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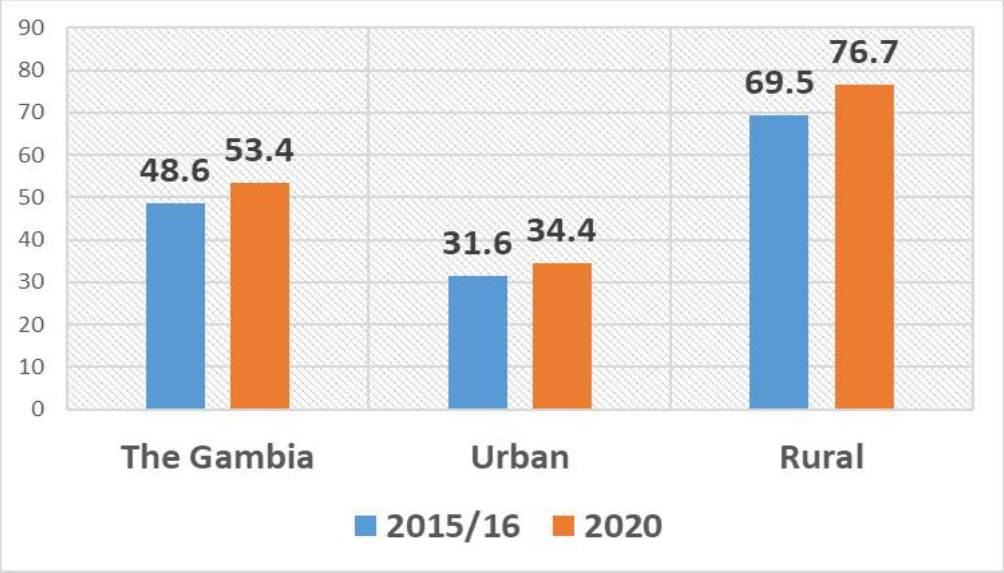
Prevalence and Depth of Poverty



The Gambia Bureau of Statistics (GBoS)
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ABBREVIATIONS AND ACRONYMS

CBEMP	Capacity Building for Economic Management Project
CBN	Cost-of-Basic Needs
COICOP	Classification of individual consumption by purpose
CPI	Consumer Price Index
EAs	Enumeration Areas
FAO	Food and Agriculture Organization
FGT	Foster-Greer-Thorbecke
GBoS	Gambia Bureau of Statistics
GoTG	Government of The Gambia
GMD	Gambian Dalasi
IHS	Integrated Household Survey
LGA	Local Government Area
MICS	Multiple Indicator Cluster Survey
NSO	National Statistics Office
$P\alpha=0$	Poverty headcount index
$P\alpha=1$	Poverty depth Index
$P\alpha=2$	Poverty severity Index
PPS	Probability Proportional to Size
PSUs	Primary Sampling Units
SDGs	Sustainable Development Goals
SNA	System of National Accounts
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
WB	World Bank
WFP	World Food Programme
WHO	World Health Organization

FOREWORD

The greatest challenge of any country is to reduce the widespread problem of poverty. The Gambia is no exception and it has been a difficult task monitoring progress because of lack of reliable and adequate data. The Gambia Bureau of Statistics (GBoS) has undertaken Integrated Household Surveys (IHSs) since 2003/04. However, the release of the findings of the Integrated Household Survey conducted by GBoS in 2020 is an important milestone for the Government of The Gambia.

Since the IHS is an extensive survey and detailed in its coverage of various topics, it serves as a good basis for in-depth analysis of living standards in the country and lends itself to the monitoring, evaluation and analysis of poverty. The survey was designed to provide district-level estimates unlike the previous surveys (2003/04 and 2010), which were only representative at the Local Government Area level. It is the desire of the Government to conduct similar surveys every 3 years to monitor progress effectively. The main objective of the survey is to provide timely and reliable information on welfare and socio-economic indicators at various levels such as national; urban-rural; LGA and districts as well as disaggregated by sex. An important aspect of the IHS 2020 is that it will be the baseline for many socio-economic indicators. In-between the integrated household surveys, is a desire to conduct light poverty surveys to monitor progress.

The survey provides users with a dataset that would allow in-depth analysis to inform policy making. The survey highlights an understanding of the living standards of the population, while at the same time serving the needs of planning and monitoring progress towards attainment of the Gambia's development goals and at the international level, the Sustainable Development Goals (SDGs). Among other crucial indicators, the information includes poverty and income inequality, demographic characteristics, health, education, credit and loan, consumption and asset ownership, agriculture, and housing and environment among others. It is anticipated that users will make use of the results presented to design policies and programmes that will improve the living conditions of the poor.

Special thanks to the GBoS staff, particularly the Statistician General for their dedication towards production of this IHS report, which is among the many reports scheduled for production from this round of IHS.

The 2020 Integrated Household Survey (IHS 2020) was funded by the Government of The Gambia (GoTG), the World Bank (WB), United Nations Development Programme (UNDP), United Nations Children's Fund (UNICEF), Food and Agricultural Organization (FAO), World Food Programme (WFP), World Health Organization (WHO) and implemented by the Gambia Bureau of Statistics (GBoS).

Seedy KM Keita
Minister of Finance and Economic Affairs

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The implementation of the Integrated Household Survey (IHS) was a success following cooperation from several partners who provided technical, moral and financial support. Furthermore, I would like to acknowledge the Gambia Bureau of Statistics Council for their tireless support.

The technical working committee that has overseen the work of the IHS deserves special thanks for working tirelessly on this exercise. These include the ministries, department and agencies and development partners who tirelessly worked through the survey design.

A special thank you goes to UNDP Country Office for initiating the survey by providing the funds to start this process. GBoS benefitted from technical support from World Bank throughout the design, implementation and data analysis of the IHS. Furthermore, all ministries, department and agencies and development partners who provided feedback on the survey instruments are highly appreciated.

This report was compiled by a team of GBoS Officials—Abdou Sanyang, Alimou Jallow, Awa Nagib, Buba Jadama, Ebrima Suso, Fatou Jobarteh, Isatou Badjie, Kutub Hydara, Lamin Kanteh, Mama Jarju, Mariama Davies, Mawdo Gibba, Mohammed L Janneh, Muhammed I Jaiteh, Omar CF Kebbeh, Pa Ousman Ceesay and Sanna Manjang. Special thanks also goes to Alieu Saho for reviewing and providing valuable comments to the reports.

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Nyakassi MB Sanyang

Statistician General

EXECUTIVE SUMMARY

This report focuses on the well-being of the population of The Gambia in respect to whether they can meet their basic food and non-food commodities for a decent standard of living. Poverty lines were derived from the 2020 IHS data using the Cost-of-Basic Needs (CBN) method, where the food poverty line, based on the monthly cost of meeting 2400 kilo-calories per person per day, was estimated at GMD 982.9 for both urban and rural areas. The absolute poverty line (food and non-food) was obtained by adjusting the food poverty line iteratively by increments of +/-1 per cent up to +/-10 per cent. The median of the non-food iterations was added to the food poverty line to derive the absolute poverty line. Several methods[1] to derive the non-food poverty line were tested for robustness.

Commodities included in the food and non-food consumption were mostly purchased by households, but also included the value of own produce consumed as well as gifts. The absolute poverty line was estimated at GMD 2,236.85 per person per month. The extremely poor are those whose consumption expenditure on food and non-food is less than the cost of the food basket (GMD 1,428.17) and those whose consumption expenditure is below GMD 2,236.85 as absolute.

The poverty measures used in the analysis are Foster-Greer-Thorbecke (FGT) class of decomposable poverty measures. They are the headcount ratio, which is the proportion of the population living in poverty or falling below the absolute poverty line, the poverty gap index, which measures the depth of poverty suffered by the population—i.e., how far the poor are from the poverty line, and the squared poverty gap index, which measures the severity of poverty.

Main findings

- Food purchases account for the largest share of total food consumption expenditure. This accounts for 71.3 per cent of total food share. By residence, the proportion of food purchased is higher in the urban than in the rural areas (75.2% and 63.8% respectively).

- Food consumed away from home are 5.7 times higher in the urban than in the rural areas. Banjul has the largest share at 18.7 per cent compared to the national average of 7.8 per cent.

- Average monthly household expenditure in Gambia is GMD8,848.1 whilst the mean monthly per capita consumption expenditure is GMD4,047.6. Regional differences exist with Banjul having the highest per capita expenditure of GMD6,475.5 whilst Kuntaur has the lowest GMD1,854. The average annual household expenditure is slightly over two times higher in the urban (GMD4,986.7) than in the rural areas (GMD2,219.9) even though the household size in the rural areas tends to be larger than that of the urban areas (9.5 vs 6.0).

[1] Methodology for Poverty Analysis—The Gambia (forthcoming) a detailed methodological paper. Three methods namely: Regression method for set of variables, Engel's curve and the Ravallion non-parametric

- Food expenditure accounts for about three-fifth of total household expenditure (58.5 %). Expenditure on housing amounts to an average of 6.7 per cent of total household expenditure. Expenditure on housing is highest in Kanifing (8.2 %), followed by Brikama (7.2 %) and Banjul (6.9%) compared to all other LGAs.

- Absolute poverty increased from 48.6 per cent in 2015/16 to 53.4 per cent in 2020. In absolute terms, however, the number of people living in poverty increased from 0.94 million in 2015/16 to 1.08 million , additional of 148,091 people.

- Poverty was higher in rural than in urban areas 76.7 per cent and 34.4 per cent respectively in 2020. Conversely, in 2015/16, rural poverty was estimated at 69.5 per cent and urban poverty 31.6 per cent. This shows an increase of 7.2 percentage points in rural poverty and an increase of 3.8 percentage points in urban poverty in 2020.

- A change in the prevalence of poverty has been observed at district level comparing the 2015/16 and 2020 surveys. In 2015/16, Niamina West and Foni Bondali were the poorest districts with 88.1 per cent and 87.6 per cent respectively. Whilst in 2020, the poverty prevalence rate was highest in the district of Sabach Sanjal with 90.4 per cent followed by Niamina Dankunku with 89.5 per cent. Meaning there is a shift in the prevalence of poverty from Janjanbureh LGA to Kerewan; however, Janjanbureh still has one of the poorest districts in the country. The poverty rates were lowest in Kombo North district in both 2015/16 and 2020 with 30 per cent and 39.8 per cent respectively.

- Kuntaur LGA had the highest poverty headcount ratio—86.3 per cent compared to other LGAs. For example, the headcount ratio was 71.1 per cent for Basse LGA, 48.3 per cent for Brikama and 7.6 per cent for Banjul. Mansakonko, Kerewan, Kuntaur and Basse LGAs saw an increase in poverty rates between 2015/16 and 2020.

- While poverty increased in Mansakonko, Kerewan, Kuntaur and Basse LGAs, the poverty gap index also went up, implying that those living in poverty in 2020 were not better off than in 2015/16—the resource shortfall is higher and it will take more financial resources to move those living in poverty above the poverty line.

- Extreme poverty increased from 20.8 per cent in 2015/16 to 26.3 per cent in 2020. Disparities exist in the welfare levels of the people living in extreme poverty.

- Variations in intensity exist in the welfare of the people living in extreme poverty. This is indicated by the overall poverty severity index or squared poverty gap index of 3.1 per cent at the national level, 5.4 per cent, and 1.1 per cent in rural and urban areas respectively in 2020.

While these values are higher compared to 2015/16, there remain wide variations in intensity among the extremely poor people at the level of LGAs with Kuntaur having the highest squared poverty gap index value followed by Kerewan. Variation among the extremely poor people in Banjul is almost non-existent while Kanifing LGA registered a value of 0.3.

- Compared to 2015/16, the squared poverty gap index has increased significantly at national as well as sub-national levels. At national level the squared poverty gap index in 2015/16 was 1.8 and rose to 3.1 in 2020, while Kerewan LGA for example saw its squared poverty gap index increased from 3.9 per cent in 2015/16 to 8.6 per cent in 2020.

- Inequalities as measured by the Gini index has remained at 0.388 with slight increase observed for both rural and urban areas. Brikama, which has the largest population increase in the last decade has the largest Gini index.

- Regarding wealth concentration as measured by the Palma Index (that is the ratio of the richest 10 per cent of the population's share of consumption expenditure divided by the poorest 40 per cent's share) shows that the top 10 per cent of the population has disproportionate share of consumption expenditure.

Chapter 1 - BACKGROUND, SURVEY METHODOLOGY AND ORGANISATION

1.1 Introduction

Household surveys are an important source of information for planning, monitoring and evaluation of national and international development frameworks, and for policy decision-making. To monitor the performance and outcomes of policy interventions, The Gambia Bureau of Statistics (GBoS) developed a national survey frame, which is used as a tool for information gathering from a representative sample of households. This is critical for the evaluation of progress made in the country over the years and challenges that require remedies.

The Integrated Household Survey (IHS) and Multiple Indicator Cluster Survey (MICS) are the major household surveys that are regularly conducted by The Gambia through GBoS. The first, second and third IHSs were conducted in 2003/04, 2010, and 2015/16 respectively. The results of the IHSs have been key inputs in the measurement of poverty at the national and sub-national levels as well as providing valuable information in the evaluation of changing conditions of households. The information has provided government and stakeholders with indicators (mostly on poverty and vulnerability to food insecurity) to enable evidence-based policy formulation and to monitor progress towards national and international development frameworks.

This report presents the results for the fourth round of IHS that was conducted from February 2020 to January 2021. It is important to note that the third IHS (2015/16) had a sample size of 13,340 households with the sampling done at the district level. Similarly, the 2020 IHS provides estimates at the district level with a representative sample size of 14,248 households.

Eight rounds of household surveys data on poverty have been collected in The Gambia since 1989. The 1989 survey formed a benchmark for the subsequent surveys but there is no readily available information on that survey. The first Integrated Household Survey (IHS 2003/04) was designed and conducted by the then Central Statistics Department with technical and financial assistance from World Bank (WB) through the Capacity Building for Economic Management Project (CBEMP). The primary objectives of the study were to monitor the determinants of poverty and its dynamics, assist The Gambia Government and other policy makers and planners with the necessary socio-economic data for poverty monitoring and policy formulation. Furthermore, the survey was to provide new weights for the Consumer Price Index (CPI) and to provide the necessary data to update the System of National Accounts (SNA) that led to the shift from SNA 1968 to SNA 1993. The second IHS (IHS 2010) made provision for important data on household income, consumption expenditure and expenditure patterns at national and sub-national levels.

Table 1:Poverty Surveys Conducted in The Gambia

	Collection period	Sample size	Level of disaggregation	Comparability
International Labour Organisation (ILO) study	1989	N/A	National	N/A
Priority Survey (PS) 1	March - May 1992	2,000	National; Urban and rural	PS1 and PS2
Priority Survey (PS) 2	1994	2,000	National; Urban and rural	PS1 and PS2
National Household Poverty Survey	March and April of 1998	2,000	National, Urban and rural; Local Government Area	Cannot be compared with PS2
Integrated Household Survey (IHS) 2003/04	January 2003 - May 2004	4,800	National; Urban and rural; Local Government Area	IHS 2003 and IHS 2010
Integrated Household Survey (IHS) 2010	January 2010 - January 2011	4,800	National; Urban and rural; Local Government Area	IHS 2003 and IHS 2010
Integrated Household Survey (IHS) 2015/16	May 2015 - April 2016	13,340	National; Urban and rural; Local Government Area; District	Cannot be compared with IHS 2010
Integrated Household Survey (IHS) 2020	February 2020 – January 2021	14,248	National; Urban and rural; Local Government Area; District	2015/16 IHS and IHS 2020

N/A: Not available

The 2015/16 IHS provided estimates that were useful in the development of the national blueprint, National Development Plan (NDP) that guided the government and its development partners for the period 2018-2022. It is also the first major household survey conducted after the approval of the Africa Agenda 2063 as well as the 2030 SDG indicators. These are continental and international frameworks to which The Gambia has subscribed to. The 2020 IHS supplies valuable information on the poverty status of households and individuals. It also offers information on other socio-economic variables of the household heads. The added advantage of this report and the 2015/16 IHS is the availability of estimates for indicators at district level compared to previous IHSs as the sampling was done at a lower level (district level). This provides the government and stakeholders with better understanding of the social variables at district levels compared to previous household surveys.

