

# COVID-19 in THE GAMBIA

An Assessment of the Impact of COVID-19 on 'Lumos' (Weekly Market) and on the Councils

By

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#### **INTRODUCTION**

The COVID -19 has posed unprecedented challenges to all levels of society. This virus is already exacerbating inequalities in society globally in ways perhaps that had not been predicted.

COVID-19 will have a negative impact on economic, human and social development, either directly through the spread of the virus, or indirectly through the preventive social distancing measures and the global economic downturn. The pandemic has affected 'Lumo'<sup>1</sup> traders as they have lost of income as a result of the closure of the 'Lumos'. The Councils have also lost revenue as a result of the closure of the 'Lumos'. Sectors such as tourism and hospitality have already been affected, and individuals face risks of unemployment or (partial) loss of income. In addition to these economic consequences, COVID-19 can have negative social consequences such as the limitation of access to schools and health care facilities.

The 'Lumos' unlike the other markets which has been opening up to certain time of the day or in some instances closes on Sundays, the 'Lumos' since the government starts taking measures to curb the spread the of virus have been closed.

It is for this reason that Gambia Bureau of Statistics (GBoS) in collaboration with Department of Strategic Policy Delivery (DSPD) with funding from United Nations Development Programme Country Office conduct this assessment to ascertain the impact of the COVID -19 on the 'Lumos' traders, its impact on the revenue of the Councils and how to re-open the 'Lumos'.

#### **Objectives of the assessment**

Findings from this assessment will provide relevant data on income and socioeconomic indicators in order to assess the livelihood impact of the pandemic on 'Lumo' traders and Local Government Authorities (LGAs) in terms of revenue loss as a result of the pandemic. This information will be essential to design interventions which aim to reduce the vulnerability of individuals and enhance their ability to cope with the negative consequences of this shock.

The assessment also collects information from the five Area Councils where 'Lumos' take place namely: Mansakonko, Kerewan, Kuntaur, Janajnabureh and Basse and the following institutions: The Gambia Red Cross Society, Ministry of Health, Emergency Operation Centre and the Ministry of Lands and Regional Governments on how to re-open the 'Lumos'. For the Councils, questions on revenue loss from the "Lumos' among others was also collected.

<sup>&</sup>lt;sup>1</sup> Weekly market

#### **Design of the Questionnaires**

As this survey was a primary data collection, questionnaires were needed to be designed. A quantitative questionnaire was designed for the traders, the Councils and on the re-opening of the 'Lumos'. The questionnaire was designed on paper and then imported online into the Computer Assisted Personal Interviewing (CAPI) application. The questionnaire was a mixed of close-ended, open-ended and multiple response questions.

## Training

The training for the fieldworkers was done over a period of 3 days during which the 'Lumo' traders' questionnaire was thoroughly discussed. The trainers ensured that members of the survey team understood how the questionnaires should be completed. To measure the level of understanding of the questions by members of the team, mock interviews were conducted to assess the appropriateness of the wording of the questions and to verify the translations and skip patterns. During the training, the questionnaires were translated into three major local languages commonly spoken in The Gambia (Mandinka, Wolof and Fula).

The first day of the training was conducted in English and the second day was for the mock interviews in the local languages. The last day of the training was on the CAPI application as tablets will be used for the data collection exercise.

## **Data Collection**

Five interview teams were constituted. Each have a supervisor and five enumerators. Each team was posted to an LGA and the number of interviews to be covered was drawn from sample of list of traders provided by the Councils. The data collection exercise lasted for 10 days. The completed questionnaires were vetted by the supervisors in the field, and a thorough scrutiny was done before data was sync to the central office. The interviews for the Councils and on the re-opening of the 'Lumos' was conducted by the Technical Working Group (TWG).

