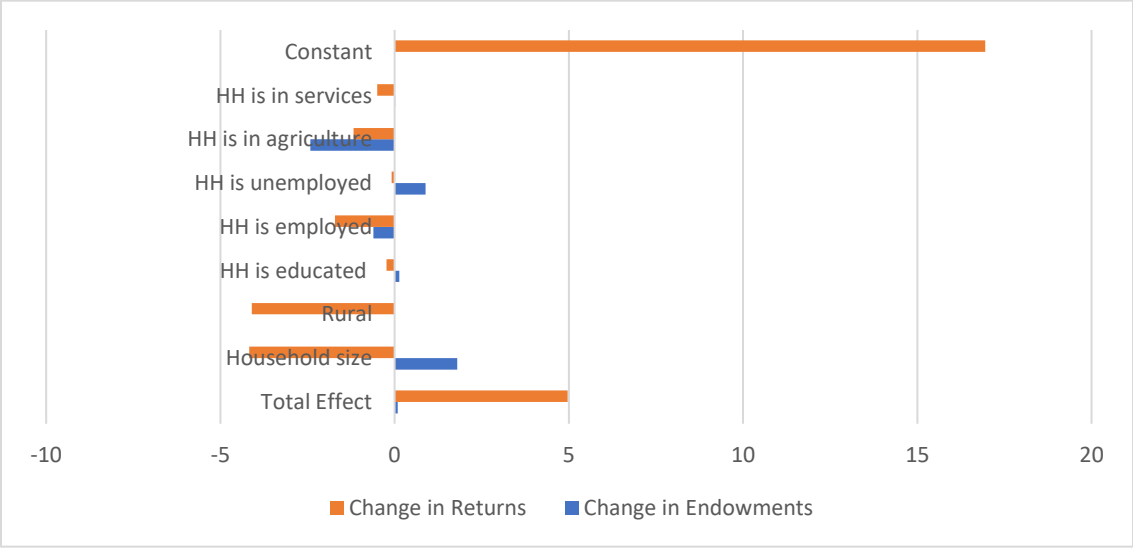
[2] The counterfactual analysis projects the 2020 household consumption levels using sectoral GDP growth rates. Using the sector of employment of the household head or the closest household member, the aggregate consumption levels households are thus projected using the observed levels in the 2015 IHS and the sectoral growth rates. If a household has a missing sector of employment, their sector of employment is proxied by agriculture if they are residing in the rural areas and services for urban households.

The increase in poverty between 2015 and 2020 is mostly due to changes that are not easily observed. Using the Oaxaca-Blinder decomposition method, we decomposed the increase in poverty into the portion that is due to a change in endowments of several observed household characteristics and the portion that is due to a change in the returns to these endowments. The increase in poverty between the two periods is dominated by change in the constant term, which grew by 17 percentage points. Most of the changes in observed characteristics were favorable to reducing poverty, including a decline in the penalties to living in rural areas and living in large households, and a smaller decline in the penalty for being employed and working in agricultural areas. This is consistent with urban households bring hit harder by the crisis induced by Covid-19. Employment in agriculture also declined slightly during this period, accounting for a 1 reduction in poverty of about one percentage point. However, the incidence of large households increased,

The increase in poverty between 2015 and 2020 is mostly due to changes in household characteristics that are not readily observed. Using the Oaxaca-Blinder decomposition method, we decomposed the increase in poverty into the portion that is due to a change in endowments of several easily observed household characteristics and the portion that is due to a change in the returns to these endowments. The increase in poverty between the two periods is dominated by change in the constant term, which grew by 17 percentage points. This suggests that most of the large negative shock induced by the COVID-19 crisis that are not captured by the readily observable household characteristics included in the decomposition exercises.

Changes in many observed characteristics mitigated the large increase in poverty due to unobserved characteristics. These include a decline in the welfare penalties to living in rural areas and living in large households, a smaller decline in the welfare penalty for the household head working in agricultural areas, and a small increase in the welfare premium to the head being employed. This is consistent with urban households bring hit harder by the crisis. Employment in agriculture also declined slightly during this period, accounting for a minor reduction in poverty of about one percentage point. However, the incidence of large households increased, prior to the household splitting observed in the immediate aftermath of COVID-19, and the increased prevalence of large households accounted for a small increase in poverty of about 2 percentage points.

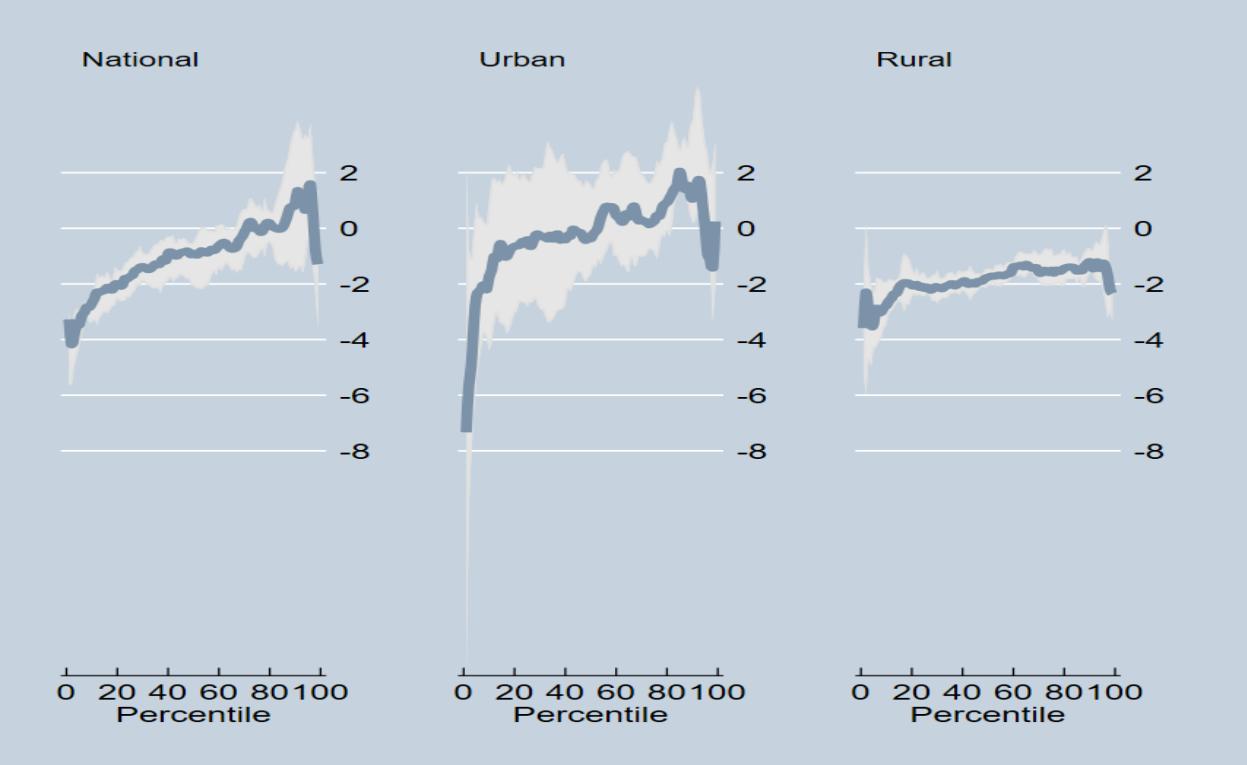
Figure 1.7: Decomposition changes in poverty into endowments and returns by components (2015-2020)



Source: Integrated Household Surveys (IHS) 2020

While all households suffered reductions in per capita consumption between 2015 and 2020, the bottom 20 experienced the largest reduction. According to the growth incidence curve shown in Figure 1.8, between 2015 and 2020 the annualized growth in consumption per capita declined by about 3 percent per year for the poorest households and rose by nearly to 2 percent per year the 80th to 95th percentile. Consumption levels fell by about 1 percent per year for the very top of the distribution, though growth at the top of distribution is difficult to measure precisely.

Figure 1.8: Growth incidence curves (2015-2020)

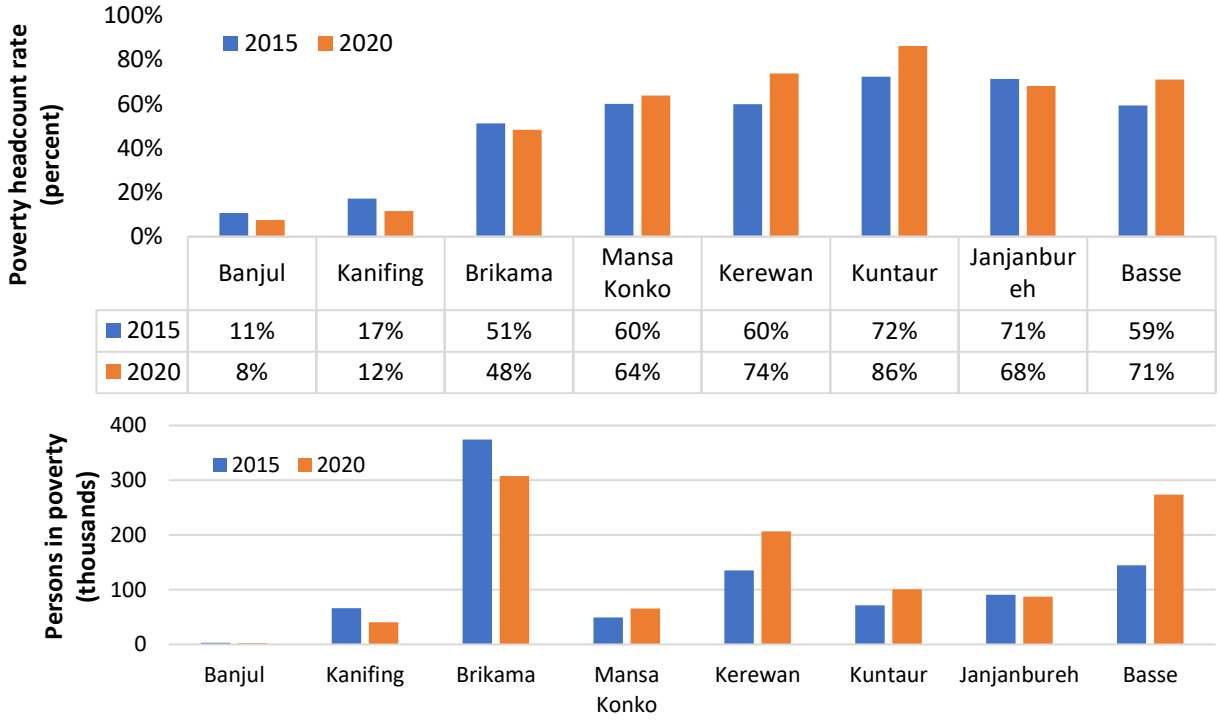


Source: Integrated Household Surveys (IHS) 2015/20. Y-axis plots the annualized consumption growth rate in percentage.

The larger declines in per capita consumption growth among the poor are linked to sector of employment. The bottom 20 mainly employed in agriculture (55 percent), which only grew 0.6 percent on average between 2015 and 2019 before a large jump in growth in 2020 that mitigated the overall impact of the pandemic on some of the poor. Meanwhile, the middle class was also affected by the large (7 percent) contraction of the services sector in 2020.

Only four out of the eight LGAs experienced a decline in poverty headcount between 2015 and 2020. The incidence of poverty headcount as shown in Figure 1.9 declined in the Banjul LGA (11 to 8 percent), Kanifing LGA (17 to 12 percent), Brikama LGA (51 to 48 percent), and Janjabureh (71 to 68 percent). All the remaining LGAs showed an increase trend in the share of people under the poverty line. Kerewan recorded the highest percentage increase in poverty rate of 23 percent, followed by Basse (20 percent), Kuntaur (19 percent), and Mansa Konko (6 percent). A large number of the poor still live in the Brikama LGA- despite a decline in 2020. Predominantly rural LGAs such as Basse, Kerewan and Kuntaur experienced an increase in the number of the poor. The increase in the number of the poor in these LGAs may in part reflect internal migration patterns observed during the pandemic.

Figure 1.9: LGA Tends of poverty (2015 – 2020)

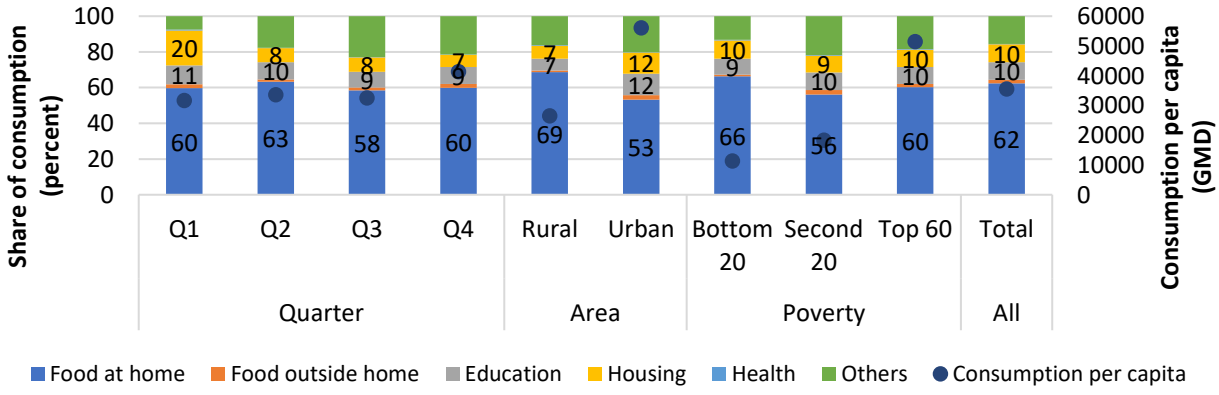


	Banjul	Kanifing	Brikama	Mansa Konko	Kerewan	Kuntaur	Janjanbureh	Basse
2015	11%	17%	51%	60%	60%	72%	71%	59%
2020	8%	12%	48%	64%	74%	86%	68%	71%

Source: Integrated Household Surveys (IHS) 2015/20

The poor spend nearly 90 percent of their budget on food, education, and housing. Figure 1.10 shows consumption patterns across different types of households. As expected, overall household expenditure is lower among rural than urban households; and among poorer than richer households. A closer look at the composition of household expenditure also shows that poorer households spend more on food relative to richer households and those in the urban areas. However, the onset of the pandemic in the second quarter of 2020 reduced the share of expenditure on housing while increasing the share spent on food suggesting that households spent more on food due to the associated uncertainty of the pandemic and lockdown.

Figure 1.10: Consumption patterns



Source: Integrated Household Surveys (IHS) 2020

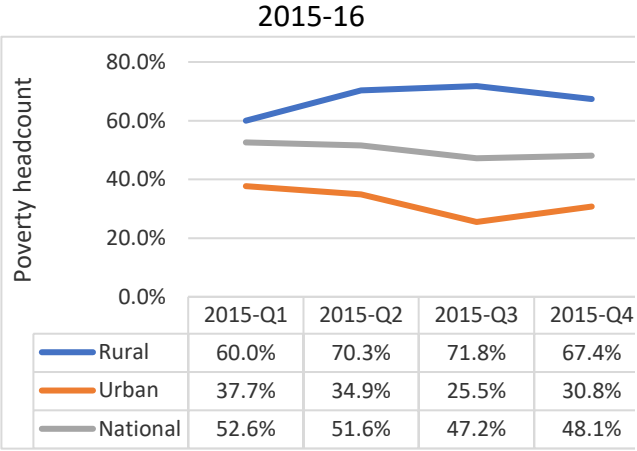
The impact of the crisis on household welfare

The integrated household survey offers a rich view on changes in household welfare during the pandemic. Data collection for the survey was conducted between February 2020 and January 2021, thus capturing the peak periods of the pandemic. Unlike in many countries, interviews were conducted face to face, and the resulting indicators show a nuanced picture of how households reacted to the crisis.

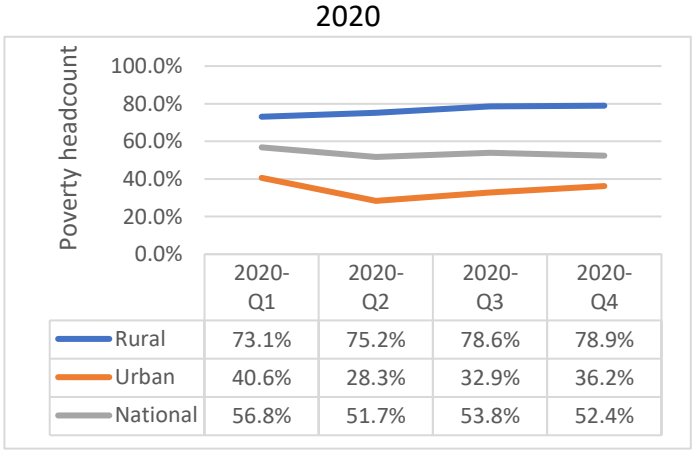
Poverty decreased between quarter 1 and quarter 2, especially in urban areas. In the first quarter of 2020, the estimated poverty headcount rate was 57 percent (Figure 1.11). This decreased to 52 percent in the second quarter of 2020 and increased to 54 percent in the third quarter. By the fourth quarter, the poverty rate declined back to its second quarter average of 52 percent. Initially, much of this decrease occurred in urban areas, which saw a decline from 41 percent to 28 percent between the first and second quarter. However, by the final quarter, poverty rates for urban households increased to 36 percent. As discussed below, the decline in poverty in the second quarter is the result of different coping mechanisms employed by households early in the pandemic, including the splitting of large households and the government response.

The COVID-19 crisis negated the usual five percentage point decline in poverty observed in the second half of the year. Starting in the third quarter following the end of the rainy season, construction activities resume, and the tourism sector typically picks up. This leads to a decline in poverty that is observed in past surveys. For example, in 2015 the national poverty headcount rate fell 5 percentage points between the second and fourth quarters, before rising again in the first quarter of 2016 (Figure 1.11). Similarly, in 2010, national poverty rates fell 6 percentage points between the second and fourth quarters. These usual seasonal patterns did not materialize in 2020, suggesting that the adverse impact of the crisis began to be felt in the third and fourth quarters following further extension to the national lockdown in August.

Figure 1.11: Poverty headcount by quarters and area of residence, 2015 and 2020



	2015-Q1	2015-Q2	2015-Q3	2015-Q4
Rural	60.0%	70.3%	71.8%	67.4%
Urban	37.7%	34.9%	25.5%	30.8%
National	52.6%	51.6%	47.2%	48.1%



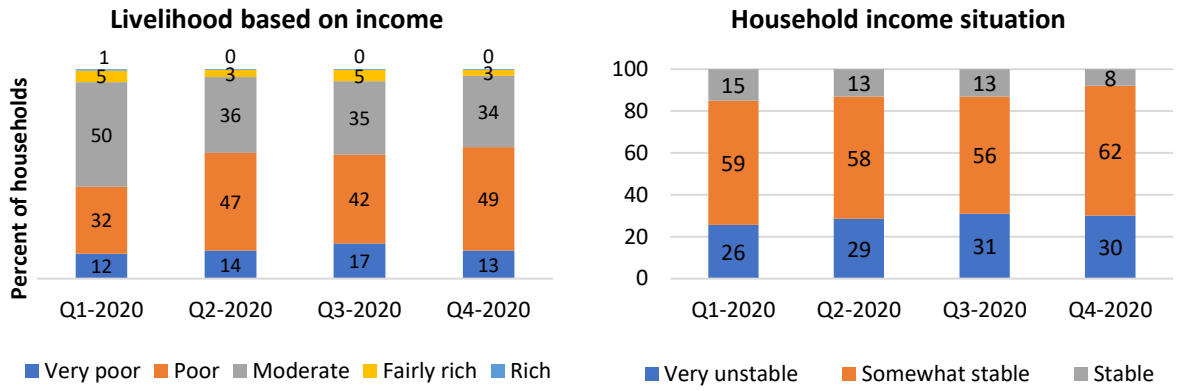
	2020-Q1	2020-Q2	2020-Q3	2020-Q4
Rural	73.1%	75.2%	78.6%	78.9%
Urban	40.6%	28.3%	32.9%	36.2%
National	56.8%	51.7%	53.8%	52.4%

Source: Integrated Household Surveys (IHS) 2015 and 2020. Q1 2020 consists of interviews in February and March, Q4 2020 includes interviews conducted in January 2021. National estimates derived using a constant urban population share equal to survey average.

Household livelihoods suffered according to subjective measures as well. The survey asked whether households considered themselves poor. The share of households who reported that they were very poor or poor increased from 44 percent during the pre-pandemic period to around 60 percent for the remaining three quarters (Figure 1.12). This eventually took a toll on livelihoods, as the share of households reporting a stable income situation declined from 15 percent in the first quarter to 8 percent in the fourth quarter. The results from the subjective poverty questions above are consistent with subjective well-being

indicators collected in the High Frequency Phone Survey (HFPS). A higher percentage of households reported that they were poor or very poor or their wellbeing had worsened during the first months of the pandemic.

Figure 1.12: Subjective measures of poverty and income stability by quarter

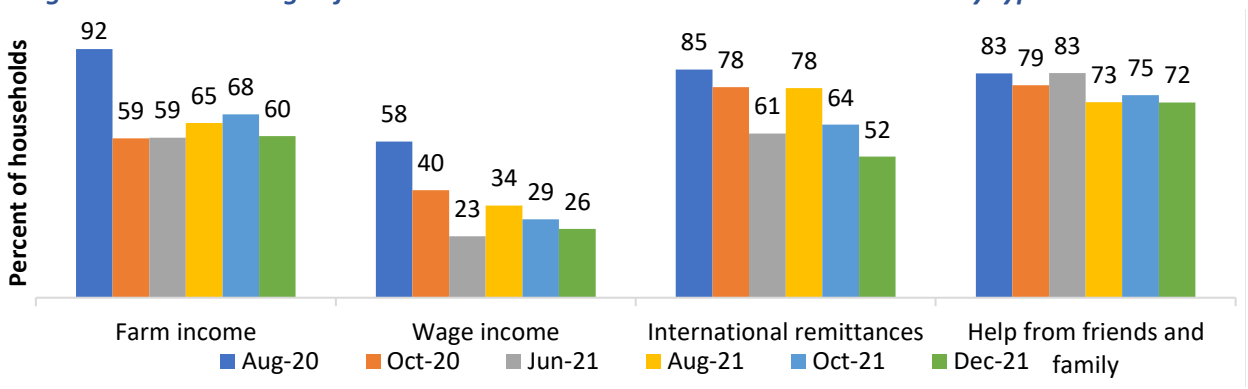


Source: Integrated Household Surveys (IHS) 2020

Almost all households reported a decline in income in the early months of the pandemic. According to the first wave of the HFPS collected in August 2020, about 92 percent of households reported a decline in the total household income. In the subsequent waves, the share of households reporting a decline in income decreased with 72 percent noting a decline in income during the October 2020 wave. Among the poverty groups, households in the bottom of the distribution (bottom 20 and second 20) experienced the largest share of decline in total household income indicating large initial effects among the poor. About 95 percent of households in the bottom 40 reported a decline in total household income compared to 90 percent of the households in the top 60. Across space, households in rural areas were more likely to report a decline in total income. About 97 percent of rural households reported a decline in total income in August 2020 compared to 89 percent of urban households. Over time, a relatively smaller percentage of households reported a decline in income – with about 57 percent of households experiencing an income loss by the last wave of survey (December 2021). This observed reduction in household income is largely driven by decline in labor income, farm income, international remittances and help from friends and family (see Figure 1.13).

Furthermore, the COVID-19 pandemic led to large declines in overall employment with a gradual recovery over time. About 66 percent of the survey respondents were employed in first wave (August 2020) compared to pre pandemic levels of 89 percent (corresponding to a 23 percent job loss). Similarly, looking at the entire population, about 33 percent of the household members were employed during the pre-pandemic period compared to 27 percent in the June 2021 wave. While employment among household members other than respondents has returned to pre-crisis levels, employment of phone survey respondents, who are mainly heads, is still well below its pre-crisis level. This finding is consistent with the added worker effect, i.e., increased labor supply among younger household members to make up for the lost jobs or income of the main earners such as household heads.

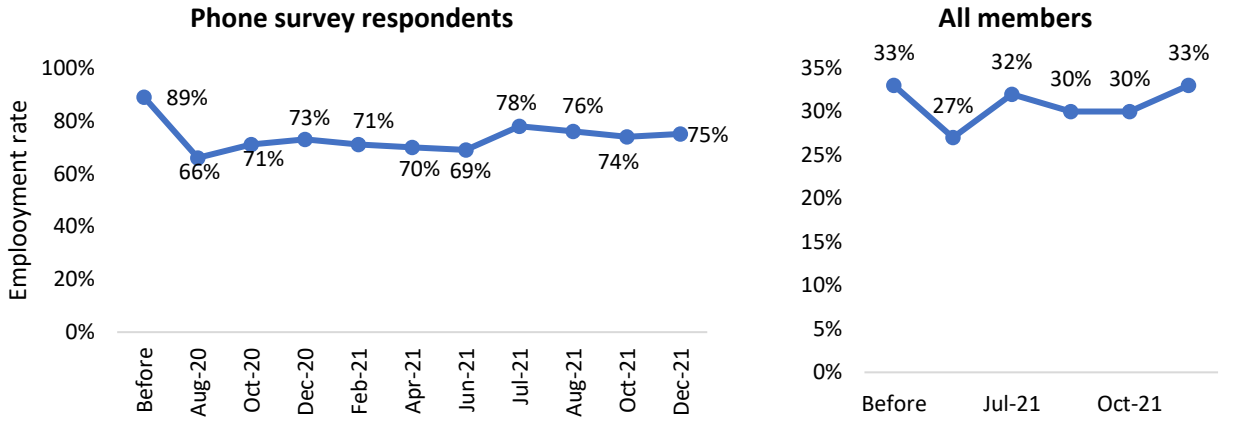
Figure 1.13: Percentage of households that noted a decrease in total income by type and overtime



Source: The Gambia High Frequency Phone Survey (2020/21)

Households resorted to a variety of coping mechanisms including household splits. The split in households during the second and third quarters of 2020 in both rural and urban areas partly explain the increase in household expenditure per capita for the top 60 percent and the corresponding decline in poverty. Between the first quarter and the second quarter, household size and age of the household head declined both in rural and urban areas suggesting the formation of newer households (Figure 1.15). The reduction in household size mostly occurred among large households (14 household members and above) but did not differ between polygamous and monogamous households. It was more common, however, among households in the top 60 compared to the bottom 40. This response might be due to households trying to maximize the amount of cash (NaFa Quick) and food aid (see Chapter 2 for a discussion on government response), which were distributed at the household head level. [3]

Figure 1.14: Percentage employed over time

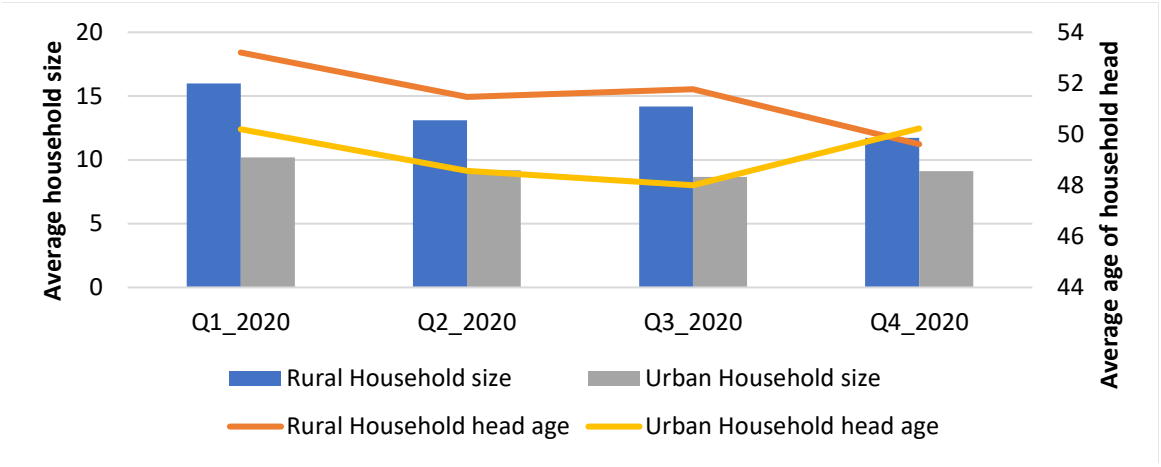


Source: The Gambia High Frequency Phone Survey (2020/21)

Note: Pre-pandemic employment levels are elicited using retrospective responses from households in round 1 of the survey. Panel respondent is the main respondent across the seven waves. On average they are mostly males (75 percent), household heads (87 percent) and are on average 45 years old. All eligible household members are equally split between females (51 percent) and males, mostly children of household heads (40 percent) and are on average 20 years old.