The design of the IHS will not only allow for household level analysis but also aggregate information at the county level and disaggregate results by sex, age groups, residence, and socio-economic characteristics. The IHS data among others provide insights into the extent and nature of poverty and inequality in The Gambia. Furthermore, the data generated will be used to provide weights to rebase the Consumer Price Index (CPI) and to provide the necessary data to update the System of National Accounts (SNA) if required.

The conduct of 2020 Integrated Household Survey is essential in providing up-to-date information on household consumption expenditure for the preparation of regular annual series of national accounts using the expenditure approach. This will help in reducing the statistical discrepancy that is observed when producing the national accounts using the production approach. Households' final consumption

expenditure is the largest component of final uses of Gross Domestic Product (GDP) in the national accounts as it includes purchases of goods and services used by households to meet their everyday needs.

Furthermore, the IHS data contributes to improvement in availability of data on gender and specific population sub-groups. Data disaggregated by area of residence and socio-economic characteristics of household heads, such as their educational attainment, occupation, and households in extreme poverty are invaluable information for targeting the most vulnerable socio-economic groups in the society.

1.2 Socio-economic Environment

The Gambia is a small country situated on the West coast of Africa. The country is bordered by Senegal on all sides except on the west side where it meets the Atlantic Ocean at the mouth of River Gambia. It has a land area of 10,689 square kilometres and 48 kilometres wide. The country has a population of about 1.9 million people of which 50.8 per cent are female; and its population grows at a rate of 3.1 per cent per the 2013 Population and Housing Census. With a population density of 176 people per square kilometre, it is one of the most densely populated countries in Africa.

The economy is mainly based on services, agriculture and tourism. In 2020, the services sector's contribution to Gross Domestic Product (GDP) was 58.6 per cent. Tourism is the country's main foreign exchange earner. According to the 2018 Labour Force Survey 9.2 per cent of the employed persons aged 15-64 were in the agricultural, forestry and fishing industry. Groundnut is the main cash crop of the country and accounts for about 5.0 per cent of exports in 2020. The GDP per capita in 2020 was at $802 with a decline from 2019 ($806) of 0.6 per cent the decline could be attributed to the COVID-19 pandemic. The country's Human Development Index (HDI) value was 0.501 in 2020, ranking it 173 out of 189 countries.

1.3 Objectives of the Integrated Household Survey (IHS)

A socio-economic survey is one of the most important sources of statistical data on household expenditure and income as well as for other data on housing status, individual and household characteristics, and living conditions. Not only do they provide indicators to measure specific economic and social issues, but they also provide information that makes it possible to know and explain the determinants or causal factors behind the behaviour of such issues.

The specific objectives of the 2020 IHS was to:

- Promote evidence-based planning and policy-making;
- Understand the poverty dynamics across the country and factors influencing them;
- Obtain in-depth understanding of the living standards of households;
- Provide information on household expenditure patterns in order to update the National Accounts;
- Obtain a new set of weights for the basket of goods and services that allow for upgrading the Consumer Price Index (CPI); and

- Build capacity to develop sustainable systems to produce accurate and timely information on households in The Gambia.

1.4 Sampling and Coverage of the Survey

The 2020 IHS has similar objectives with 2015/16 IHS, and the designed sample was to provide a reasonable level of precision for key survey indicators at the district level. Like the previous survey, the conduct of the 2020 IHS was for a period of 12 months in order to control for seasonality in income, expenditures and other socio-economic characteristics. The design also makes it possible to measure trends in poverty and fluctuations in household consumption expenditure patterns over time by comparing the results from the 2020 IHS with those from the 2015/16 IHS.

1.4.1 Sampling Frame

The sampling frame for The Gambia 2020 IHS is based on the 2013 Population and Housing Census frame. The target population for the IHS includes the households and persons living in these households within all the districts in the country. The sampling frame excludes the population living in institutions such as hospitals, prisons and military barracks.

The 2020 IHS used a stratified two-stage sample design. The Primary Sampling Units (PSUs) that were selected at the first sampling stage were the census Enumeration Areas (EAs) defined for The Gambia 2013 Population and Housing Census. The EA is the smallest operational area established for the census with well-defined boundaries identified on maps, corresponding to the workload of one census enumerator. The EAs have an average size of about 69 households each. This is an ideal size for conducting a new listing of households in each sample EA.

The Gambia is divided into 8 Local Government Areas (LGAs) and 48 districts for purposes of censuses and surveys. The geographic domains of analysis for the 2020 IHS are the individual districts; the urban LGAs of Banjul and Kanifing are considered individual domains. The urban and rural areas of the country are considered domains at the national level. Therefore, the sampling frame of Census EAs is stratified by district, urban and rural areas. Table 2 shows the distribution of the EAs and households in The Gambia by LGA, urban and rural areas from the 2013 Population and Housing Census.

It can be seen in Table 2 that the largest LGA is Brikama, with 36.9 per cent of the households followed by Kanifing with 24.9 per cent of households. Banjul and Kanifing are entirely urban, and Brikama is 93.9 per cent urban. The remaining LGAs are predominantly rural. At the national level, 71.4 per cent of the households are urban.

Table 2: Distribution of EAs and households in The Gambia 2013 Census sampling frame

LGA	Urban		Rural		Total		Percentage of total HHs by LGA	Percentage of urban HHs
	No. EAs	No. HHs	No. EAs	No. HHs	No. EAs	No. HHs		
*Banjul	74	7,403	0	0	74	7,403	2.6	100.0
*Kanifing	773	69,907	0	0	773	69,907	24.9	100.0
Brikama	1,338	97,329	128	6,340	1,466	103,669	36.9	93.9
Mansakonko	32	2,513	172	9,445	204	11,958	4.3	21.0
Kerewan	106	7,655	387	20,211	493	27,866	9.9	27.5
Kuntaur	16	1,032	221	9,924	237	10,956	3.9	9.4
Janjanbureh	43	3,008	254	11,447	297	14,455	5.1	20.8
Basse	158	11,680	396	22,960	554	34,640	12.3	33.7
Total	**2,540**	**200,527**	**1,558**	**80,327**	**4,098**	**280,854**	**100.0**	**71.4**

*Banjul and Kanifing are entirely urban settlements

Table 3 presents the average number of households per EA and the average number of persons per household by LGA, urban and rural areas. The average number of households per EA is 69 (79 households in urban EAs and 52 households in rural EAs). The LGA with the lowest average number of households per EA is Kuntaur with 46 households per EA. The national average number of persons per household is 6.8, but the average household size is much larger in rural areas (8.4 persons per household) than in urban areas (6.2). Kuntaur LGA has the largest household size (9 persons per household).

Table 3: Average number of households per EA and average household size, by LGA and urban/rural areas

LGA	Urban		Rural		Total	
	Average HHs/EA	Average persons/HH.	Average HHs./EA	Average persons/HH.	Average HHs./EA	Average persons/HH.
Banjul	100	4.1	-	-	100	4.1
Kanifing	90	5.5	-	-	90	5.5
Brikama	73	6.9	50	8.8	71	7.0
Mansakonko	79	6.1	55	7.1	59	6.9
Kerewan	72	6.7	52	8.6	57	8.1
Kuntaur	65	7.0	45	9.2	46	9.0
Janjanbureh	70	6.3	45	9.5	49	8.8
Basse	74	6.0	58	7.6	63	7.0
Total	**79**	**6.2**	**52**	**8.4**	**69**	**6.8**

1.4.2 Sample Size and Allocation

The sample size for a household survey such as the 2020 IHS is determined by the accuracy required for the survey estimates for each domain, as well as by the logistical, timing and resource constraints. The

accuracy of the survey results depends on both the sampling error, which can be measured through variance estimation, and the non - sampling errors, which results from all other sources of error, including response and measurement errors as well as coding, keying and processing errors. The sampling error is inversely proportional to the square root of the sample size. On the other hand, the non-sampling errors may increase with the sample size, since it is more difficult to control the quality of a larger operation. It is therefore important that the overall sample size be manageable for quality and operational control purposes. This is especially important given the challenge of collecting accurate information on household income and expenditures.

The overall sample size for the 2020 IHS was determined by examining the sample allocation for the 2015/16 IHS by district and the resulting level of precision for key survey indicators at the district level, and then determining how to increase the level of precision for the district-level results through a combination of improvements in the sampling efficiency and a small increase in the sample for some districts. The sample allocation by district also takes into consideration the distribution of the sample by quarter and month over the 12-months period of data collection. The resulting total sample size for the 2020, 14,248 households, is only about 8 per cent higher than the corresponding sample size for the 2015/16 IHS. In addition, this maximum sample size could be considered given the resource constraints.

The tables of standard errors and design effects for estimates from the 2015/16 IHS data shown in Annex A were very useful in studying the sample size requirements for 2020 IHS. Given the relatively large design effects for the estimates of the absolute poverty rate and the average per capita household food and non-food consumption expenditure, it was decided to decrease the number of households selected per EA from 20 to 16, with a corresponding increase in the overall number of sampled EAs. This will increase the statistical efficiency of the sample design.

In order to have an equal distribution of the sample EAs by quarter, it is practical to allocate a multiple of 4 EAs to each district when possible. The distribution of the sample EAs by month is another consideration, so for most districts a sample of 24 EAs will be effective, since there would be 2 EAs enumerated in the district each month. In the case of the largest districts of Kanifing[2] and Kombo North, which also have large design effects, it is recommended to select a sample of 36 EAs each, or 3 sample EAs per month. For the smallest districts with less than 25 sample EAs, it is effective to have a sample of 12 EAs, or 1 EA per month. Other small districts can be allocated 16 or 20 EAs depending on the number of EAs in the frame. In general, the sample allocation avoids selecting more than half of the EAs in a small district, with a few exceptions. The number of sampled EAs determined for each district is allocated to the urban and rural strata in proportion to the number of households in the frame with a minimum of 2 sample EAs per stratum.

In the case of the district of Janjanbureh with only 7 EAs in the frame, all of these EAs are included in the sample with certainty, so a one-stage sample of households will be selected for this stratum. It is recommended to list all of the 7 EAs in Janjanbureh at the beginning of the survey, and select a random

[2] The geographic domains of analysis for the 2020 IHS are the individual districts; but Kanifing is considered an individual domain.

systematic sample of 168 households from the combined listing for all EAs. Since this combined listing will have implicit stratification by EA, this will result in an approximately proportional distribution of the sample households by EA, with a total of 42 household interviews each quarter and 14 interviews each month. This will avoid having variable sampling rates by EA depending on the EA size, and will provide the same weights for the sample households in all EAs in Janjanbureh.

Taking all these factors into consideration, Table 4 shows the final allocation of the sample EAs and households by district, urban and rural strata for the 2020 IHS. This results in a total sample of 887 EAs and 14,248 households. The total urban sample has 291 EAs and 4,712 households, and the rural sample has 596 EAs and 9,536 households.

Table 4: Allocation of sample EAs and households by district, urban and rural strata, IHS 2020

LGA	District	Urban		Rural		Total	
		No. EAs	No. HHs.	No. EAs	No. HHs.	No. EAs	No. HHs.
Banjul	Banjul	24	384	0	0	24	384
Kanifing	Kanifing	36	576	0	0	36	576
Brikama	Kombo North	36	576	0	0	36	576
	Kombo South	24	384	0	0	24	384
	Kombo Central	24	384	0	0	24	384
	Kombo East	24	384	0	0	24	384
	Foni Brefet	0	0	20	320	20	320
	Foni Bintang	4	64	16	256	20	320
	Foni Kansalla	6	96	10	160	16	256
	FoniBundali	0	0	12	192	12	192
	Foni Jarrol	0	0	12	192	12	192
Mansakonko	Kiang West	0	0	20	320	20	320
	Kiang Cental	0	0	16	256	16	256
	Kiang East	0	0	12	192	12	192
	Jarra West	15	240	9	144	24	384
	Jarra Central	0	0	12	192	12	192
	Jarra East	0	0	20	320	20	320
Kerewan	Lower Niumi	10	160	14	224	24	384
	Upper Niumi	0	0	24	384	24	384
	Jokadu	0	0	24	384	24	384
	Lower Badibu	7	112	17	272	24	384
	Central Badibu	0	0	20	320	20	320
	Illiasa	15	240	9	144	24	384
	Sabach Sanjal	0	0	20	320	20	320
Kuntaur	Lower Saloum	7	112	13	208	20	320
	Upper Saloum	0	0	24	384	24	384
	Nianija	0	0	12	192	12	192
	Niani	2	32	22	352	24	384
	Sami	0	0	24	384	24	384
	Niamina						
Janjanbureh	Dankunku	0	0	12	192	12	192
	Niamina West	0	0	12	192	12	192
	Niamina East	0	0	24	384	24	384
	Lower Fuladu	6	96	18	288	24	384

	West						
	Upper Fuladu West	6	96	18	288	24	384
	Janjanbureh	7	168	0	0	7	168
Basse	Jimara	5	80	19	304	24	384
	Basse	20	320	4	64	24	384
	Tumana	3	48	21	336	24	384
	Kantora	2	32	22	352	24	384
	Wuli West	0	0	24	384	24	384
	Wuli East	5	80	19	304	24	384
	Sandu	3	48	21	336	24	384
Total		**291**	**4,712**	**596**	**9,536**	**887**	**14,248**

1.4.3. Sample Selection Procedures

A stratified two-stage sample design is used for The Gambia 2020 IHS. At the first stage, the EAs were selected within each stratum systematically with Probability Proportional to Size (PPS), and at the second stage, the households were selected from the listing using random systematic sampling. The methodology used for each sampling stage and the procedures for assigning the sample EAs to the quarterly and monthly subsamples for the 2020 IHS data collection are described below.

1.4.4 First Stage Selection of Sample EAs

At the first sampling stage the number of sampled EAs specified for each stratum in Table 4 were selected within the stratum systematically with PPS from the ordered list of EAs in the sampling frame. The measure of size for each EA is based on the total number of households in The Gambia 2013 Census frame, adjusted based on the population projections. The sampling frame of EAs for each stratum was sorted by ward and EA code in order to ensure that the sample is geographically representative. Within each district, the following first stage sample selection procedures were used:

(1) Cumulate the measures of size (number of households) down the ordered list of EAs within the stratum. The final cumulated measure of size will be the total number of households in the frame for the stratum (M_h).

(2) To obtain the sampling interval for stratum h (I_h), divide M_h by the total number of EAs to be selected in stratum h (n_h) specified in Table 6: $I_h = M_h/n_h$.

(3) Select a random number (R_h) between 0 and I_h. The sample EAs in stratum h will be identified by the following selection numbers:

$$S_{hi} = R_h + [I_h \times (i - 1)], \text{rounded up,}$$

where i = 1, 2, ..., n_h

The i-th selected EA in the stratum is the one with a cumulated measure of size closest to S_{hi} that is greater than or equal to S_{hi}.

In some of the smaller strata it was found that a few larger EAs had a measure of size (number of households) greater than the sampling interval for the stratum, so they were selected with a probability of 1. Therefore, it was first necessary to identify and separate all such self-representing (SR) EAs in the different strata and then select the non-self-representing (NSR) sample EAs in each stratum from the remaining EAs. In the case of the urban district of Janjanbureh, all the EAs are SR, as indicated previously. The final sample had a total of 25 SR EAs and 862 NSR sample EAs. A coding scheme was used to identify the SR EAs that were selected with a probability of 1 within each stratum. These codes will be needed later since the calculation of the weights is different for the SR and NSR sample EAs, as explained in the section on the Weighting Procedures.