#### **Data Analysis**

Census and Survey Processing System (CSPro) version 7.4 application was installed in the tablets to collect the data. After the data was cleaned it was exported to STATA version 14 for analysis. Prior to the data analysis, an analysis plan showing the types of 'dummy tables' that are required to be produced was prepared shared with DSPD, UNDP and other stakeholders for their inputs and comments.

#### **Sampling Methodology**

The uniqueness and units of analysis involved in this assessment solicits a novel approach to sampling. Since 5 councils were to be covered, a census will be carried out for this unit of analysis. For the 'Lumo' traders, a comprehensive list of all traders mapped to specific Local Government Areas (LGAs) and 'Lumos' was used to draw a representative sample. Due to the restrictions in place, a clear methodology was adopted to properly identify and locate the target

group for interview. Using telephone is another option but this comes with complexities such as non-response, non-contact (switched off or unavailable lines), weighting, etc.

## Sample Frame

The frame consists of a list of traders in each LGA was provided by the Councils. To draw a sample from all 'Lumos' an extra identifier for each trader to identify which 'Lumo' he/she mostly attends was included. Besides, each unit in a proper sample frame was distinct and distinguishable from other units. Looking at the list provided, for some traders their telephone numbers are missing so using telephone numbers as a unique identifier could lead to under coverage of the target group.

## **Sample Design**

A one-stage stratified systematic random sample is recommended for this type of assessment with the strata being the 5 LGAs. Using urban or rural is not feasible as this will require identifying each trader uniquely as belonging to a 'Lumo' in a settlement classified as either urban or rural. For each LGA, traders are sorted by 'Lumo' in order to provide a high level of implicit stratification and a systematic random sample was carried out.

## **Sample Size and Allocation**

As there exists no similar study to draw lessons from, sample size is calculated based on a proportion of 0.5, 95% confidence interval, relative standard error of 5% and a design effect of 0.9 (due to stratification and non-cluster sampling approach). This gives a minimum sample size of 262 after applying a finite population correction factor due to the small target population size. After adjusting for non-response of 10%, the final sample size is 291 adjusted to 400 in case the response rate is actually lower than expected due to using telephones. This final sample was allocated to the 5 strata proportional to the number of traders. The table below shows the allocation of the sample to the 5 strata.

LGA	Measure of Size (%)	Total Traders	Duplicate Numbers	Sample Size
Mansakonko	16	215	9	76
Kerewan	5	64	0	41
Kuntaur	9	122	7	57
Janjanbureh	40	547	9	121
Basse	30	413	28	105
Total	100	1,361	53	400

## **PART ONE – TRADERS**

#### **Main Findings**

The findings of the assessment shows that a total of 354 traders were interviewed. Equal number of males and females were interviewed. Majority of the respondents were between the ages of 36-64 and 25-35 years with 57.3 per cent and 30.2 per cent respectively. Only 7.9 of the respondents were between the ages of 15-24. Most of the traders were Gambians accounting for about 76.0 per cent. By educational attainment, most of the traders reported to have never been school (61.0 %). Those with primary education accounted for the highest proportion among those who have ever been to school with 13.6 per cent followed by those with lower secondary education with 11.9 per cent. Regarding their marital status, most of the traders were married (82.8 %) and the majority (91.5 %) reported to have at least one child (Table 1).

Sex	Count	Per cent
Male	177	50.0
Female	177	50.0
Age group		
15-24	28	7.9
25-35	107	30.2
36-64	203	57.3
65+	16	4.5
Nationality		
Gambian	268	75.7
Non-Gambian	86	24.3
Level of Education		
Early childhood (1-4)	9	2.5
Primary (Grade 1-6)	48	13.6
Lower Secondary (Grade 7-9)	42	11.9
Upper Secondary (Grade 10-12)	31	8.8
Vocational (Technical)	2	0.6
Diploma	4	1.1
Higher (Bsc,Masters,PhD)	1	0.3
None	217	61.3
Current marital status		
Not married	61	17.2
Married	293	82.8
Number of living children		
No Child	30	8.5
At least one child	324	91.5

Table 1: Distribution of Traders by Sex, Age, Nationality, Level of Education, Marital Status and Number of Children

Considering the fact that different items/products are sold at the 'Lumos' information on the type of business the traders are engaged in was collected. Table 1B below shows percentage distribution of the traders that were interviewed by sex and type of business. As seen in table 1 above, most of the traders are males but there are variations by type of business as shown in the table below. The data shows that sale of livestock, grains, non-food items and other type of businesses were dominated by males. Whilst sale of vegetables and other food items were female dominated activities.