[3] The evidence from the HFPS further corroborates the changes in household sizes during the fourth quarter of 2020, the only period for which the HFPS and IFS overlaps. For that quarter, both surveys show an increase in household size during the fourth quarter of 2020 as documented above.

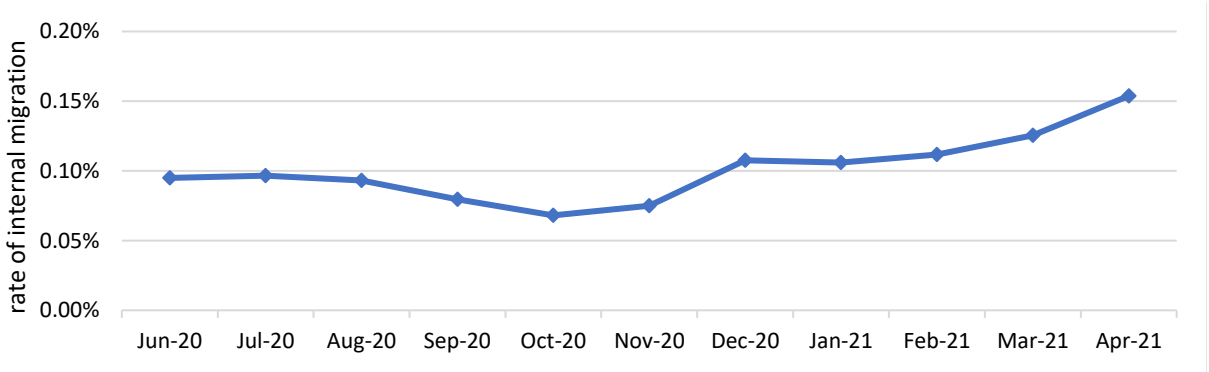
Figure 1.15: Average household size and household head age by area of residence and quarter



Source: Integrated Household Surveys (IHS) 2015/20

Internal migration also served as an important response to the crisis. In response to the first lockdown in March 2020, people moved from the urban to rural areas due to closure of schools and other economic activities.[4] Extending that analysis using the same data shows that migration increased significantly increased in December 2020, and subsequently increased another 50 percent between January and April 2021 (Figure 1.16). This increase was largely driven from increased outmigration from Kanifing and Kerewan were responsible for most of this growth.

Figure 1.16: Estimated rate of internal migrations by month using phone record data



Source: Estimates from CDR data provided by PURA. Migration events are defined as a de-identified phone number that is located within one LGA as a resident for at least two months and another for two or more following months. The figure shown is the share of the phone numbers present in the data for four consecutive months or more that experienced a migration event. The horizontal axis indicates the first month in the destination LGA.

International remittances were another important coping mechanism for many households. The share of households receiving international remittances increased from 37 to 39 percent between the first and second quarters of 2020, before declining to 36 and 30 percent in quarters 3 and 4 respectively. While the average monetary value of remittances reported by households declined during the pandemic, the flow of remittances is expected to have softened the initial negative welfare impact of the pandemic on

[4] See Knippenberg and Meyer (2020).

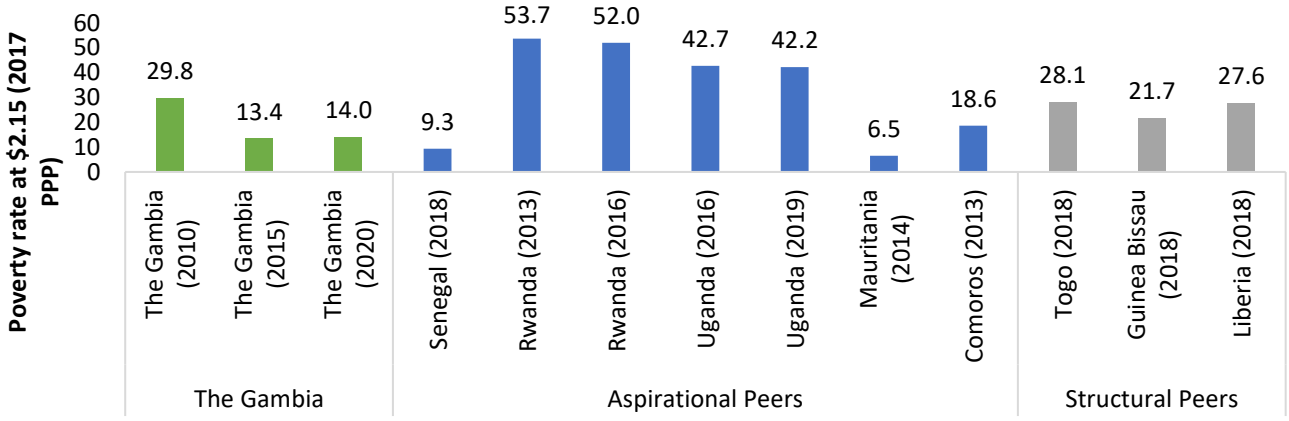
households.[5] According to the HFPS, the value of the remittances received also declined but remittances flow increased during peak cases of COVID-19.[6] International remittances are negatively associated with poverty; after controlling for household size, LGA, urban/rural location, the poverty rate is 12 percentage points lower for households that receive remittances than those that do not.

The agricultural sector also served as an important safety-set for households during the pandemic. The resilience of the agricultural sector compared to services and industry during the pandemic led workers to transition back into the sector. Overall, transition across sectors- even when facing job losses; was less common. However, HFPS data collected during the pandemic showed that about 9 percent of workers who used to work in the agricultural sector moved back to agriculture, 7 percent of workers in services transitioned into agriculture, while the analogous number from services was five percent.

Despite macroeconomic volatility and the COVID-19 pandemic, poverty rates remain comparable to peers

The Gambia's poverty rates during 2020 were comparable to many of its peers before the COVID-19 pandemic. The pre-pandemic extreme poverty rate (measured with the international poverty line of USD 2.15/day in 2017 PPP dollars) trends suggest that the Gambia and its peers have been registering a decline in international poverty trends. During the pre-pandemic era, the Gambia performed relatively better than many of its aspirational and structural peers (Figure 1.17). Among aspirational peers, only Senegal, Mauritania and Comoros registered a lower extreme poverty rate, while the Gambia performs better than all its structural peers.[7]

Figure 1.17: Poverty comparison with peers



Source: World Bank Global Micro Database

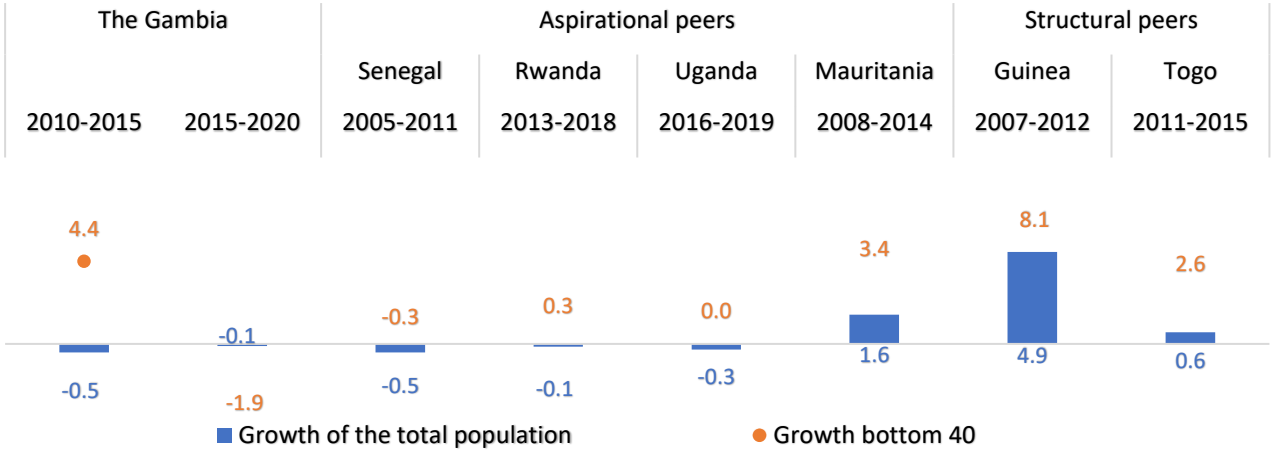
[5] At aggregate level, the Central Bank of the Gambia reported a significant increase in the flow of international remittances in 2020. The apparent discrepancy between the increase reported by the central bank and the decline amounts reported in the survey could be due to migrants switching from informal to formal channels during the pandemic, as a result of travel restrictions. See Bah and Touray (2021) for a detailed discussion on remittances during the COVID-19 pandemic and Denarte-Diaz et.al (2022) who documented the increase in remittances due to shifts from informal to formal channels in Mexico.

[6] See Bah, Tijan and Touray, Sering (2021)

[7] While peer comparison is a very useful exercise, it is worth highlighting that most of the peers have relatively older surveys referenced throughout the report.

Furthermore, the Gambia's inclusive growth rate as measured by the performance of the bottom 40 is better than many of its peers. Between 2010 and 2015, before the crisis, consumption of the bottom 40 grew by 4 percent compared to –0.5 percent of the overall population. Among the peers, Guinea experienced a higher consumption growth rate for the bottom 40 (see Figure 1.18). Between 2015 and 2020, the COVID-19 crisis led to a reduction in per capita consumption throughout much of the distribution, with a larger reduction for the poor. Real per capita consumption for the bottom 40 fell by 1.9 percent per year, as opposed to only -0.1 for the entire population.

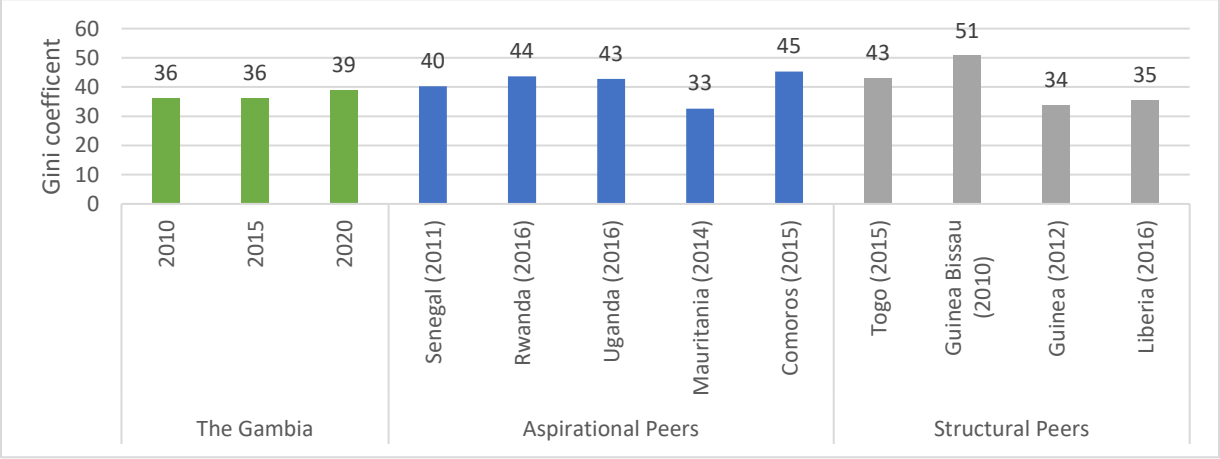
Figure 1.18: Shared prosperity



Source: World Bank Global Micro Database

The Gambia experienced an increase in inequality as measured by the Gini coefficient. In 2010 and 2015, the Gini coefficient was 36 which increased to 39 in 2020. Prior to 2020, inequality was higher in rural areas than in urban areas, however, in 2020, urban areas registered a higher rate of inequality rate than rural areas (36 compared to 31). According to the 2020 survey, Brikama, Janjanbureh, and Kanifing had the highest rates of inequality. Between 2015 and 2020, Janjanbureh registered the highest increase in inequality followed by Kanifing, Basse and the Brikama. Compared to its peers, the Gambia has a lower inequality rate. With respect to its aspirational peers, only Mauritania had a higher inequality rate while among structural peers, only Guinea and Liberia registered lower levels of inequality than the Gambia.

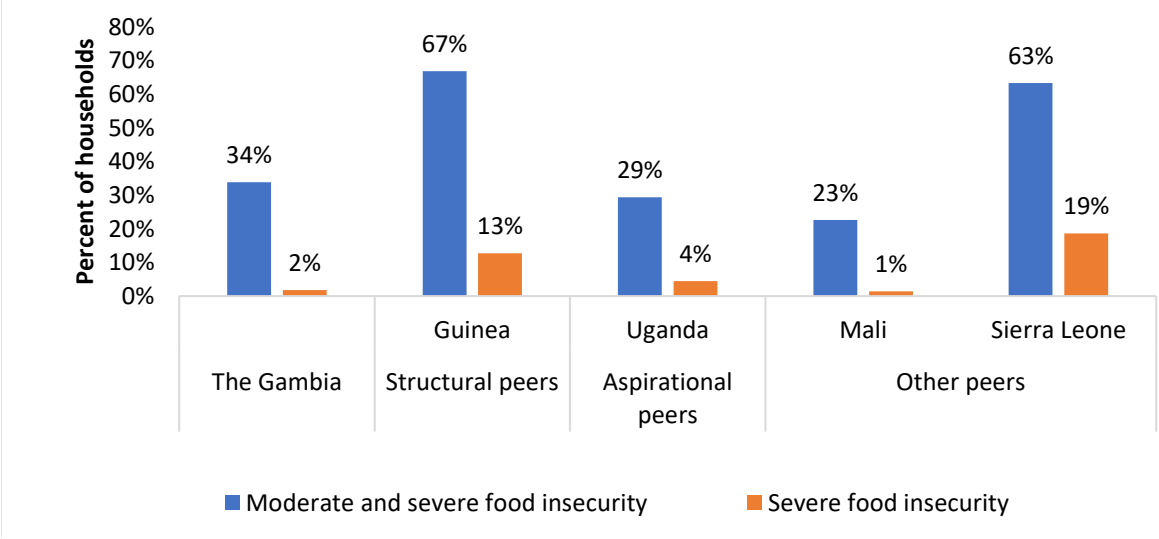
Figure 1.19: Inequality Comparison with peers



Source: World Bank Poverty and Inequality Portal and Integrated Household Surveys (IHS) 2020

Though COVID-19 pandemic affected household food security, the Gambia fared no worse than its peers. While pre-pandemic food insecurity rates are not captured in the HFPS, the wave comparison suggests that there is an improvement in welfare overtime. According to the HFPS data, about half all households (47 percent) experienced moderate food insecurity, defined as eating less than they should in a day in October 2020, highlighting large initial effects of the pandemic. Over time, the incidence of food insecurity declined to 27 percent in June and November 2021. Similarly, the incidence of severe food insecurity (spending a whole day without eating) declined from 3 to 1 percent between October 2020 and June 2021. Across the poverty status, the poorest 40 percent households are more likely to experience food insecurity than the richest 60 percent. Similarly, across space, households from the rural areas are more likely to experience moderate or severe food insecurity compared to households in the capital city area and other urban areas. Compared to its peers, on average, about 2 percent of Gambian households reported experienced severe food insecurity compared to 13 percent in Guinea, 4 percent in Uganda and 19 percent in Sierra Leone. Furthermore, about 34 percent of Gambian households experienced incidence of moderate and severe food insecurity compared 67 percent of households in Guinea and 63 percent of households in Sierra Leone.

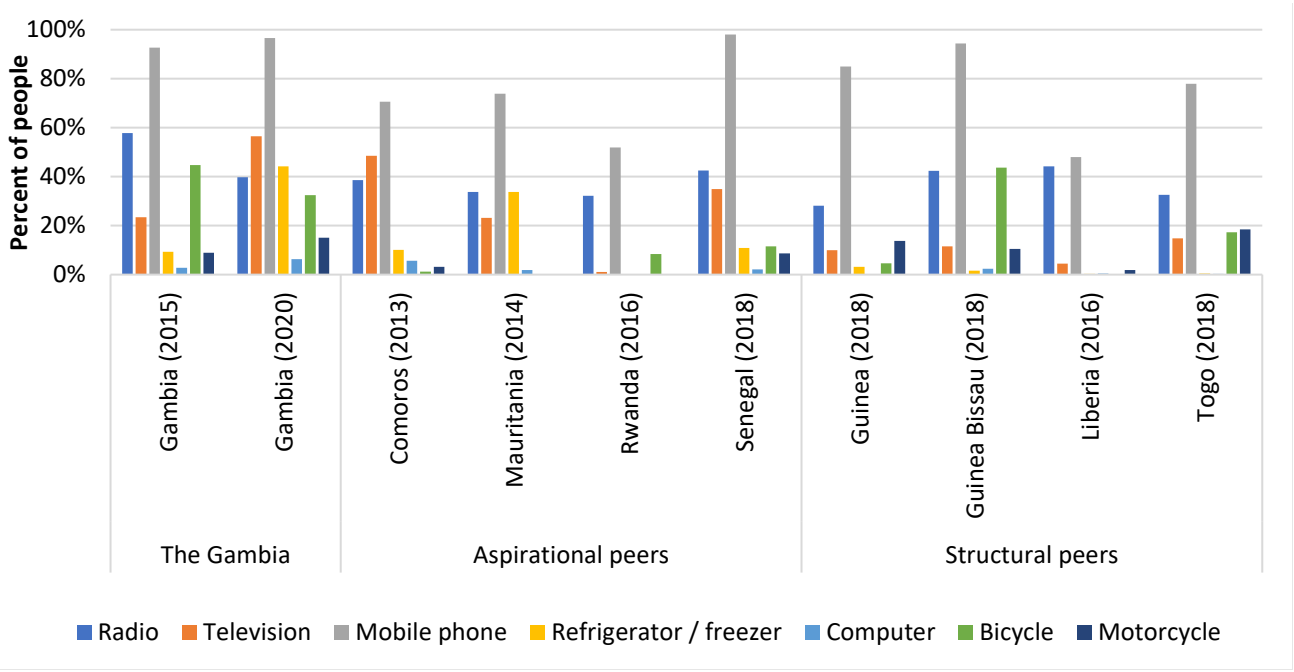
Figure 1.20: Food security across peers



Source: Harmonized High Frequency Phone Survey (2020/21)

Poor Gambians increased their ownership of appliances between 2015 and 2020, and asset ownership now compares favorably with peers. Compared to its peers, the bottom 40 households in the Gambia are generally more likely to owned assets (see Figure 1.21). Between 2015 and 2020, the bottom 40 in the Gambia were more likely to own refrigerators/freezers, televisions sets, mobile phones, motorcycles and computers. In the case of refrigerators, for example, ownership rates improved fourfold, from about 10 to over 40 percent for the bottom two quintiles. Increased ownership of assets is another sign of overall improvements in well-being of households that are not fully captured by monetary poverty indicators, particularly when they are collected in the midst of a crisis.

Figure 1.21: Household asset ownership comparison with peers (bottom 40)



Source: Harmonized Integrated Household Surveys

The Gambia was hit hard by the COVID-19 shock. Monetary poverty increased from 49 to 54 percent between 2015 and 2020. Estimates derived from GDP data suggest that the COVID-19 shock increased poverty by between 3 and 7 percentage points. Gambians coped with the shock by splitting households, migrating both internally and abroad, relying on international remittances and social assistance programs, and moving into agricultural employment. But COVID-19 still had a major adverse effect on household well-being. In particular, poverty increased four percentage points between the second and fourth quarters in 2020. This is in sharp contrast to 2015 and 2010, when national poverty during this time fell 5 and 6 percentage points, respectively, between the second and fourth quarters.

Prior to the crisis, poverty declined only slightly, due to slow and sporadic growth. However, ownership of assets such as refrigerators and TVs increased significantly for the poor. This raises the prospect that non-monetary aspects of welfare, such as access to electricity, improved water and sanitation, education, and health services, may have improved faster than household per capita consumption would indicate prior to the crisis. The next chapter looks into recent trends in public service availability in The Gambia in more detail and identifies districts in the country that are still lagging.

Chapter 2: Access to education, health, and infrastructure

Key findings:

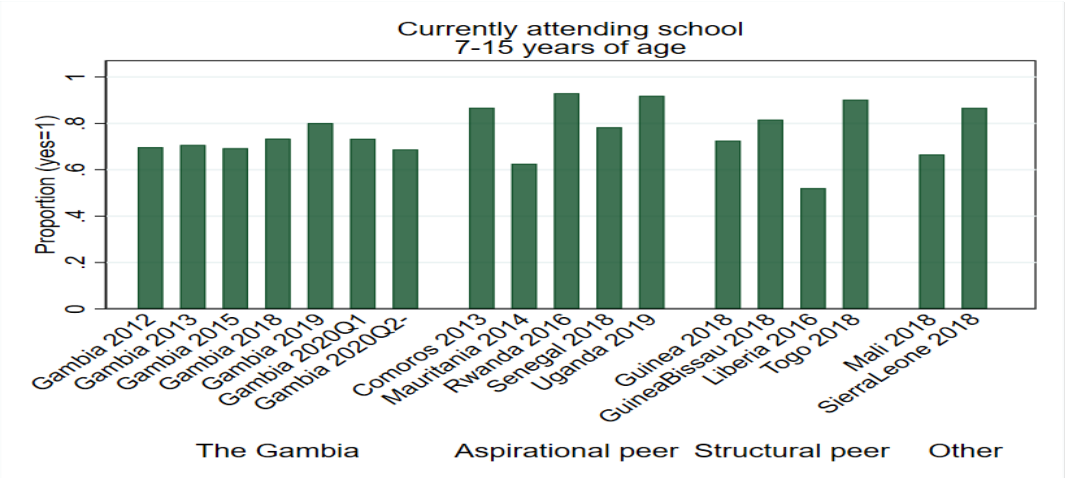
- *Despite significant improvement in access to water, sanitation, and electricity between 2013 and 2019, access remains low for the poorest twenty percent of households.*
- *There are few roads outside of the Banjul area that connect to the South and North Bank roads*
- *Households living in the middle regions of the country live further from secondary schools and health clinics.*
- *Hospitals, and to a lesser extent health clinics and secondary schools, are less accessible for the poor.*
- *Access to water, sanitation, and electricity improved considerably between 2013 and 2019, except for the poorest households.*
- *Government transfers were prevalent and well-targeted to the poor during the crisis.*

2.1 Educational attendance and health indicators

2.1.1 Educational attendance in The Gambia

School attendance improved significantly prior to the crisis but still lags some peers. Comparing across similar years to other country surveys, The Gambia performs markedly worse than some countries (Comoros, Rwanda, Uganda, Togo, and Sierra Leone) but markedly better than others (Mauritania and Liberia, for example). School attendance appeared to have increased between 2012 to 2019, but then dropped off slightly in 2020. This could be due to the pandemic which led to closure of schools, however, as indicated by the larger drop in quarter two and beyond.

Figure 2.1: Current School attendance for children aged 7 to 15

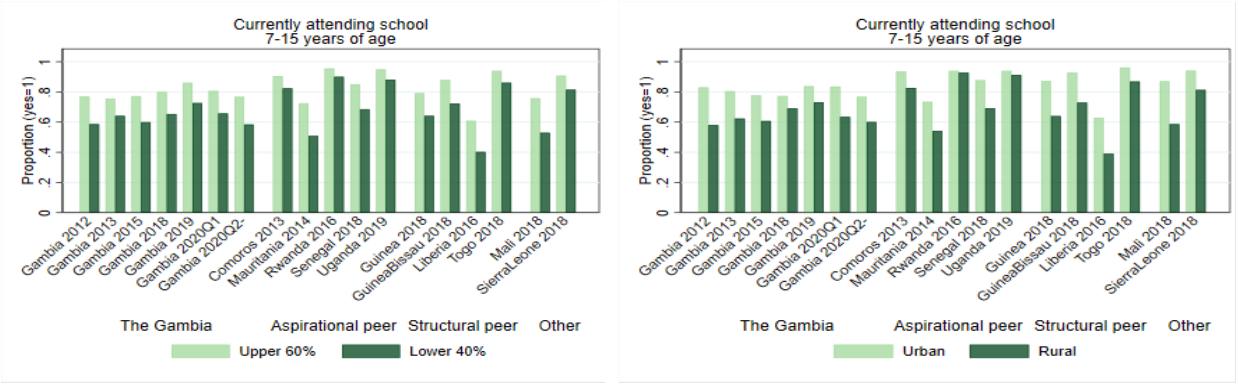


Source: IHS, LFS, and DHS

Inequality in access to education in The Gambia is comparable to its peers. Across all The Gambia's peers, there is an obvious disparity between children from richer households and poorer households, and The Gambia also finds itself in the middle of the pack when it comes to this difference, as seen in Figure 2.2. To get a sense of inequality in educational attainment, the left panel shows school attendance separately for children in the bottom 40 percent and children in the top 60 percent of the expenditure distribution. A similar comparison can be made with urban/rural households, shown in the right panel. Although urban households show higher rates of school attendance in all years, this gap appeared to be decreasing in The

Gambia throughout most of the 2010s. Interestingly, this is driven by a decrease in urban schooling as much as it is an increase in rural schooling. Second, urban households in The Gambia lag urban households in school attendance in most other countries, with just two exceptions (Mauritania and Liberia). Rural households perform slightly better, but still lag rural households in most other peer countries.

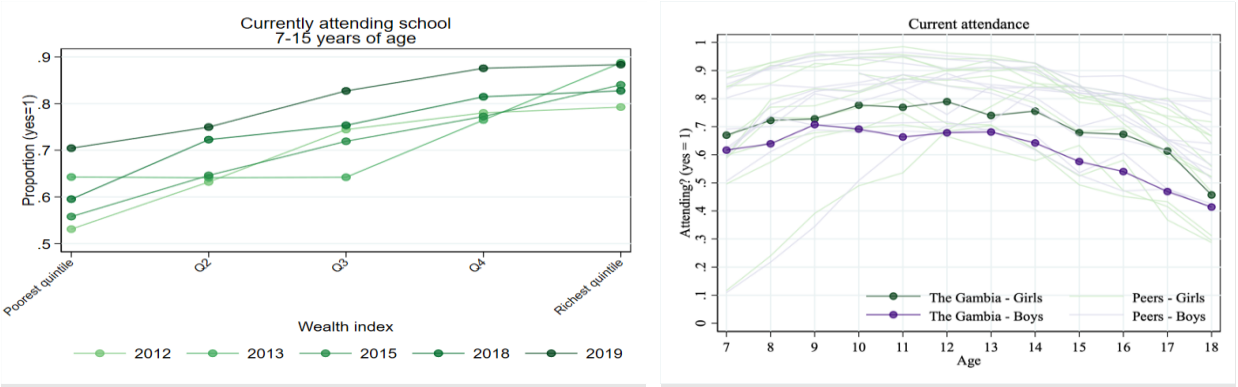
Figure 2.2: Current school attendance by welfare group and urban/rural



Source: IHS, LFS, and DHS

School attendance increased dramatically for the poor prior to the pandemic. Figure 2.3 plots current school attendance by wealth quintile from 2012 to 2019.[8] We exclude 2020 to focus on changes prior to the pandemic. Overall trends bounce around a bit, but there are two key takeaways. First, on average, current attendance was increasing during the 2010s across all five quintiles. Second, overall increases were largest for the poorest quintile, at least in relative terms. In absolute terms, the middle quintile saw the largest gains, which is consistent with additional evidence below that the middle of the distribution had large gains in access to certain key infrastructure.