1.4.5 Selection of Quarterly and Monthly Subsamples of EAs for Data Collection

Given the systematic selection of EAs with PPS at the first sampling stage within each stratum, the subsample of EAs for each quarter of the 2020 IHS data collection can be selected from the full sample in each stratum systematically with equal probability. A simple method was used for implementing this selection of sample EAs for each quarter. Sequential numbers from 1 to 4 were assigned to all the sample EAs within each district, in the same order in which they were selected. Each of these numbers identify the EAs in a quarterly subsample or replicate. Since the number of EAs allocated to each stratum is a multiple of 4, an equal number of EAs is assigned to each replicate. This sampling procedure ensured that each systematic replicate within a district is geographically representative. Each of the 25 per cent sub-samples is representative at the national level.

A random integer between 1 and 4 was used to identify the replicate to be assigned to each quarter in all districts. Replicate 3 was selected for the first quarter, replicate 1 for the second quarter, replicate 4 for the third quarter and replicate 2 for the fourth quarter of the 2020 IHS data collection. In order to ensure that a representative sub-sample of EAs was assigned for the IHS enumeration each month, a similar procedure was used to identify three systematic monthly sub-samples within each quarter, and a random systematic sub-sample was assigned to each month within the quarter. This methodology will ensure that the 2020 IHS sample is representative across space and time in order to control for seasonality throughout the 12-month data collection period within each district.

1.4.6 Listing of Households in Sample EAs

A listing of households was conducted in each sample EA prior to the 2020 IHS data collection in order to select the sample households. The supervisor verified the boundaries of the sample EA in order to ensure complete coverage of the households. The number of households listed in each EA were compared to the corresponding number from the census frame, and any difference(s) was/were investigated.

1.4.7 Selection of Sample Households within Each Sample EA

A systematic random sample of 16 households were selected from the household listing for each sample EA using the following procedures:

(1) All the households were assigned a serial number from 1 to M'_{hi}, the total number of households listed in the EA.

(2) To obtain the sampling interval for the selection of households within the sample EA (I_{hi}), divide M'_{hi} by 16, and maintain 2 decimal places.

(3) Select a random number (R_{hi}) with 2 decimal places, between 0.01 and I_{hi}. The selected households within the sample EA were identified by the following selection numbers:

$$S_{hij} = R_{hi} + [I_{hi} \times (j-1)]$$, rounded up to the next integer,

where j = 1, 2, 3,..., 16

The j-th selected household is the one with a serial number equal to S_{hij}.

The listing information for all sample EAs were sent to the Central Office for the selection of sample households. The Multiple Indicator Cluster Survey (MICS) template spreadsheet for the selection of households was adapted for the 2020 IHS. This involved setting up the spreadsheet with a row for each of the 880 sample EAs excluding those in the district of Janjanbureh, and revising the template spreadsheet for the random systematic selection of 16 households from the listing for each sample EA. In order to select the sample households from the listing for each sample EA it was only necessary to enter the total number of eligible households listed in each sample EA, and the spreadsheet automatically calculated the sampling interval and random start, then generated the 16 systematic selection numbers to identify the sample households in each cluster. Since the random starts were based on a formula, after the number of households listed in each sample EA has been entered in the spreadsheet, it was necessary to fix the values of the random numbers by copying all the cells in this column and pasting these as values in the same cells, as instructed in the spreadsheet. This spreadsheet for the selection of households in each sample cluster was provided separately to the GBoS, and can be used as a reference.

In the case of the small district of Janjanbureh, the 168 sample households were selected from the combined listing for the 7 EAs, as described previously. These households were systematically assigned to the 4 replicates (with 42 sample households each), and the households in each replicate were further divided systematically into 3 subsamples with 14 sample households each, were assigned for the monthly interviews.

1.4.8 Weighting Procedures

In order for the sample estimates from the 2020 IHS data to be representative of the population, it was necessary to multiply the data by a sampling weight, or expansion factor. The basic weight for each sample household is equal to the inverse of its probability of selection (calculated by multiplying the probabilities at each sampling stage).

As indicated in the previous section, the sample EAs for the 2020 IHS were selected within each stratum with PPS from the Gambia 2013 Census frame. At the second stage 16 sample households were selected with equal probability from the listing for each sample EA. Therefore, the overall probability of selection for the 2020 IHS sample households in non-self-representing (NSR) sample EAs can be expressed as follows:

$$p_{NSRhi} = \frac{n_h \times M_{hi}}{M_h} \times \frac{m_{hi}}{M'_{hi}}$$

where:

p_{NSRhi} = overall sampling probability for households selected for 2020 IHS in the i-th NSR sample EA in stratum h

n_h = number of NSR sample EAs selected in stratum h for 2020 IHS

M_{hi} = total number of households in the i-th NSR sample EA in stratum h from the 2013 Census frame

M_{NSRh} = total number of households in stratum h in the 2013 Census frame, excluding any SR EAs in the stratum

m_{hi} = 16 = number of sample households selected for 2020 IHS in the i-th NSR sample EA in stratum h

M'_{hi} = total number of households in the new listing for the i-th NSR sample EA in stratum h

In the case of the 25 self-representing (SR) sample EAs, the first stage probability is 1, so the overall probability of selection can be defined as follows:

$$p_{SRhi} = \frac{m_{hi}}{M'_{hi}}$$

where:

p_{SRhi} = probability of selection for the sample households in the i-th SR sample EA in stratum h

m_{hi} = 16 = number of sample households selected for 2020 IHS in the i-th SR sample EA in stratum h

M'_{hi} = total number of households in the new listing for the i-th SR sample EA in stratum h

In the case of Janjanbureh district, the sample households were selected from the combined listing for all 7 EAs, so the probability of selection can be expressed as follows:

$$p_{Ji} = \frac{m_J}{M'_J}$$

where:

p_{Ji} = probability of selection for the i-th sample household in Janjanbureh district

m_J = 168 = number of sample households selected in Janjanbureh district

M'_J = total number of households in the combined listing for Janjanbureh district

It can be seen that all the sample households in Janjanbureh district had the same probability of selection.

The basic weights for the 2020 IHS sample households are the inverse of these probabilities of selection, expressed as follows:

$$W_{NSRhi} = \frac{1}{p_{NSRhi}} = \frac{M_h \times M'_{hi}}{n_h \times M_{hi} \times m_{hi}}$$

$$W_{SRhi} = \frac{1}{p_{SRhi}} = \frac{M'_{hi}}{m_{hi}}$$

$$W_{Ji} = \frac{M'_J}{m_J}$$

where:

W_{NSRhi} = basic weight for the 2020 IHS sample households in the i-th NSR sample EA in stratum h

W_{SRhi} = basic weight for the 2020 IHS sample households in the i-th SR sample EA in stratum h

W_{Ji} = basic weight for the 2020 IHS sample households in Janjanbureh district

Following the 2020 IHS data collection, it was necessary to adjust the basic weights to account for non-interviews, as follows:

$$W'_{NSRhi} = W_{NSRhi} \times \frac{m_{hi}}{m'_{hi}}$$

$$W'_{SRhi} = W_{SRhi} \times \frac{m_{hi}}{m'_{hi}}$$

$$W'_{Ji} = W_{Ji} \times \frac{m_J}{m'_J}$$

where:

m'_{hi} = number of sample households with completed 2020 IHS interviews in the i-th sample EA in stratum h

m'_J = number of sample households with completed 2020 IHS interviews in the Janjanbureh district

The spreadsheet with the sampling frame information for the sample EAs was used to enter the information on the number of households listed and the number of households with completed 2020 IHS questionnaires in each sample EA, as well as the sampling parameters for each stratum. Then the specified formulas were used for calculating the weights of the sample households in each sample EA.

1.4.5 Survey instruments

The IHS 2020 used three module questionnaires to collect a series of information[3]. The socio-economic module covered individuals—demographic, education, health, labour force participation, etc., while the household characteristics modules covered are listed below. The second questionnaire covered data on household consumption (food and non-food, including consumption of own produce, purchases and gifts) as well as agriculture and household enterprises. The third module covered prices and was administered to households as well. These included -

- Part 1: Household Questionnaire
  - SECTION 0: HOUSEHOLD PARTICULARS
  - SECTION 1: HOUSEHOLD ROSTER
  - SECTION 2A: HEALTH - GENERAL
  - SECTION 2C: HEALTH - DISABILITY
  - SECTION 2D: HEALTH - SMOKING
  - SECTION 2E: HEALTH - CHILD HEALTH
  - SECTION 2F: HEALTH - FERTILITY

[3] The complete list of modules included in the household questionnaire is in Annex I. Four parts of the questionnaire were developed and used to collect the IHS 2020: (a) Household Questionnaire Part A, (b) Household Questionnaire Part B on consumption, (c) Price questionnaire and, (d) Community questionnaire. To ensure concise responses for the interviews, pre-coded response questions are largely used.

SECTION 3A: EDUCATION - GENERAL
SECTION 3B: EDUCATION - EXPENDITURE
SECTION 3C: EDUCATION - LITERACY
SECTION 3D: EDUCATION - TRAINING
SECTION 4A: LABOUR FORCE PARTICIPATION
SECTION 4B: UNEMPLOYMENT SCREENING
SECTION 4C: LABOUR - OVERVIEW LAST 7 DAYS
SECTION 4D: MAIN JOB
SECTION 4E: SECONDARY JOB
SECTION 4F: JOB LAST 12 MONTHS IF DIFFERENT FROM EITHER PRIMARY OR SECONDARY JOB
SECTION 6: DECISION-MAKING
SECTION 7A: CREDIT RECEIVED
SECTION 7B: CREDIT DENIED
SECTION 7C: SAVINGS
SECTION 8A: HOUSING
SECTION 8B: HOUSING EXPENSES
SECTION 9: OWNERSHIP OF DURABLE ASSETS
SECTION 10: ENVIRONMENT
SECTION 11: GOVERNANCE
SECTION 12A: TRANSFERS RECEIVED
SECTION 12B: TRANSFERS GIVEN OUT
SECTION 13: SUBJECTIVE POVERTY
SECTION 14: ACCESS TO THE NEAREST SOCIAL AMENITY
SECTION 15A: CRIME AND SECURITY - HOUSEHOLD MEMBERS
SECTION 15B: CRIME AND SECURITY - COMMUNITY
SECTION 16: IDENTIFICATION OF RESPONDENTS FOR PART 2

- Part 2: Household Consumption and Expenditure
  SECTION 1A: FOOD CONSUMPTION EXPENDITURE
  SECTION 1B: FOOD CONSUMPTION EXPENDITURE
  SECTION 2A: NON-FOOD LAST SEVEN DAYS
  SECTION 2B: NON-FOOD LAST 1 MONTH
  SECTION 2C: NON-FOOD LAST 3 MONTHS
  SECTION 2D: NON-FOOD LAST 12 MONTHS
  SECTION 3A: AGRICULTURE HOLDING
  SECTION 3B: CROP PRODUCTION
  SECTION 3C: TRANSFORMATION (PROCESSING) OF AGRICULTURAL PRODUCTS
  SECTION 3D: CROP COSTS AND EXPENSES
  SECTION 3E: LIVESTOCK

SECTION 3F: LIVESTOCK AND FISHING COSTS AND EXPENSES
SECTION 4A: HOUSEHOLD INCOME
SECTION 4B: MISCELLANEOUS INCOME
SECTION 4C: MISCELLANEOUS EXPENDITURES
SECTION 5: NON-AGRICULTURAL HOUSEHOLD ENTERPRISES

- Part 4: Price questionnaire

1.5 Training of survey teams

The fieldworkers have been identified based on their experience in the previous household surveys, notably integrated household surveys. Most of the trainees have participated in atleast one IHS and others also have experience in various household surveys, but had the requisite educational qualification. In addition, consideration is also made on knowledge of the major local languages and the willingness to work away from home during the period of the survey.

The activities completed included the presentation of the tools in English, translation into the local languages, mock interviews, quizzes, and Computer Assisted Personal Interviewing (CAPI) training. During the training, a quiz was given to the trainees to gauge their understanding of the modules covered. Technical and senior officials of GBoS (e.g. Director, Principal, Senior Statisticians and Statisticians) conducted training of field staff. The training lasted for 10 days during which field staff were taken through the survey instruments on the content and flow of the questions.

A pre-test was conducted towards the end of the training to test the tools to determine their suitability for the actual data collection implementation. The outcome of the activity pointed to issues such as the need for team spirit, adequacy of time allocated for each module questionnaire and other meaningful comments made by field staff during the debriefing session. This helped the implementing team to incorporate the comments/observations and update the CAPI.

On the final day of the training, a test was also given and the results were used as basis for final selection for the survey. All participants were required as a pre-condition for selection, to pass an evaluation test coupled with an active participation in mock interviews conducted in the local languages, and pre-test. Of the 75 trainees, 72 were finally selected for the main field exercise.

The final training was organized – Refresher training that involved all the selected field personnel and lasted for one week. After this training, the CAPI was finally updated and ready for the field exercise. There were 72 participants: 12 supervisors and 60 interviewers.

1.6 Survey Organization

The 2020 IHS data collection was conducted for a period of 12 months starting from February 2020 to January 2021. This survey period was divided into four quarters during which teams visited and conducted household interviews in the selected EAs to capture seasonal variations.

Twelve teams of five enumerators each with a team leader were constituted for the data collection. Each team was given enumeration area maps that were assigned to them, listing sheets, data bundles, and power banks.

Unlike the 2015/16 IHS, which was paper-based, the 2020 IHS data collection was CAPI based. Seventy-two tablets have been provided and installed with the data collection program. The team leaders were responsible for supervising and ensuring that all interviews are properly conducted to maintain quality and consistency of the data collected.

1.7 Data Collection

IHS is one of the largest and most comprehensive surveys conducted by GBoS. Thus, it requires hiring a large number of field staff within the duration of one year, which makes it susceptible to non-sampling errors. However, measures were instituted in the design and implementation of fieldwork to ensure that non-sampling errors are minimized largely.

Two field coordinators both senior staff of GBoS were responsible for coordinating the fieldwork activities mainly by visiting teams once a month to ensure field staff are following instructions as per the interviewers' manual. They were also responsible for providing any required logistics for the teams in the field.

1.8 Data Processing

The volume of data collected from the IHS was massive and called for advance arrangements to avoid delays in data capture. Data was captured using a stand-alone programme created using Census and Survey Processing System (CSPro) software. The domesticated data capture programme was developed by GBoS staff and piloted during the training of the field staff. Based on data collection experience, the programme was refined and upgraded on a continuous basis.

Computer-based quality controls and continuous refining of the application brought about several benefits: Firstly, ex-post office data processing and cleaning processes ensured that the database was internally consistent. It significantly improved the quality of the information, because it permits correction of errors and inconsistencies.

Secondly, it generated databases that are ready for tabulation and analysis in a timely manner. In fact, parts of the database were prepared as the survey was being conducted, thus giving the survey manager and coordinators the ability to effectively monitor field operations. Thirdly, an indirect advantage of integration was that it fostered the application of uniform criteria by all interviewers throughout the data collection period. The final data set was shared with the World Bank team to provide technical assistance in the data analysis.

Chapter 2 - POVERTY CONCEPTS

2.1 Poverty Measures

Universally, poverty is recognised as a multidimensional phenomenon with monetary and non-monetary aspects. People are said to be poor when they have no opportunities to work, to learn, and to live healthy and fulfilling lives. Sen[4] for example, describes poverty as capability deprivation. He shows clearly the instrumental relation between low incomes and low capabilities. This notwithstanding, money-metric poverty remains the dominant measure of poverty.

The Foster-Greer-Thorbecke (FGT) class of decomposable poverty measures is the most basic of money metric poverty measures. They are the headcount ratio, the poverty gap index (depth of poverty) and the poverty severity index (the squared poverty gap). It is given by the formula:

$$P_\alpha = \frac{1}{n}\sum_{i=1}^{q}\left[\frac{z - y_i}{z}\right]^\alpha$$

Where q is the number of poor households, z is the poverty line (which may be absolute or relative), y_i is the standard of living indicator (i.e., expenditure or income) of the i-th household, and $y_i \geq 0$, is the "poverty aversion" parameter.