<b>T</b>	Sex		<b>T</b> . ( . )
Type of business	Male	Female	— Total
Livestock	100	0	7
Vegetables	22.5	77.5	40
Grains	83.33	16.67	6
Non-food items	75	25	136
prepared food items (restaurant owners)	17.14	82.86	35
Other food items	31.36	68.64	118
Other	91.67	8.33	12
Total	50	50	354

The table 2 shows the type of business the traders are engaged in by LGA. The data shows that there are variations by LGA on the type of business the traders are engaged in. In Mansakonko, Kerewan, Janjanbureh and Basse LGAs, most of the traders are engaged in selling of non-food items and other food items. Whilst in Kuntaur, majority of the traders are engaged in selling of vegetables and non-food items.

Table 2: Percentage distribution of traders by type of business and LGA

LGA	Livestock	Vegetables	Grains	Non-food items	Prepared food items	Other food item	Other
Mansakonko	0.0	13.5	1.4	27.0	4.1	52.7	1.4
Kerewan	2.7	0.0	8.1	40.5	2.7	37.8	8.1
Kuntaur	6.5	26.1	0.0	34.8	13.0	19.6	0.0
Janjanbureh	1.8	14.0	1.8	40.4	14.9	25.4	1.8
Basse	1.2	2.4	0.0	47.0	9.6	32.5	7.2
Total	2.0	11.3	1.7	38.4	9.9	33.3	3.4

Table 3 shows that most of the traders (45.8%) were in business for more than 10 years. This is followed by those who are in business between 4-6 years and 7-10 years with 19.5 per cent and 16.9 per cent respectively. Only about 2.0 per cent of the traders were in business less than a year.

Table 3: Percentage distribution of traders by length of operation

Length of operation	Per cent
Less than1 year	1.7
1 - 3 years	16.1
4 - 6 years	19.5
7 - 10 years	16.9
More than 10 years	45.8

During the assessment, the respondents were asked about their average weekly income per 'Lumo' and the findings are presented in table 4 below. The data shows that the average weekly income per 'Lumo' differs by type of business. The highest average weekly income was GMD 6,000 for livestock dealers and those selling other items GMD 6,500 and the lowest was for those selling vegetables and other food items each with GMD 2,000 (Table 4).

Type of business	Average income (GMD)	
Livestock	6,000	
Vegetables	2,000	
Grains	4,000	
Non-food items	4,000	
prepared food items (restaurant owners)	2,100	
Other food items	2,000	
Other	6,500	

Table 4: Distribution of average weekly income of traders by type of business

Considering the fact that the 'Lumos' have closed and there could be traders whose main source of livelihoods might be the 'Lumos', during the assessment, they were asked if they are currently employed. The data shows that most of the traders reported to be employed (73.5 per cent) but the proportion was highest for those into restaurant business and those selling other food items each with 77. 1 per cent and this is followed by those into other types of business with 75.0 per cent. For the traders who are currently not employed, the proportion was highest among livestock dealers and those selling grains (Table 5A).