Figure 2.3: Trends and comparisons in current attendance



Source: DHS

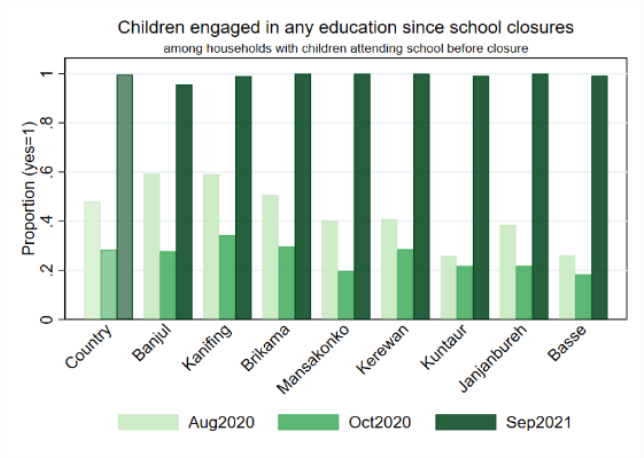
[8] The Demographic and Health Surveys do not contain data on consumption. We therefore classify households into quintiles on the basis of an asset index that is provided with the data, derived using principal components analysis based on the ownership of household assets. This wealth index ranks households differently from consumption-based welfare measures, especially for the poor and in rural areas (See Ngo and Christaensen, 2018, Howe et al, 2009, among others)

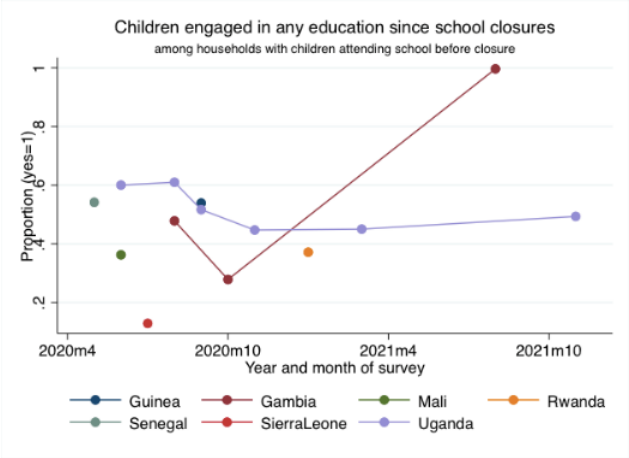
Across all ages, girls are more likely to attend school than boys in The Gambia. This difference varies from just a few percentage points (among 9 year old children) to almost 15 percentage points (among 17 year old children). The average difference in probability of attendance is 8.9 percentage points, which is larger than any other peer country; in fact, the next-highest value is just 0.35 percentage points. Additionally, although not shown, poor boys are less likely to attend school than poor girls from age 7 to 16. This raises concerns about whether boys are obtaining the type of education that is increasingly valued in the labor market.

Compared with its peers, The Gambia lags in school attendance for both girls and boys but performs slightly worse for boys. The right panel of Figure 2.3 shows current attendance by age and gender in The Gambia and its peer countries, for both girls and boys. Children in The Gambia are less likely to be attending school than similarly aged children in most other peer countries, with a few exceptions for girls and one exception for boys. However, it is also clear that the situation for girls is relatively better in The Gambia.

The COVID-19 pandemic had substantial negative effects on access to education in the Gambia, but students fully returned to the classroom by the end of 2021. Focusing on children who were in school prior to the pandemic, by October of 2020 fewer than 30 percent of these children had engaged in any education since school closures (**Error! Reference source not found.**). However, these numbers had largely rebounded by September of 2021, with almost all these children having returned to school, though concerns about quality of learning in the new environment remain as well as the implications of the lost contact hours and uneven access to alternative learning arrangements during the pandemic.

Figure 2.4: Household access to education during the COVID-19 pandemic





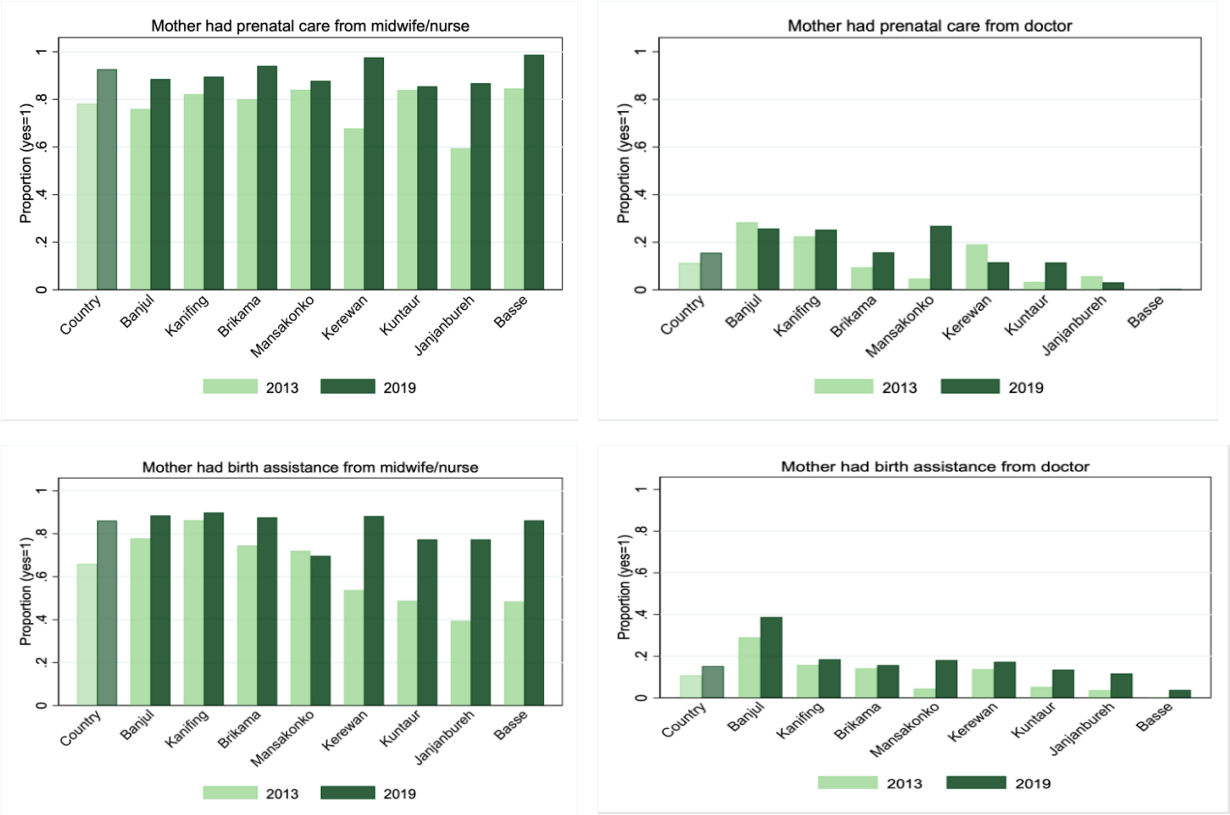
Source: HFPS

The negative effects of the pandemic on educational attendance in The Gambia were similar to those in other Sub-Saharan African countries, as can be seen in the right graph. Throughout the continent, families reported large decreases in school attendance for children who had been in school prior to the pandemic. In terms of rebounds, we are only able to compare Gambia to one other country: Uganda. Unfortunately, Uganda is also the country that had the longest school closures in the entire continent, so it is not clear that the comparison would also hold for other countries. This caveat notwithstanding, children in Gambia returned to school much more quickly than in Uganda, which was still around 50 percent in October of 2021.

2.1.2 Maternal health indicators

Access to women's healthcare improved significantly prior to the crisis. Access to prenatal care and birth assistance from a midwife or nurse showed marked improvements across Gambian LGAs, with particular improvements in more rural areas. Birth assistance by a midwife/nurse, for example, almost doubled in Janjanbureh, while it increased by 20 percentage points nationwide and by more than 30 percentage points in Kerewan, Kantaur, and Basse. This indicates that although women may not have access to doctors, they nonetheless are seeing improvements in access to other formal healthcare providers. Indeed, access to doctors remains very low; less than 20 percent of the country as a whole received prenatal care or birth assistance from a doctor.

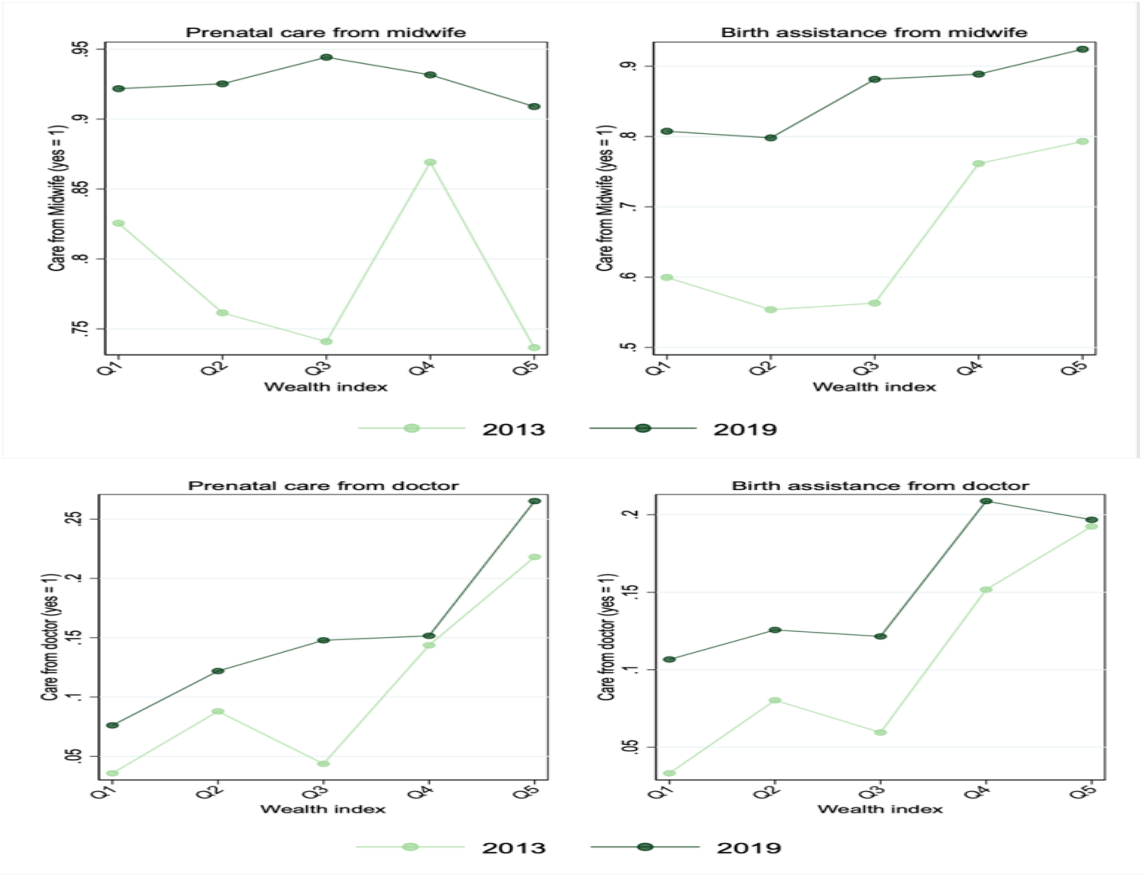
Figure 2.5: Maternal healthcare



Source: DHS 2013 and 2019

Access to prenatal care and birth assistance from midwives and/or nurses increased markedly for women from households across the wealth distribution. Access to prenatal care from a midwife or nurse was already much higher in 2013 than access to doctors (Figure 2.6). For example, more than 80 percent of the poorest women reported having at least one prenatal visit with a midwife or nurse in 2013. This number is actually higher than women in the richest households, though overall access for the richest households is higher when we also include doctors. Access to prenatal care from a midwife or nurse increased by almost 10 percentage points for women from the poorest households, more than 16 percentage points for the second quintile, and more than 20 percentage points for the middle quintile, indicating huge improvements in access to prenatal care from formal healthcare providers for poor women between 2013 and 2019. Again, however, access to doctors is low and concentrated in the highest quintile.

Figure 2.6: Access to women's healthcare by DHS wealth index



Source: DHS 2013 and 2019

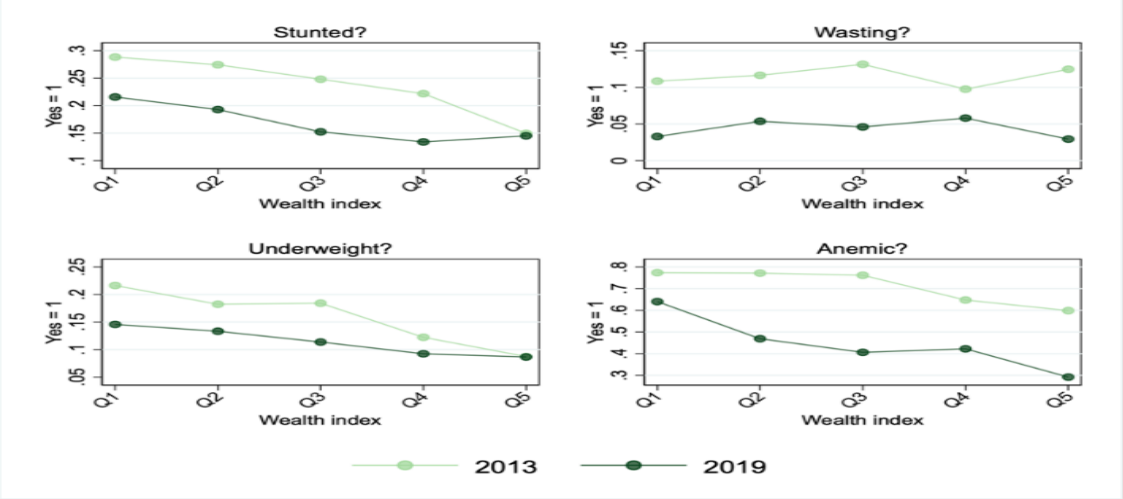
Additional health indicators also showed marked improvements from 2013 to 2019. The incidence of anemia among women declined about 15 percentage points between 2013 and 2019, though a steep gradient by wealth remains. Women were also much more likely to be using contraception in 2019 than in 2013, and this increase was largest for the lowest wealth quintiles. However, very few women had access to health insurance; among the highest quintile, for example, just eight percent of women reported having health insurance in 2013 and 2019. Though the country very likely does not have enough doctors, especially in rural areas, the lack of health insurance may be another complicating factor that helps explain the low levels of care from doctors.

2.1.3 Child health indicators

Child health indicators also improved during the 2010s with the prevalence of stunting declining by 10 percentage points. Figure 2.7 lists four measures related to child health, separately across years and wealth quintiles. All four indicators are explicitly focused on the health status of the child and all showed rather large improvements between 2013 and 2019. The Incidence of stunting fell from about 25 to 15 percent between 2013 and 2019, with substantial declines for the bottom 80 percent of the wealth distribution. While wasting decreased, it is worth noting that the decrease was relatively equal across the wealth distribution. Underweight, on the other hand, decreased most for the poorest quintile, while the highest quintile saw no changes. Anemia rates improved from 2013 to 2019, but the improvements were largest in the middle of the wealth distribution.

Nearly two out of every three children in the bottom quintile of the wealth distribution are anemic. A striking – and worrying– finding concerns anemia and is consistent with a story of nutritional deficiencies for the poorest children. More than 64 percent of children from the poorest households were anemic in 2019, while the number for the least poor households was 30 percent. Given that the symptoms of anemia can be troublesome – lack of energy, headache, jaundice, and slow or delayed growth[9] – the overall rates of anemia are worryingly high for both groups of children. However, the rates for the poorest children are particularly high, more than double that for the least poor. While there was overall improvement from 2013 to 2019, changes increased inequality with respect to anemia, which is in contrast to changes for the other three indicators.

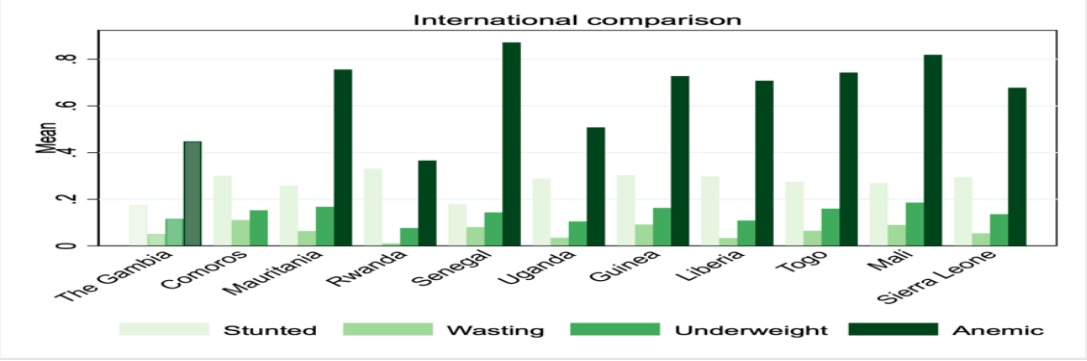
Figure 2.7: Measures of child health



Source: DHS 2013 and 2019.

Compared to its peers, The Gambia performs favorably in child health outcomes- at least on average. Figure 2.8 shows the four indicators for The Gambia and the group of its peers for which the DHS has recent data. Stunting is markedly lower than all other countries except Senegal, where rates are similar. The two weight-related variables are not as low as stunting – relative to the other countries, at least – but they still indicate that The Gambia performs similarly to its peers. Finally, anemia in The Gambia is much lower than it is in most other countries, including "aspirational peers" like Senegal and Uganda.

Figure 2.8: International comparisons of child health



Source: DHS 2013 and 2019

[9] https://www.cedars-sinai.org/health-library/diseases-and-conditions---pediatrics/a/anemia-in-children.html

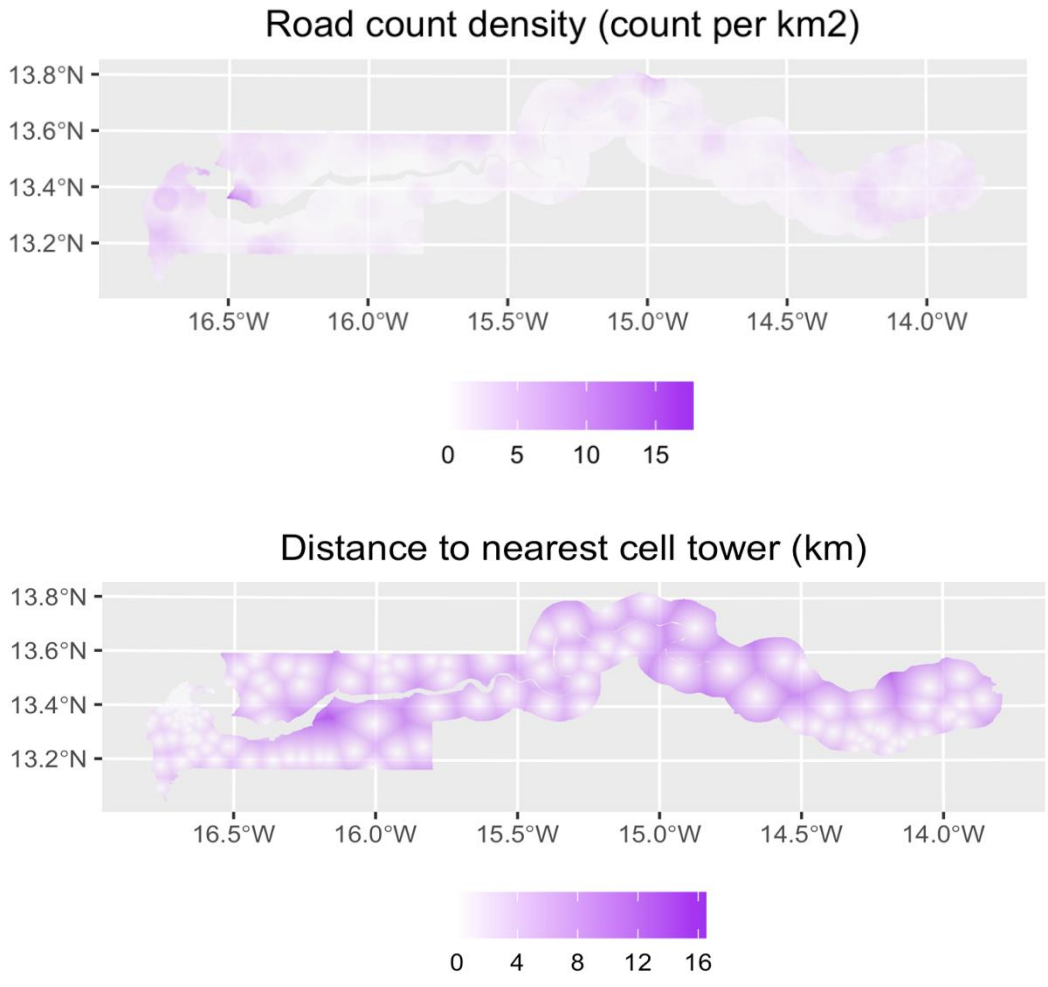
Finally, Child vaccination rates remain high. Although not shown, the percentage of children who have received at least one vaccination for four different types of vaccines – tuberculosis, DTP (DPT), measles, and polio – remain high. More than 90 percent children one year of age or older have received at least one vaccination.

2.2 Access to facilities

2.2.1 Distance to key facilities

Most of the country remains poorly connected by roads and the distribution of cell towers is uneven (Figure 2.9). Outside of Banjul, there are few roads that connect the North and South Bank roads. Connectivity for households remains much better in urban areas. For instance, the coastal areas near the capital appear to be well covered by both roads and cell towers, as indicated by relatively higher road density and lower distance to nearest cell tower. While the areas with worse access have lower population density, they are also poorer and more likely to be engaged in agriculture. In rural areas where agriculture is the main source of livelihood, limited connectivity, both in terms of roads and cell towers, have potentially large effects on agricultural development, possibly restricting or even preventing households from engaging with markets.

Figure 2.9: Roads and cell towers throughout the country



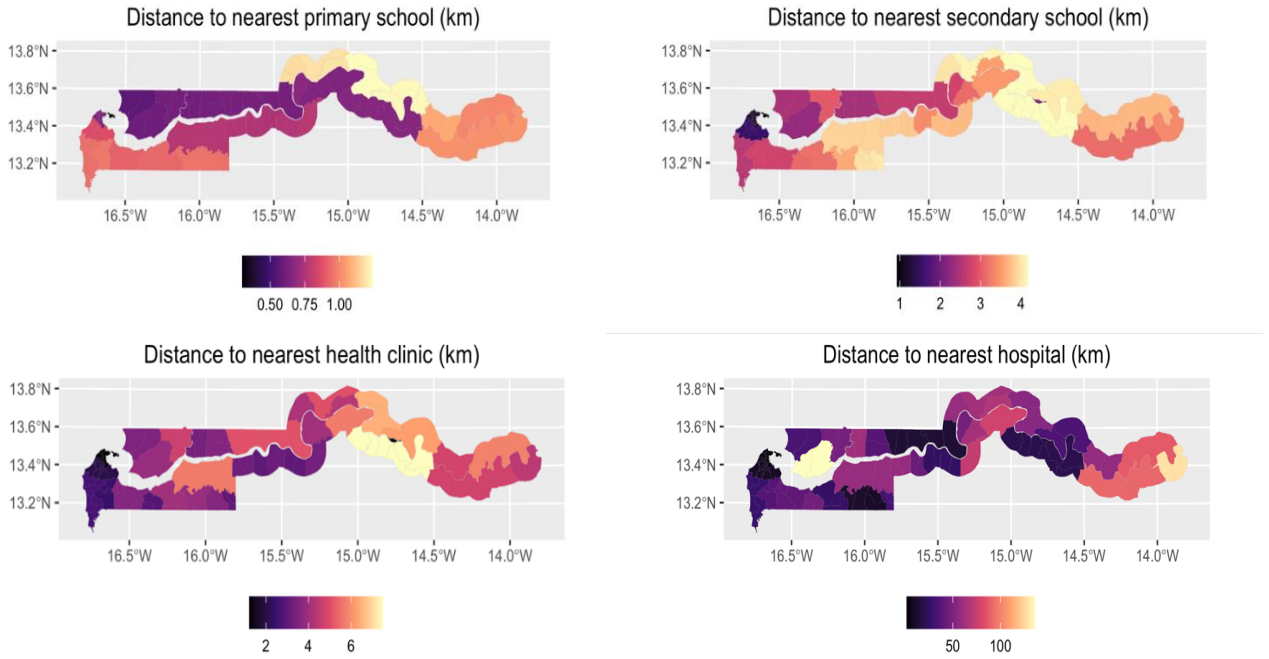
Source: Road counts come from OpenStreetMap. Information on cell towers provided by PURA.

Despite recent improvements, there are significant spatial disparities in access to secondary schools and health facilities. Similar to poverty in Chapter 1, we used small area estimation techniques – combining survey data and geospatial data – to estimate distance to key facilities at the district level (See annex C). Figure 2.10 presents district-level results for distance, in kilometers, to four separate facilities: primary schools, secondary schools, health clinics, and hospitals.[10]

Gambian children generally do not have to travel far to attend primary school, as seen in the top panel. While there is a clear difference across districts in distance to the nearest primary school, it is important to note that the highest average is only around 1.24km (in Niani district). Moreover, some of the poorer areas – like the North Bank districts – show relatively good access to primary schools, especially when compared to other facilities. One possible explanation for this is the recent government push to build primary schools in poorer areas of the country.

There are larger spatial disparities when it comes to access to secondary schools. First, some of the peri-urban areas near Banjul and Kanifing perform relatively better. Second, the North Bank districts perform noticeably worse than with primary schools. Finally, people living in the middle regions of the country appear to be located farthest from secondary schools.

Figure 2.10: Small area estimates of average distance to nearest facility (district level)



Source: Small area estimates based on 2020 HIS and geospatial indicators (see annex 3 for details)

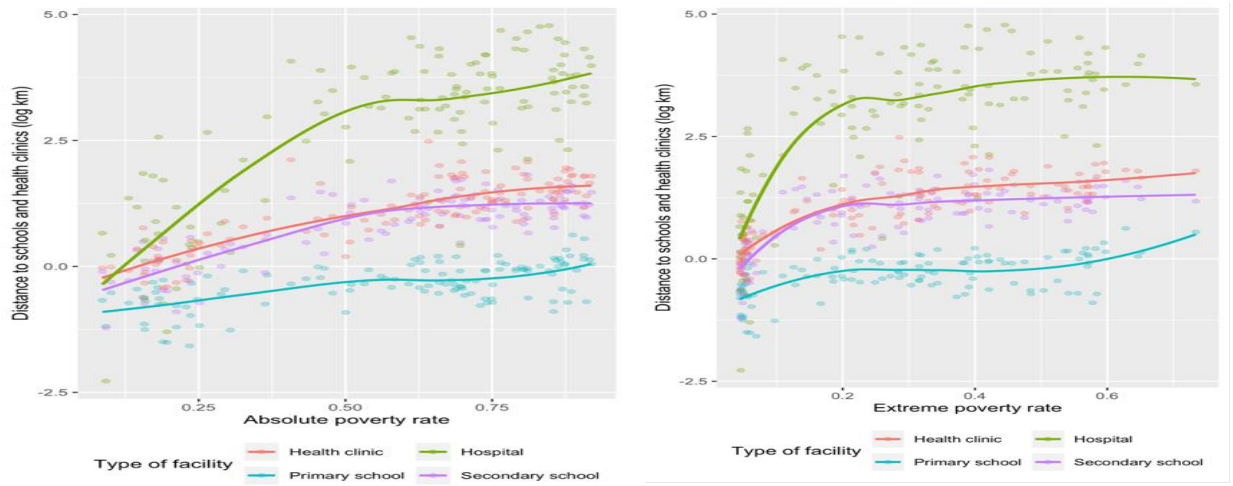
There are similarly large spatial disparities for accessing health clinics and hospitals. People living in districts in the middle regions are located particularly far from health clinics, while people living in the far eastern corner of the country, in the Upper River districts, are located particularly far from hospitals. Based on the distances in the last two maps, it seems that many households living in the eastern half of

[10] District-level results are, we believe, sufficiently precise to present. The mean and median coefficients of variation are 0.116 and 0.112 for primary school, 0.092 and 0.086 for secondary school, 0.124 and 0.105 for health clinics, and 0.169 and 0.154 for hospitals. The highest 90th percentile CV is for hospitals, at 0.227, still below commonly accepted international standards of precision.

the country, especially, have poor access to health services. Given the difficulties associated with traveling long distances in rural areas, some of these distances are considerable. Notably, these distances are population weighted, indicating that the average person in these districts lives quite far from the nearest tertiary care hospital.

Poorer wards live farther from secondary school, health clinics, and especially hospitals. Stepping back, we can look at relationships between estimated poverty rates and distance to different facilities at higher levels of geographic aggregation: wards. Figure 2.11 shows the relationships between the two poverty rates – absolute and extreme – and all four distance variables. For all four facilities, there is a clear positive relationship between the poverty rate – whether absolute or extreme – and distance to the nearest facility. All households are generally located quite close to primary school and, as such, the increase in distance with the poverty rate is smaller in magnitude. However, there are noticeable differences in access to secondary schools and health clinics based on estimated poverty rates. The relationship with extreme poverty is especially interesting and worthy of further inquiry, as distance increases very rapidly at small levels of poverty before leveling off at higher rates. This relationship is even more pronounced with hospitals; only individuals living in the least poor wards have decent access to tertiary care at hospitals.