2.1.1 Poverty Headcount Index

The poverty headcount ratio is the proportion of the population or households below the poverty line z. When α=0, the *headcount ratio (H)* is produced. The headcount ratio has the advantage of being simple and easy to understand. However, it only shows how many poor people there are without saying anything about how poor they are—that is how far those living in poverty are from the poverty line. Thus, the headcount will remain unchanged when poor people become poorer. This limits the policy relevance of the headcount ratio. For example, it conceals the fact that some of those living in poverty might be only a few Dalasis away from the poverty line while others are very far from it in terms of what they have at their disposal to spend. Information on how far the poor are from the poverty line and how resources are distributed among the poor is relevant for policy decisions. The headcount ratio therefore must be complemented by the poverty gap index and poverty severity index for a complete picture of the intensity and severity of poverty.

[4] Sen (2009). Development as Freedom. Anchor Books. A Division of Random House Inc. New York

2.1.2 Poverty Gap Index

The poverty gap index, also known as the depth of poverty, is defined as the average shortfall of the total population from the poverty line—counting those above the poverty line as having zero shortfalls. In other words, the poverty gap index measures the intensity of poverty. It is often described as a crude measure of the per capita amount of resources needed to eliminate poverty. The poverty gap is obtained when $\alpha=1$.

While it gives the policy-maker additional information on how poor the poor are, the poverty gap index is blind to how resources are distributed among poor people—that is inequality among poor people themselves. This information is important for decisions on who among those living in poverty to prioritise in a resource constrained environment. The poverty severity index is useful for this purpose and will be discussed briefly in the next sub-section.

2.1.3 Poverty Severity Index

The poverty severity index builds on the poverty gap index by accounting for inequalities among poor people. It is simply the weighted sum of the squared poverty gaps, where weights are the proportionate poverty gaps themselves. Thus, by squaring the poverty gap index, the poverty severity index gives more weight to observations that fall far below the poverty line. It is obtained when the aversion to poverty parameter $\alpha=2$.

2.2 Inequality Measures

Much has been written about inequalities in income and in opportunities. This is because inequality matters for poverty reduction. In his book—***The Price of Inequality: How today's divided society endangers our future***—the Nobel Prize Laureate and Professor of Economics at Columbia University, Joseph Stiglitz argues that, not only does inequality violates moral values, but it interacts with a money-driven political system to grant excessive power to the most affluent. He asserts that the price of growing inequality is not only slow economic growth but also more instability, weakened democracy and diminished sense of fairness and justice.[5]Wilkinson and Pickett have also shown that less equal societies tend to do worse when it comes to health, education and general well-being. They argue that inequality weakens social cohesion and a sense of community, and produces more crime and violence. Birdsall[6] cited in Cobham et al. 2013, espoused that for developing countries, inequalities matter for three reasons:

- Because markets are underdeveloped, inequality inhibits growth through economic mechanism;

5 Stiglitz (2012).

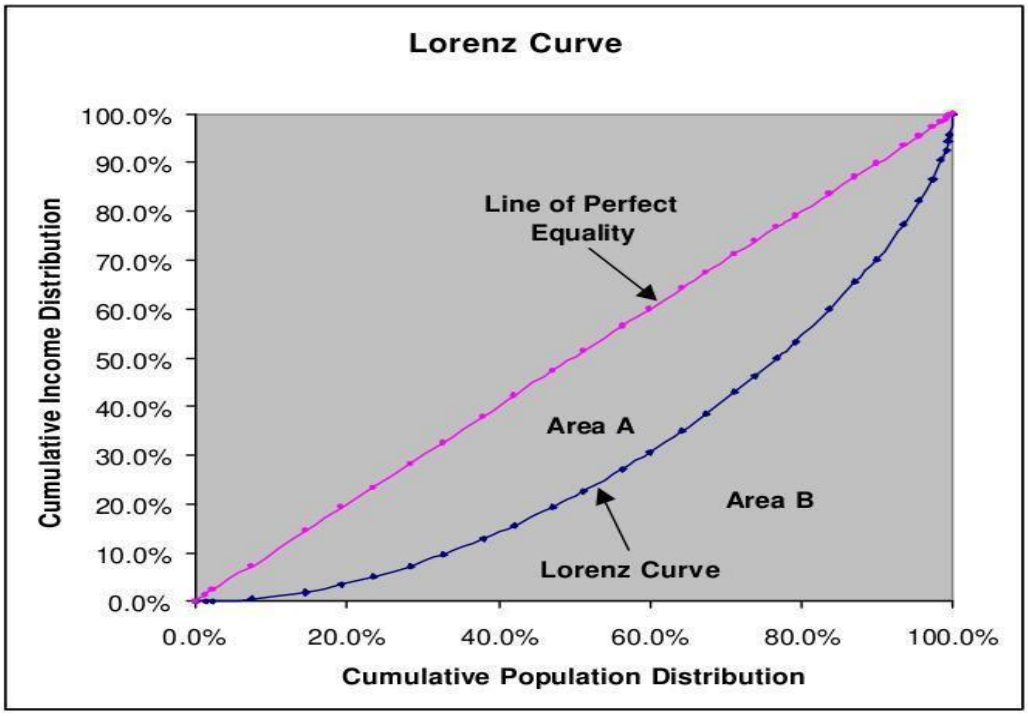
6 Wilkinson and Pickett (2009).

- Institutions of government are weak so inequality exacerbates the problem of creating and maintaining accountable government; and
- Social institutions are fragile and inequality couples with this, discourages civic and social life that underpins the effective collective decision-making necessary to the functioning of healthy societies.

2.2.1 Gini Coefficient

The Gini Coefficient or the Gini index is the measure of statistical dispersion representing the income or expenditure distribution. It is derived from the Lorenz curve, sorting the population from poorest to richest, and shows the cumulative proportion of the population on the horizontal axis and the cumulative proportion of expenditure (or income) on the vertical axis. A Gini index of zero implies perfect income/expenditure equality, while an index of one implies complete income/expenditure inequality. It is the most commonly used measure of income or expenditure/consumption inequality.

Figure 1: Illustration of the Lorenz Curve



Source: Deaton 1997. Analysis of Household Surveys. A Microeconomics Approach to Development Policy. John Hopkins University Press, Baltimore, Maryland.
The Gini is defined as A/ (A+B)

While the Gini has many desirable properties, it has some limitations. For example, it is by construction oversensitive to the middle of the distribution and less sensitive to the tails of the distribution. As such,

the Gini index can hide true inequalities in a country.[7] The Gini is also not decomposable to ascertain the sources of inequality.[8] Palma (2014) has shown empirically that the share of income/consumption of the middle 50 per cent is stable and that changes in inequality to a great extent determined by the tails. This so-called Palma Proposition is gaining currency as a better measure of income/expenditure concentration.

2.2.2 The Palma Index

The Palma Ratio belongs to a family of inequality measures known as inter-decile ratios. It is the ratio of the income/consumption/expenditure shares of the top 10 per cent of households to the bottom 40 per cent. The measure is based on the so-called Palma Proposition that changes in income/consumption/expenditure inequality are exclusively due to changes in the share of the top 10 per cent and poorest 40 per cent as the share of the middle is stable. Palma strongly argues that 'for anybody seriously concerned with lowering inequality, the policy implications of this 'homogeneity in the middle vs. heterogeneity in the tails' are as crucial as they are straightforward'.[9] Cobham et al. confirm Palma's assertion that the income/expenditure share of the middle 50 per cent is relatively stable. In other words, the relative variance of the 'middle' is substantially lower than the richest decile or poorest four deciles. The 'middle' captures half of income/expenditure on average while the richest 10 per cent capture, on average, three times their population share and the poorest 40 per cent population, half of their population share.

The Palma Ratio has gained currency as a measure of income concentration partly because of the proposals from renowned Economist Joseph Stiglitz to include a 'Palma target' in the UN's post-2015 framework for global development. However, the Palma Ratio has been criticised for not measuring inequality across the entire distribution. It has therefore been suggested that the Palma Ratio be considered as a normalised index of income/expenditure concentration rather than an inequality measure.[10]

2.2.3 The Decile Ratio

Decile dispersion ratios are simple and popular measures of inequality, which presents the ratio of the average annual consumption of the richest 10 per cent (90th percentile) of the population to the annual average consumption of the poorest 10 per cent (10th percentile). This ratio can also be computed for other percentiles (for example, dividing the average consumption of the richest 25 per cent, the 75th percentile, by that of the poorest 25 per cent, the 25th percentile) etc. The decile ratio is widely used and easily interpretable. However, it is a crude measure in that it gives no information about the middle distribution of the income.

7 Cobham et al. (2015).
8 World Bank Institute (2005).
9 Palma (2011).
10 Fuentes-Nieva (2013).

To conclude, this subsection has discussed the money metric measures of poverty as well as measures of income/expenditure inequalities. The discussion has brought to fore that no single one of these measures is enough to set policy direction. Analysis of the poverty headcount alongside the poverty gap index and poverty severity index gives a complete picture of where to focus attention for effective poverty reduction interventions.

Analysing the various measures of inequality help the policy maker to make an informed decision on how inequality could be reduced. For example, the Palma Ratio's main strength is its simplicity for use in policy debate. A Gini coefficient of 0.5 implies serious inequality but yields no intuitive statement for a non-technical person. In contrast, a Palma ratio of 5.0 directly translates into the statement that the richest 10 per cent earn five times the income of the poorest 40 per cent. Further, the Palma not only avoids the Gini's oversensitivity to the middle, but also the Gini's relative insensitivity to changes at the top or the bottom of the distribution. However, if one wanted a measure of the entire distribution, then the Gini would be more appropriate as that is what the Gini does and the Palma Ratio does not.

Chapter 3 - POVERTY MEASUREMENT

3.1 Definition and Construction of Well-being

The 2020 Integrated Household Survey (IHS) used consumption as the key welfare measure to analyse well-being. This consumption aggregate comprises food consumption, including food produced by households themselves, as well as expenditures on a range of non-food goods and services (e.g., clothing, utilities, transportation, communication, health, education, etc.). However, the consumption aggregate does not include expenditures on larger consumer durable items (such as cars, TVs, computers, etc.).

The welfare indicator was based on consumption per capita. Previous estimates were also based on consumption per capita. The empirical literature on the relationship between income and consumption for both rich and poor countries shows that consumption is not strictly tied to short-term shocks and fluctuations in income[11]. Therefore, consumption becomes a more robust measure of well-being for both theoretical and practical reasons given that consumption is smoother and less volatile than income[12]. In addition, consumption is less affected by seasonal patterns than income: for example, in agricultural and high informal sector economies, income is more volatile and affected by planting and harvest seasons, hence relying on that indicator might under or overestimate significantly living standards. Moreover, consumption is much easier to measure compared to income, especially in a country environment where the role of the informal sector, subsistence farming, and limited access to market is key.

Nominal household consumption aggregate was derived using the best practice guidelines provided in Deaton and Zaidi (2002) and consists of two main components: food and non-food consumption. Consumption includes all goods and services acquired or bought for use by households but excludes those used for business purposes or accumulation of wealth. Household consumption expenditure in this report refers to goods and services intended for consumption, and the value of goods and services received in kind and consumed by the household or its individual members.

There are limitations of household surveys in measuring household consumption expenditure for two reasons: (a) self-reported data is used rather than the data collected by direct measurements (b) secondly, it is impossible to distinguish between consumption and expenditure, for example a bulk purchase could cause over valuation of household welfare. Despite these limitations, household expenditure surveys remain the most reliable way to capture information of well-being, especially in the developing world.

[11] See Deaton and Zaidi (2002), Haughton and Khandker (2009) and Hentschel and Lanjouw (1996).

[12] Utility in economics in simple terms to the satisfaction attained from the consumption of a basket of goods and services.

3.1.1 Aggregation of Food Consumption Expenditure

The reference period for food, expenditures were classified into two sub-aggregates with a 7-day recall period. Data were available at the household level on total expenditure for 18 items (based on type of food and type of food service provider), food items consumed within the household from actual purchases, own food production, stocks, and gifts; and those consumed outside the home. The main food components were cereal and cereal products, poultry and poultry products, milk and milk products, oil and fats, fruits and nuts, starchy roots and tubers, vegetables, sugar, jam, honey, chocolate and confectionery, non-alcoholic beverages, and alcoholic beverages.

The food data collection was designed with a multiple-visit approach that collected data via face-to-face interviews. Prices of items were obtained from actual household purchases and therefore geographic unit prices were used to impute values for own consumption and gifts. Several iterations were done to get the best possible unit prices to value own food consumption and food received as gifts. EA prices were assigned for missing household prices within the EA and if missing, the next higher level (district was used) and if this was still missing, rural-urban prices were assigned and only if missing, then were national prices assigned. The use of national prices was extremely rare. To correct for value outliers after price imputation; district, interview date, item and type of unit was used to impute for outliers. Finally, total food (purchased, own consumption, gifts) by the household was then annualised.

3.1.2 Aggregation of Non-food Consumption Expenditure

Unlike food, non-food had four different recall periods depending on the type of non-food items and frequency. Frequent non-food items had a 7-day recall period, while other non-food purchases had a month, 3-months and infrequent non-food items had a 12-months recall. Non-food consumption includes spending on clothing, furniture, education, health, transport, communication, leisure activities, etc. In addition, two non-food item types need special mention—housing and durable goods. Estimation of imputed rent for owner-occupied housing[13] was by four strata—Banjul, Kanifing, other urban and rural—due to the lack of representativeness by district or LGA. Several models were tested[14] and the General Linear Model (GLM) selected because it allows the magnitude of the variance of each measurement variable to be a function of its predicted value. Use value was derived for household assets as households derive utility over a long period for durable goods that they own car, television, radio, etc. Production goods were excluded in the derivation of use value because production goods generate income that is used to satisfy household needs, and this would imply a double counting of expenditure.

[13] Households enjoy accommodations that are part of their consumption. It is therefore important to estimate the rent they would have paid if they were tenants. This imputed rent is estimated for households that are not tenants, based on a regression analysis of the logarithm of the rent paid by households that are tenants. The explanatory variables used for the regression include: the area of residence (4 categories – Banjul, Kanifing, other urban and rural), materials used (walls, roof), the number of rooms in the dwelling (log), main lighting source in the dwelling, the water supply source, main toilet type, and the waste disposal method.

[14] Hedonic, Duan Smearing Transformation and General Linear Model.

Several methods were tested and best as recommended by Zaidi/Deaton that considers, purchase, sale price and age of item selected. Health and education expenditure were included as part of consumption.

3.1.3 Exclusions to welfare aggregate

Certain lumpy non-food categories were excluded from the household consumption aggregate. These included spending on ceremonies, contribution to merry-go-round or self-help projects, etc. on the grounds that there is no direct link to improved household welfare. In addition, some of these expenditures may have been captured in other items and were excluded to avoid duplication. Again, some categories on consumption do not represent household consumption, such as gifts given or received in cash and taxes paid during the past 12 months. Transfers (food, cash, in-kind) received by the household are excluded from the consumption aggregate, as this would be double counting since these would have already been included in the gift section of the consumption module.

Particular non-food items consumed during the last 12 months were also excluded from the aggregate[15]. These items should be considered as durable goods, but since we did not have information on the depreciation rate for these goods, it was impossible to calculate the actual value consumed of these goods.

3.1.4 Changes since 2015/16

The 2020 round of the IHS was very similar to the previous 2015/16 round, as the questionnaires used in the two surveys followed the same structure. The main difference between the two surveys is in the number of items for which consumption data is collected. The 2020 round has 292 items, as compared with 165 in 2015/16. Since collecting data on disaggregated items tends to capture more consumption than more aggregate categories, this may lead us to underestimate the observed increase in poverty.

Another aspect that differs between the two surveys is the way outliers were treated when constructing the nominal welfare aggregate. For both surveys, Z-scores above a threshold of 3 were considered outliers. However, outliers were replaced using different values. Specifically, in 2015/16 the imputation was done using the unweighted median value of the different groups, while in 2020 the weighted median value was used.