#### Table 5A: Percentage distribution of traders currently employed by type of business

Time of husings	Are You Currently Employed	
Type of business	Yes	No
Livestock	28.6	71.4
Vegetables	77.5	22.5
Grains	50.0	50.0
Non-food items	71.3	28.7
prepared food items (restaurant owners)	77.1	22.9
Other food items	77.1	22.9

Other	75.0	25.0
Total	73.5	26.6

Traders who reported not being currently employed but were employed before the closure of the 'Lumos' were asked what is their source of livelihood(s). It is worth noting that the responses are multiple. The results of the assessment shows that most of the traders (50.4 %) reported to depend on support from family/friends in The Gambia. About 19.0 per cent of the unemployed traders reported to be engaged in subsistence farming for their livelihoods. Seeking assistance from a non-family member or a friend accounted for 14.0 per cent. Relying on government food aid is the lowest proportion with 3.2 per cent (Table 5B).

Table 5B: Percentage distribution of current source of livelihood(s) for the unemployed traders

Source of livelihood	Per cent
Assistance from non-family/friends	14.0
Support from family/friends in The Gambia	50.4
Remittance from abroad	9.8
Subsistence farming	18.7
Government food aid	3.2
Other	3.9
Total	100.0

All traders were asked if they pay taxes to the Councils on 'Lumo' days and most of the traders (97.5 %) reported to be paying duty to the Councils. All livestock dealers, vegetable sellers and restaurant owners reported to be paying duties. Traders selling grains have the highest proportion among the traders (16.7 %) who reported not to be paying taxes on 'Lumo' days (Table 6A). Regarding the amount paid for duty as expected livestock dealers paid the highest amount GMD 25.00 whilst the rest of the traders paid GMD 10.00 (Table 6B).

Table 6A: Percentage distribution of traders' payment of duty by type of business

The state of the s	Do you pa	duty
Type of business	Yes	No
Livestock	100.0	0.0
Vegetables	100.0	0.0
Grains	83.3	16.7
Non-food items	97.1	2.9
prepared food items (restaurant owners)	100.0	0.0
Other food items	97.5	2.5
Other	91.7	8.3
Total	97.5	2.5

Average duty paid (GMD)
25.00
10.00
10.00
10.00
10.00
10.00
10.00

Table 6B: Distribution of average weekly duty paid to councils by type of business

The traders were asked how has COVID-19 affected them or their businesses. As seen in the table below, the pandemic had different impact on the livelihoods of the traders. Most of the traders reported that the virus has led to reduction in their earnings (32.1 per cent) and the proportion was highest for vegetable sellers (40.5 per cent) and those selling grains (37.5 per cent). Livestock stock dealers have the highest proportion among the traders (50.0 per cent) who reported that the pandemic has led to total loss of earnings. Vegetable sellers (20.0 per cent) and those selling other items (27.3 per cent) have the highest proportions among the traders who reported the pandemic has led to loss of their livelihoods. About 14.0 per cent of the respondents reported that pandemic has ate up their capital and the proportion was highest among livestock dealers (16.7 per cent). The findings of the assessment have also shown that the pandemic has led to high indebtedness and as a result of COVID-19, the markets (8.4 per cent) and about 10.0 per cent of the traders reported that as a result of COVID-19, the markets have closed and they have no avenue to sell their goods (Table 7).

Type of business	Loss of livelihood	Total loss of earnings	Reduce earnings	High Indebtedness	Absence of market	Ate up capital	Other
Livestock	8.3	50.0	8.3	8.3	8.3	16.7	0.0
Vegetables	20.3	14.9	40.5	8.1	9.5	6.8	0.0
Grains	12.5	18.8	37.5	6.3	18.8	6.3	0.0
Non-food items	16.9	18.7	28.4	9.4	7.9	18.4	0.4
prepared food items (restaurant owners)	12.5	22.2	29.2	6.9	11.1	18.1	0.0
Other food items	15.6	16.5	35.9	7.8	11.7	10.4	2.2
Other	27.3	18.2	27.3	9.1	9.1	9.1	0.0
Total	16.5	18.4	32.1	8.4	9.9	13.9	0.9