Figure 2.11: Estimated poverty rates and distance to facilities



The lines are smoothed means based on small area estimates.

Across households, poorer households report longer distances to facilities. Given that these facilities are important inputs into human capital – and, as such, outcomes later in life – this is suggestive evidence that the poorest do not just lack access to the facilities that richer households have access to but may also face persistent disadvantages later in life due to lack of access.

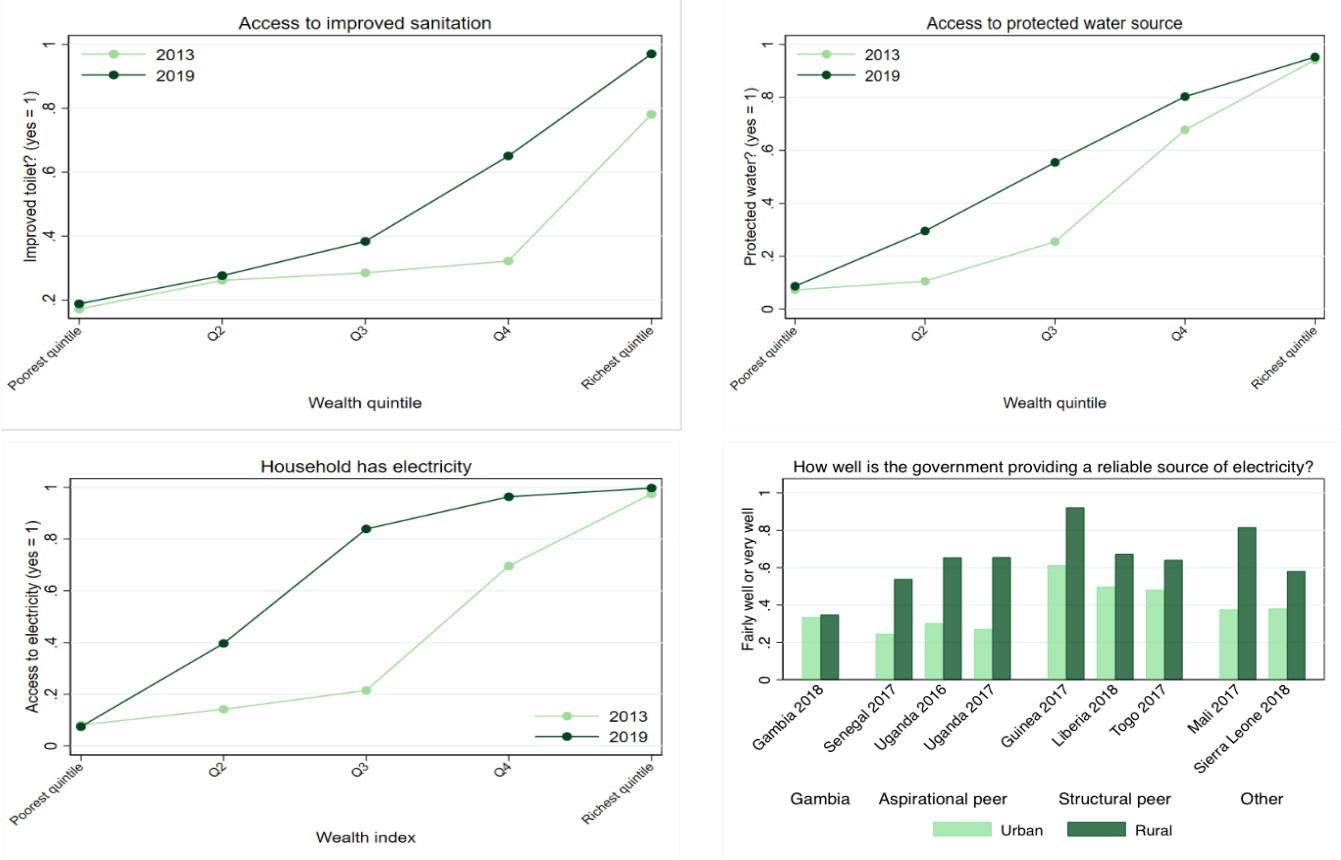
2.3 Water, Sanitation, and Electricity

The poorest households saw little improvement from 2013 to 2019 in access to sanitation. Figure 2.12 shows the proportion of households that reported having access to improved sanitation facilities, defined as toilets that separate feces from human contact and that are not shared with others or open to the public (WHO). There are two clear patterns. First, access to improved sanitation facilities is lowest for poorer households. In fact, as we move down the wealth distribution (up the table), access monotonically decreases. Households in the richest quintile were 4.6 times more likely to have access to improved sanitation facilities than the poorest households in 2013 and were 5.2 times more likely to have access to improved sanitation in 2019. Second, there is an increase in access to improved sanitation facilities from

2013 to 2019, but only for the top three quintiles (and especially the top two). The bottom two quintiles saw almost no changes between 2013 and 2019, consistent with the inequalities noted in Chapter 1.

Recent improvements in access to water and electricity did not benefit the poorest households. Notably, access to a protected water source and electricity also show increases for the middle quintiles but not access for the lowest quintile. While almost 100 percent of households in the richest quintile reported having access to a protected water source and electricity in both 2013 and 2019, just 10 percent of the poorest households reported access to improved water or electricity. Meanwhile, access for households in the second and the middle quintile more than doubled from 2013 to 2019 for water, while access to electricity quadrupled for households in the middle quintile. However, it is worth noting that poorer households are substantially more likely to report receiving electricity from a solar source, while the richest are more likely to receive electricity from the grid. In the instances where households' solar power is a small handheld unit for charging phones or batteries, then the overall access variable may actually be understating inequality in electricity access.

Figure 2.12: Improved sanitation, water, and electricity



Source: DHS 2013 and 2019 for all panels except bottom right, which is from the Afrobarometer.

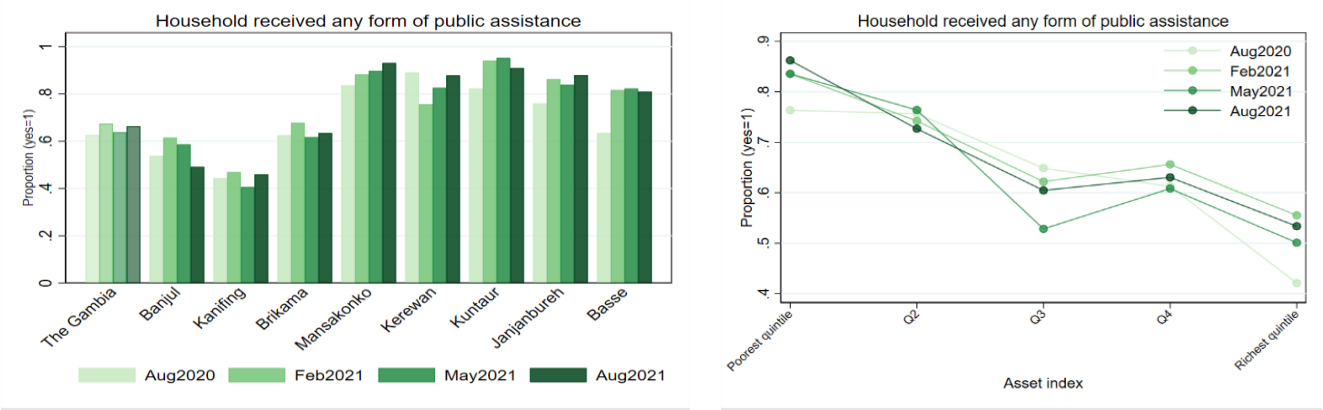
Rural households in The Gambia are less likely than their counterparts in peer countries to believe that the electricity supply is reliable. Unfortunately, no question in the Demographic and Health Survey or Integrated Household survey explicitly asks about reliability of the connection. However, using the Afrobarometer, we can explore households' perceptions regarding the reliability of publicly provided electricity. This is shown in the bottom-right quadrant of Figure 2.12. Urban and rural households in The

Gambia respond relatively similarly. However, while urban areas are doing equally well as the average of peer countries, rural areas are doing decidedly worse. Of the nine countries in the figure, rural households in the Gambia report the least satisfaction with the government in terms of electricity reliability.

2.4 Social Protection during the pandemic

Government assistance reached the majority of households during the Covid-19 pandemic with a larger focus on rural households. The left panel of Figure 2.13 shows that more than 60 percent of all households in the country reported receiving some kind of official assistance, whether in cash or kind. Moreover, assistance was least common in the more urbanized areas of the country – like Banjul, Kanifing, and Brikama – and was most common in the more rural LGAs. More than 80 percent of respondents reported having received official government assistance in most survey rounds in the other five LGAs, with upwards of 90 percent of respondents reporting similarly in some rounds.

Figure 2.13: Household access to public assistance during the COVID-19 pandemic



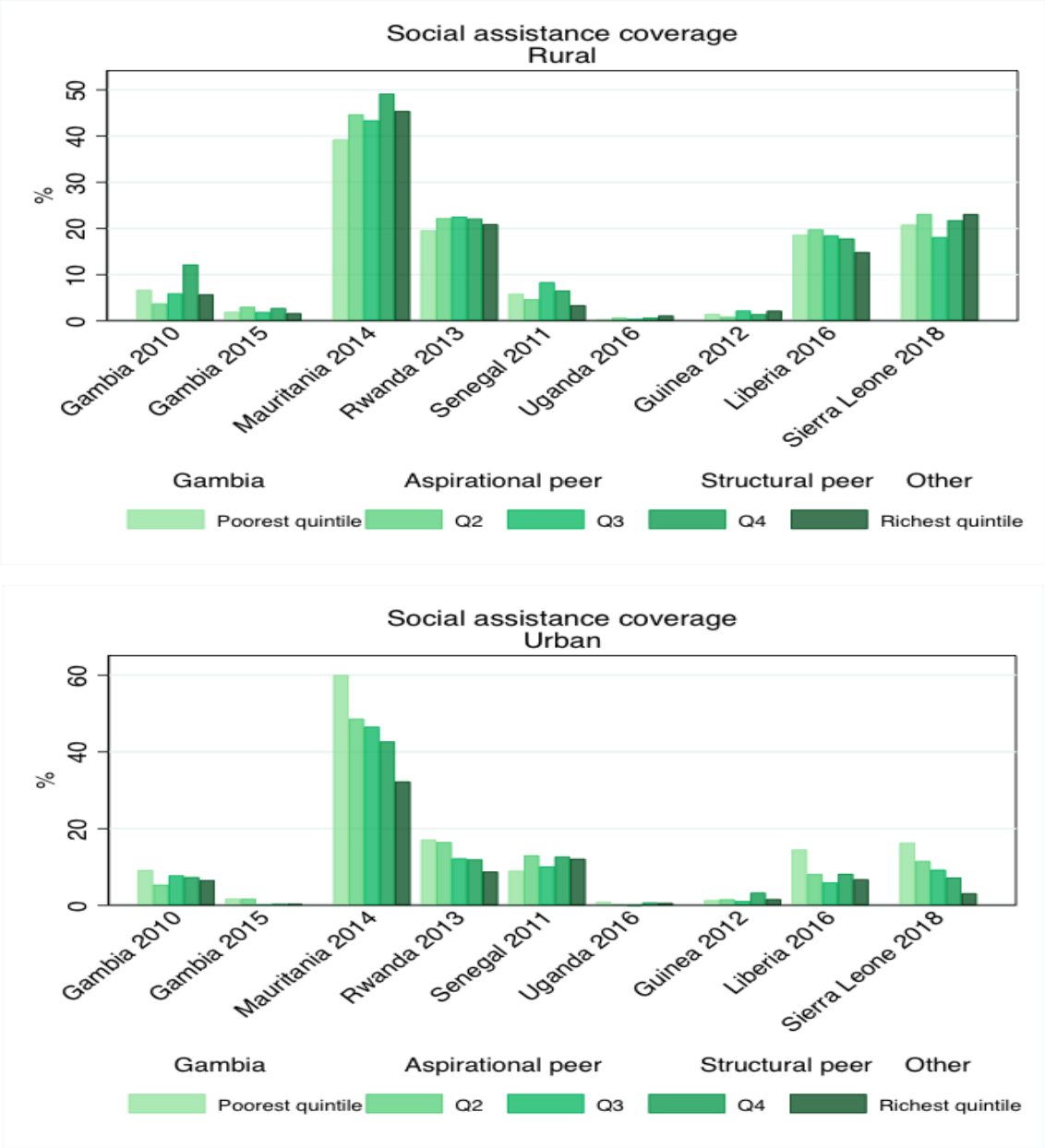
Source: HFPS

These numbers compare favorably to other counties in the region. In fact, only one other country – Rwanda – reached even 20 percent of households (numbers from the HFPS). Most of the other countries in Sub-Saharan Africa for which we have data did not reach even 10 percent of households. As such, it seems that the Gambian government's response to the crisis was effective in reaching households.

Public assistance during the pandemic reached the poor. We can zoom in on just the households in the Gambia in the left panel of Figure 2.13, focusing on access to any type of assistance based on the household's wealth quintile. While the overall results by LGA suggest that the government had better reach in poorer LGAs, it does not necessarily follow that they reached the poorest households. The figure, however, shows that they were able to do this; households in the poorest quintile were substantially more likely to report access to any form of assistance during the pandemic, and the probability of receiving assistance was generally decreasing in wealth quintile.

Additional analysis is needed to better understand the impact of this assistance. While poorer households received assistance, one thing we cannot answer is how effective that assistance was. In particular, the long-term impacts of the pandemic and the interruption in access to services – especially education – are still not clear, and it is not certain that the types of assistance households received would be sufficient to avoid some of these long-term concerns. Documenting these possible long-term effects and designing policies to combat them is an important ongoing concern.

Figure 2.14: Household access to social assistance before the pandemic



Source: ASPIRE database

The coverage of social assistance programs increased dramatically during the pandemic. Figure 2.14 shows social assistance coverage in rural areas (top panel) and urban areas (bottom panel), using data from the ASPIRE database, which was collected prior to the Covid-19 pandemic. Compared to peer countries, The Gambia had very low rates of social assistance coverage in both urban and rural areas. While higher than Uganda and Guinea, The Gambia lagged far behind Mauritania, Rwanda, Senegal, Liberia, and Sierra Leone. Whether the improved coverage seen during the pandemic continues into the future is an ongoing question.

Access to basic services and food did not show consistent patterns during the pandemic. For example, although access to rice appeared to be lower during September of 2020, access to other cereals was not. In addition, access to healthcare does not show marked patterns that correlate with the start of the pandemic; access to child and adult healthcare was relatively consistent in September 2020, December 2020, and September 2021.

Taken together, the analysis in this chapter indicate that The Gambia made important progress before the crisis in improving access to public services. This progress was observed in improved educational attendance especially among girls, child and maternal health outcomes, and access to public infrastructure. An important caveat however is that the poorest households have not always benefited from the expansion of access to electricity and improved water. These improvements in access to public services should eventually translate into a more productive workforce that can help further reduce poverty. The extent to which this progress can spark poverty reduction depends partly on the quality of health and education services, however. In addition, large and persistent gender inequities in The Gambia are also hampering further growth. The next chapter turns to the structural challenges related to gender, education, and the labor market that are preventing more rapid poverty reduction in The Gambia.

Chapter 3: Gender, Education and Jobs

Key messages

- *Like most West African countries, The Gambian economy faces a shortage of wage jobs and a severe youth employment crisis*
- *High-paying wage jobs in ICT and professional occupations are scarce, while many of the high paying wage jobs are in education and support services.*
- *High gender gaps remain in educational attainment, as well as access to land and productive inputs. These, together with traditional gender norms, contribute to large gender gaps in labor market outcomes, including among the self-employed.*
- *Women lack access to paid work and face thick glass ceilings. Three out of four women in working age have no access to own earnings. The lack of economic empowerment weakens the position of women in both the household and political life.*
- *Returns to education are low for men as compared with women, even by regional standards.*
- *Youth and especially young women face difficulties obtaining wage jobs.*
- *Lack of economic perspectives lead many young Gambians to emigrate, mainly to Europe.*

3.1. Employment and Gender

3.1.1. Overview: Lack of wage jobs and livelihood strategies

As in most West African countries, The Gambian economy faces a shortage of wage jobs and a severe youth employment crisis. In response, Gambian families have adopted a threefold strategy: a combination of local market participation, subsistence farming, and labor migration. 45.9 percent of Gambians aged 15 to 64 held a market job during the last Labor Force Survey conducted in July/ August 2018 (LFS 2018; see Table 3.1). Employment was significantly higher for males (52 percent) than for females (40.4 percent). Nevertheless, wage employment was rare. Only 16.7 percent of the working-age population reported to be wage-employed, while 19.5 percent were self-employed, and 9.7 percent were active as (unpaid) contributing family workers.[11] The low share of the working-age population working in wage employment is typical in the region, with the exception of Rwanda (Figure 3.1).

[11] Unfortunately, it is impossible to report time trends for these variables, given the lack of consistency of survey collection in The Gambia. Labor force modules in survey questionnaires have undergone major changes from survey round to survey round in both Labor Force Surveys (2012 to 2018) and Integrated Household Surveys (2010, 2015, 2020). A more consistent data collection is needed for better policy-making in the future.

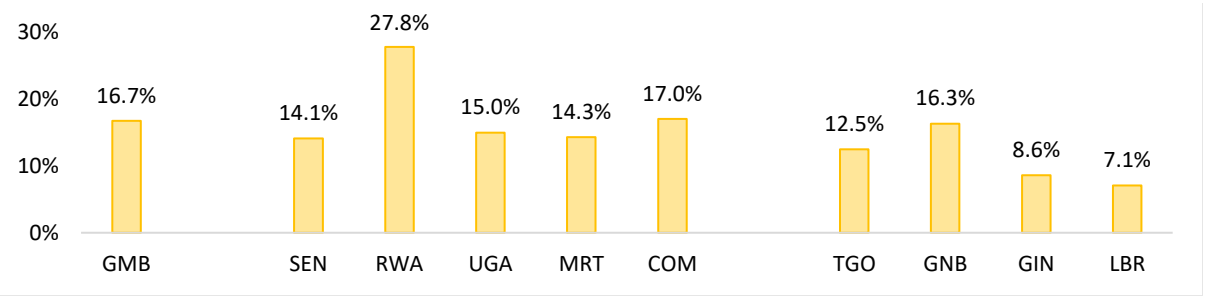
Subsistence farming is the second pillar in the strategy mix of Gambian families. Among the working-age population, 14.4 percent worked in subsistence farming during the time of the interview.[12] As agriculture is largely seasonal and interviews were conducted prior to the harvest season, this figure is likely to increase during harvest times. Remoteness is a key factor keeping subsistence farming high, as households are substantially more likely to engage in subsistence agriculture when markets are far away. In particular, participation rates in subsistence farming increase by 17.4 percentage points for females and 14.5 for males when residing more than an hour away by foot from the next market (as is the case for 4.5 percent of the population). When markets are far away, subsistence agriculture can be a rational strategy and its role should not be underestimated. Subsistence farming plays an important role in absorbing young rural workers (Johansen et al., 2011) and can be an effective strategy to insure against food price shocks (Rudolf, 2019).

Table 3.1: Main occupation during past week (among those aged 15-64)

	All	*Females*	*Males*
Employed	**45.9%**	**40.4%**	**52.0%**
wage-employed	16.7%	9.2%	24.9%
self-employed (incl. employers, own-account workers, commercial farmers)	19.5%	16.3%	23.1%
contributing family workers (unpaid)	9.7%	14.9%	4.0%
Unemployed	**3.0%**	**2.1%**	**4.0%**
Out of labor force	**51.1%**	**57.5%**	**44.0%**
subsistence farmers	14.4%	16.0%	12.7%
in education	17.3%	15.1%	19.7%
homemaker	9.4%	17.6%	0.2%
no chance to get a job	3.6%	3.4%	3.9%
other reason	6.3%	5.3%	7.5%

Notes: Estimations based on LFS 2018. Labor force status definitions follow current international standard (ICLS 19).

Figure 3.1: Wage employment as share of population (ILO Stat)



Source: ILO

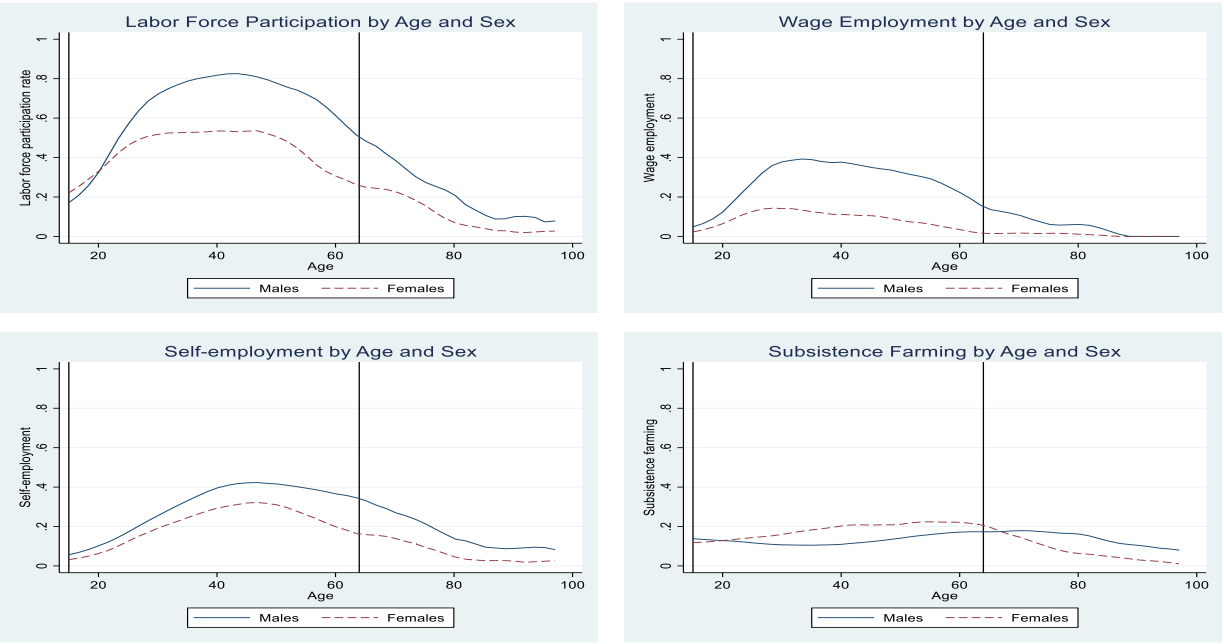
[12] According to the current international standard definition of labor force status (ICLS19), subsistence farmers are defined as those that produce mainly for own consumption or only for own consumption. While being classified as "employed" in the old definition of labor force status (ICLS13) until 2013, subsistence farmers are no longer considered employed in ICLS19, but are now classified as "out of labor force". While this new classification might be useful for wealthy nations, it is controversial in economies in which most labor activities are informal and of low productivity. Meanwhile, in the official Labor Force Report 2018, the Gambia Bureau of Statistics (GBoS, 2018) decided to classify subsistence farmers as being "unemployed", even though most subsistence farmers were not looking for another job at the time of the interview. The report calculates an exaggerated unemployment rate of 35.2 percent. It further suggests that 76.6 percent of the unemployed live in rural areas. It should be noted that classifying subsistence farming as unemployed does not only break with international standards, but also ignores the important services that subsistence activities offer for national food security and as a social safety net.

Migration is the third strategy and is a common recourse for Gambians that struggle to find local employment. With regards to internal and inbound migration, 53 percent of the Gambian working-age population were born in an LGA different to their current residence LGA or abroad.[13] For men, internal migration is often associated with the search for employment. Women, on the other hand, are expected to follow their husbands after marriage (UNCDF, 2019). In addition, 21 percent of Gambian households have seen a member migrating abroad in the past 5 years. For many years, young Gambians have risked their lives crossing the Sahara and the Mediterranean for the pursuit of a better life. It is estimated that more than 100,000 Gambian migrants and refugees live in Europe, constituting at least 60 percent of the global Gambian diaspora (Faal, 2020). At the peak of recent migration streams via the Central Mediterranean route in 2016, one in fifteen people who arrived by sea in Italy was Gambian (Faal, 2020). Remittances of overseas migrants act as an important source of income for family members left behind.

3.1.2. Large gender gaps in employment

The Gambia exhibits large gender gaps in employment: women lack access to paid work and face thick glass ceilings. Three out of four women in working age have no access to own earnings**.** Forty-eight percent of males in working age are in paid employment (wage employment or self-employment), compared to only 25.5 percent for females (see Table 3.1). Compared to women, men are 2.3-times more likely to be wage-employed and 42 percent more likely to run their own business. In contrast, women are 3.7-times more likely to be unpaid helpers in family businesses, and 26 percent more likely to be engaged in subsistence agriculture. Traditionally, female farmers are mainly involved in the production of rice and horticulture crops. Women usually face a double-burden; they are responsible for most of the unpaid work in the household. Given this additional time allocated to taking care of the home, the children, and the elderly, a recent UNCDF study finds women to be more likely to suffer from time poverty and to have limited mobility (UNCDF, 2019). Figure 3.2 shows how participation in different activities differs by sex and over the lifecycle. Gender gaps in wage employment and subsistence farming are particularly large for ages 30 to 60.

Figure 3.2: Gender gaps in work activities over the life cycle



Source: Labor Force Survey 2018

[13] See more details and statistics in the migration section below.

Women often lack bargaining power and thus face disadvantages within their households, including limited agency and domestic violence. Three out of four working aged women have no access to own earnings.[14] Women's low access to paid employment makes them financially dependent on their husbands and consequently lowers their bargaining power at the household level. According to Doss (2013), research from various parts of the world shows that under such circumstances, women are less likely to make decisions on important household matters and household allocation of resources, which tends to reduce investment in education and the health of children.[15] Moreover, a weak intra-household bargaining position means that a woman is more likely to become a victim of domestic violence and to fall into poverty in case of divorce or widowhood. These risks are further magnified in polygamous marriages, which are prevalent in The Gambia.[16] According to the 2019-20 DHS, 9 percent of women between ages 15 to 49 in The Gambia reported to have ever experienced sexual violence, while almost 40 percent of ever-married women have been subjected to physical, sexual, or emotional violence by their current or most recent partners (UNFPA, 2021). Moreover, 51 percent of women and 35 percent of men agree that battering is acceptable if a wife: burns the food; argues with her husband; goes out without telling her husband; neglects the children; or refuses to have sexual relations with her husband.

The challenges faced by women are further compounded by a lack of female representation in political decision-making. After the latest national elections in April 2022, women represent only 6 percent of law makers in the National Assembly. This is one of the lowest shares in the world and a far cry from the 30-percent target set out in President Barrow's 2018-2021 National Development Plan.[17] Research shows that women's involvement in paid employment is a major driver of female representation in political decision-making.[18]

Women's limited role in the economy and in politics reflects their limited access to assets and traditional gender norms. A largely patriarchal and patrilineal culture backed by traditional and religious norms perpetuates existing gender gaps. According to the Social Institutions & Gender Index (SIGI), Gambian people exhibit severe bias in gender social norms and gender inequality is found to be particularly high in the access to resources and assets, in civil liberties, and in physical integrity.[19] More than 90 percent of Gambian land is owned by men.[20] Furthermore, women in working age have received significantly less education compared to their male counterparts (Table 3.2 below). The Gambia scores 69.4 out of 100 in the 2022 World Bank Women, Business and the Law (WBL2022); below the regional average observed across Sub-Saharan Africa (71.5)[21]. One of the lowest scores for The Gambia is on the indicator on women's decisions to work- 50. Other areas for improvement include -laws affecting women's pay; constraints on starting and running a business and laws affecting women's work after having children.

[14] Only 25.5 percent of women were active in paid work in 2018 (see Table 3.1, wage employment and self-employment).
[15] The UNCDF (2019) study shows that many Gambian women highlight school fees as a primary financial need. Mothers tend to think of themselves as responsible for their children's education, especially when the husband has several wives.
[16] In the 2010 Multi-Indicator Cluster Survey (MICS4), 41 percent of women aged 15-49 were in a polygamous marriage.
[17] allAfrica, 2022b.
[18] Iversen & Rosenbluth, 2008.
[19] OECD, 2022.
[20] FAO, 2022
[21] The WBL2022 scores 8 indicators from 35 questions structured around the life cycle of a working woman; with 100 representing the highest possible score. See https://wbl.worldbank.org/content/dam/documents/wbl/2022/snapshots/Gambia-the.pdf

The Gambia exhibits among the largest overall gender gaps globally and within Sub-Saharan Africa. According to the Global Gender Gap Report, The Gambia is ranked low in terms of gender equality (rank 127 out of 156 countries; see Table 3.2). Even among Sub-Saharan African countries covered in the report, it ranks at the bottom (29th out of 35 ranked countries).[22] Compared to its aspirational peers in the region, Gambian women face stronger glass ceilings in the access to senior positions and to professional and technical jobs. Gender gaps in literacy are lower compared to its direct neighbors in Western Africa but are higher compared to other parts of Sub-Saharan Africa.