[15] Car (New), Passenger van (New), Lorry (New),Pick-up trucks (New), Station wagons (New), Other New motor cars (Please Specify) (New), Car (Second-Hand), Passenger van (Second-Hand), Lorry (Second-Hand), Pick-up trucks (Second-Hand), Station wagons (Second-Hand), Other Second-Hand motor cars (Please Specify) (Second-Hand), Motorcycle (DT Yamaha 125) (New), Motorcycle (Safari) (New), Scooter (New), Motorcycle (DT Yamaha 125) (second-hand), Motorcycle (Safari) (second-hand), Scooter (second-hand), Other Motorcycles (Please Specify), Bicycle for Adults, Bicycle for children, Other Bicycles (Please Specify), Cart (Donkey/horse/oxen), Vessels for Recreation, Sailboat, Canoe, Water Sport Board, Other Boats yachts outboard motors and other water sport equipment, Horse drawn vehicle for recreation Purpose, Other Horses ponies Camel and Dromedaries and Accessories, Golf cart, Other Major Durables for Recreation.

3.2 Food Basket

The Gambia Bureau of Statistics uses the Cost-of-Basic Needs (CBN) method to determine the poverty line. The first step in computing the poverty line is defining a bundle of food items that meets a given nutritional requirement. A national food basket was derived, based on the consumption patterns of the households between the 30th and 55th percentiles.[16] A national basket was used in part because the country is more culturally and geographically homogeneous than many other developing countries, and because the derived national basket seemed reasonable. The food bundle was based on the observed consumption of total food (purchases, own consumption, gifts, stocks) and the budget shares are the weights of each food item in the basket. The food basket contains 53 food items accounting for households' food consumption (Table 5) of the poorest population. The non-food basket was not derived given the lack of reliable and adequate prices to generate reasonable non-food weights to total non-food consumption.

Table 5: Food Basket of the Poorest 30-55 Percentiles Population, 2020

Item code	Item name	Item share	Rank	Item code	Item name	Item share	Rank
3	Medium-Grained Rice (Imported)	9.241	1	168	Irish Potato	0.777	31
16	Bread (tapalapa)	7.338	2	94	Milk sacket	0.774	32
42	Beef with bones	6.529	3	155	Garden Eggs	0.679	33
178	White Sugar (Powder)	6.094	4	237	Black Pepper (Whole Seed)	0.663	34
4	Small grained rice (imported)	4.853	5	258	Black Tea in bags	0.627	35
7	Millet	4.427	6	25	Spaghetti	0.625	36
105	Vegetable Oil (Sold loose)	4.334	7	11	Maize Flour	0.616	37
59	Fresh Bonga	4.071	8	34	Life Goat	0.615	38
164	Onoin	3.916	9	230	Mayonnaise	0.597	39
256	Green Tea(Attaya)	3.898	10	226	Salt sold loose	0.596	40
44	Chicken leg (Imported)	3.568	11	61	Fresh Grouper/Lady Fish	0.580	41
1	Long-Grained Rice (Imported)	3.133	12	152	Small Pepper-Fresh	0.562	42
6	Maize	3.122	13	102	Eggs of hen Industrial breed	0.554	43
187	Peanut Butter	2.781	14	92	Evaporated Milk	0.541	44
104	Palm Oil	2.125	15	49	Beef Without bones	0.525	45
37	Life Chicken(Local Breed)	1.848	16	69	Dried fish	0.523	46
158	Big Red Pepper	1.261	17	169	Cassava	0.465	47
154	Bitter Tomato	1.217	18	144	Spinarch(KrenKren)	0.446	48
12	Millet Flour	1.217	19	85	Sour cow milk	0.437	49
194	Jumbo	1.122	20	238	Locust Beans (Neteetu)	0.422	50
156	Okra	1.054	21	64	Red snapper	0.422	51
63	Tilapia	1.016	22	45	Chicken(Local)	0.415	52
139	Raw Groundnut Powder	0.990	23	167	Sweet Potato	0.401	53
60	Cat Fish	0.948	24	2	Paddy Rice Long Grain (Loc	0.384	54
17	Bread (Senfurr)	0.918	25	165	Garlic	0.373	55
70	Smoked Bonga	0.900	26	114	Groundnuts-Shelled	0.366	56
84	Fresh Cow Milk	0.898	27	48	Goat meat (mutton)	0.358	57
146	Sorrel(Bisap)	0.882	28	24	Short pasta(Macaroni)	0.358	58
143	Cabbages	0.811	29				
153	Tomatoes-Fresh	0.788	30		**Total**	**100**	

16 Three iterations were derived; 25-55 percentile, 30-55 percentile; 35-55 percentile

Countries in West and Central Africa on average tend to use slightly lower caloric thresholds per person**.** The threshold used to define the basic minimum nutritional requirements tends to be very ad hoc in many countries, not only in Sub-Saharan Africa (SSA). There is no universally accepted norm for the choice of the threshold for a given country as shown in Table 6. Several countries conduct country-specific studies to determine such a threshold, such as Mauritania, Kenya, etc.

Table 6: Selected implementation approaches of Calories for some countries

Country	Food poverty calorie threshold (Kcal)	Reference year	FAO*		Reference population
			Average (Kcal)	Minimum (Kcal)	
Gambia	2400	2015/16	2197	1764	Poorest 30-55 per cent of the population
Kenya	2250	2005	2156	1724	Urban - poorest 25-45 percentile Rural - poorest 35-55 percentiles
Malawi	2400	2010/11	2126	1692	5th and 6th decile
Nigeria	3000	2009/10	2148	1721	Poorest 40 per cent of the population
Rwanda	2500	2013/14	2150	1712	Poorest 40 per cent of the population
Senegal	2400	2011	2226	1780	Poorest 20-60 per cent of population
Sierra Leone	2700	2011	2168	1733	Poorest 70 per cent of the population
Togo	2400	2015	2175	1734	..
Uganda	3000	2012/13	2100	1696	Poorest 50 per cent of the population
2014-16					
Sub-Saharan	..	..	2175	1739	..
East African	..	..	2156	1725	..
Middle Africa	..	..	2169	1739	..
Southern Africa	..	..	2390	1883	..
Western Africa	..	..	2160	1730	..

* Based on survey period

The cost of a food basket that delivers 2400 calories per person per day was selected for The Gambia. This was derived from food consumption patterns prevailing in the reference population. Also robustness checks were carried out with alternative calorie thresholds to verify that the derived calories for the 53 items in the basket are reasonable.

3.3 Poverty lines

The food poverty line was based on the Cost-of-Basic Needs (CBN) method.[17] The CBN method assumes that households must meet a caloric (nutritional need) threshold per person, which as noted above was set at 2400 for The Gambia. The method then estimates the cost of this bundle using reference prices[18]. A national per capita food poverty line was derived based on the food basket. Calorie conversion factors come from The Gambia Food Tables and West African countries produced by FAO.[19] Several food poverty lines were derived using different calorific measures to test sensitivity to the poverty estimates. Four types of food poverty lines for various daily required calories were derived for the poorest (30-55 poorest percentile) population.

The lower non-parametric Ravallion absolute poverty line was selected for poverty analyses. This uses households whose consumption falls below the food poverty line as a reference group to estimate the non-food share of consumption. The non-food poverty line was computed by adjusting the food poverty line iteratively by increments of +/-1 per cent up to +/-10 per cent. The median of the non-food iterations was added to the food poverty line to derive the absolute poverty line.

Table 7: Poverty lines, 2020

	Monthly	Annual
Food/Extreme	1,428.174	17,138.09
Absolute	2,236.85	26,842.25

[17] Ravallion (1994, 1998)

[18] In 2020 we had to use the 2015 national price adjusted by inflation rate to value the food basket due to lack of good quality national food price date for 2020 IHS.

[19] West African Food Composition Table (2012); Food Composition Table for use in The, Gambia (2011) FAO Food composition table was used to complement missing calories

3.4 Adjustments for Price Differences and Household Size

3.4.1. Intertemporal and spatial price deflation

For poverty analysis using household surveys, the nominal consumption should be adjusted for differences in cost of living observed within the survey period (temporal variation) and across survey locations (spatial variation). The temporal adjustment deals with differences in cost of living over time (February 2020 to January 2021). For example, a litre of palm oil in February 2020 at the start of the fieldwork for 2020 IHS may not be worth the same value in September 2020, or at the end of the fieldwork for the survey. The spatial adjustment deals with differences in cost of living over locations. For example, the price of a litre of palm oil may be different between a rural area and the capital Banjul. Although it would be ideal to perform a spatial and temporal adjustment, this was not done due to the lack of data to do so. The price data that was collected in 2020 did not have conversion factors for the distinct items to convert standard units to non-standard units. In addition, many products were not collected in several districts, even though they were part of the market basket. Given this lack of data, temporal adjustment was done using only the consumer price index[20] for the year 2020 and taking the entire period of the fieldwork (Feb 2020 to Jan 2021) as the reference period.

Table 8: Food and Non-food deflators, 2020

Month	Food Price Index	Non-Food Price Index
Feb-20	0.960	1.003
Mar-20	0.979	0.986
Apr-20	0.978	0.976
May-20	0.981	0.988
Jun-20	0.981	0.992
Jul-20	0.982	0.994
Aug-20	1.007	0.993
Sep-20	1.008	0.999
Oct-20	1.016	1.008
Nov-20	1.020	1.017
Dec-20	1.030	1.017
Jan-21	1.058	1.028

[20] Food price index was used to deflate the food consumption aggregate and Non-Food price index was used for the Non-Food price index.

Chapter 4 – OVERVIEW OF EXPENDITURE PATTERNS

4.1 Introduction

Chapter 4 captures the consumption expenditure of households as a welfare indicator to determine the well-being of people in The Gambia. The use of consumption for poverty analysis has two advantages. Firstly, consumption is a better measure of well-being for both theoretical and practical reasons — that consumption is not closely linked to short-term fluctuations in income, and that consumption is smoother and less variable than income. Secondly, the use of consumption as a well-being measure gives indication of people living in extreme poverty — that is, those unable to meet their basic food needs if they were to allocate all their income to food. This information also enables policy makers to develop policy interventions to address extreme levels of poverty. Consumption is also a key component of economic growth as it helps to attract investment leading to job creation, and subsequently, translates into reduced poverty. This section presents the results from the 2020 in some instances compared to 2015/16.

4.2 Food Expenditure by Source

Sources of food were classified in three main categories — purchases, gifts and own-produce. At national level, the share of food purchases in total food consumption was 71.3 per cent, which signifies that most households depend heavily on purchased food items (Table 9). As expected, the proportion of food purchased is higher in urban than in rural areas (75.2% and 63.8% respectively). The share of own food production was much higher in rural areas (29.2%) compared to 10.4 per cent in urban areas. The shares of own food production were much lower in Banjul, Kanifing and Brikama compared to Mansakonko, Kerewan, Kuntaur, Janjanbureh and Basse LGAs. A similar pattern is observed at the district level (see Annex A.1 and A. 2).

Table 9: Food Shares by Key Components by Area of Residence and Local Government Area, 2020

	Food purchases	Own food production	Food gifts	Food away from home	Total food
The Gambia	**71.3**	**16.8**	**4.1**	**7.8**	**100.0**
Rural	**63.8**	**29.2**	**5.0**	**1.9**	**100.0**
Urban	**75.2**	**10.4**	**3.6**	**10.8**	**100.0**
Banjul	70.7	8.2	2.4	18.7	100.0
Kanifing	74.6	8.6	4.3	12.5	100.0
Brikama	75.8	11.5	3.5	9.2	100.0
Mansakonko	72.4	20.4	6.0	1.2	100.0
Kerewan	69.0	24.6	3.7	2.7	100.0
Kuntaur	56.1	36.6	5.3	2.0	100.0
Janjanbureh	66.6	25.4	3.7	4.3	100.0
Basse	61.1	30.8	5.0	3.1	100.0

4.3 Sources of Food by Expenditure Decile

Table 10 presents information on sources of food by expenditure deciles. Food purchases form the bulk of household food consumption across all deciles. The poorest 10 per cent of households obtained 65.3 per cent of food consumed from purchases and 29.6 per cent from own-produce. The lowest share of own food production as a source of food, 8.6 per cent was observed among the bottom or 10 per cent of households.

Table 10: Food Shares by Key Components and Expenditure decile, 2020

	Food purchases	Own food production	Food gifts	Food away from home	Total food
The Gambia	**71.3**	**16.8**	**4.1**	**7.8**	**100.0**
1	65.3	29.6	4.4	0.7	100.0
2	66.2	28.2	4.5	1.1	100.0
3	70.9	23.6	4.2	1.3	100.0
4	72.2	22.6	3.6	1.6	100.0
5	73.3	20.2	4.1	2.4	100.0
6	75.9	17.8	3.2	3.1	100.0
7	76.5	16.3	3.3	3.9	100.0
8	76.5	14.7	3.8	4.9	100.0
9	77.6	11.7	3.6	7.1	100.0
10	62.6	8.6	5.1	23.7	100.0

4.4 Food Consumption by COICOP classification

Table 11 presents the average shares on total food consumption by broad Classification of Individual Consumption by purpose (COICOP). At national level, the highest share of food consumption is on Bread and Cereals at 29.7 per cent of total food expenditure. The Bread and Cereals class constitutes rice, bread and all other cereals. This is followed by Meat and meat products with 15.2 per cent and Vegetables, Root Crops and Tubers with 13.6 per cent of the total food expenditure. Fish and fish products with 10.1 per cent also has a significant share of the total food expenditure, likewise, Oils and Fats with 8.1 per cent of the total food expenditure. Other than Alcoholic Beverages, which has near insignificant share, Food Away from Home (0.5%) has the smallest shares of total food expenditure. Classes such as Sugar, Jam, Honey and Sweets with 5.4 per cent, Non- Alcoholic Beverages with 5.4 per cent, Milk, Cheese and Eggs with 4.3 per cent, Other Food Products Not Elsewhere Classified (N.E.C) with 4.2 per cent, Fruits, and Nuts with 3.5 per cent all have sizeable shares on total food expenditures.

By place of residence, there are distinct consumption habits by the broad COICOP classification. Rural areas had higher share on Bread and Cereals with 16.2 per cent vis-a-vis 13.5 per cent in the urban area and this is the situation for the class Sugar, Jam, Honey and Sweets (Rural areas with 2.8% and urban areas with 2.6%). For Meat, Fish, Milk, Cheese and Eggs, Oils and Fats, Fruits and Nuts, Vegetables,

Root Crops and Tubers, Other Food Products N.E.C, Non-Alcoholic Beverages, Alcoholic Beverages and Food Away from Home all have Urban areas with larger shares on total food consumption than Rural areas. Overall, there are not much variations between urban and rural areas in terms of consumption shares on the broad COICOP classification.

However, disparities in LGA on eating habits are clearly depicted; with the highest consumption recorded on Bread and Cereals by LGA are Basse (8.3%), Brikama (6.8%) and Kerewan (4.5%) while food away from home is largest in Brikama (0.2%), Kanifing and Basse each with 0.1 per cent.

It is noted that there is a distinct pattern in consumption per capita by consumption quintiles. Throughout these consumption categories, consumption is increasing for items that are more expensive as one move from lower consumption quintile to the highest consumption quintile depending on the item (see Table 12). Starchy foods consumption shares are large in the poorer deciles when compared to the non-poor.