Considering the impact of the virus had on the livelihoods of the traders, they were asked what are they doing to mitigate the situation. Most of the traders reported to be doing other business (42.7 %) and the proportion was at least 28.0 per cent for all the traders except for those selling grains. This is followed by support from family/friends with 16.9 per cent and the proportion was highest among livestock

dealers and lowest among those into other businesses with 13.3 per cent. Embarking on another business was also another mitigating measure adopted by the traders (16.3 %). The proportion range from 13.3 per cent for those into other businesses to 28.6 per cent for livestock dealers. Other measures adopted by the farmers are: get paid employment, seeking for employment and seeking for assistance from people and there were variations by type of business. None of the livestock dealers reported to seeking for paid employment and seek assistance from others as a mitigating measure (Table 8).

Type of business	Get paid employment	Doing other business	Seeking employment	Embark on other activities	Assistance	Support from family/friends	Other
Livestock	0.0	28.6	0.0	28.6	0.0	28.6	14.3
Vegetables	0.0	49.1	1.8	21.8	10.9	14.6	1.8
Grains	10.0	20.0	10.0	30.0	10.0	20.0	0.0
Non-food items	6.0	38.7	5.0	17.6	11.1	16.1	5.5
prepared food items (restaurant owners)	6.1	38.8	12.2	16.3	4.1	20.4	2.0
Other food items	0.6	49.0	2.6	11.5	12.7	17.2	6.4
Other	6.7	40.0	6.7	13.3	20.0	13.3	0.0
Total	3.7	42.7	4.7	16.3	11.0	16.9	4.9

Table 8: Percentage distribution of COVID-19 impact mitigation strategy(ies) employed by the traders by type
of business

As the pandemic has affected the lives and livelihoods of all walks of life, the traders were asked if they were to be supported what do they want the support to be. Different views were expressed by the traders for the type of support they need. The findings of the assessment shows cash donations (38.5 %) and food items (22.3 %) and re-opening of the 'Lumos' (25.1 per cent) were the most reported support requested by the traders if they are to be supported. Vegetable and grain sellers have the highest proportion among the traders who reported cash donation as their support need. Food items as a support was reported by at least 20.0 per cent by all type of traders except those selling vegetables as the proportion was 14. 8 per cent for them. Re-opening the 'Lumos' was the second most support need requested by the traders. The proportion was highest among vegetable sellers (29.6 per cent) and lowest among traders into grain business. Getting paid employment, provision of farm inputs/implements and access to finance to finance/loan was reported as support need by the traders and among the three measures access to finance accounted for the highest proportion with per cent and was requested more by livestock dealers (13.3 %) (Table 9).

Table 9: Percentage distribution of support needs of traders by type of support ne	eded by type of business
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Type of business	Get paid Employment	Access to finance/Bank Ioan	Provision of farm inputs/implements	Cash donation	Food item	Reopen Iumos	Other
Livestock	0.0	13.3	0.0	40.0	20.0	26.7	0.0
Vegetables	1.2	4.9	3.7	43.2	14.8	29.6	2.5

Grains	7.7	7.7	0.0	46.2	23.1	15.4	0.0
Non-food items	2.8	9.8	1.3	36.9	22.7	25.9	0.6
prepared food items (restaurant owners)	7.1	9.4	2.4	36.5	22.4	21.2	1.2
Other food items	0.8	4.1	1.6	42.5	24.3	25.1	1.6
Other	3.9	15.4	0.0	38.5	23.1	19.2	0.0
Total	2.6	7.7	1.7	39.5	22.3	25.1	1.2

The traders were asked their opinion of what they think should be done to improve the 'Lumos'. There were divergent views of the measures to be taken. Improvement of water and sanitation facilities was reported by 32.8 per cent of the traders as a way of improving the 'Lumos'. This is followed by construction of permanent stalls at the 'Lumos with 31.2 per cent and increase in the number of 'Lumos' with 12.8 per cent as seen in the table below. Six per cent of the traders recommended reduction in the number of 'Lumos' as a strategy for the improvement of the 'Lumos' and 10.1 per cent of the respondents reported waiving taxes as a measure for the improvement of the 'Lumos'.