Table 3.2: Gender gaps in employment and education - international comparison

	The Gambia	Senegal	Mali	Guinea	Togo	Liberia	Mauri-tania	Rwanda	South Africa	Uganda
Global Gender Gap Index Rank (of 156)	*127*	*104*	*149*	*118*	*105*	*94*	*146*	*7*	*18*	*66*
Female-to-male ratios (1 = gender parity)										
Labor force participation rate (%)	0.76	0.62	0.73	1.07	0.68	0.91	0.46	1.01	0.82	0.92
Legislators, senior off., and managers (%)	0.21	0.30	0.21	n/a	2.35	0.25	n/a	0.40	0.43	0.47
Professional and technical workers (%)	0.29	0.50	0.29	n/a	0.28	0.35	n/a	0.68	1.13	0.70
Firms with female majority ownership (%)	0.20	0.30	0.18	0.10	0.34	0.60	0.18	0.36	0.29	0.36
Literacy rate (%)	0.67	0.61	0.56	0.50	0.66	0.54	0.68	0.89	0.99	0.86
Enrolment in secondary education (%)	0.95	1.10	0.81	0.66	0.69	0.87	1.05	1.18	1.20	0.81
Enrolment in tertiary education (%)	0.70	0.68	0.42	0.43	0.51	0.62	0.50	0.81	1.43	0.73

Notes: Data from WEF (2021) - Global Gender Gap Report.

3.1.3. Wage employment: In which sectors are the high-paying jobs?

The Gambia, like its peers, faces a shortage of private-sector wage jobs. Available jobs are mostly informal and in the services sector. Only 16.7 percent of the working-age population is wage-employed, and roughly one in three wage workers is employed by the government. 82 percent of wage jobs are in services, 12 percent in industry, and 6 percent in agriculture (see Table 3.3). Average wage levels are similar across agriculture, industry, and services. Most private-sector wage jobs are informal. Data from the 2018 Labor Force Survey shows that among all employees, 63.9 percent have a work contract, 48.7 percent have a written contract, and 45.1 percent are entitled to pension or social security. These average figures mask stark differences between private and public employees. Job quality and formality rates are significantly better for government employees. Although women are much less likely to have a wage job compared to men, women who are able to obtain wage jobs enjoy similar benefits and hourly wages as their male counterparts.

[22] WEF, 2021

Table 3.3: Wages and job quality across major economic sectors (wage-employed)

	Agriculture	Industry	Services	Services (private employee)	Services (government employee)
No of employees in sector	13,341	25,322	171,036	93,002	70,878
Share of all wage employed	6.4%	12.1%	81.6%	44.4%	33.8%
Wages and hours					
Monthly wage (GMD)	4,212	4,577	4,082	3,632	4,451
Weekly work hours	54	57	52	55	47
Hourly wage (GMD)	19.5	20.2	19.8	16.4	23.6
Job characteristics					
Has a work contract	50%	52%	70%	55%	88%
Has a written contract	31%	31%	58%	35%	85%
Permanent contract	41%	32%	63%	45%	85%
Layoff protection (advance notice)	52%	51%	68%	51%	88%
Entitled to pension or social security	32%	30%	53%	26%	86%
Unionized	11%	5%	16%	7%	27%
Entitled to injury compensation	13%	34%	30%	17%	44%

Notes: Estimations using LFS 2018. Ages 15 to 64.

High-paying wage jobs can be found in selected private and public services, including financial and insurance activities; Information and Communication Technology (ICT); professional, scientific, and technical activities; education; administrative and support service activities; health and social work. This can be seen in Figure 3.3, which shows differences in wage levels across sectors. Most industrial and agricultural jobs pay average-level wages. The lowest-paying, yet economically significant sectors include the following services: transportation and storage; wholesale and retail trade, repair of motor vehicles and motor cycles; arts, entertainment and recreation; and other services.

3.1.4. Self-employment: Business types, gender, and profits by sector

In the absence of private-sector wage opportunities, Gambians often turn to informal microenterprises.[23] Approximately one in six women and one in four men aged 15 to 64 is the owner of her/ his own business. Nine in ten businesses are micro businesses, i.e., either 1-person businesses (own-account workers, 72 percent) or family businesses (owner & unpaid family workers, 18 percent). Hence, only one in ten Gambian businesses has paid employees (see Table 3.4). Ninety-six percent of all self-employed have not registered their businesses and only one in four keeps written records or accounts.

Table 3.4: Most businesses are micro businesses, even more so when female-run or in rural areas

	All		*Rural*		*Urban*	
	Female	Male	Female	Male	Female	Male
Own-account worker (1-person business)	83.40%	62.99%	77.00%	58.14%	87.93%	66.28%
Owner & unpaid family workers	14.86%	20.81%	21.99%	25.76%	9.82%	17.46%
Less than 5 employees (small)	1.57%	12.27%	0.95%	13.58%	2.01%	11.39%
Between 5-10 employees (medium)	0.05%	2.89%	0.04%	1.99%	0.05%	3.51%
More than 10 employees (large)	0.12%	1.04%	0.02%	0.54%	0.19%	1.37%
Total	100%	100%	100%	100%	100%	100%
No of businesses	108,452	137,741	44,936	55,683	63,516	82,058

Notes: Estimations based on LFS 2018. Ages 15 to 64.

[23] Microenterprises are defined as businesses without paid employees, and thus include own-account workers as well as family businesses where the owner works alongside unpaid family workers.

Figure 3.3: Share of wage employment and wages by sector, 2018

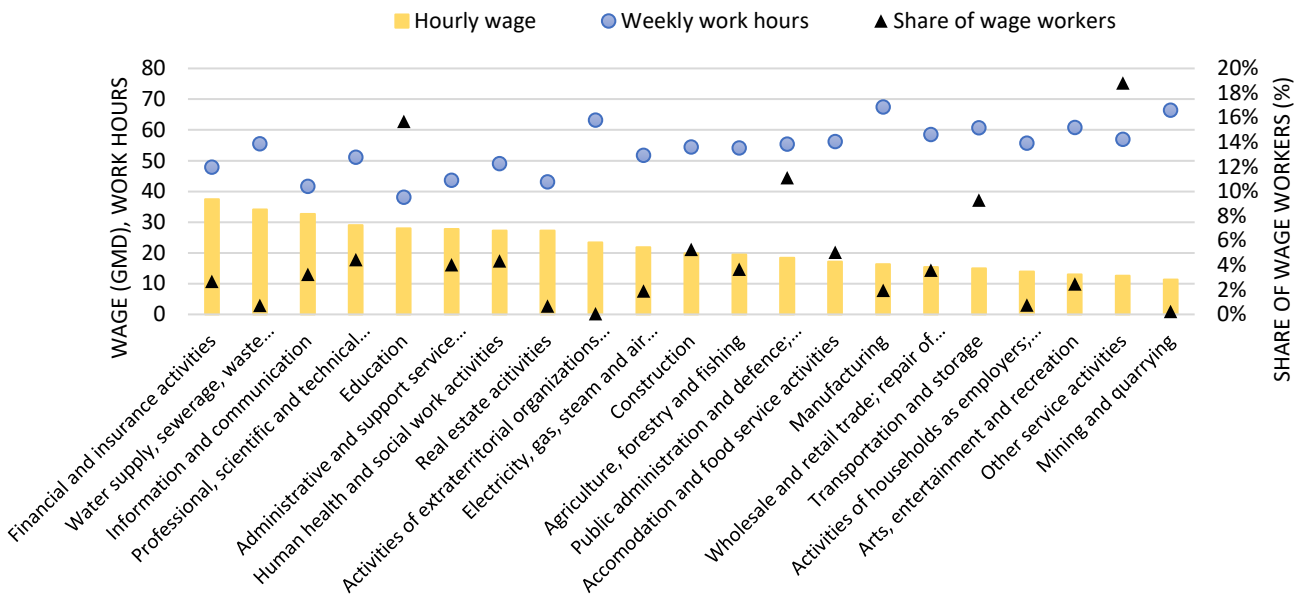
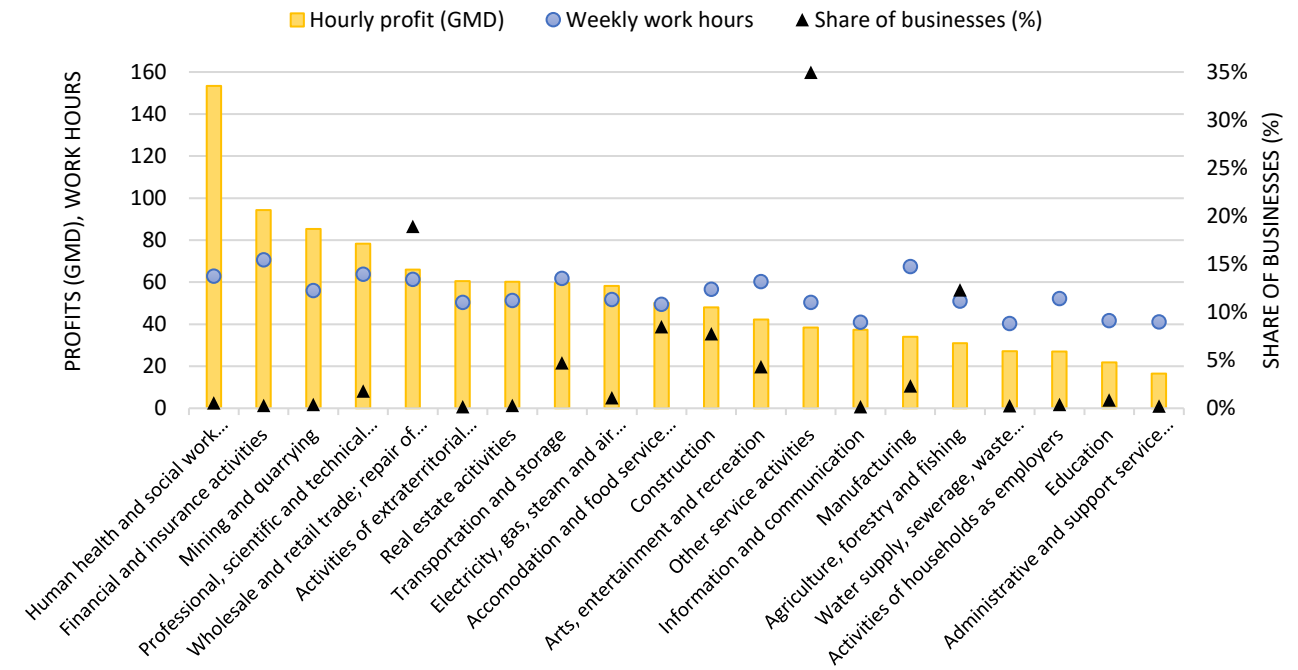


Figure 3.4: Share of businesses and average reported profit by sector, 2018



Source: Labor Force Survey (LFS) 2018

Table 3.5: Business characteristics, profits, and credit access of the self-employed

	All businesses	Female businesses	Male businesses
Registered with chamber of commerce	*3.6%*	*1.0%*	*5.6%*
Keeps written records or accounts	*25.3%*	*20.5%*	*29.1%*
Business operates all year round	*74.1%*	*70.8%*	*76.6%*
Monthly profit (in GMD, median)	*4500*	*3000*	*5000*
Weekly work hours (median)	*51*	*36*	*63*
Received loan or credit during past year	*6.7%*	*8.4%*	*5.3%*
Loan/ credit giver			
Relative or friend	47.3%	29.5%	69.7%
Bank or financial institution	24.3%	38.4%	6.6%
Rotating savings & credit group (osusu)	7.8%	10.9%	3.9%
Customer/ contractor/ middle person/ supplier	7.7%	5.8%	10.0%
Others	12.9%	15.5%	9.7%

Notes: Estimates using LFS 2018. Estimated total number of self-employed = 246,192.

Entrepreneurs lack access to formal credit and to business support services. Merely 6.7 percent of all businesses received a loan/ credit during the past year (Table 3.5). Among those who did, only one in four received it from a bank or financial institution.[24] Instead, most Gambians rely on informal channels to access credit such as relatives and friends, rotating savings associations, or business partners. Informal channels play an important role in finance due to greater convenience and flexibility, but also due to physical distance and the lack of digital finance solutions (UNCDF, 2019).[25] Most businesses lack access to business support services such as business skills training, advisory and consultancy services (Table 3.6). 91.3 percent of businesses reported no access in November 2021, while 2.8 percent reported some access and 6 percent reported full access. No access was slightly increased compared to before the pandemic (90.1 percent). Access to business skills training is lacking mainly in the agricultural sector and in commercial services.

Table 3.6: Establishment's access to business skills training, advisory and consultancy services

	Overall	Sector				Urban/rural		
		Agric.	Industry	Comm.	Other services	Banjul/Kanifing agglomeration	Other urban	Rural
No access	91.3	100.0	73.0	97.6	79.4	82.6	96.2	94.7
Some Access	2.8	0.0	27.0	0.0	3.7	0.0	3.8	5.3
Full access	6.0	0.0	0.0	2.4	16.9	17.4	0.0	0.0

Notes: Data from November 2021 HFPS (GBoS, 2021).

Female businesses find themselves at a substantial disadvantage. Women are more likely to work in micro enterprises, as 98 percent of female businesses are microenterprises compared to 84 percent of male businesses. On average, female-run businesses' profits are merely 60 percent of those of male-run businesses. While female businesses represent 44 percent of all businesses in the Gambia, they account for only 8 percent of businesses with paid employees. Compared to men, women also lack access to financial services. According to the 2019 UNCDF survey, only 15 percent of women have an account in a formal bank, while the rate is double as high for men. In contrast, women are more likely to use

[24] In the UNCDF (2019) survey, 14% of rural dwellers had access to formal financial services compared to 26% of urban dwellers.
[25] According to the UNCDF study, distance to bank branches can be more of an impediment for women than for men, as women have lower mobility, more caring responsibilities, and lack means of transportation – only 2% of women in the study owned a means of transport versus 58% of men. In addition, mobile money was only used by 2% of survey respondents (UNCDF, 2019).

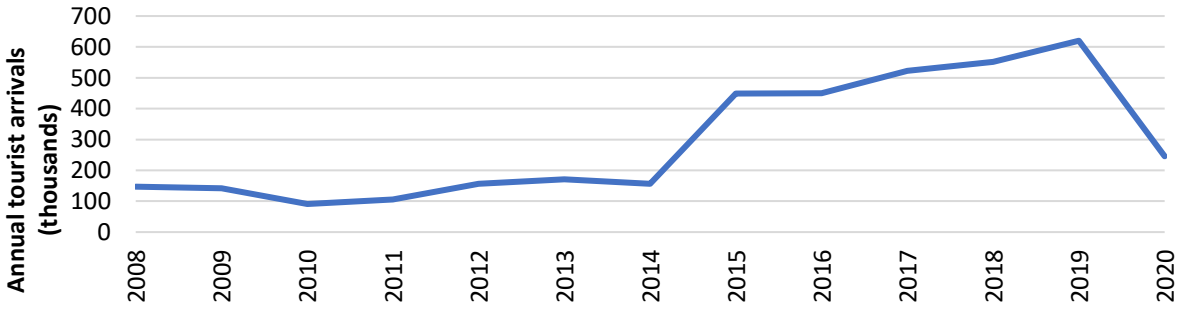
microfinance institutions (MFIs). [26]According to LFS 2018 (Table 3.5), when accessing credit for their businesses, females are much less likely to receive loans from relatives and friends, instead they borrow more from financial institutions (MFIs) and rotating communal savings associations (ossusu).[27]

Business productivity varies widely across sectors. Figure 3.4 ranks sectors by the hourly profits reported by the self-employed.[28] Among sectors with significant employment levels, profits are highest in wholesale and retail trade, the repair of vehicles and motor vehicles; and professional, scientific, and technical activities. Medium-paying sectors are transportation and storage; electricity, gas, steam, and air conditioning supply; accommodation and food services; construction; arts, entertainment, and recreation; and other services. Low-paying sectors include manufacturing and agriculture, forestry, and fishing.

3.1.5. The impact of COVID-19 on tourism

The services sector was hit hardest by the pandemic, especially tourism and related sub-sectors. As seen in chapter 1, the service sector was hit hard by the pandemic. Restrictions on international travel resulted in the collapse of the tourism sector (Figure 3.5) and related sub-sectors such as accommodation and food service; arts, entertainment and recreation activities and other services. Additionally, lockdowns to limit the spread of the virus disrupted markets resulting in contraction of wholesale and retail trade. In the November 2020 high frequency phone survey, 67 percent of all households with family businesses reported less sales/ revenues compared to March 2020 (pre-pandemic).[29] Falling sales/ revenues were reported in 98 percent of non-commerce services businesses, followed by industrial sector businesses (79 percent), and commerce businesses (62 percent). In contrast, the agricultural sector was not negatively affected.

Figure 3.5: Number of tourist arrivals by year



The tourism sector will play a key role for employment recovery in the post-pandemic era. Tourism is an important source of jobs in The Gambia. Pre-pandemic, its direct contribution to GDP was estimated to be between 12 and 16 percent. Tourism supported over 42,000 jobs directly and another 40,000 jobs indirectly (UNDP, 2020). It generated an annual US$ 85 million in foreign exchange earnings, making it the country's number one foreign exchange earner. The sector had attracted US$ 45 million in foreign

[26] UNCDF, 2019.

[27] The ossusu are rotating communal savings associations into which members contribute a set sum of money each week that is then allocated to one person to use as they wish. This is then repeated until each member collects (UNCDF, 2019).

[28] Given an oversimplifying profit question in LFS 2018, and the fact that business owners tend to overlook certain costs if not asked for it explicitly, it is likely that actual profit levels have been overstated by respondents. Profit question in LFS 2018: "How much was (*name*)'s last NET profit? [i.e. after deducting all costs, taxes, wages, etc]." and "What period of time does this net profit cover?"

[29] GBoS, 2020

investment over the 5 years prior to the pandemic. Tourist arrivals grew significantly over the past 2 decades, particularly since the Ebola crisis of 2014 and the political impasse of 2016. Between 2018 and 2019, arrivals grew by 15.7 percent year-on-year. A flourishing tourism sector will require long-run political stability, an expansion of tourism-related infrastructure, reduced crime rates, and the introduction of new products and initiatives to complement the 3Ss (sun, sea, and sand) such as festivals, national park tours, and combined packages with its neighbor Senegal.[30]

3.2. Education Attainment, Quality, and Gender

3.2.1. Gender Gaps in Educational attainment

Educational attainment of the working-age population is improving but large gender gaps remain. The share of the working-age population with no schooling fell from 52.1 percent in 2012 to 40.5 percent in 2018 (see Table 3.7). Over the same period, the share of those who ever attended secondary or tertiary education rose by 9.5 percentage points. Females continue to be less educated than males, as the share of females with no schooling remains 10 percentage points higher than for males (45.7 percent vs. 35.7 percent).

3.2.2. Education and employment by age

The benefits of schooling are most apparent for middle-aged workers. Figure 3.6 shows how work activities over the life cycle differ between non-educated and educated Gambians. Labor force participation is approximately 20 percentage points higher over core working age for those that ever attended a school compared to those with no schooling. Scarce wage jobs are almost unattainable for workers with no schooling. Only one in five wage workers has never attended school. Overall participation in self-employment is similar between workers with schooling and those with no schooling, even though they are likely to face very different business characteristics. In contrast, Gambians with no schooling are much more likely to be employed in subsistence farming over their lifetime.

Table 3.7: Working-age population by education level

	2012	*2018*		
	All	*All*	*Females*	*Males*
Education level				
No schooling	52.1%	40.5%	45.66%	35.66%
ECE & Primary	11.0%	13.2%	13.10%	13.13%
Lower secondary	15.6%	17.9%	17.19%	18.37%
Upper secondary	17.8%	20.8%	18.02%	23.64%
Vocational certificate/ Diploma	2.9%	5.1%	4.28%	5.90%
Higher	0.5%	2.5%	1.75%	3.30%
	100.0%	100.0%	100.00%	100.00%

Note: Estimations based on LFS 2012 and LFS 2018. Population aged 15 to 64. Education levels refer to levels ever attended (includes both complete and incomplete attendance).

[30] The new Senegambia Bridge, opened in 2019, presents a prime opportunity to integrate tourism sectors of the two countries.

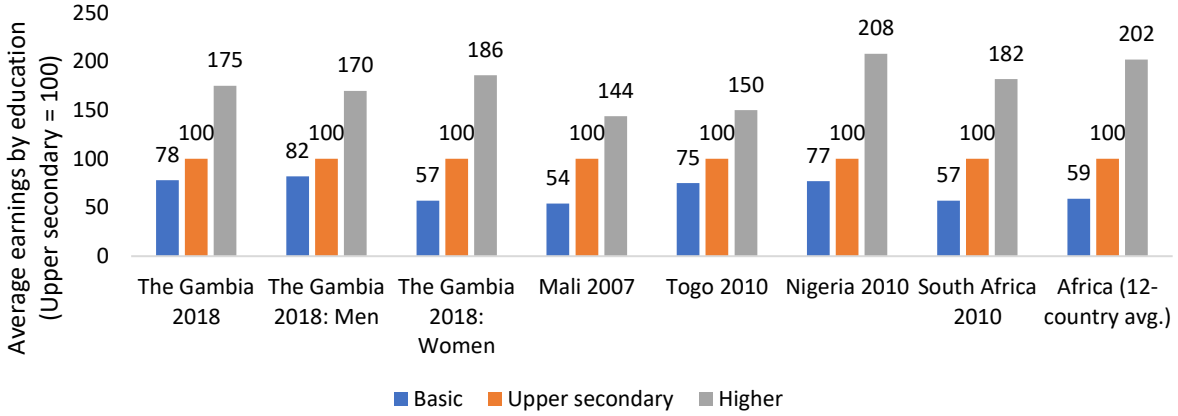
Figure 3.6: Education, work activities over the lifecycle, and wages

Data: Labor Force Survey 2018

3.2.3. Returns to education

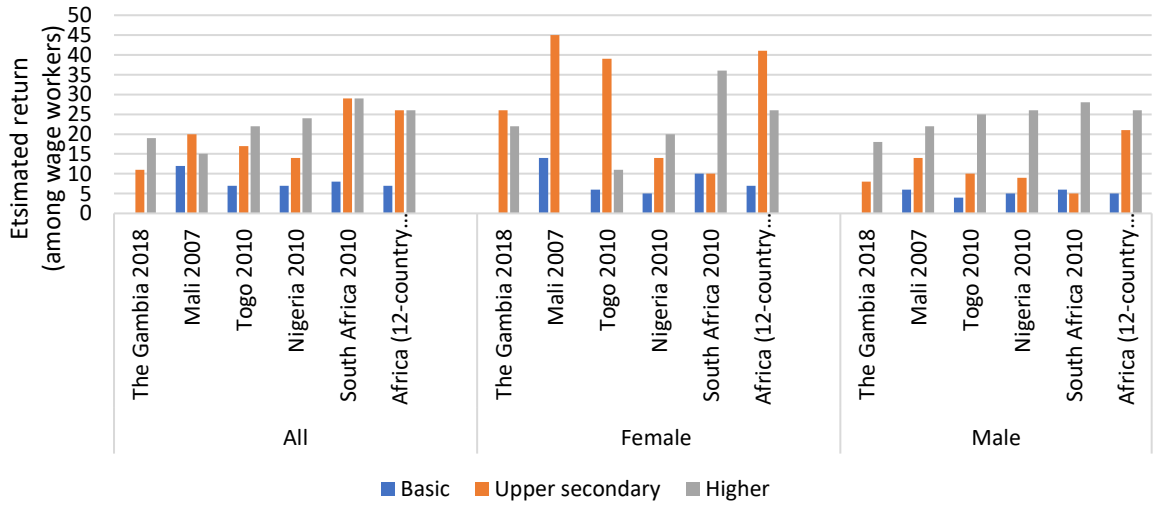
Returns to education in wage employment are low for males. Wage levels rise with education. As seen in Figure 3.7, wages for those with higher education (10.7 percent of wage workers) are roughly three times as high as for those with basic education. Figure 3.8 presents returns to upper secondary and higher education compared to basic education (primary and lower secondary combined). Returns are much lower for men than women. For example, male returns to upper secondary school in The Gambia are 26 percent for women as opposed to 8 percent for men. This seems to be a common pattern in the region, as across twelve African countries the average returns to upper secondary are 41 percent for women and 21 percent for men. Yet the 8 percent estimated returns for men, for upper secondary, are low by regional standards, as is the 18 percent estimated return to university. Higher returns for women than men is likely due to the existence of few job opportunities for women in the labor market. As a result, competition on the few available jobs is likely to be high among women, and thus female candidates are more likely to be selected based on merit. This would lead to a self-selection of smarter female students into jobs, which might explain their higher productivity / higher wage

Figure 3.7: Average earnings by education category and country



Notes: Average wage relative to upper secondary (=100). Earnings from main job (only wage-employed for The Gambia). Ages 15 to 59 for The Gambia; all other countries 6-59. Estimates for The Gambia from LFS 2018. Estimates from other countries from Barouni and Broecke (2014).

Figure 3.8: Estimated returns to education among wage workers



Notes: Mincer models include age and age squared along with education levels. Basic education combines primary and lower secondary. Returns for basic education cannot be estimated for The Gambia because the wage categories utilized in the LFS do not distinguish sufficiently within the lower parts of the wage distribution. Education levels are completed degrees for all surveys except The Gambia 2018, where it is highest level ever attended (complete and incomplete).

3.2.4. Educational quality

Educational quality in The Gambia remains among the lowest in the world and did not increase much over the past decade. Relative to their peers in other countries, children in The Gambia have longer expected years of schooling compared to other parts of Sub-Saharan Africa, but this does not lead to good performance on tests (Table 3.8). Gambian students achieved average harmonized test scores of 353,

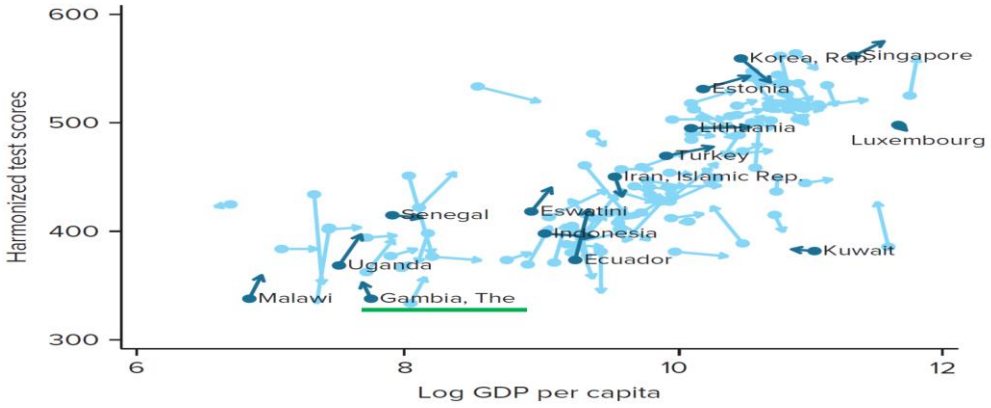
equal to the West African average, which itself lags the Sub-Saharan African average of 374.31 The Gambia's closest neighbor Senegal scored significantly better (412). Over the past decade no significant improvements have been made in terms of educational quality and The Gambia ranks as one of the lowest-scoring countries in the world (see Figure 3.9). A recent UNICEF report identifies teacher absenteeism, which varies across different regions in the country from 12 to 30 percent, as a major barrier to achieving required learning outcomes (Akseer, 2021). Moreover, enrolment in Islamic schools (Madrassah) has been growing recently in The Gambia (see Figure 3.10). Since Madrassahs focus mainly on teaching Islamic studies, core competencies in math, English, and science may be underdeveloped among students attending Madrassahs.