Table 11: Consumption Shares on Food by Broad COICOP Classification, Area of Residence and Local Government Area, 2020

	Bread and Cereals	Meat	Fish	Milk, Cheese and Eggs	Oils and Fats	Fruits and Nuts
The Gambia	**29.7**	**15.2**	**10.1**	**4.3**	**8.1**	**3.5**
Rural	**16.2**	**6.3**	**3.5**	**1.5**	**3.9**	**1.5**
Urban	**13.5**	**8.9**	**6.6**	**2.8**	**4.2**	**2.1**
Banjul	0.4	0.4	0.3	0.1	0.2	0.1
Kanifing	3.9	2.9	2.7	1.4	1.1	0.8
Brikama	6.8	3.5	3.0	1.0	2.0	0.9
Mansakonko	1.7	0.8	0.4	0.2	0.4	0.2
Kerewan	4.5	1.8	1.1	0.5	0.9	0.5
Kuntaur	2.1	0.7	0.4	0.2	0.4	0.1
Janjanbureh	2.1	0.9	0.5	0.2	0.5	0.2
Basse	8.3	4.4	1.7	0.8	2.6	0.8

	Vegetables, Root Crops and Tubers	Sugar, Jam, Honey and Sweets	Other Food Products N.E.C	Non-Alcoholic Beverages	Alcoholic Beverages	Food Away From Home
The Gambia	**13.6**	**5.4**	**4.2**	**5.4**	**0.1**	**0.5**
Rural	**6.0**	**2.8**	**1.6**	**2.2**	**0.0**	**0.1**
Urban	**7.6**	**2.6**	**2.6**	**3.1**	**0.1**	**0.3**
Banjul	0.3	0.1	0.1	0.1	0.0	0.0
Kanifing	2.4	0.7	0.9	1.1	0.0	0.1
Brikama	3.4	1.3	1.3	1.5	0.1	0.2
Mansakonko	0.7	0.4	0.2	0.2	0.0	0.0
Kerewan	2.0	0.7	0.4	0.6	0.0	0.0
Kuntaur	0.5	0.3	0.1	0.2	0.0	0.0
Janjanbureh	0.9	0.4	0.2	0.4	0.0	0.0
Basse	3.3	1.6	0.8	1.1	0.0	0.1

Table 12: Consumption Food Shares by Broad COICOP Classification and Expenditure Decile, 2020

	Bread and Cereals	Meat	Fish	Milk, Cheese and Eggs	Oils and Fats	Fruits and Nuts
The Gambia	**29.7**	**15.2**	**10.1**	**4.3**	**8.1**	**3.5**
1	1.1	0.2	0.3	0.1	0.3	0.1
2	1.6	0.4	0.5	0.1	0.4	0.1
3	1.9	0.6	0.6	0.2	0.5	0.2
4	2.2	0.7	0.7	0.2	0.6	0.2
5	2.5	0.9	0.8	0.3	0.6	0.2
6	2.9	1.2	0.9	0.3	0.7	0.3
7	3.0	1.5	1.0	0.5	0.8	0.4
8	3.9	1.8	1.2	0.5	1.0	0.4
9	4.3	2.8	1.5	0.8	1.3	0.6
10	6.4	5.1	2.5	1.3	1.9	1.0
	Vegetables, Root Crops and Tubers	**Sugar, Jam, Honey and Sweets**	**Other Food Products N.E.C**	**Non-Alcoholic Beverages**	**Alcoholic Beverages**	**Food Away From Home**
The Gambia	**13.6**	**5.4**	**4.2**	**5.4**	**0.1**	**0.5**
1	0.5	0.2	0.1	0.2	0.0	0.0
2	0.7	0.3	0.2	0.3	0.0	0.0
3	0.9	0.4	0.3	0.4	0.0	0.0
4	1.0	0.5	0.3	0.4	0.0	0.0
5	1.2	0.5	0.3	0.4	0.0	0.0
6	1.3	0.5	0.4	0.5	0.0	0.0
7	1.5	0.5	0.4	0.5	0.0	0.0
8	1.8	0.7	0.5	0.6	0.0	0.0
9	2.0	0.7	0.7	0.9	0.0	0.0
10	2.7	1.1	0.9	1.2	0.0	0.1

4.5 Food and non-food expenditure

Information on household expenditure on food and non-food items by LGAs and area of residence show on average how much an individual spends on food and non-food items. At national level, the mean monthly-deflated food and non-food expenditures per capita was estimated at GMD 4,047.6, and GMD 2,219.9 and GMD 4,986.7 for rural and urban areas respectively. Overall, total non-food expenditure was higher in urban (GMD 10,810.8) compared to rural areas (GMD 6,013.6).

Education and health are key components of human development and investments on these by government and by households are key drivers for the country's future human development prospects. Expenditure made on both education and health was much higher in urban areas than in rural areas. Across all the LGAs, expenditure on education was higher in Banjul, Kanifing and Brikama and lowest in Kuntaur, Janjanbureh, Basse, Kerewan and Mansakonko. The low level of expenditure on education in these LGAs could be explained by the fact that most students in these LGAs attend public schools where tuition fees are free and households do not spend on school tuition fees. Expenditure on electricity is also low in the rural areas compared to urban areas (see Table 13).

Mean monthly-deflated expenditure by deciles shows that the mean per capita expenditure of the top 10 per cent of the population is more than 13 times that of the bottom 10 per cent (see Table 14). Mean food and non-food expenditure at district level are presented in Annex Table A.4.

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Table 13: Mean Monthly-Deflated Expenditure (GMD) by Key Components, Area of Residence and Local Government Area, 2020

		Food			Non-food						
	Household size	Food purchases	Own food production	Total food	Education	Health	Rent	Electricity	Total non-food	Total food & non-food	Per capita
The Gambia	**7.2**	**8848.1**	**2142.8**	**10990.9**	**1001.5**	**89.9**	**1139.6**	**577.7**	**9182.5**	**20173.4**	**4047.6**
Rural	**9.5**	**7749.4**	**3653.7**	**11403.2**	**804.6**	**81.3**	**666.5**	**135.9**	**6013.6**	**17416.7**	**2219.9**
Urban	**6.0**	**9412.6**	**1366.5**	**10779.1**	**1102.7**	**94.4**	**1382.7**	**804.8**	**10810.8**	**21589.9**	**4986.7**
Banjul	4.8	11151.2	1386.2	12537.4	1620.3	68.9	1435.1	1050.8	11861.7	24399.1	6475.5
Kanifing	5.2	10734.5	1285.2	12019.8	1459.6	82.1	1821.7	1000.4	13353.4	25373.2	6407.2
Brikama	6.2	7940.2	1160.9	9101.1	1269.8	121.4	1076.5	634.7	9310.9	18412	3929.5
Mansakonko	8.1	8663.7	2686.9	11350.6	474.4	53.3	688.3	194.9	5648.4	16999	2551.3
Kerewan	9.0	7941.8	2903.5	10845.4	454.5	50.8	814.6	175.9	5750.7	16596	2197.4
Kuntaur	9.9	6558.3	4192.7	10751	290	52.3	598.5	63.6	3897.8	14648.8	1854
Janjanbureh	8.1	8330.3	3163.7	11494	341	42.6	637.1	159.3	6889.3	18383.3	3814.3
Basse	11.0	9371.8	4770.5	14142.3	440	98.2	837.2	375.3	7529.3	21671.6	2484.3

Table 14: Mean monthly-deflated expenditure (GMD) by key components by Per Capita Expenditure Decile, 2020

		Food			Non-food						
	Household size	Food purchases	Own food production	Total food	Education	Health	Rent	Electricity	Total non-food	Total food & non-food	Per capita
The Gambia	**7.2**	**8848.1**	**2142.8**	**10990.9**	**1001.5**	**89.9**	**1139.6**	**577.7**	**9182.5**	**20173.4**	**4047.6**
1	13.1	4291.3	2149.6	6441.0	430.8	46.2	637.2	81.2	3130.4	9571.4	738.7
2	11.1	5776.5	2636.7	8413.2	527.9	52.1	678.3	139.6	4038.0	12451.2	1117.8
3	10.3	6900.3	2584.8	9485.1	523.4	48.9	735.6	242.4	4868.4	14353.5	1395.4
4	9.1	7134.0	2519.4	9653.4	622.1	45.0	793.2	308.6	5547.6	15201.0	1672.9
5	8.9	8169.2	2723.8	10893.0	656.5	82.0	826.4	372.0	6578.4	17471.4	1957.3
6	7.9	8460.7	2379.2	10839.9	784.6	58.4	975.4	460.4	7385.6	18225.5	2301.4
7	7.0	8844.4	2233.8	11078.2	795.9	71.4	1017.1	547.2	8003.4	19081.6	2735.3
8	6.4	9559.9	2185.2	11745.0	1037.7	106.8	1206.0	692.4	9676.6	21421.7	3358.0
9	5.5	10336.1	1854.4	12190.4	1230.4	100.0	1418.5	843.1	11157.9	23348.4	4302.8
10	3.3	11332.7	1502.7	12835.4	1744.1	152.3	1705.0	963.3	15834.2	28669.6	9848.0

4.6 Household Consumption Patterns

The food share in total consumption at national level stood at 58.5 per cent with the rural areas having a higher proportion of consumption expenditure on food; 68.8 per cent compared to 53.3 per cent in urban areas (see Table 15). Households living in Kanifing have a relatively lower share of expenditure on food (50.0%) than the other LGAs. Mean food expenditure for households in all LGAs constitute at least half of the total expenditure. Generally, as income rises, the proportion of income spent on food falls, even if absolute expenditure on food rises. The fact that more than 60 per cent of household expenditure in rural areas goes towards food is an indication of poverty in rural areas as per the Engels' Law, which states that the poorer a family is, the larger the budget share it spends on food. According to Engel (1857), food expenditure is an essential expenditure, which dominates low-income household expenditure patterns; a fall in households' income thus, tends to crowd out expenditure on other non-essential goods. The total non-food share of household expenditure was higher in urban areas than in rural areas (46.7% and 31.2% respectively). Of the LGAs, Kanifing had the highest mean non-food expenditure followed by Banjul, Brikama, Kerewan, Basse, Mansakonko, Janjanbureh and Kuntaur. For district profile on household consumption shares see Annex Table A.5.

Table 15: Percentage Share of Consumption by Key Components, Area of Residence and Local Government Area, 2020

	Food	Non-food				
	Total food	Education	Health	Rent	Electricity	Total non-food
The Gambia	**58.5**	**3.7**	**0.4**	**6.7**	**2.8**	**41.5**
Rural	**68.8**	**2.7**	**0.4**	**4.9**	**0.8**	**31.2**
Urban	**53.3**	**4.2**	**0.4**	**7.5**	**3.9**	**46.7**
Banjul	53.2	4.5	0.3	6.9	4.4	46.8
Kanifing	50.0	4.6	0.3	8.2	4.2	50.0
Brikama	54.4	4.6	0.5	7.2	3.6	45.6
Mansakonko	67.6	2.8	0.2	5.0	1.3	32.4
Kerewan	66.2	2.8	0.3	6.0	1.1	33.8
Kuntaur	74.0	1.7	0.4	4.8	0.4	26.0
Janjanbureh	71.1	2.0	0.3	4.6	0.8	28.9
Basse	67.1	2.0	0.5	4.7	1.5	32.9

Share of food expenditure in total household consumption expenditure is generally high in The Gambia. Households in all the deciles allocate more than 50 per cent of their consumption expenditure to food. It is only the households from the sixth decile to the tenth decile allocate less than 60 per cent of consumption expenditure on food; households in the rest of the other deciles allocate more than 60 per cent of consumption expenditure on food (see Table 16).

Table 16: Percentage Share of Consumption by Key Components by Expenditure Decile, 2020

	Food	Non-food				
	Total food	**Education**	**Health**	**Rent**	**Electricity**	**Total non-food**
The Gambia	**58.5**	**3.7**	**0.4**	**6.7**	**2.8**	**41.5**
1	66.2	5.1	0.5	8.0	0.9	33.8
2	67.4	4.5	0.4	6.5	1.3	32.6
3	66.6	3.6	0.4	5.9	1.6	33.4
4	64.0	3.8	0.3	6.1	2.1	36.0
5	63.4	3.6	0.5	5.5	2.2	36.6
6	59.9	4.2	0.3	5.9	2.6	40.1
7	58.5	3.6	0.3	6.1	3.0	41.5
8	55.3	3.9	0.5	6.9	3.3	44.7
9	53.7	4.1	0.4	6.9	3.6	46.3
10	51.6	2.6	0.4	7.6	3.9	48.4

Chapter 5 – POVERTY MAIN FINDINGS

5.1 Introduction

This chapter discusses the main findings on poverty levels in The Gambia based on the IHS data focusing on the Foster, Greer and Thorbecke (FGT) poverty measures discussed in Chapter 2 while chapter 3 for poverty measurement methodology. The food poverty line was set by costing a national basket of a bundle of basic food items, which derived the minimum recommended daily allowance of 2400 kilocalories per day per person. The estimated food poverty line was GMD 1,428.2 per month per person. Households whose per capita consumption was below this were considered food poor. On the other hand, GMD 2,236.9 was considered as the absolute poverty line that considered both food and non-food needs. Households whose per capita total consumption (food and non-food) fell below the absolute poverty line were deemed poor. In addition, households were deemed to be hard-core poor if they could not afford to meet their basic food requirements with their total expenditure (food and non-food) based on the food poverty line.

5.2 Comparability with 2015/16 IHS

The 2020 round of the IHS was very similar to the previous 2015/16 round, as the questionnaires used in the two surveys followed the same structure. The main difference between the two surveys is in the number of items for which consumption data is collected. The 2020 round has 292 items, as compared with 165 in 2015/16. Since collecting data on disaggregated items tend to capture more consumption than more aggregate categories, this may lead to underestimating the observed increase in poverty.

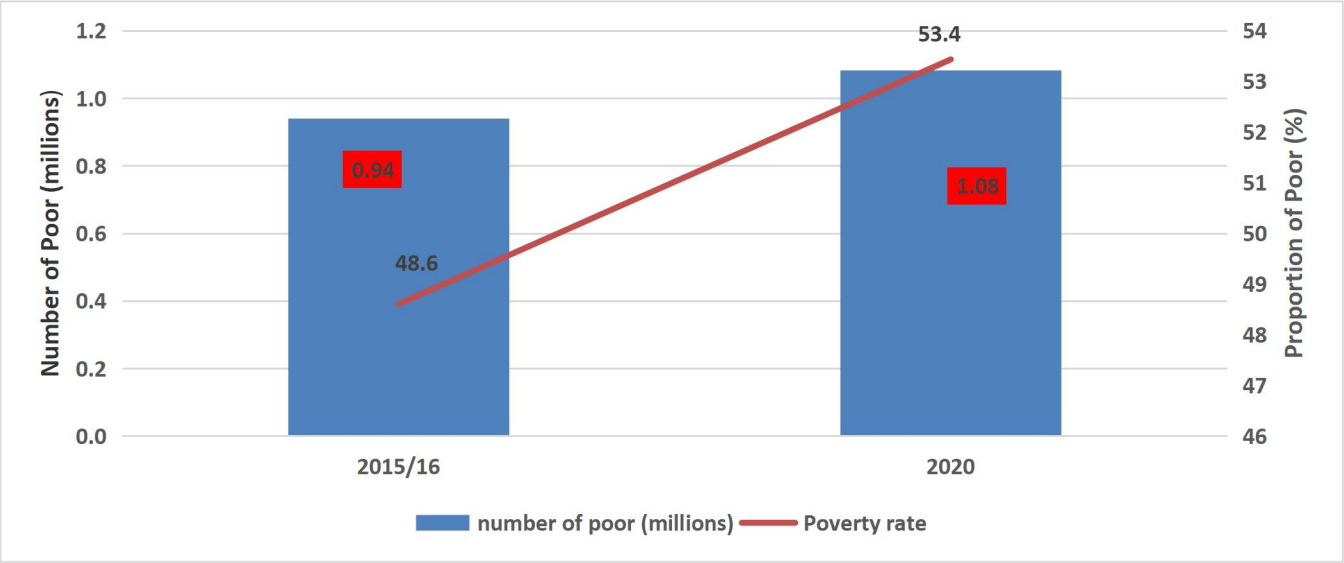
Another aspect that differs between the two surveys is the way in which outliers were treated when constructing the nominal welfare aggregate. For both surveys, Z-scores above a threshold of 3 were considered outliers. However, outliers were replaced using different values. Specifically, in 2015/16 the imputation was done using the unweighted median value of the different groups, while in 2020 the weighted median value was used.

5.3 Absolute poverty

5.3.1 National poverty estimates

Figure 2 shows both the national poverty rate and the number of poor. Although, the national poverty rate increased significantly, the number of people living in poverty increased by 0.14 million between 2015/16 and 2020.