Count	Per cent
62	10.2
200	32.8
190	31.2
37	6.1
78	12.8
43	7.1
	62 200 190 37 78

Table 10A: Distribution of traders' opinion on measures to be adopted for the improvement of the Lumos

As the 'Lumos' are the only markets which has been closed since the government has taken measures to curb the spread of the virus and the need to re-open them at some point, the opinion of the traders was sought on the measures to be considered for the re-opening of the 'Lumos'. It is observed from table 10B that provision of face masks and hand washing stations are the most recommended measures by the traders to be considered for the re-opening of the 'Lumos' with 29.2 per cent and 25.3 per cent respectively. This is followed by re-locating the 'Lumos' to more spacious grounds to ensure physical distancing with 13.2 per cent. Sensitizing the participants during 'Lumos' days and in the communities are also recommended strategies by the traders to be considered to be considered to be considered to many the 'Lumos'.

## Table 10B: Distribution of traders' opinion on strategies to be adopted for the re-opening of the Lumos to curb the spread of COVID-19

Strategy	Count	Per cent
Provide security/guards to ensure adherence to health and safety standards	81	7.1
Provision hand washing station	288	25.3

44	3.9
150	13.2
332	29.2
88	7.7
112	9.8
43	3.8
	150 332 88 112

## **PART TWO – COUNCILS**

#### **Main Findings**

Part two of the assessment covers the Local Government Areas (LGAs) where the 'Lumos' take place. Table 2.1 shows the number of 'Lumos' by LGA. The data shows that most of 'Lumos' took place in Basse LGA (8) followed Kuntaur and Janjanbureh each with 6. Mansakonko LGA has the lowest number of 'Lumos' (3).

LGA	Count	Per cent
Mansakonko	3	10.7
Kerewan	5	17.9
Kuntaur	6	21.4
Janjanbureh	6	21.4
Basse	8	28.6
Total	28	100.0

Table 2.1: Distribution of the 'Lumos' by LGA

Presented in table 2.2 is the percentage distribution of the Councils revenues from the 'Lumos' as a percentage of their annual revenue by LGA from 2017 to 2019. The findings of the assessment shows that between 2017 to 2019 Janjanbureh Area Council had the highest proportion among the Councils of the revenues from 'Lumos' as a percentage of their annual revenue. The proportion increases over the period from 12.0 per cent in 2017 to 14.0 per cent in 2019. This is followed by Kuntaur Area Council and a similar pattern is observed as their revenues also increased between 2017 and 2019. This is an indication that revenues generated from the 'Lumos' are important sources of revenue to these two Councils. It is important to note that these two LGAs are the poorest in the country based on the findings of the 2010 and 2015/16 Integrated Household Surveys (IHSs). For Mansakonko and Basse Area Councils, their revenues have also been increasing but not as that of Janjanbureh and Basse. Whilst for Kerewan Area Council, their revenue decreases to 2.7 per cent from the 2017 level and increases to about 6.0 per cent in 2019.

LGA	2017	2018	2019	
Mansakonko	4.7	5.0	8.0	
Kerewan	4.6	2.7	5.6	
Kuntaur	5.8	8.3	11.6	
Janjanbureh	12.0	13.5	14.0	
Basse	2.6	2.7	5.0	

Table 2.2: Percentage distribution of 'Lumo' revenue as a percentage of councils' annual revenue by LGA

The 'Lumos' are the only markets which has been closed since the government starts taking measures to curb the spread of the virus and visibly had an impact on the revenue of the Councils. As expected, reduction in revenue was the major impact of the pandemic on the Councils as it accounted for 57.1 per cent. This is followed by inability to pay utilities and staff with 28.6 per cent and 14.4 per cent respectively (Table 2.3). None of the councils reported to retrench their staff as a result of the pandemic.