Table 3.8: Educational quantity and quality – international comparison

Component	Gambia			Senegal	West Africa	Sub-Saharan Africa
	Boys	Girls	All			
Human Capital Index	0.41	0.44	0.42	0.42	0.38	0.40
Expected Years of School	9.2	9.8	9.5	7.3	8.0	8.3
Harmonized Test Scores	352	354	353	412	353	374
Learning-adjusted Years of School	5.2	5.6	5.4	4.8	4.5	5.0

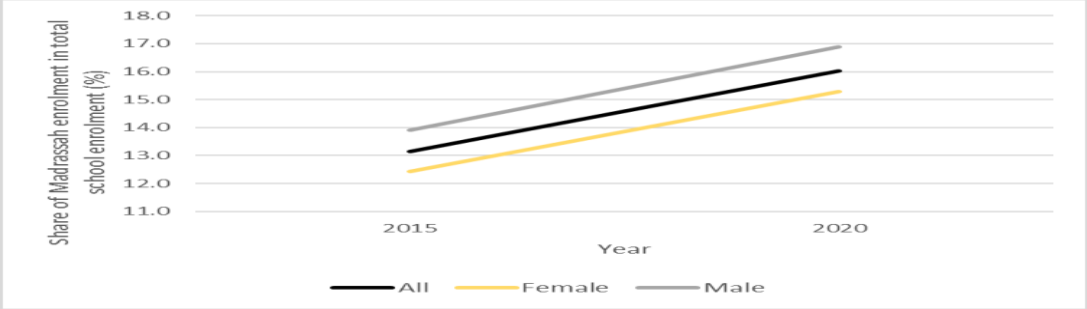
Notes: Data from the World Bank's Human Capital Index (HCI) database (2020). 'West Africa' and 'Sub-Saharan Africa' reports averages of the HCI and its components for countries in the respective regions.

Figure 3.9: Educational quality trends (2010 to 2019)



Source: World Bank (2021a). HCI 2020 Update.

Figure 3.10: A greater share of students enroll in Madrassahs



Data source: IHS 2015 and 2020.

[31] The study by Lee et al. (2019) on 10 Western and Central African education systems shows that hiring more female teachers can enhance girls' education outcomes without negatively affecting boys.

School quality was further hit by the pandemic – especially in rural areas where alternative learning arrangements were less effective. Approximately two thirds of households with children in school reported in August 2021 that the quality of teaching and learning has deteriorated during the COVID-19 pandemic (GBoS, 2021).

3.2.5. Child labor

One in four children aged 7 to 14 was working in The Gambia in 2018 (Table 3.9)**.** Some of these work activities violate international treaties on child rights that The Gambia has adopted in the past. The Gambia has ratified the African Charter on the Rights and Welfare of the Child, which aims to safeguard the child against all forms of economic exploitation and against work that is hazardous, interferes with the child's education, or compromises his or her health or physical, social, mental, spiritual, and moral development. By ratifying ILO Convention No 182, The Gambia has further committed itself to taking immediate action to prohibit and eliminate the worst forms of child labor.

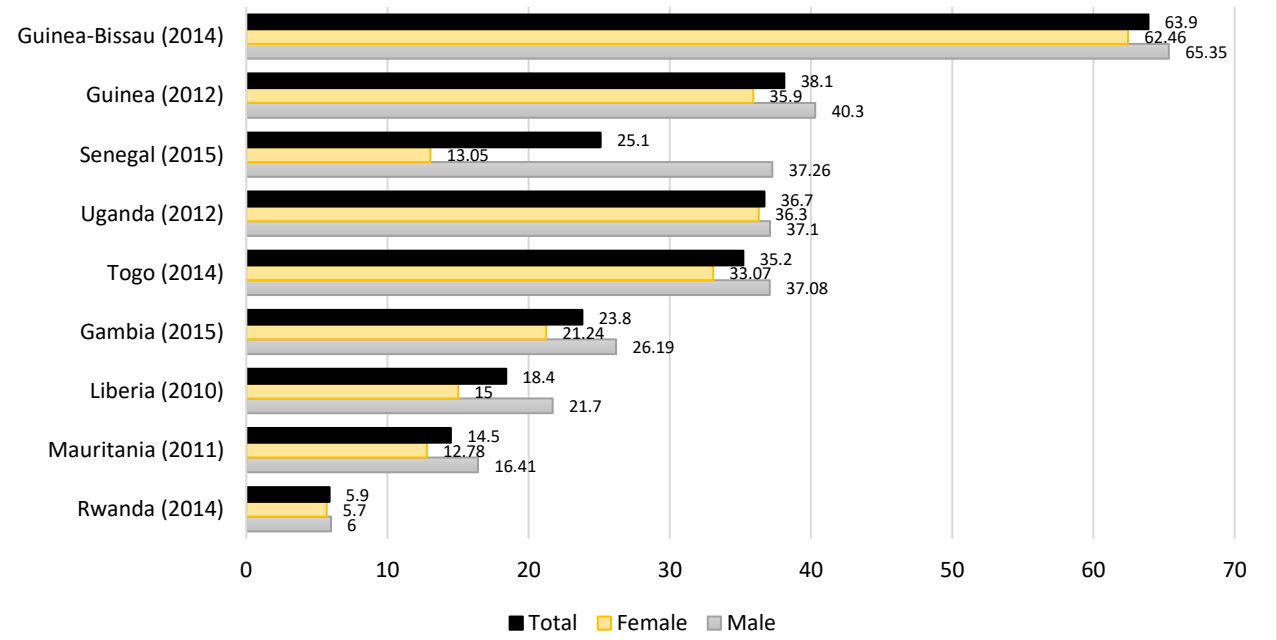
Most working children in The Gambia were active on the family farm. Working children are often exposed to hazardous activities and work can collide with schooling**.** Four in five working children performed farm or gardening work, while the remaining helped in the family business, or were active in employment for cash or kind. For 8.2 percent of working children, households reported that the work activity prevented the child from going to school. The median hours worked among working children is 9 hours a week. This figure is higher for boys (12) than for girls (7). Boys are 5 percentage points more likely to be required to carry heavy loads and much more likely (20 percentage points) to work with dangerous tools than girls. While boys are more likely to work on the family farm and collect firewood, girls are more likely to fetch water and contribute to other housework and care.

Table 3.9: Child labor (age 7-14)

	All	Girls	Boys
Child work status (past week)			
Not working	*75.0%*	*78.5%*	*71.4%*
Working	*25.0%*	*21.5%*	*28.6%*
Farm and gardening work	21.0%	16.9%	25.2%
Help in family business	3.5%	4.3%	2.7%
Production and selling of goods	0.1%	0.1%	0.1%
Other activity for cash or kind	0.4%	0.2%	0.7%
Working children			
Activity prevents the child from going to school (self-report)	8.2%	7.1%	9.0%
Weekly work hours (median)	9	7	12
Activity is directly generating income	8.2%	8.0%	8.4%
Activity requires carrying heavy loads	15.4%	12.3%	17.8%
Activity requires working with dangerous tools	32.3%	21.4%	40.6%
Water and firewood collection, household chores, and care work (past week)			
Fetched water	40.0%	53.6%	26.2%
Collected firewood	11.4%	4.6%	18.4%
Contributed to other housework and care	61.0%	81.0%	40.7%
Weekly hours spent fetching water (median*)	2	2	2
Weekly hours spent collecting firewood (median*)	3	3	3
Weekly hours spent in housework and care (median*)	4	4	3

Notes: Calculations using LFS 2018 data adjusted for survey design. *Medians for time use estimated over those who engaged in the activity.

Figure 3.11: Share of children aged 7 to 14 in employment (in %)



Source: UCW (2016). Retrieved April 2022.

By regional standards (Figure 3.11), child labor in The Gambia is substantially less than in Guinea, Uganda and Togo, but more than in Liberia, Mauritania, and Rwanda. Compared with Senegal, The Gambia has lower rates of child labor for boys but higher rates for girls. The rate of child labor in The Gambia fell significantly from 36 percent in 2008 to 24 percent in 2015 but stagnated between 2015 and 2018.

3.3. Youth Employment and Migration

3.3.1. Youth employment crisis

The Gambia features a very young population, and a large number of youths leave school each year. While having significantly reduced mortality rates and increased life expectancy, fertility remains quite high. The total fertility rate in 2020 stood at 5.1, a 16 percent reduction from its 1990 level (6.1). Children ages 0 to 14 represent 44 percent of the population, and population growth remains at a high 2.9 percent. Given the large number of children per family, the amount of per-child investment is typically small. The Gambia is therefore only in the early stages of realizing a potential demographic dividend, and labor markets are overburdened in absorbing the large number of school graduates.

Finding a job is difficult for young people. Given the lack of economic opportunities in combination with the large number of youths leaving school each year, young Gambians face particular difficulties in finding a job. As can be seen in Table 3.10, among those aged 15-24, only one in four was employed in July/ August 2018, and only one in seven was in paid employment.

Young women face particular challenges. These overall averages again hide substantial gender gaps. Only 10 percent of female youth were in paid employment (wage employed or self-employed), as opposed to 17.5 percent for men. Approximately 60 percent of employed young women work as unpaid contributing family workers, compared with approximately 25 percent of men. The particular obstacles that young women face are lower levels of formal education, marriage at young age, cultural attitudes and practices that favor males in paid employment, and limited opportunities to access productive resources (ILO, 2015).

Many youths aged 15 to 24, especially men, report staying in school. Official unemployment rates (the combination of not having a job, looking for a job, and being available for a job) are low. Instead, a surprisingly high share of 45.1 percent of male youth aged 15 to 24 reported that they are still *in education*, while this figure was 36.6 percent for females. It is possible that young people (especially males) overreport being "in education" when they are actually unable to find a job given the social stigma of unemployment. An additional 5 percent of youth reported feeling that they have no chance to get a job. Reporting "other reasons" for being out of the labor force were particularly high for young males (8.1 percent), which could in part be related to males' higher engagement in illegal activities and again the potentially higher stigma of males reporting to be unemployed.

Table 3.10: Main occupation during past week (youth, ages 15-24)

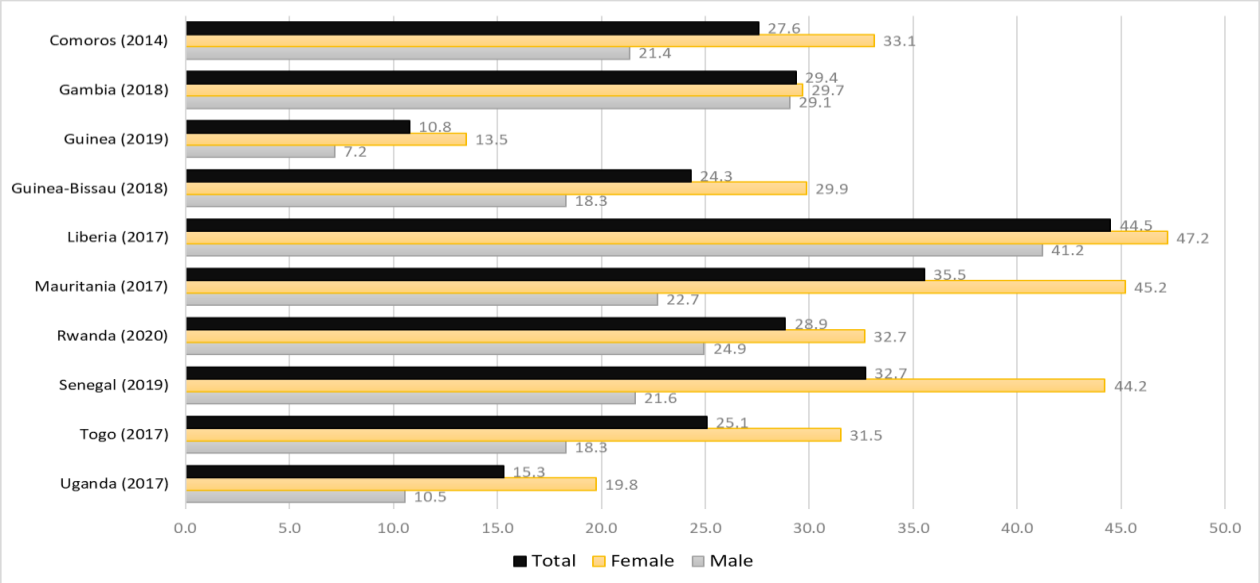
	All	*Females*	*Males*
Employed	**25.8%**	**27.6%**	**24.0%**
wage-employed	7.9%	5.6%	10.4%
self-employed (incl. employers, own-account workers, commercial farmers)	5.9%	4.7%	7.1%
contributing family workers (unpaid)	12.1%	17.2%	6.5%
Unemployed	**3.3%**	**2.8%**	**3.8%**
Out of labor force	**70.9%**	**69.6%**	**72.3%**
subsistence farmers	12.7%	12.1%	13.4%
in education	40.7%	36.6%	45.1%
homemaker	6.2%	11.7%	0.2%
no chance to get a job	5.0%	4.8%	5.4%
other reason	6.3%	4.4%	8.1%

Notes: Estimations based on LFS 2018. Labor force status definitions follow current international standard (ICLS 19).

There has been little improvement in youth employment outcomes over the past decade. Using data from 2008 and including subsistence farming into employment, youth employment rates for The Gambia of 32.1 percent for females and 35.8 percent for males.[32] Using LFS data from 2018, and also adding subsistence farming, we find corresponding rates of 39.7 percent for females and 37.4 percent for males. Rates of inactivity in urban are high compared to rural areas, highlighting the important role that agriculture (including subsistence agriculture) plays in absorbing young rural workers.[33] Figure 3.12 compares the share of NEET (not in employment, education, or training) youth across selected Sub-Saharan African countries. The share of female NEET youth in The Gambia is comparable to its peers. However, among males, the Gambia shows the second highest NEET rate among the selected countries.

[32] Johansen et al., 2011, based on The Gambia Joint Rural Labor Force/CDDP Baseline Survey, 2008.
[33] Johansen et al. (2011)

Figure 3.12: Share of youth not in employment, education or training (NEET) by sex (%)



Notes: Youth ages 15 to 24. Data from ILOSTAT (2022).

3.3.2. Internal migration

Migration to other parts of the Gambia is a strategy that many young people use to find employment. Half of the Gambian population has a migration background, i.e., has either migrated to their current place of residence from a different LGA or from abroad. Typically, internal migration takes place around the age of 20 and two thirds of the population migrates internally before age 25. Females are more likely to have migrated internally than males. Major destination regions are Kanifing, Brikama, and Banjul.

3.3.3. External migration

International migration is also very common. In the LFS 2018, one in five Gambian households has reported a former household member migrating abroad in the past 5 years. This period covers the years 2013 to 2018, which saw the largest wave of irregular migration from The Gambia to Europe to date (World Bank, 2021b). Between 1990 and 2019, the stock of international emigrants from The Gambia increased by 326 percent. For the period 2015 to 2020, the Gambian net migration rate was almost 3-times the Western African average, and almost 5-times the Sub-Saharan African average. Net migration was similar to Senegal, but higher than most other countries besides the Comoros.

Major destination regions include Europe (61 percent) and ECOWAS/CDEAO countries (17 percent) (World Bank, 2021b). According to the 2018 Labor Force Survey, major destination countries of Gambian emigrants include Italy, Germany, and Spain. Ninety percent of external migrants are male, and the median age at the point of emigration is 25. Those that migrate abroad are from all educational backgrounds. While more than half of those that migrated between 2013 and 2018 had reached some form of secondary education, one in four external migrants had never attended school at all. 62.6 percent of migrants use irregular means of migration (GBoS, 2018). Asylum recognition rates on first instance for Gambians in Europe have increased between 2008 (18 percent) and 2012 (40 percent), but have fallen sharply since then (2019: 10 percent). The latest trend might lead to increased return migration (World Bank, 2021b).

3.3.4. Remittances

Among households with overseas migrants, average monthly remittance received was 3458 GMD in 2019, which is roughly equivalent to the monthly wage of an employee in the private services sector.

It is estimated that more than 100,000 Gambian migrants and refugees live in Europe, constituting at least 60 percent of the global Gambian diaspora (Faal, 2020).

Remittance levels saw moderate reductions during the pandemic. The Gambia has experienced a growing trend in remittances over the past years. This trend was temporarily reversed in 2020 due to the pandemic. As of February 2021, 54 percent of households with migrants reported decreases in remittance levels received compared to March 2020 (pre-pandemic) (GBoS, 2021). Reductions were experienced more often among rich households (56 percent) compared to poor households (43 percent) and among urban households (59 percent) compared to rural households (47 percent).

Remittance volumes have recovered quickly in 2021 to reach new historic records. In January 2022, the Central Bank of The Gambia announced that the 2021 diaspora remittance volume has increased to an unprecedented level of $773.7 million, from $589.81 million in 2020 recording an increase of 31.3%. The 2021 remittances volume is equivalent to D40.65 billion, which represents 62.9% of the annual GDP (allAfrica, 2022a). In order to harness the economic power of the diaspora, diaspora bonds for infrastructure financing will be issued by the Ministry of Finance as part of the medium-term debt management strategy from 2022 to 2026. Such diaspora investment funds can be used to build local infrastructure such as roads, schools, and hospitals.

3.4. Conclusion

The Gambia is facing a structural shortage of wage jobs and a youth employment crisis. In response, Gambian families have adopted a combination of three complementary strategies: they participate in local markets, are active in subsistence farming, and send household members away for labor migration. For many years, young Gambians have been risking their lives crossing the Sahara and the Mediterranean in the pursuit of a better life.

The lack of wage jobs appears to have several causes. First, it is a result of a generally sluggish economy with weak labor demand in most sectors. Major structural problems that the Gambian economy faces are low and declining productivity in agriculture, as discussed in the next chapter, as well as a lack of manufacturing and skilled service jobs. Only very few sectors have been able to increase value addition by connecting to interregional or global markets and producing at a larger scale. Among non-primary sectors, the tourism sector is the only notable exception and will hold a key role for employment recovery in the post-pandemic era. In the agricultural sector, enhanced transport infrastructure, as well as the adoption of new technologies and modern farm practices are needed to integrate more farmers into markets and raise productivity.

Lack of private sector growth cannot be overcome without a major reform of the education and training system. In international comparisons, student performance in The Gambia remains among the lowest in the world, even within Sub-Saharan Africa, and has hardly increased over the past decade. Moreover, besides the weakness in core subjects, it is increasingly questioned whether appropriate professional skills are being taught in schools. The professional and pedagogical skills of schoolteachers, TVET instructors, and education system managers need to be continuously strengthened. Moreover, effective mechanisms need to be put in place to reduce the problem of teacher absenteeism (Akseer, 2021). Johansen et al. (2011) further suggests a close collaboration between training providers and employers as well as a life-long learning element in skills development strategies. Sectors that should receive special attention include ICT, technical and vocational professions, as well as tourism-related professions.

Women's resources, opportunities, and agency are limited in The Gambia, which has negative consequences for the economy as a whole. Given that only one in four females has access to own earnings, and that non-micro businesses are mainly managed by males, many of the smartest females in working age are not able to play a productive role in the economy. This lowers overall levels of innovation and efficiency in the system (Klasen, 2002).

The 2018-2021 National Development Plan (NDP) formulated ambitious goals to "Empower the Gambian Woman to realize her full potential". The goals included enhancing women's economic empowerment, increasing representation and participation of women in decision-making, and reducing gender-based violence (UNCDF, 2019). While more recent data is needed to track progress on the path towards women's empowerment and gender equality, continuous efforts will be needed to reach these goals in the long run. In particular, bringing more Gambian women into paid employment will play a key role in the overall empowerment of women. Having three quarters of Gambian women in working age without access to own earnings today leaves them in a very vulnerable position, with low bargaining power, both inside and outside the home. In recent April 2022 elections, The Gambia has dramatically failed to reach its NDP 2021 target of a 30-percent female representation in national parliaments. Female representation fell from 10 percent to 6 percent, giving rise to overt complaints of women's organizations and growing calls for a women's quota in politics.[34]

The Gambian economy will not grow to its potential as long as Gambian women stay marginalized. There are several potential avenues for policy to provide more opportunities for girls and women.[35] These include, among others: merit-based scholarships for females in secondary and tertiary education (possibly also combined with a conditional cash transfer program)[36] and gender quotas in leadership positions on village councils.[37] Reforms in inheritance laws that give sons and daughters equal rights to inherit can further promote gender equality.[38] Programs may also be able to provide subsidized access to productive inputs and business-support services for female entrepreneurs. First steps have been made with the creation of the Women Enterprise Fund. This fund, however, is likely to need additional resources to be able to have a real impact. Finally, stricter punishment of gender-based violence and easy access to centers for survivors of GBV are needed to better protect women's physical integrity.

Among these many challenges, declining growth in the agricultural sector is particularly important for the poor due to the high concentration of poor workers in agriculture. Agricultural growth may further be hampered by increasingly frequent climate shocks and increasing soil salinity in the river Gambia. The next section considers these issues, and how they affect poor Gambians, in more depth.

[34] allAfrica, 2022b

[35] More analysis and experimentation are needed to better understand which of these or other interventions could be effective in The Gambian context.

[36] De Brauw et al., 2015

[37] Chattopadhyay & Duflo, 2004

[38] Heath & Tan, 2019

Chapter 4: Agriculture and Climate Shocks

Key messages:

- The last decade witnessed a dramatic decline in the agricultural sector. The share of agricultural value added in GDP decreased from 35.2% in 2010 to just over 20% in 2020, as did agricultural productivity per worker. Over the same period, the share of households for whom agriculture is the main occupation has decreased.
- The decline of the agricultural sector was accompanied by a drop in agricultural production with the main crops (groundnuts and early millet) falling by more than 75% between 2012 and 2018. The decline in production was mostly concentrated in the North Bank, Upper River and Central River North regions which are major regions for agricultural activity.
- Production started to rebound slowly in 2019, supported by good rains and increased land use for agricultural activity.
- Low productivity of the agricultural sector (especially in crop production) may in part be due to high volatility in climate conditions including rainfall, soil moisture and drought conditions. Average annual rainfall and rainfall volatility have increased in the last 15 years compared to the previous 15 years.
- The number of households who report having experienced natural disasters has increased in recent years. Experiences of natural disasters increased from 6.3% in 2015 to 11.8% in 2020. The main climate shocks experienced by households are rainstorms and floods, due to excess rainfall.
- Poor households are more likely to experience natural disasters than non-poor households. In 2020, 16.1% of poor households experienced natural disaster events, compared to 9% for non-poor households.
- Weather shocks threaten agriculture-related livelihoods and household welfare.
- Flooding and soil salinity are key climate risks with the greatest impact on agricultural production and overall welfare.

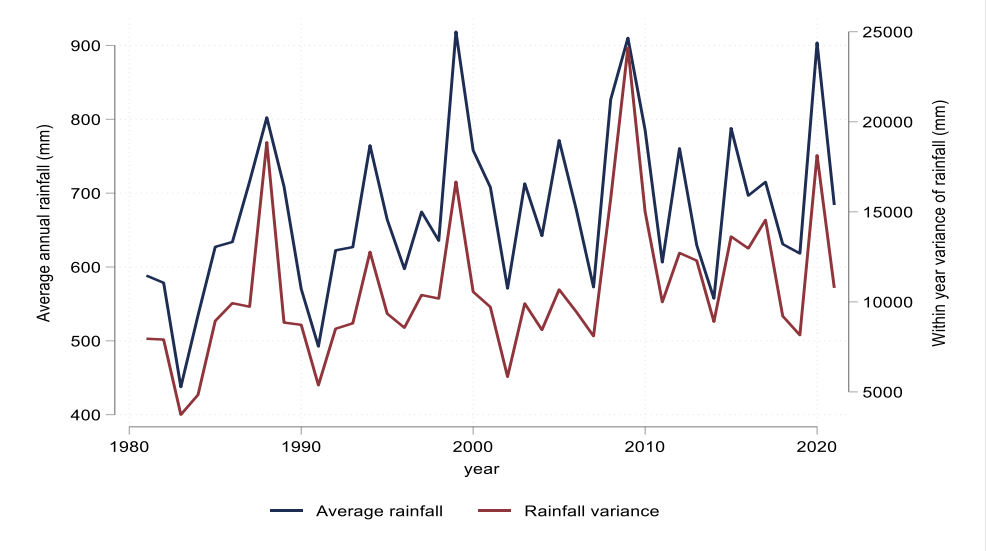
4.1. Climate Change and Weather Shocks

4.1.1. Trends in climatic conditions

Weather conditions in The Gambia are characterized by high level of volatility, both across years and across seasons within years**.** Weather shocks are an ongoing threat to the agricultural sector, which is dominated by rain fed agriculture, including excessive precipitation and increasing soil salinity due to sea level rise leading to encroachment of salt water into the Gambia river. Figure 4.1 shows that over the last 60 years, the average annual rainfall level varied dramatically around a steadily rising trend line. In the last 15 years, average annual rainfall increased by 5.6% compared to the preceding 15 years (from 627mm to 662mm). This rise in rainfall over time may increase flooding and pose threats to agricultural production and fisheries, further aggravating food security and poverty conditions in the country.

The increase in rainfall levels was also accompanied by greater within-year variation in rainfall. The variance of rainfall within a year is closely related to its annual levels – variance is high in relatively wet years and low in relatively dry years. Between 2005 and 2021, the average variation in rainfall within year increased by 26.8% compared to the 15 years prior. The erratic nature of rainfall compounds the potential challenges of increased flooding risk posed by the rising rainfall, making agricultural enterprise riskier. As weather conditions become increasingly less predictable, agricultural households may be forced into exiting the agricultural sector or to revert to less risky but potentially detrimental agricultural practices.

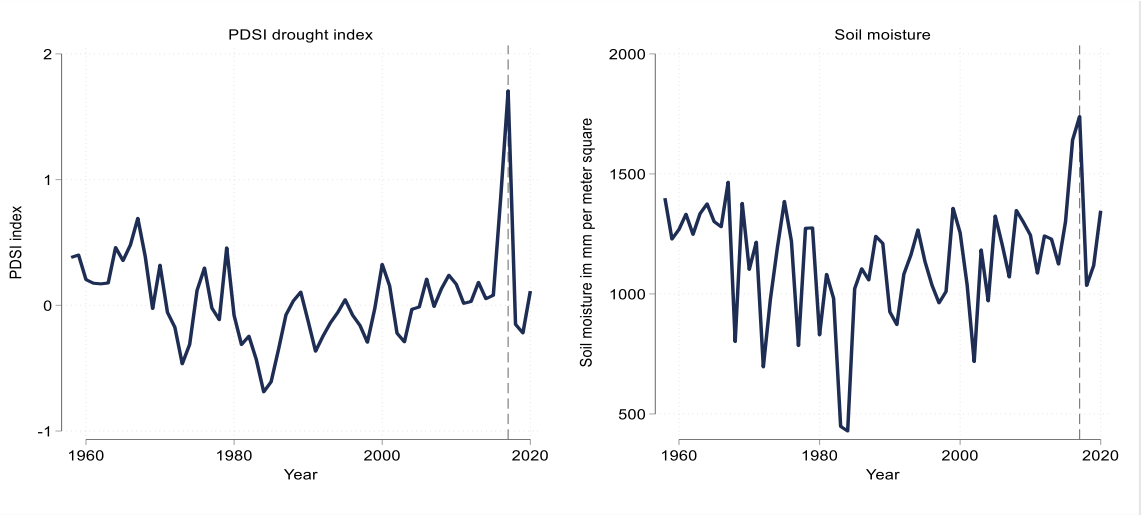
Figure 4.1: Trends in annual rainfall and within-year rainfall variance



Source: CHIRPS

The rise in rainfall level is reflected in high soil moisture levels in recent years, which may impact the productivity of major crops such as groundnuts, millet, maize, and sorghum. The increasingly wet conditions precipitated by higher rainfall levels are expected to increase the productivity of water-loving crops such as rice. However, this may not be enough to compensate for the productivity losses of groundnuts and millet. Figure 4.2 shows that the Palmer Drought Severity Index (PDSI) and soil moisture have been highly volatile. Despite the high volatility, both measures show steadily increasing wet conditions starting in the mid-1980s and peaking in 2017 due to a flooding that hit much of the country that year. While extreme weather events have been relatively rare, the trends suggest challenging agricultural production environment in the future. The government and other stakeholders will need to proactively devise climate change mitigation and adaptation strategies to mitigate the impacts on the agricultural sector.