Figure 2: National Poverty (%) and Number of Poor (millions), 2015/16 and 2020



However, Figure 3 shows an increment in poverty in the urban areas and a reduction in the rural areas during the two periods (2015/16 and 2020). Poverty in the urban areas increased from 31.6 per cent in 2015/16 to 34.4 per cent in 2020. On the other hand, the proportion of people living in poverty in the rural areas increased from 69.5 per cent to 76.7 per cent, representing a 7.2 percentage point increase.

Figure 3: Rural-urban Poverty (%), 2015/16 and 2020

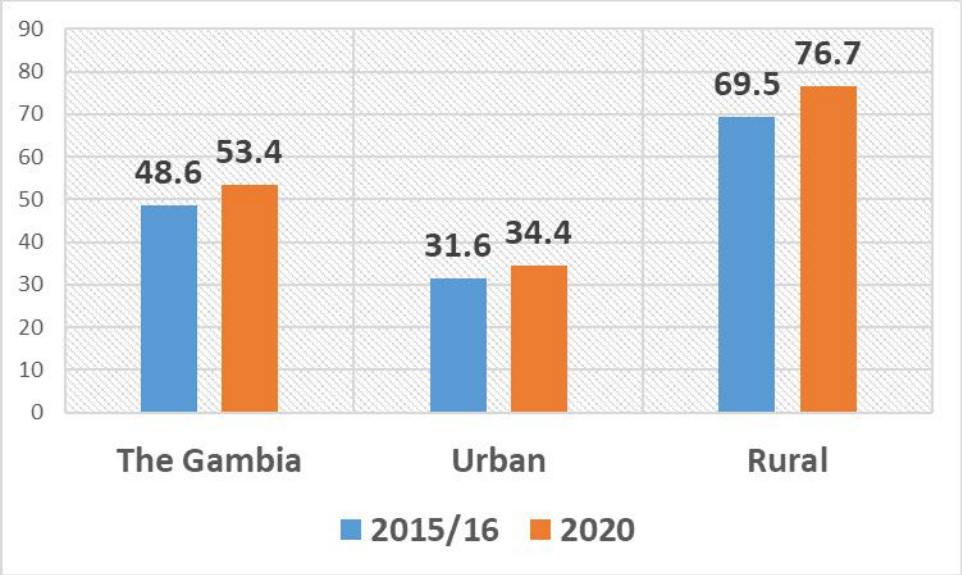


Table 17 shows the percentage change in poverty rate and the number of people living in poverty in 2015/16 and 2020. The number of people living in poverty in The Gambia increased between 2015/16 and 2020 by 14.9 per cent. In both urban and rural areas, the number of people living in poverty went up but at varying proportions. It increased by 16.7 per cent in the rural areas while the urban areas registered an increase of 15.2 per cent. Fewer people live in the rural areas (less than 50 per cent of the population), yet the rural areas account for more than 60 per cent of people living in poverty, indicating that poverty is more of a rural phenomenon.

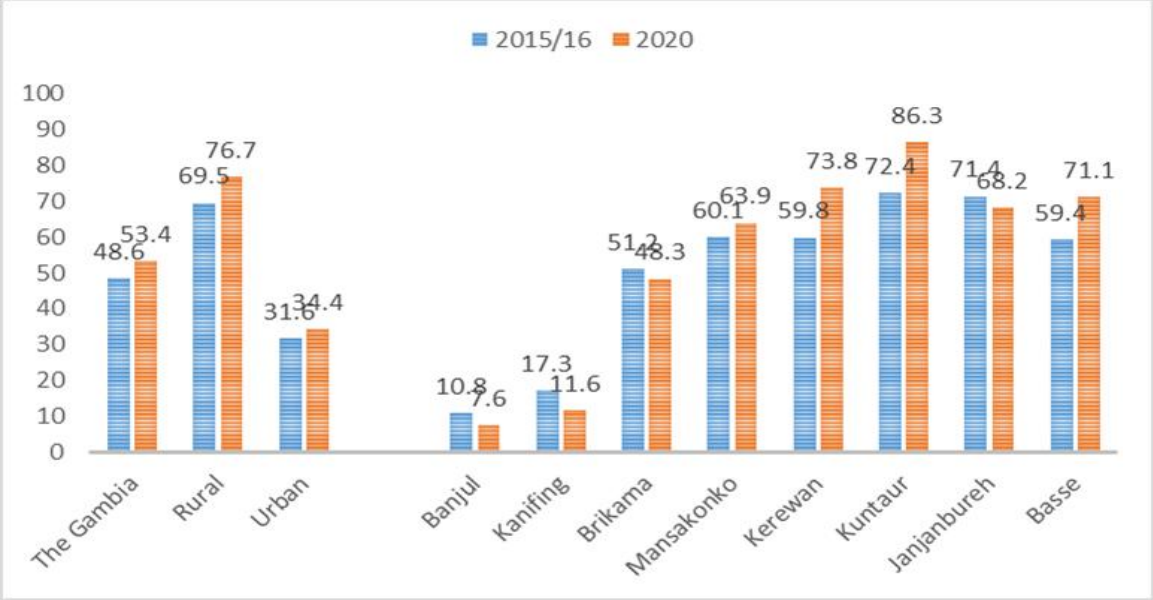
Table 17: Per cent Change of Poverty and Number of Poor, 2015/16 and 2020

	2015/16	2020	% Increase
Poverty rate			
The Gambia	48.6	53.4	9.9
Rural	69.5	76.7	7.2
Urban	31.6	34.4	2.8
Number of poor (millions)			
The Gambia	0.94	1.08	14.9
Rural	0.60	0.70	16.7
Urban	0.33	0.38	15.2
Share of poor to total			
The Gambia	100.0	100.0	100.0
Rural	64.3	64.6	0.5
Urban	35.7	35.4	-0.8

5.3.2 Poverty by Geographical Location

Comparison of headcount ratios for 2015/16 and 2020 by LGA in Figure 4 shows that Banjul, Kanifing and Brikama, LGAs, experienced reductions in poverty in contrast to predominantly rural LGAs where increases in the proportion of people living in poverty were observed with the exception of Janjanbureh. Kuntaur had the highest proportion of people living in poverty while Banjul had the lowest.

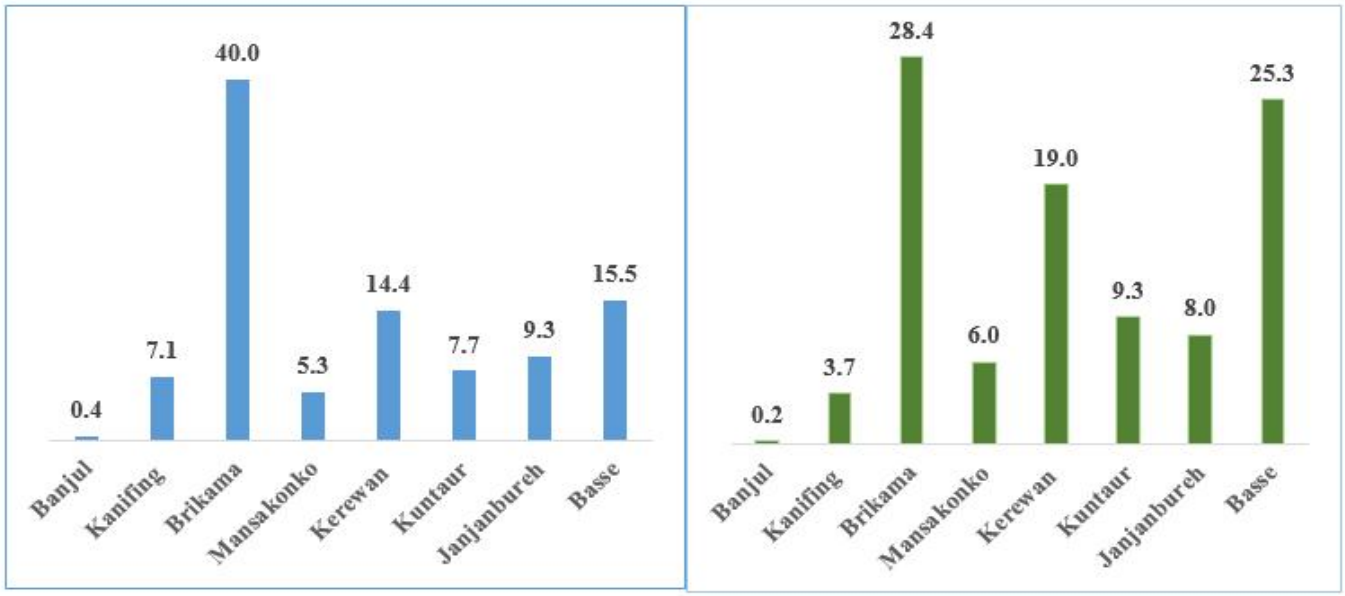
Figure 4: Absolute Poverty (%) by Area of Residence and Local Government Area, 2015/16 and 2020



The share of the number of people living in poverty across LGAs in 2015/16 and 2020 are presented in Figure 5. Except for Banjul and Kanifing LGAs, which show significant reductions in their share of people living in poverty, there were slight increases in the remaining LGAs. Brikama being a predominantly urban LGA and having the larger share of the population had the largest share of people living in poverty (28.4%). Kuntaur stands out for having a particularly high poverty headcount ratio compared to the other LGAs. However, it accounts for about 6 per cent of the total population and less than 10 per cent of those living in absolute poverty. The poverty rate is particularly low in Banjul, which can be attributed to its low population. Although, the poverty rate in Kanifing is not as low as Banjul, it is significantly lower compared to the other LGAs.

Figure 5: Share of Absolute Poor by Local Government Area, 2015/16 and 2020

2015/16 **2020**



5.3.3 Poverty Gap and Poverty Severity Index

Nationally, an increase in the number of people living in poverty is observed between 2015/16 and 2020 (the number of poor people increased by 148,091). This is mainly because of the rising poverty in rural areas. Regionally, poverty rates went down for most of the LGAs (Banjul, Kanifing, Brikama, and Janjanbureh) but the four remaining LGAs experienced increase in poverty rates. For the urban LGAs (Banjul and Kanifing) poverty rates declined (see Table 18).

Changes in the poverty gap and squared poverty gap follow similar patterns to those observed for the poverty headcount. Kuntaur experienced the largest increase in the poverty gap between 2015/16 and 2020. Basse had the largest shift in population share from 2015/16 to 2020.

Table 18: Poverty Measure Trends and Number of the Poor by Area of Residence and Local Government Area, 2015/16 and 2020

	Head count	Poverty gap	Poverty Severity	Population distribution	Poor population	Number of poor
	%	%	%	%	%	
				2015/16		
The Gambia	**48.6**	**15.5**	**6.7**	**100.0**	**100.0**	**935,282**
Rural	**69.5**	**24.9**	**11.6**	**45.0**	**64.3**	**601,273**
Urban	**31.6**	**7.8**	**2.8**	**55.0**	**35.7**	**334,009**
Banjul/Kanifing	16.8	2.7	0.1	21.5	7.4	69,552
Other urban	41.1	11.2	4.1	33.4	28.3	264,456
Banjul	10.8	2.1	0.6	1.6	0.4	3,305
Kanifing	17.3	2.7	0.6	19.9	7.1	66,247

Brikama	51.2	16.1	6.9	38.0	40	374,091
Mansakonko	60.1	20.1	9.0	4.3	5.3	49,432
Kerewan	59.8	18.6	7.6	11.7	14.4	134,970
Kuntaur	72.4	25.9	12.2	5.1	7.7	71,611
Janjanbureh	71.4	24.8	10.9	6.6	9.7	90,923
Basse	59.4	22.1	10.8	12.7	15.5	144,702
	2020					
The Gambia	**53.4**	**19.4**	**9.4**	**100.0**	**100.0**	**1,083,373**
Rural	**76.7**	**30.8**	**15.7**	**45.0**	**64.6**	**699,572**
Urban	**34.4**	**10.1**	**4.3**	**55.0**	**35.4**	**383,801**
Banjul/Kanifing	11.3	2.0	0.7	18.7	4.0	42,841
Other urban	46.3	14.3	6.1	36.3	31.5	340,959
Banjul	7.6	0.8	0.1	1.6	0.2	2,475
Kanifing	11.6	2.1	0.8	17.1	3.7	40,367
Brikama	48.3	16.1	7.3	31.4	28.4	307,501
Mansakonko	63.9	23.4	11.2	5.1	6.0	65,421
Kerewan	73.8	29.3	14.8	13.8	19.0	206,231
Kuntaur	86.3	40.0	22.0	5.8	9.3	100,656
Janjanbureh	68.2	24.6	11.7	6.3	8.0	87,151
Basse	71.1	26.1	12.6	19.0	25.3	273,572

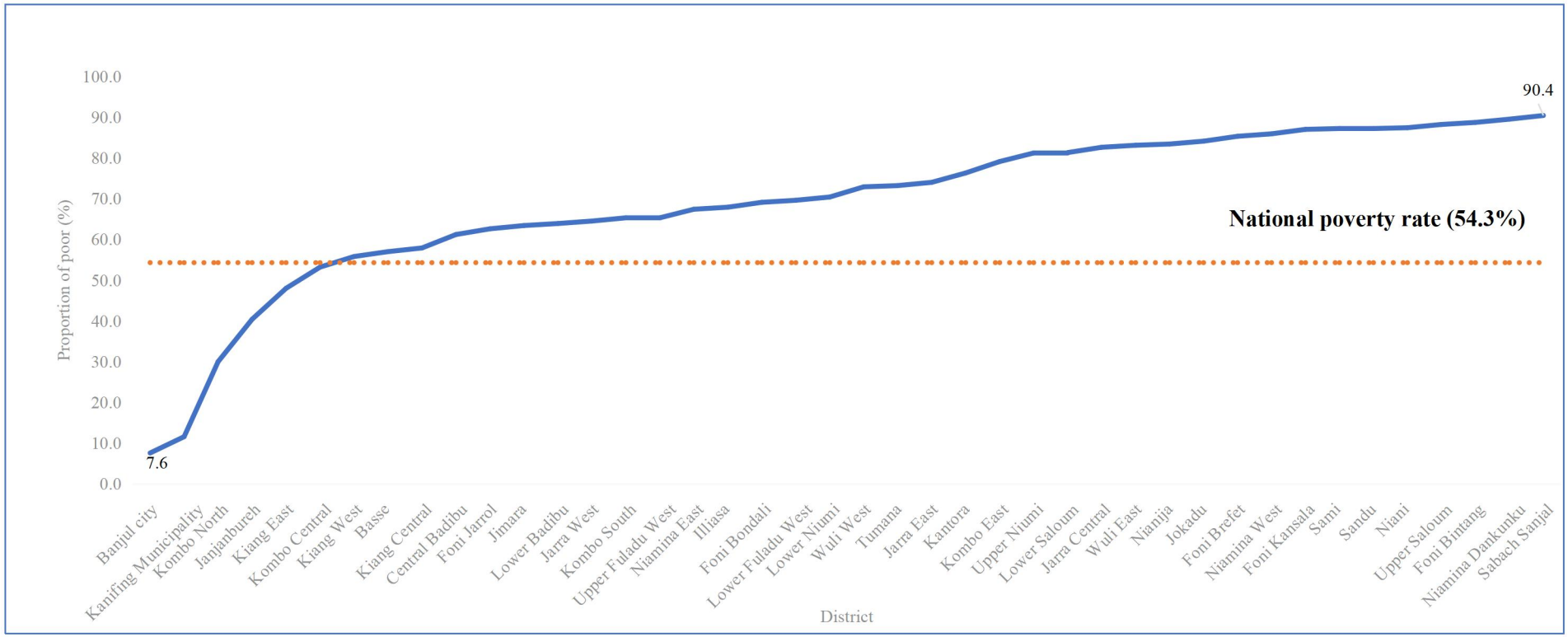
Note: Other urban refers to all other urban settlements in the other 6 Local Government Areas

5.3.4 District absolute poverty for 2020

A district mountain of absolute poverty for 2020 is presented in Figure 6. As evident, Sabach Sanjal is the poorest district in The Gambia with a poverty prevalence of 90.4 per cent. However, districts such as Kiang West, Kiang East, Janjanbureh, Foni Bondali and Kiang Central have experienced larger reductions in poverty levels compared to 2015/16. Banjul and Kanifing[21] mainly drive the low urban poverty.