Impact	Count	Per cent
Reduced revenues	4	57.1
Inability to pay staff	1	14.3
Inability to pay utilities	2	28.6
Retrenched staff	0	0.0

Table 2.3: Distribution of the impact of closure of lumos due to COVID-19 on councils

As a result of the pandemic, all 'Lumos' in the country are closed and are not yet re-opened. During the assessment, the Councils were asked the revenue loss since March to July 2020 and the results are presented in table 2.4 below. The data shows that Kerewan and Basse Area Councils registered the greatest revenue loss among the Councils but Basse incurred the highest lost over the period. This is followed by Mansakonko Area Council and Janjanbureh Area Council registered the lowest revenue loss. In total, from March to July 2020, the total amount of revenue lost by the Councils amounted to GMD 1, 224, 750.00.

LGA	March (GMD)	April (GMD)	May (GMD)	June (GMD)	July (GMD)	Total (GMD)
Mansakonko	48,000.00	48,000.00	48,000.00	36,000.00	36,000.00	216,000.00
Kerewan	95,500.00	93,200.00	98,200.00	85,500.00	93,200.00	465,600.00
Kuntaur	29,000.00	29,500.00	28,600.00	28,600.00	28,000.00	143,700.00
Janjanbureh	17,690.00	17,690.00	17,690.00	17,690.00	17,690.00	88,450.00
Basse	57,000.00	59,000.00	75,000.00	80,000.00	60,000.00	331,000.00
Total	247,190.00	247,390.00	267,490.00	247,790.00	234,890.00	1,244,750.00

2.4: Distribution of financial loss to Councils due to closure of the 'Lumos' by LGA

During the assessment, all Councils were asked if they have other means of generating revenue to make up for the revenue loss as a revenue of the closure of the 'Lumos'. It is observed from the table that none of the councils reported to have embarked on an activity to fill the revenue loss from the 'Lumos'. The findings of the assessment shows that none of the Councils have alternative source of revenue to cover for the losses from the closure of the 'Lumos' (Table 2.5)

	Alternative r	evenue
LGA	Yes	No
Mansakonko	0	1
Kerewan	0	1
Kuntaur	0	1
Janjanbureh	0	1
Basse	0	1

#### 2.5: Distribution of councils' means to fill induced revenue loss due to 'Lumo' closure

As the closure of the 'Lumos' have affected the revenues of the Councils, they were asked the mitigating measures they adopted regarding the revenue collectors. Two of the Councils did not take any action. None of the Councils have reduced the salary of the staff nor retrenched any staff. Two of the Councils reported to have redeployed the revenue collectors of the 'Lumos' to other areas. One of the Councils reported to have increased collection of other taxes to make up for the revenue loss because of the closure of the 'Lumos' (Table 2.7).

Table 2.7: Distribution of councils' covid-19 impact mitigation strategy(ies) by LGA

Impact	Count	
No Action	2	
Reduced pay	0	
Reduced staff	0	
Redeployed staff to other work areas	2	
Increase collection of other taxes	1	

Table 2.8 shows percentage distribution of the employees of the councils on their payroll by sex as at end March 2020. The data shows that there were 761 employees in the Councils with huge disparity by sex as there were 619 males and 142 females. Across all the Councils, there were more males than female employees but the disparity was wider in Basse Area Council.

	Male	Females	Total
Mansakonko	102	33	135
Kerewan	150	32	182
Kuntaur	66	7	73
Janjanbureh	125	30	155
Basse	176	40	216
Total	619	142	761

The 2.9A shows that that there were 61 revenue collectors in the Councils. Kerewan and Kuntaur Area Councils had the highest number of revenue collectors each with about 23.0 per cent. This is followed by Janjanbureh and Basse Area Councils with 21.3 per cent and 19.7 per cent respectively. Mansakonko Area Council had the lowest number of revenue collectors (13.1 %).