Figure 4.2: Trends in PDSI drought index and soil moisture



Source: Abatzoglou et al. 2018, accessed via Google Earth Engine

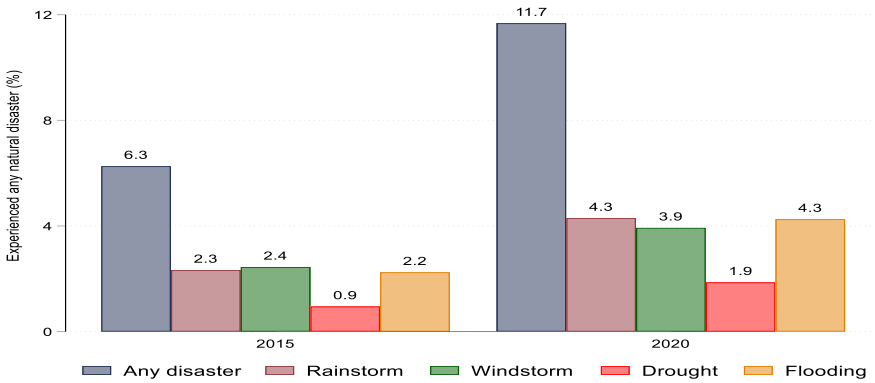
Coastal erosion is a major environmental problem in the Gambia. The low-lying nature of much of the country, with more than 50 percent of the territory susceptible to flooding, means that erosion of the coastline due to climate change can have a major impact on livelihoods. Population growth and migration to coastal areas have further exacerbated the scale of the challenge. The Gambian coastline is about 80 km long and constitutes mostly unconsolidated sands, leaving it vulnerable to erosion (Manneh et al., 1994). It is home to a high concentration of tourism, agriculture and fisheries activities and a major source of employment and livelihoods. In recent decades, the coastline has been retreating at an annual rate of 1-2 meters (Luijendijk et al., 2018; Manneh et al., 1994). Much of the areas that are at risk of being lost are coastal shorelines key for tourism activities and wetlands and mangrove systems crucial for fish spawning and habitats for wildlife (Jallow et al., 1996). This will have implications for the livelihoods of coastal communities, which rely on tourism and fisheries as well as linked non-coastal economic activities across the country. As human activities along the coastline increase due to population growth, urbanization and migration, the social and economic costs of coastal erosion are expected to rise. The magnitude of the problem calls for significant attention in the future to identify evidence-based mitigation and adaptation strategies in response to coastal erosion.

4.1.2. Who is most affected by weather shocks?

The share of households who have experienced natural disasters increased significantly between 2015 and 2020, from 6.3% in 2015 to 11.8% in 2020 (Figure 4.3). This increase is observed for all major shocks. Notwithstanding this increase, most weather shocks in The Gambia remain attributable to excess rainfall. The share of households who experienced rainstorms, windstorms and flooding increased from 2.3%, 2.4% and 2.2%, respectively, in 2015 to 4.3%, 3.9% and 4.3%, respectively, in 2020. In terms of household level experiences, the most important weather shocks in The Gambia are rainstorms, and flooding, both of which associated with excess rainfall.

There are considerable regional differences in vulnerability to shocks, with the highest concentration of households who report experiencing weather shocks in the primarily agricultural regions of Kuntaur, Mansa Konko, Janjanbureh and Basse. In Kuntaur, the number of households who suffered from natural disasters doubled, from 18.3% in 2015 to 39.9% in 2020. There were also significant increases in shock experiences in Janjanbureh, Basse and Kanifing. Households in the more urban and coastal regions (Banjul, Kanifing and Brikama) were less likely to experience natural disasters, which suggests coastal flooding due to sea level rise was rather less prominent compared to rainfall related storm and flooding events.

Figure 4.3: Household experiences of shocks (%)

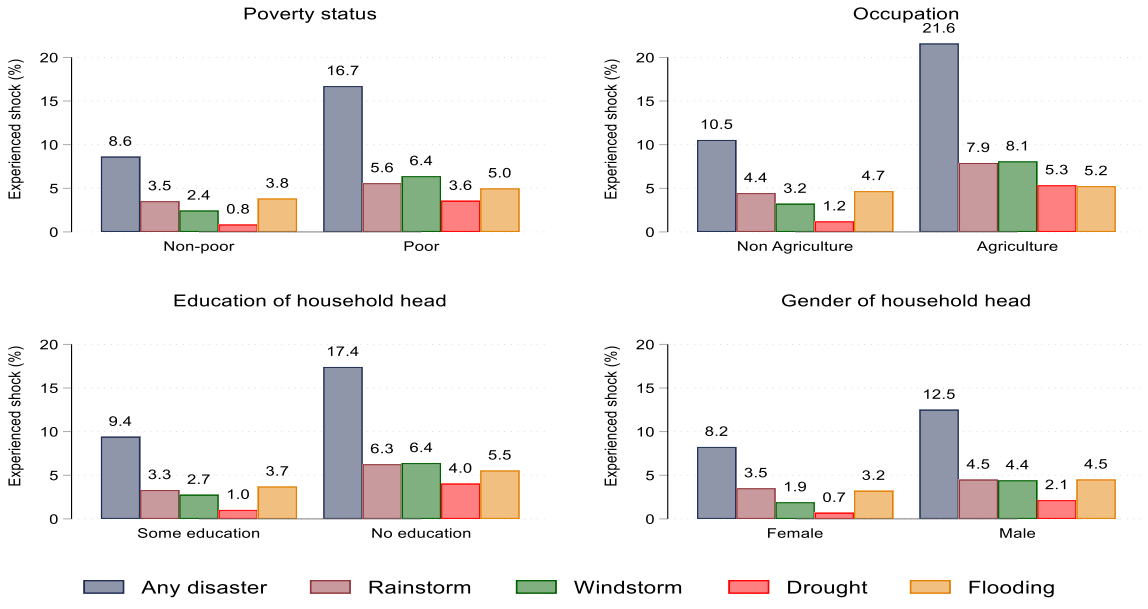


Source: IHS 2015 and 2020

Poor households are 80 percent more likely to report experiencing a weather shock. Figure 4.4 shows the shock experiences of households by poverty status, occupation, education level of household head and gender of household head. Poor, agricultural and less educated households are more likely to report experiencing natural disaster events. Poverty status is an important correlate of climate shock exposure. In 2020, 16.7% of poor households experienced a natural disaster, while the corresponding figure for non-poor households is 8.6%. Poor households are twice more likely to experience rainstorms and windstorms and three times more likely to experience drought. This gap between the poor and non-poor, in terms of the likelihood of reporting a shock, varies by LGA and is greatest in Banjul (10.3% vs 2.9%), Kanifing (17.7% vs 7.3%) and Basse (22.4% vs 16%). High incidence of shocks among the poor may in part be explained by their higher likelihood of living in precarious dwellings which makes them vulnerable to natural disasters; and/or having low capacity to cope with shocks when they occur. In the absence of social safety net programs, high exposure of the poor to shocks leaves them vulnerable to poverty traps.

Male headed households are more likely to experience shocks than female headed households. In 2020, 12.5% of male headed household report experiencing natural disasters, compared to 8.2% for female headed households. The gender gap between male and female headed households in shock exposure is smaller in the primarily urban coastal regions where livelihoods depend less on agriculture. The perception and reporting of actual shock experience likely depend on the magnitude of the impact of the shock respondents' livelihoods, which may explain the finding that female headed households are less vulnerable to shocks than their male counterparts. Over the last few decades, the participation of women in high value commercial agriculture such as horticulture has increased (IFAD 2020), and they dominate upland and swamp rice production, which are unlikely to be affected by ongoing climate change induced rises in precipitation.

Figure 4.4: Characteristics of households who have experienced shocks



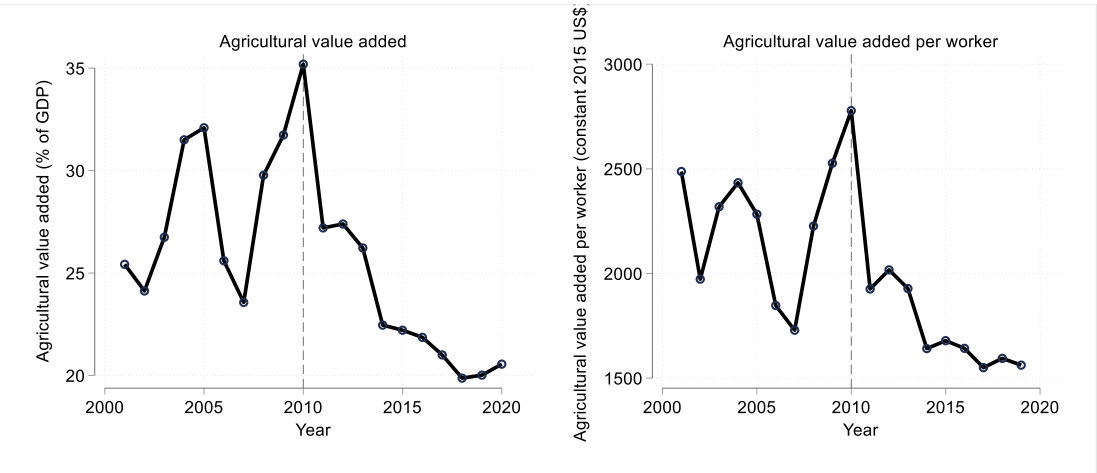
Source: IHS 2020

4.2. Agricultural Production and Climate Change

4.2.1. Patterns of agricultural production

After a sharp decline in the 1980s, the share of the agricultural sector in GDP steadily increased in the 1990s and 2000s reaching a peak of 35% in 2010. As shown in Figure 4.5, the rise in the agricultural value added as a percentage of GDP has been erratic culminating in sharp drop starting in 2010. Between 2010 and 2018, agricultural value added decreased from 35.2% to 19.9%, with a slight rebound in 2019 and 2020. The decline in the agricultural sector does not appear to be due to structural transformation, which starts with increase in agricultural productivity per worker.[39] Productivity per worker, rather, mirrors the share of agriculture in GDP. The decline in the agricultural sector was accompanied by a decline in agricultural value added per worker from $2,788 in 2010 to $1,562 in 2019 in 2015 constant USD.

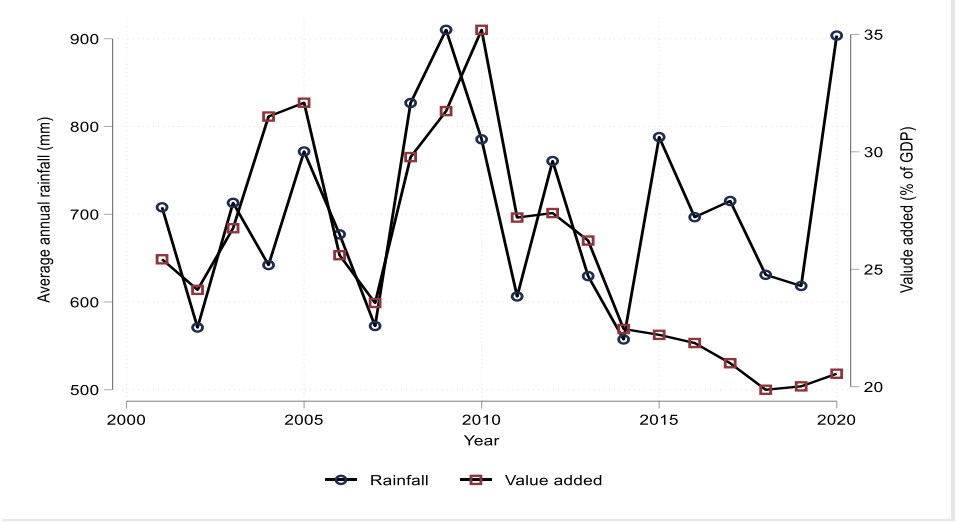
Figure 4.5: Agricultural value added



Source: WDI

The fluctuation in the share of agricultural value added in GDP is primarily due to erratic nature of rainfall in the Gambia. Figure 4.6 shows that rainfall and agricultural value added were highly correlated between 2001 and 2014, with rainfall explaining more than 52% of the variation in agricultural GDP. Starting in 2015, the two series diverge, and rainfall no longer explains the steady decline in agricultural GDP. This may in part be due to high reliance of the agricultural sector on rain-fed crop production prior to 2015. However, beginning 2015, growth in the fisheries and aquaculture sub-sectors (reaching 22.8 percent in 2015 and 34.4 percent in 2017) may have dampened the high correlation between rainfall and agricultural GDP. However, the relatively high rainfall in recent years may have contributed to the small rebound of the sector in 2019 and 2020.

Figure 4.6: Relationship between agricultural value added and rainfall



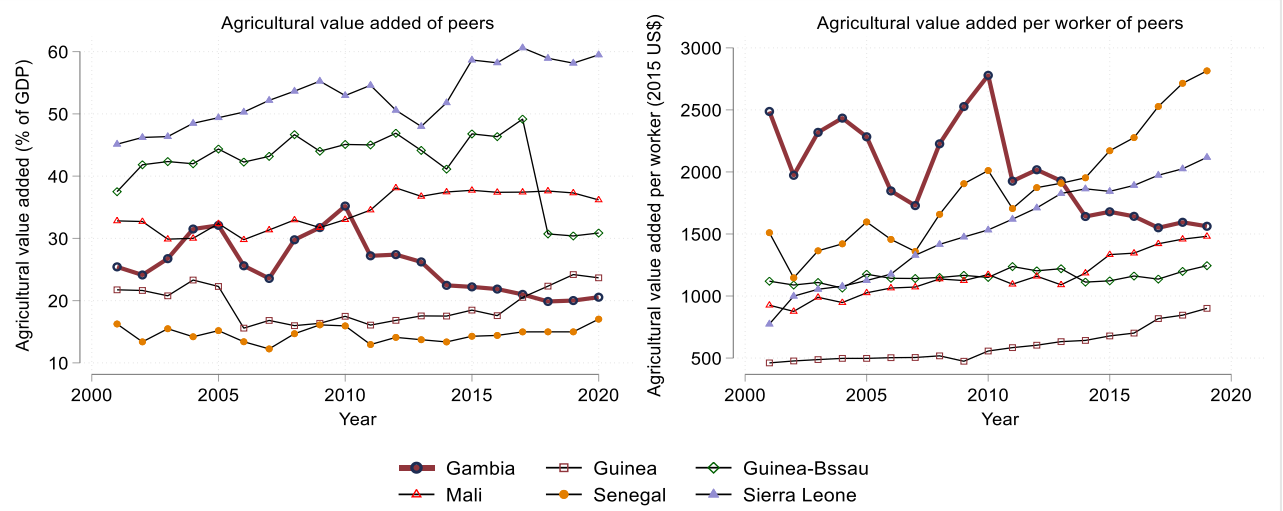
Source: WDI, CHIRPS

In 2010 The Gambia enjoyed by far the highest level of agricultural productivity per worker among its peers. In 2010, agricultural value added per worker in The Gambia was $2,778, which compares favorably to Senegal's (second highest) $2,011 and Guinea's (lowest) $557. By 2019, Gambia's agricultural value added per worker lagged Senegal's and Sierra Leon's and was comparable to that of Mali, whose agricultural value added per worker was less than half that of Gambia in 2010. In a period of a decade, Gambia's agricultural value added per worker declined to $1,562 while Senegal's and Sierra Leon's increased to $2,815 and $2,118, respectively.

The dramatic decline in the contribution of the agricultural sector to GDP differs starkly from trends in Gambia's peer countries. Figure 4.7 shows that in the last two decades, agricultural value added as a percentage of GDP increased across all peer countries except for Guinea-Bissau, where agricultural value added declined from 49.2% in 2017 to just over 30% in 2018 and plateauing afterwards. Between 2010 and 2020, agricultural value added increased from 17.5% to 23.7% in Guinea, from 33% to 36.2% in Mali, from 15.9% to 17% in Senegal, and from 52.9% to 59.5% in Sierra Leone.

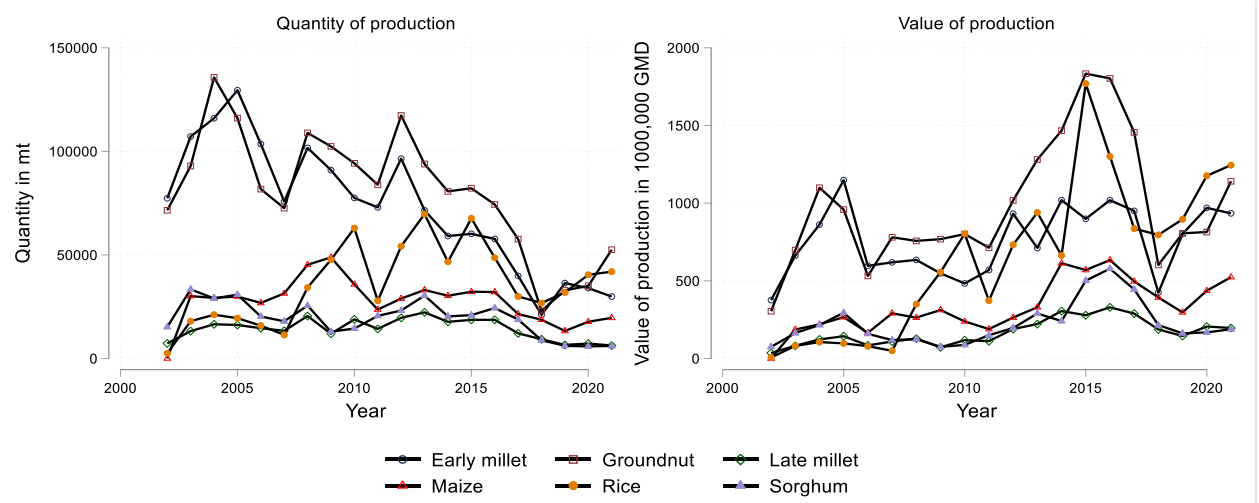
The aggregate decline in the agricultural sector is also reflected in sharp fall in the production of the main crops in The Gambia. Figure 4.8 shows trends in the production and value of the six major crops in Gambia: early millet, groundnuts, late millet, maize, rice, and sorghum. In terms of production quantity, the most important crops are early millet and groundnuts followed by rice. The production of all major crops declined dramatically between 2012 and 2018. The crops with the greatest decline were groundnuts and early millet, whose production dropped by more than 75%. The production of groundnuts, rice and early millet started to rebound in 2019, recovering 25.2%, 21.7%, and 9.2%, respectively, of the total fall in output by 2021. The production of the other major crops is yet to show any sign of recovery. Geographically, the main agricultural producing regions are Kerewan, Mansakonko and Basse. Naturally, much of the decline in agricultural production was concentrated in these regions and Kuntaur. The production of late millet and sorghum plateaued at their 2018 low, but the production of early millet, groundnuts, and rice in Kerewan, and groundnuts and rice in Basse and Kuntaur rebounded in 2019. Elsewhere, recovery has yet to start in a meaningly way.

Figure 4.7: Agricultural value added in The Gambia and peer countries



Source: WDI

Figure 4.8: Trends in crop production



Source: Ministry of Agriculture, FAOSTAT

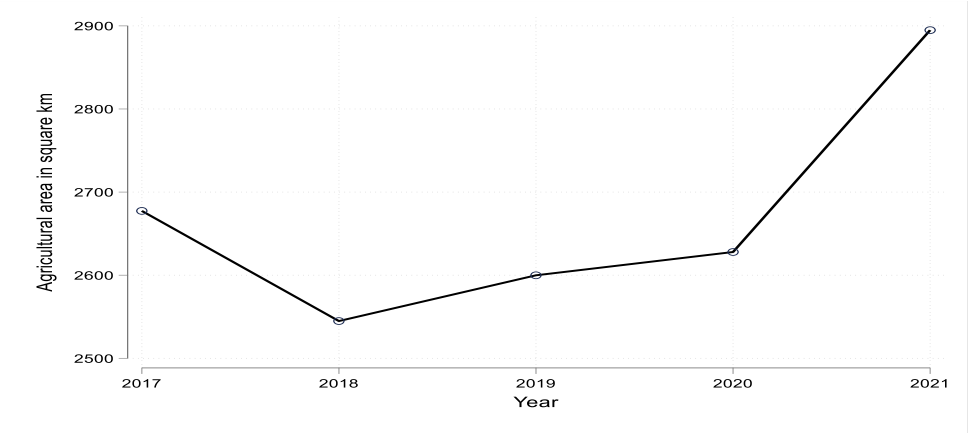
The value of crop production mirrors that of production quantity. Groundnuts, rice and early millet remain the topmost crops. While the production level of groundnuts and early millet decreased significantly between 2012 and 2015, major increases in their prices led to rises in the value of production, with the gross value of groundnuts and rice more than doubling. This has potential distributional implications with households that produced groundnuts and rice and areas where the geographic concentration of these crops is highest likely to have benefited. The shares of households that engaged in the production of groundnuts and rice in 2015 were 26.6% and 12.2%, respectively. The relative importance of these crops in agricultural production suggests that potential benefits of the price increases of the mid-2010 in terms of increased household incomes and food security may have been broadly shared. This is especially the case in Kuntaur, Basse and Janjanbureh where 80.9%, 75.7% and 65.2% of

household engaged in groundnuts production; and in Mansa Konko, Janajanbureh and Kuntaur where 53.6%, 44.1% and 37.1% of households produced rice.

The rise in the value of production was followed by sharp decline from 2015 through 2018, with partial rebounds afterwards, especially for groundnuts, early millet, rice, and maize. The price increases that preceded the decline in 2015 meant that groundnuts and rice were also the two crops with the greatest drop in value. Compared to the high of 2015, the gross value groundnuts and rice production was 67.1% and 55% lower in 2018.

The sharp drop in agricultural production was also associated with decline in agricultural land use. Figure 4.9 shows that between 2017 and 2018, agricultural land cover dropped by 5%, then recovered by 13.8% to 2,895 square km through 2021. This increase was particularly higher in 2021 and might be due to recovery of economic activities following COVID-19 related slowdowns (which as shown in Chapter 3 resulted in internal migration into rural areas and transition into agriculture) and/or the relatively high rainfall in 2020 and 2021. Another explanation for this observed land use pattern could be the illegal migration trends of the last decade. The Gambia has been disproportionately represented in the illegal migration of Africans to Europe through the Mediterranean Sea. It accounts for more than 10 percent of illegal migrants that land on European shores. Most of the migrants who take this route are working age, creating a shortage of labor on Gambian farms, leading to decline in agricultural land use. As this illegal flow of youth declined in recent years, agricultural labor shortages have been less constraining, which may have contributed to expansion of agricultural land. The drop in agricultural land use was observed in all main agricultural regions of The Gambia. Between 2017 and 2019, agricultural land cover dropped significantly in Brikama, Mansa Kosko, Kuntaur and Basse.

Figure 4.9: Trends in agricultural land cover



Source: Karra et al. 2021

4.2.2. Who engages in agricultural activities?

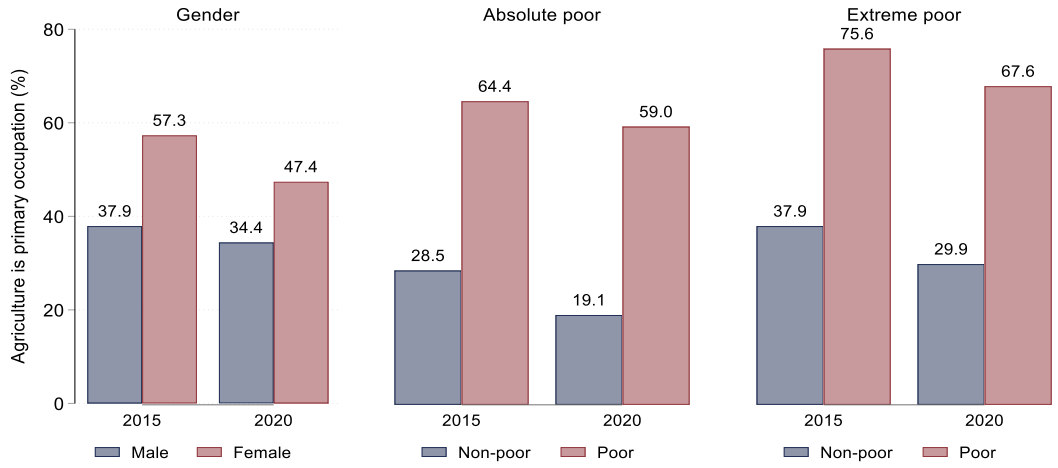
Despite its decline, the agricultural sector remains the primary source of livelihood for 40% of working age Gambians as of 2020. The largest shares of individuals who consider agriculture their main occupation are found in the primarily agricultural regions of Kuntaur, Basse and Janjanbureh. As in the aggregate trend of the agricultural sector, the share of agriculture as the primary occupation decreased by 6% between 2015 and 2020. This trend is observed across all regions with Mansa Konko, Kuntaur and Kerewan registering the biggest drop.

Participation in agriculture as a primary occupation exhibits significant heterogeneity by gender, poverty status and education of the household head. Figure 4.10 shows that a gender gap is prevalent in

participation in agricultural activities. More females engage in agriculture than males as also shown in chapter 3. In 2015, 57.3% of females and 37.9% of males identified agriculture as their primary occupation. This figure dropped to 47.6% for females and 34.8% for males in 2020. Despite this drop in gender gap in agriculture as the main occupation, given the vulnerability of agriculture to climate shocks, more needs to be done to avail opportunities to women in sectors more resilient to shocks. Interestingly, though females engage in agriculture as a primary occupation more than their male peers, females report less experience of climate shock events (figure 4.4). This may have to do with the type of agricultural activity they engage in. Women increasingly engage in more resilient agricultural activities such as horticulture, aquaculture, production of rice and other cash crops.

The poverty status of households is an important correlate of participation in agricultural activities. The share of individuals who engage in agriculture as the primary occupation is significantly higher among poor households than non-poor households (figure 4.10). Using the national poverty line, 64.4% of working age people from poor households consider agriculture their primary occupation compared to 28.5% of those from non-poor households. While this figure dropped for poor and non-poor households in 2020 to 59% and 19.1%, respectively, the gap has increased. The story is even more striking when we consider the national extreme poverty line. In 2020, 67.6% of the extreme poor engaged in agriculture as the primary occupation, which is more than twice as high than that of extreme non-poor at 29.9%. The disproportionate concentration of the poor and the extreme poor in the agricultural sector, given its vulnerability to climate shocks, risks trapping the poor in a cycle of poverty and makes poverty reduction more difficult.

Figure 4.10: Profile of agricultural workers



Source: IHS 2015, 2020

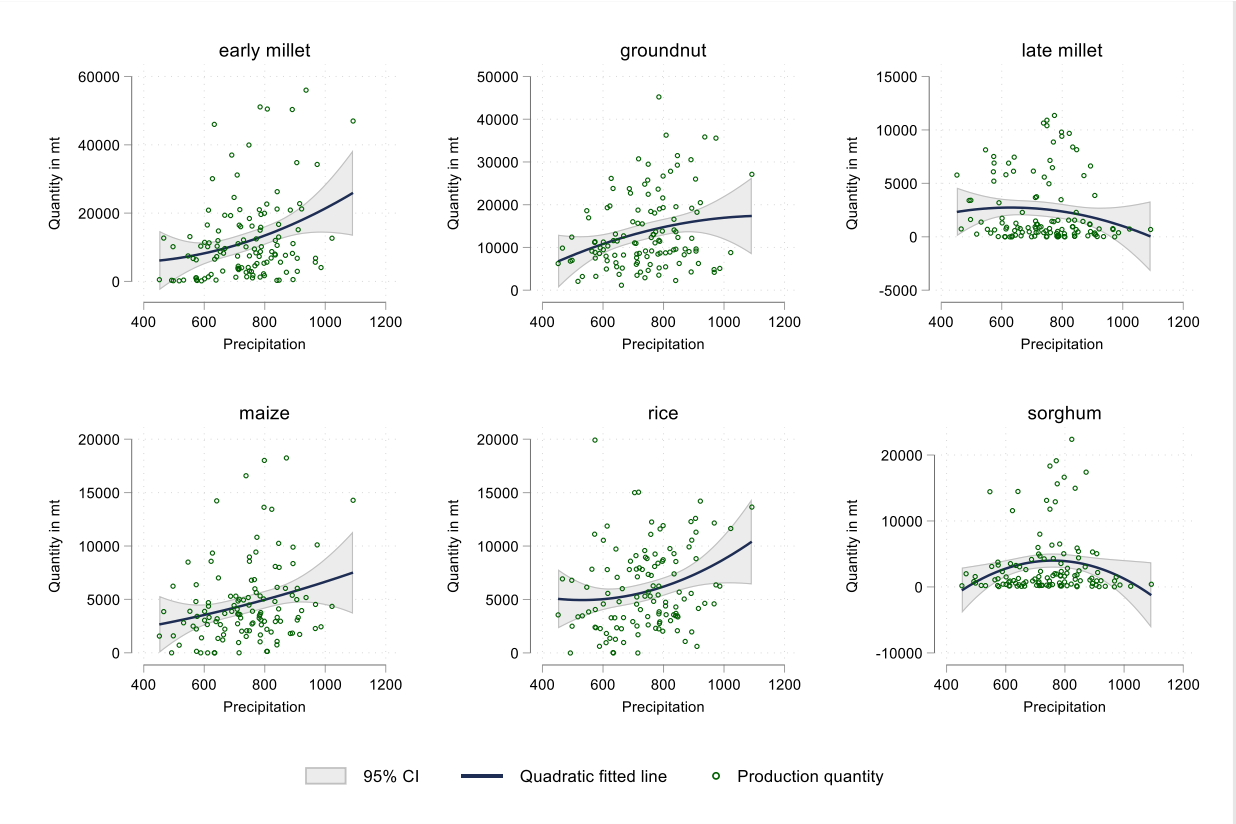
4.2.3. Climate vulnerabilities

One of the important ways in which climate shocks impact the agricultural sector is by reducing agricultural production and productivity. As it relates to climate change, decline in agricultural production can happen for a variety of reasons including diminished agroecological suitability for the production of traditional crops and increased production risk. To cope with the changing and unpredictable production environment, agricultural households may adopt potentially costly adaptation and mitigation measures. In extreme cases, households are forced to exit the agricultural sector and seek

livelihood in non-farm activities. The extent to which climate shocks can impact agricultural production depends on the degree to which production levels are correlated with various climate/weather measures, especially extreme weather events. Figure 4.11 plots region level production of early millet, groundnuts, late millet, maize, rice and sorghum between 2002 and 2021 against average precipitation.

Out of the six major crops in the Gambia, we find statistically significant positive relationship between production quantity and rainfall level for early millet, groundnuts, maize, and rice. Given it is a water hungry crop, the positive relationship found for rice is not surprising. Rather, that we find similar results for the dry weather resistant crops such as early millet and maize may be because extreme rainfall conditions are relatively rare in The Gambia and, in most years, the region level aggregate rainfall falls within the normal bounds suitable for plant growth. Production of late millet, on the other hand, is negatively related to rainfall. Likewise, production of sorghum drops under both very dry and wet conditions. The relative increase in precipitation in recent years poses a serious challenge in late millet and sorghum producing regions, namely Basse and Brikama.

Figure 4.11: Relationship between agricultural production and rainfall

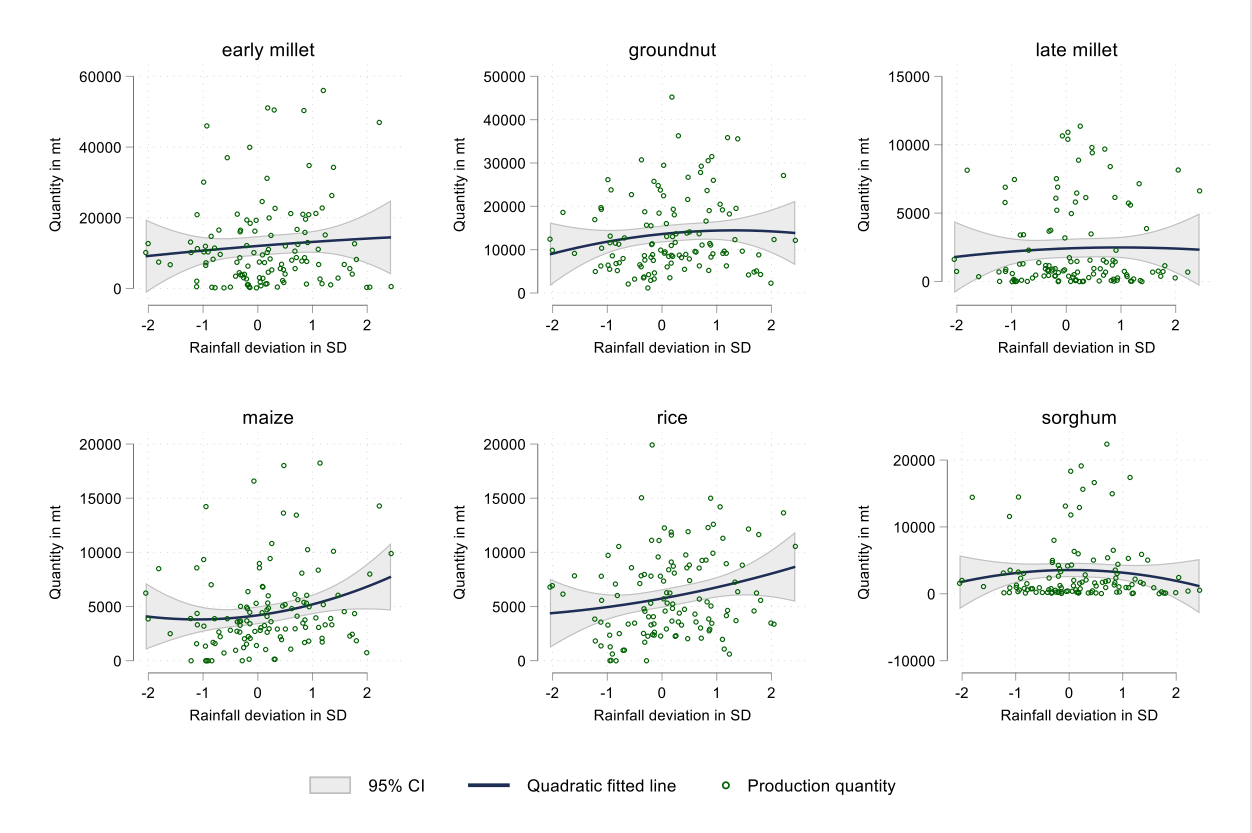


Source: Ministry of Agriculture, CHIRPS

Deviations from historical averages provide a more complete picture on the relationship between weather extremes and agricultural production. Figure 4.12 plots the production quantities of the six most important crops against rainfall deviations. Rainfall deviations in The Gambia are rarely outside 2 standard deviations. As a result, the correlations between production levels and rainfall deviations are statistically significant only for rice and maize. For both rice and maize, rainfall deviation is positively related to production, which suggests that rainfall extremes have not been a major challenge to agricultural production. However, these results are based on limited extreme weather observations and should be

interpreted with caution. As climate change induced extreme weather events increase, the relationship between production and rainfall deviations may take an inverted U shape. In fact, a supplementary analysis using soil moisture suggests that the relationship between production of early millet and groundnuts, both of which relatively drought tolerant, have an inverted U shape. For the other crops, the relationship is rather similar to that of rainfall. Similar exercise using deviations of soil moisture from historical average produces similar results to rainfall deviations, with the only exception that excessive rainfall is associated with moderate decline in maize and rice production.

Figure 4.12: Relationship between agricultural production and rainfall deviation



Source: Ministry of Agriculture, CHIRPS

4.3. Soil Salinity and Household Welfare

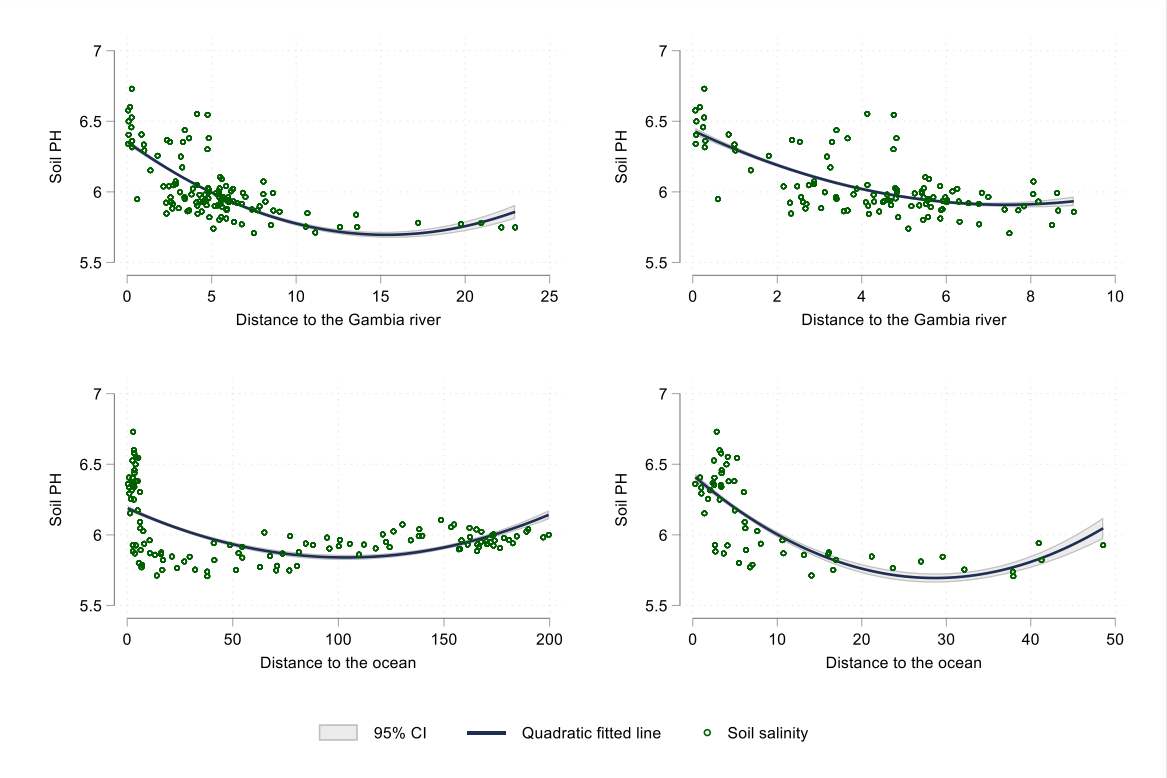
Intrusion of saltwater from the Atlantic Ocean into the River Gambia due to climate change induced sea level rises poses serious threats to agricultural production, especially irrigation agriculture. Saltwater intrusion increases soil salinity leading to decline in agricultural production by depressing productivity and causing a reduction in agricultural lands because of soil degradation. Soil salinity interferes with the nitrogen intake of plants and causes stunted growth and poor yield. Soil salinization is expected to be highest in the banks along the Gambia River. As a result, agricultural activities in these parts are likely to suffer the most from impacts of increase in soil salinity.

4.3.1. Distribution of soil salinity

The spatial concentration of saline affected soils indicates the level of ongoing displacements of economic activity, and concomitant household adaptations and informs the design of mitigation

strategies. Since the main source of soil salinization in The Gambia is entry of saline water from the Atlantic Ocean into the freshwaters of the Gambia river, distance to the Atlantic Ocean and to the River Gambia bank are good proxies for the level of soil salinity. Figure 4.13 shows the relationship between soil PH level and distance to the Atlantic Ocean and the Gambia river. Soil PH level is negatively correlated with distance to the Gambia river. The correlation is more pronounced in shorter distances of around 10km from the river. Similarly, there is a negative relationship between soil PH level and distance to the Atlantic Ocean. This relationship holds for about 50km from the ocean, then levels out.

Figure 4.13: Relationship between soil PH and distance to ocean/river



Source: iSDAsoil pH accessed via Google Earth Engine

4.3.2. Soil salinity and agricultural production

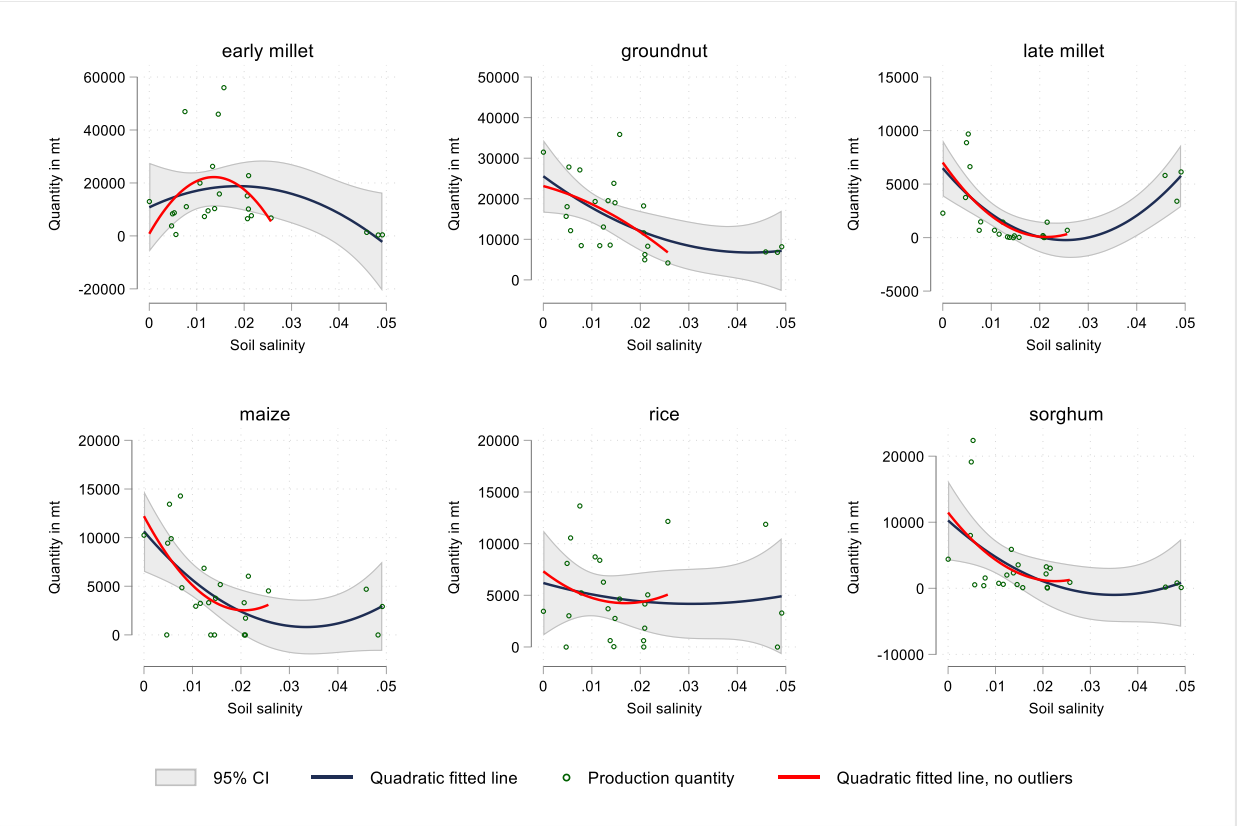
Crop production is negatively related to soil salinity in the Gambia. To examine the impacts of soil salinity on agriculture production, we plot aggregate production for the main six crops against average soil salinity, for each region. Figure 4.14 shows that production is negatively related with soil salinity for early millet, groundnuts, maize and sorghum. For the full range of the data, the relationship for late millet is, however, U shaped. When the data are plotted by excluding the outlier soil salinity values, a clearer pattern of relationship emerges. For all crops, except early millet, increase in soil salinity is associated with a decline in agricultural production at the regional level. The gradient is steeper for groundnuts, late millet, maize, and sorghum, suggesting a strong negative relationship for these crops.

4.4. Climate Vulnerabilities and Household Welfare

Besides the narrowly defined impacts on the agricultural sector, climate shocks can have broader impact on household welfare including consumption and poverty status. While the relationships

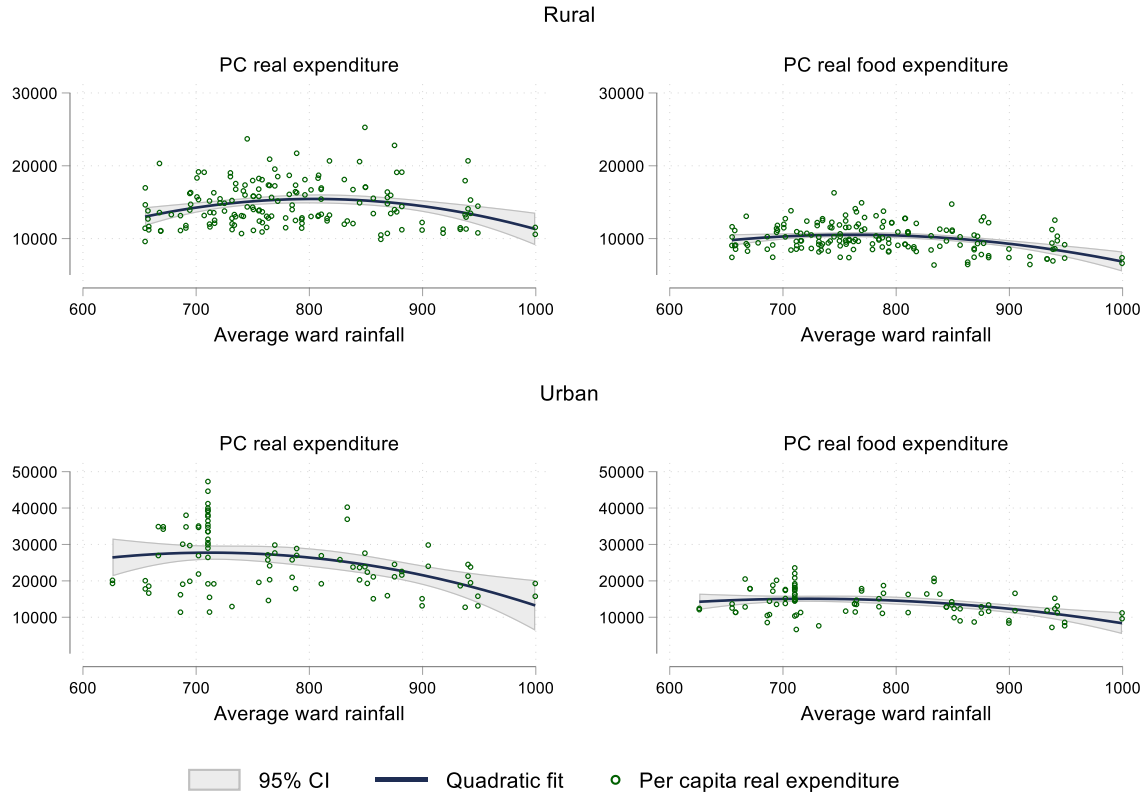
between household welfare and climate shocks we establish in this section are not necessarily causal, significant directional correlations would provide useful insights for informed policy intervention. Figure 4.15 shows the relationship between real per capita expenditure, real per capita food expenditure and rainfall for rural and urban areas. In rural areas where agriculture is a major source of livelihoods, per capita food and total expenditure increase with rainfall to a level, beyond which excessive rainfall is accompanied by drop in household expenditures. In urban areas, on the other hand, increase in rainfall is associated with decrease in expenditures. These findings suggest that in rural areas, the production gains from high rainfall likely dominates losses due to adverse effects of rainfall such as flooding, while the converse might be the true in urban areas.

Figure 4.14: Soil salinity and agricultural production



Source: Ministry of Agriculture. Soil salinity estimates are from Ivushkin et al. (2019) and accessed via google earth engine

Figure 4.15: Relationship between household expenditure and rainfall

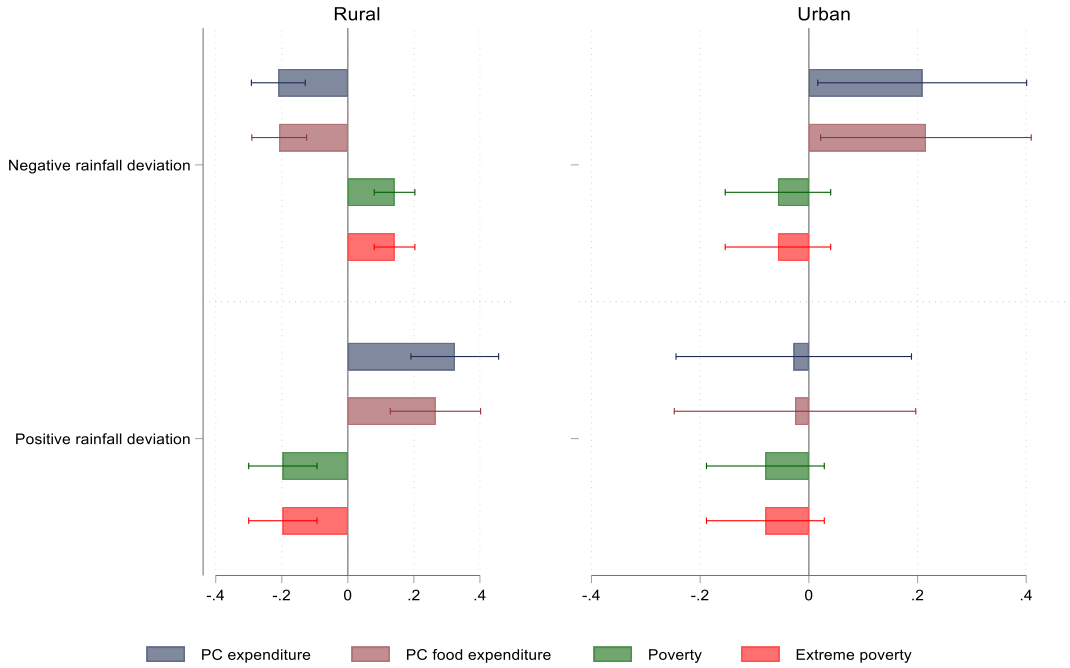


Source: IHS 2020 and CHIRPS

Rainfall shortages are associated with decrease in household expenditure and increase in poverty rates. Figure 4.16 presents the results of four regressions of the logarithm of real per capita expenditure, logarithm of real per capita food expenditure, poverty dummy and extreme poverty dummy on deviation of rainfall from its historical average for rural and urban areas separately. Controls for household size, gender, age, and education of the household head, and region and survey year fixed effects are included. The patterns of relationship between household expenditures and poverty status and rainfall shortages differs markedly between rural and urban areas. In rural areas, rainfall shortfalls are associated with decline in real per capita total and food expenditure and increase in moderate and extreme poverty. More specifically, a one standard deviation drop in rainfall is associated with a 21.1% and 20.8% decrease in real per capita expenditure and real per capita food expenditure, respectively. The corresponding impacts on absolute and extreme poverty are 12.9 and 14.1 percentage points. Conversely, positive deviations are associated with increase in per capita expenditure and decrease in poverty. In urban areas, the correlations between rainfall deviations and household welfare are week, though we find some evidence that drier conditions are associated with increase in household expenditure. The qualitative difference in the impacts of rainfall shortages and excesses, relative to historical average, indicates that even under relatively moderate deviations of weather conditions, the level of adaptation required to respond to changing conditions may generate significant welfare costs on poor agricultural households. Proactive evidence-based mitigation and adaptation strategies including the development and expansion of rural agricultural insurance markets could play an important role to cushion agricultural households against

short-term losses and to build resilience to weather shocks due to climate change in the medium and longer term.

Figure 4:16: Regression results of impact of rainfall deviation on household welfare



Source: HIS 2015, 2020 and CHIRPS

4.5. Conclusions

The agricultural sector of The Gambia remains central for poverty reduction. Most of the poor are employed directly as subsistence farmers in rural areas; or indirectly connected to the agricultural value chain as food vendors in urban settlements. However, during the past decade the sector experienced slow growth, and its contribution to the Gambian economy shrank dramatically. This is largely due to volatility in weather conditions given the reliance of the sector on rain-fed crop production. However, in 2019 and 2020, the sector partially rebounded supported by a combination of good rains, increased land use (mainly due to worker transition back to the sector) and increased activities in fisheries and aquaculture sub-sectors.

Continued volatility in weather conditions may threaten agricultural productivity in the medium to long-term. These weather conditions also threaten the livelihood of the poorest and most vulnerable households through increased incidence of weather shocks, mainly due to excess rainfall. Recent concerns about the increasing intrusion of saltwater into the River Gambia is also likely to increase the soil salinity thereby hampering plant growth and agricultural production. The government therefore needs to promote the adoption of climate smart agricultural practices and implement climate mitigation and adaptation reforms. With increasing concerns about rising food prices and the risk of increased food insecurity, reforms to increase agricultural productivity are necessary to sustainably achieve food self-sufficiency.

Conclusion

The Poverty and Gender Assessment examines recent trends in the welfare of Gambian households-describing the state of monetary and non-monetary indicators of wellbeing in The Gambia. Trends in poverty reduction in The Gambia can be divided into two distinct periods prior to the pandemic. Prior to 2015, slow economic growth resulted in stagnant poverty reduction. Modest economic growth between 2015 and 2019, mostly centered around construction and tourism, led to a gradual decline in poverty. This decline occurred despite little or no growth in the agricultural sector, where most of the poor work. During this period, access to basic services such as education and health care improved markedly, which was reflected in significant improvements in non-monetary indicators of wellbeing. However, the COVID-19 pandemic reversed these gains, by increasing poverty by about an estimated 9 percentage points; disrupting learning and access to health care; and constraining the fiscal space needed to make further progress. Despite a rapid government response through social assistance programs that reached a large share of the population, households were adversely affected through large contractions in employment, near-universal loss of income and increased cost of living due to disruptions in global supply chains. Overall, the pandemic undermined gains in poverty reduction, as poverty rose to a level last seen in 2008.

Many structural challenges will need to be addressed to speed the recovery. Recent data shows a gradual recovery in the economy so far, with preliminary estimates indicating that GDP per capita growth rose from -2.4% in 2020 to 1.2% in 2021. Ensuring a more rapid, resilient, and inclusive recovery will require concerted efforts to address the many structural challenges facing The Gambia. These include limited wage jobs in the labor market, limited economic opportunities (especially for the youth and women); needed improvements in the quality of education; and increased productivity in the agricultural sector. Furthermore, significant downside risks associated with emerging variants of the virus, low vaccination rates and spillover effects from the war in Ukraine are likely to slow the pace of the recovery. In addition, poor Gambians, most of whom rely on rain-fed agriculture, remain vulnerable to adverse weather events such as floods and windstorms. Most of these households have low capacity to cope and/or mitigate the effects of these events, leaving them exposed to the risk of sliding back or deeper into poverty.

The key findings of the report provide insights to inform the recovery agenda from the COVID-19 pandemic as well as mitigating the spillover effects from the ongoing war in Ukraine. The report also lays the foundation for the identification of structural challenges constraining the pace of poverty reduction which can be addressed in the next National Development Plan, the Agenda 2050. The report highlights needed reforms to leverage The Gambia's youthful population; and discusses gender differences in health and learning outcomes as well as in access to labor market opportunities to inform the design of well-targeted reforms to empower women.

A variety of policy action can strengthen the recovery, including promoting vaccination against the COVID-19 virus to support recovery in the tourism and broader service sectors. Additional specific policy considerations needed to support economic recovery include:

a) *Supporting the tourism sector* by ensuring long-run political stability, an expansion of tourism-related infrastructure, reduced crime rates, and the introduction of new products and initiatives such as festivals, national park tours, and combined packages with its neighbor Senegal.

b) *Improving agricultural productivity.* With mounting concerns about rising food prices and the risk of increased food insecurity, reforms to increase agricultural productivity are necessary to achieve and sustain food self-sufficiency. The sector is facing both existing structural challenges that are harming productivity, as well as new challenges due to the ongoing conflict in the Ukraine. For instance, the timely availability and affordability of fertilizer, largely sourced from Ukraine and Russia, is critical for the performance of the sector. Additionally, the government also needs to promote the adoption of climate smart agricultural practices and implement climate mitigation and adaptation reforms to minimize the effect of climate change on the sector.

In the medium to long-term, reforms need to address existing structural challenges including:

a) *Improve the quality of educational instruction.* Although school-going children had largely returned to school by September of 2021, concerns about the quality of learning in the new environment remain, as well as the implications of the lost contact hours and uneven access to alternative learning arrangements during the pandemic. Over the past decade, test scores have shown no significant improvements and The Gambia ranks as one of the lowest-scoring countries in the world. Teacher absenteeism is a major barrier to achieving better learning outcomes. Improving educational quality can help create better jobs in the medium term.

b) *Improving access to health facilities, electricity, water, and sanitation for the poorest Gambians,* which will help further improve their living standards. Additionally, public goods such as electricity and roads can be targeted to areas where they will benefit large numbers of poor, notably urban settlements which attract large numbers of internal migrants.

c) *Developing an agenda to promote women's economic empowerment.* Despite recent progress in boosting girls' educational attainment, there are stark gender gaps in labor market outcomes. These can be addressed through a variety of potential policy initiatives, including merit-based scholarships, gender quotas for local leaders, reforms in inheritance laws, and support to female entrepreneurs such as a potential expansion of the women's fund, and stronger enforcement of laws against gender-based violence.

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