	Count	Per cent
Mansakonko	8	13.1
Kerewan	14	22.9
Kuntaur	14	22.9
Janjanbureh	13	21.3
Basse	12	19.7
Total	61	100.0

Table 2.9A: Distribution of councils' 'Lumo' collectors whether they are still employed or not by LGA

As the "lumos' have closed, the councils were asked the status of the collectors and the findings are presented in the table 2.9B. None of the Councils have reported to lay off any of their revenue 'Lumo' collectors.

Table 2.9B: Percentage distribution of current status of councils' lumo collectors by LGA

	• ··· · ·	
LGA	Still employed	Laid off
Mansakonko	100.0	0.0
Kerewan	100.0	0.0
Kuntaur	100.0	0.0
Janjanbureh	100.0	0.0
Basse	100.0	0.0
Total	100.0	0.0

#### ANNEX

Figure A1: Map of Lumo settlements



#### Table A1: LGAs, districts and settlements where the 'Lumos' take place

No.	LGA	District	Name of Settlement
1	Mansakonko	Kiang West	Jattaba
2		Kiang Central	Kwinella
3		Jarra Central	Wellingaraba
4	Kerewan	Lower Niumi	Fass Njaka Choi
5		Upper Niumi	Ndungu Kebbeh
6		Jokadu	Kerr Jane
7		Jokadu	Jamagen

8		Central Badibu	Kerr Pateh
9		Illiasa	Farafenni
10		Sabach Sanjal	Njane Sanjall
11	Kuntaur	Lower Saloum	Kaur
12		Lower Saloum	Ballanghar
13		Upper Saloum	Panchang
14		Niani	Wassu
15		Niani	Nyanga Banta
16		Sami	Sami Karantaba
17		Sami	Sami wharf Town
18	Janajanbureh	Niamina East	Jarreng
19		Niamina East	Kudang
20		Lower Fuladu West	Jahanka
21		Lower Fuladu West	Brikamaba
22		Lower Fuladu West	Fula Banta
23	Basse	Jimara	Gambissara
24		Jimara	Sare Bojo
25		Jimara	Sare Mansally
26		Basse	Sabi
27		Tumana	Dingiri
28		Tumana	Lanmoi
29		Kantora	Fatoto
30		Wuli West	Sare Ngai
No.	LGA	District	Name of Settlement
1	Mansakonko	Kiang West	Jattaba
2		Kiang Central	Kwinella
3		Jarra Central	Wellingaraba
4	Kerewan	Lower Niumi	Fass Njaka Choi
5		Upper Niumi	Ndungu Kebbeh
6		Jokadu	Kerr Jane
7		Jokadu	Jamagen
8		Central Badibu	Kerr Pateh
9		Illiasa	Farafenni
10		Sabach Sanjal	Njane Sanjall
11	Kuntaur	Lower Saloum	Kaur
12		Lower Saloum	Ballanghar
13		Upper Saloum	Panchang
14		Niani	Wassu
15		Niani	Nyanga Banta
16		Sami	Sami Karantaba
17		Sami	Sami wharf Town
18	Janajanbureh	Niamina East	Jarreng
19		Niamina East	Kudang

20		Lower Fuladu West	Jahanka
21		Lower Fuladu West	Brikamaba
22		Lower Fuladu West	Fula Banta
23	Basse	Jimara	Gambissara
24		Jimara	Sare Bojo
25		Jimara	Sare Mansally
26		Basse	Sabi
27		Tumana	Dingiri
28		Tumana	Lanmoi
29		Kantora	Fatoto
30		Wuli West	Sare Ngai

#### Table A2: Distribution of Frame by LGA and telephone validity

LGA	Traders	No telephone numbers	valid phone numbers (7 digits)	Less than 7 digits	More than 7 digits
Mansakonko	346	122	215	8	1
Kerewan	206	139	64	0	3
Kuntaur	128	5	122	0	1
Janjanbureh	693	142	547	4	0
Basse	421	7	413	0	1
Total	1,794	415	1,361	12	6