[21] Banjul and Kanifing are considered individual domains during the sample design, that is why they are appearing in the below chart below as districts but they are not districts

Figure 6: District Mountain of Absolute Poverty (%), 2020



5.4 Extreme Poverty

The prevalence of extreme poverty for The Gambia was 20.8 per cent in 2015/16 and it is 26.3 per cent in 2020, showing an increase of 5.5 percentage points (see Table 19). Extreme poverty shows the level of vulnerability faced by households that cannot meet their basic food minimum needs even if they allocated all their incomes to food. However, it is worth mentioning that households above the food poverty line could be food poor depending on how they choose to spend their monies.

Estimates based on the 2020 IHS suggest that in rural areas, 44.1 per cent of the population cannot meet the required daily minimum calories of 2400 per person even if they limit their consumption to just food. This is an increase of 8.2 percentage points over 2015/16 figure of 35.9 per cent, showing increasing vulnerability of the rural population living in poverty to destitution. Notwithstanding, the prevalence of extreme poverty across LGAs shows a higher prevalence in 2020 in most of the LGAs compared to 2015/16; and these are Mansakonko, Kuntaur, Kerewan, Janjanbureh and Basse.

The poverty gap index, which shows the depth of poverty was estimated at 7.5 per cent in 2020 that is 2.5 percentage points higher compared to 2015/16. This implies that those living in extreme poverty are not better off as the gap from the poverty line is higher. This means that more resources and interventions will be needed to eliminate extreme poverty in 2020 compared to 2015/16.

Regarding the severity of poverty measured by the squared poverty gap, it is worth mentioning that disparities exist in the welfare levels of the people living in extreme poverty. This is indicated by the overall poverty severity index or squared poverty gap index of 3.1 per cent at the national level and 5.4 per cent and 1.1 per cent in the rural and urban areas respectively in 2020. These values are high compared to 2015/16, and there remain wide variations in inequalities among the extremely poor people at LGA level with Kuntaur having the highest squared poverty gap index value followed by Kerewan and Basse. Variations among the extremely poor people in Banjul LGA is almost non-existent while Kanifing registered a value of 0.3.

Compared to 2015/16, the squared poverty gap index has increased significantly at national as well as sub-national levels. Kuntaur LGA for example saw its squared poverty gap index increase from 3.9 per cent in 2015/16 to 8.6 per cent in 2020.

Table 19: Extreme Poverty by Area of Residence and Local Government Area, 2015/16 and 2020

	Head count	Poverty gap	Poverty severity	Population distribution	Poor population	Number of poor
	%	%	%	%	%	
			2015/16			
The Gambia	**20.8**	**5.0**	**1.8**	**100.0**	**100.0**	**399,813**
Rural	35.9	9.4	3.6	45.0	77.9	311,068
Urban	8.4	1.5	0.4	55.0	22.2	88,745
Banjul/Kanifing	1.1	0.1	0.0	21.1	1.1	4,614
Other urban	13.1	2.3	0.7	33.9	21.3	84,131
Banjul	1.7	0.2	0.1	1.3	0.1	529
Kanifing	1.1	0.1	0.0	19.8	1.0	4,085
Brikama	20.9	4.9	1.8	39.1	39.3	152,607
Mansakonko	28.0	7.1	2.5	4.0	5.4	23,052
Kerewan	25.3	5.3	1.7	11.6	14.1	57,016
Kuntaur	37.4	10.1	3.9	5.1	9.1	37,021
Janjanbureh	37.1	8.2	2.7	6.5	11.6	47,245
Basse	32.1	9.2	3.8	12.6	19.5	78,258
			2020			
The Gambia	**26.3**	**7.5**	**3.1**	**100.0**	**100.0**	**534,018**
Rural	44.1	13.1	5.4	45.0	75.4	402,572
Urban	11.8	2.9	1.1	55.0	24.6	131,446
Banjul/Kanifing	0.9	0.4	0.3	18.7	0.6	3,340
Other urban	17.4	4.2	1.6	36.3	24.0	128,106
Banjul	0.0	0.0	0.0	1.6	0.0	0
Kanifing	1.0	0.4	0.3	17.1	0.6	3,340
Brikama	20.6	5.4	2.0	31.4	24.6	131,139
Mansakonko	30.9	8.8	3.5	5.1	5.9	31,639
Kerewan	40.4	12.2	5.2	13.8	21.1	112,793
Kuntaur	61.1	19.8	8.6	5.8	13.3	71,288
Janjanbureh	34.9	9.0	3.5	6.3	8.4	44,619
Basse	36.2	10.0	4.0	19.0	26.1	139,200

Note: *Other urban refers to all other urban settlements in the other 6 Local Government Areas.*

5.5 Food Insecurity

The Gambia is vulnerable to food insecurity. Most of the country's staple food supplies are imported with rising and fluctuating food prices and declining agricultural productivity, many households especially those in rural areas are vulnerable to food insecurity.

The 2020 IHS assessed the number of people who are potentially food insecure by looking at actual food expenditures incurred by households. It is important to state from the onset that these food expenditures are not linked to the 2400 kilocalories (kcals) per person per day. The mean monthly-deflated food expenditure was estimated at GMD 10,990.9. Estimates based on this information from the IHS suggest that more than half of the population (60.2 %) do not have enough to meet their food expenditure. The situation is more acute in the rural areas where 73.2 per cent cannot meet their food needs. Kuntaur has the highest proportion of households experiencing food insecurity where 79.1 per cent of households are food poor.

Table 20: Food Poverty by Local Government Area, 2020

	Head count	Poverty Gap	Poverty Severity		Contribution of Poverty				
	%	%	%	Population distribution	Head count	Poverty gap	Poverty Severity	Population size	Number of poor
The Gambia	**60.2**	**21.5**	**10.4**	**100.0**	**100.0**	**100.0**	**100.0**	**2,027,695**	**1,220,534**
Rural	**73.2**	**28.9**	**14.5**	**45.0**	**54.7**	**60.3**	**62.9**	**912,051**	**667,378**
Urban	**49.6**	**15.5**	**7.0**	**55.0**	**45.3**	**39.7**	**37.1**	**1,115,643**	**553,156**
Banjul/Kanifing	32.3	6.9	2.4	18.7	10.0	6.0	4.4	379,739	122,468
Other urban	58.5	20.0	9.3	36.3	35.3	33.7	32.7	735,904	430,688
Banjul	14.8	3.9	1.4	1.6	0.4	0.3	0.2	32,663	4,820
Kanifing Municipal	33.9	7.2	2.5	17.1	9.6	5.7	4.2	347,076	117,648
Brikama	61.8	22.4	10.9	31.4	32.2	32.7	33.0	636,934	393,611
Mansakonko	62.6	22.8	10.8	5.1	5.3	5.4	5.3	102,420	64,118
Kerewan	73.7	28.6	14.5	13.8	16.9	18.3	19.3	279,494	206,078
Kuntaur	79.1	34.1	17.7	5.8	7.6	9.1	9.8	116,690	92,320
Janjanbureh	60.8	20.6	9.2	6.3	6.4	6.0	5.6	127,846	77,731
Basse	68.7	25.5	12.4	19.0	21.6	22.5	22.7	384,571	264,208

Chapter 6 – MEASURES OF INEQUALITY

6.1 Gini

The Gini index presented in Table 21 measures the extent to which the distribution of income or consumption among individuals or households within The Gambia's economy deviates from a perfectly equal distribution. The indices show the trend in inequality for 2010, 2015/16 and 2020, disaggregated by residence and Local Government Area. At the national level, as compared to the 2015/16, the inequality has increased slightly from 0.3553 to 0.3878 in 2020. In 2020, inequality is higher in urban (0.3624) than rural (0.3135) areas. Inequality levels decreased in Banjul and Basse from 2015/16 to 2020. In the same period, the levels were higher in 2020 than in 2015/16 for the remaining LGAs. Apart from Banjul and Basse, inequality levels increased in all the remaining LGAs during the period 2015/16 and 2020. In 2020, inequality level was highest in Brikama compared to other LGAs.

Table 21: Gini index by Area of Residence and LGA, 2010, 2015/16, and 2020

	2010	2015/16	2020
The Gambia	**0.3588**	**0.3553**	**0.3878**
Rural	**0.2937**	**0.2825**	**0.3135**
Urban	**0.3551**	**0.3425**	**0.3624**
Banjul/Kanifing	0.3534	0.3219	0.3282
Other urban	0.3231	0.3366	0.3448
Banjul	0.3057	0.2828	0.2751
Kanifing	0.3566	0.3246	0.3326
Brikama	0.3255	0.3532	0.3707
Mansakonko	0.3291	0.2893	0.2950
Kerewan	0.3111	0.2659	0.2934
Kuntaur	0.2743	0.2822	0.3015
Janjanbureh	0.2958	0.2746	0.3627
Basse	0.3136	0.3199	0.2929

6.2 Expenditure share distribution by wealth

The 2020 IHS uses expenditure per capita as a measure of distribution of wealth across the various quintile groups—from the poorest to the richest. Table 22 shows per capita expenditures of the various quintile groups and their share of total expenditure at national, urban and rural areas. The distribution of wealth nationally is controlled by the richest 20 per cent of the population (richest quintile). This group share of per capita expenditure is about 47 per cent of the national wealth.

Table 22: Monthly Expenditure Share Distribution by Wealth quintiles, 2020

	The Gambia		Rural		Urban	
Wealth quintiles	Per capita expenditure (GMB)	Share to total (%)	Per capita expenditure (GMB)	Share to total (%)	Per capita expenditure (GMB)	Share to total (%)
1 poorest	1108.3	6.86	769.3	8.05	1299.4	6.70
2	1764.8	10.92	1177.6	12.32	2090.5	10.78
3	2390.9	14.80	1550.1	16.22	2860.2	14.75
4	3238.8	20.04	2035.8	21.30	3900.2	20.12
5 richest	7656.2	47.38	4025.4	42.11	9238.1	47.65

6.3 The Palma Index

The Palma ratio presented in Table 23 is a measure of inequality which shows the income share of the richest 10 per cent of the population divided by the share of income received by the poorest 40 per cent people. It shows the expenditure shares of the bottom 40 per cent of the population and that of the top 10 per cent. The findings indicated that on average, the top 10 per cent of the population has expenditure share 1.8 times that of the bottom 40 per cent of the population. This indicates a higher concentration of wealth among the top 10 per cent of the population. Their expenditure shares far exceed their population share. The Palma ratio increased from 1.4 in 2015/16 to 1.8 in 2020. Income inequality levels slightly vary by LGA. Brikama and Janjanbureh had similar levels of income distribution. Similarly, in Mansakonko and Kuntaur LGAs, the expenditure share on the top 10 per cent of the population was equal to that of the bottom 40 per cent, while in Kanifing, the expenditure shares of the top 10 per cent of the population was 1.3 times that of the bottom 40 per cent. It is only in Banjul that the Palma ratio was below one. The Palma ratio of urban areas is 1.5 indicating that the richest 10 per cent holds 1.5 times more income than the bottom 40 per cent of the population.

Table 23: Palma Ratio by Area of Residence and Local Government Area, 2020

	Bottom 40% population	Top 10% population	Palma ratio
The Gambia	**17.5**	**30.6**	**1.8**
Rural	**21.1**	**25.2**	**1.2**
Urban	**18.7**	**28.8**	**1.5**
Banjul	25.4	22.5	0.9
Kanifing	21.0	27.9	1.3
Brikama	18.5	29.6	1.6
Mansakonko	21.6	22.9	1.1
Kerewan	21.7	22.7	1.0
Kuntaur	21.9	24.4	1.1
Janjanbureh	19.7	30.8	1.6
Basse	22.4	22.7	1.0

6.4 Decile Dispersion Ratio

Information on the ratio of the average consumption of the richest 10 per cent by that of the poorest 10 percent is presented in Table 24. On average, the decile dispersion ratio shows there exists a huge disparity between the top ten per cent (richest) and bottom ten per cent (poorest). At national level, on average, the finding shows that the average consumption of the richest 10 per cent is 13.3 times higher than the poorest 10 per cent. By place of residence, the decile ratio is almost the same for urban (13.406) and rural (13.535) areas. Variations in disparity levels were observed in the LGAs with Kanifing and Janjanbureh having decile ratios exceeding 31. Mansakonko LGA has the smallest decile dispersion ratio (p90/p10) as the richest 10 per cent consumption is 8.6 times more than those in the bottom ten per cent.

Table 24: Decile Dispersion Ratio by Area of Residence and Local Government Area, 2020

	Bottom half of population		Upper half of the distribution		Interquartile	
					Range	Tails
	p25/p10	p50/p25	p75/p50	p90/p50	p75/p25	p90/p10
The Gambia	**1.389**	**1.397**	**1.359**	**6.87**	**1.898**	**13.331**
Rural	**1.367**	**1.35**	**1.252**	**7.332**	**1.69**	**13.535**
Urban	**1.444**	**1.453**	**1.416**	**6.392**	**2.058**	**13.406**
Banjul			1.321	4.626		
Kanifing	1.000	5.359	1.439	5.959	7.714	31.939
Brikama	1.376	1.393	1.374	6.206	1.914	11.9
Mansakonko	1.345	1.397	1.307	4.599	1.825	8.641
Kerewan	1.402	1.377	1.281	4.811	1.765	9.287
Kuntaur	1.323	1.28	1.189	6.74	1.523	11.411
Janjanbureh	1.412	1.348	1.304	16.336	1.757	31.084
Basse	1.398	1.377	1.359	5.296	1.754	10.196

The interquartile range between the top 25 per cent against the bottom 25 per cent in The Gambia is 1.9 times. The interquartile range is higher in the urban areas than in the rural areas (2.1 times vs 1.7 times respectively). Across LGAs, the interquartile ranges are around 1 to 2 times except for Banjul which were missing as a result of very low counts. See Annex Table A.8 for district-level decile dispersion ratios.

Chapter 7 - CONCLUSIONS AND POLICY RECOMMENDATIONS

Conclusions

The 2020 Integrated Household Survey provides the latest data on poverty and inequality at national and sub-national levels. The current findings show that poverty remains a major challenge for the country with the proportion of the population living below the poverty line increased from 48.6 per cent in 2015/16 to 53.4 per cent in 2020. This increase among other factors has been attributed to the impact of COVID-19. The results also indicated that poverty has been on the increase in both the rural and urban areas from 69.5 per cent to 76.7 per cent from 31.6 per cent to 34.4 per cent respectively in the same period. The absolute number of people living in poverty increased by 14.9 percentage points (from 0.94 million in 2015/16 to 1.08 million in 2020) whilst in the rural areas the number of poor has increased from 0.6 million to 0.70 million while the urban areas also witness an increase from 0.33 million to 0.38. Meaning 7 out of every 10 rural dwellers are poor, compared to 4 out of every 10 urban dwellers.

Although poverty in both urban and rural areas has been in the increase between 2015/16 and 2020; it is observed that the percentage change in poverty has been higher in the rural areas compared to urban; between the two periods. Thus, poverty still remains a rural phenomenon in the country. The increase in urban poverty is attributable to an increase of the urban population particularly in Kanifing and Brikama LGAs. It is also observed that in 2015/16 Kuntaur and Janjanbureh were the poorest LGAs in the country but the 2020 findings show a shift in poverty. Kuntaur still remains the poorest region in the country but is now followed by Kerewan LGA instead of Janjanbureh.

Comparison of the 2015/16 and 2020 surveys, the prevalence of poverty at district level has changed. for the former survey, households in Niamina West and Foni Bondali were the poorest with 88.1 per cent and 87.6 per cent respectively. Whilst for the latter survey, the poverty prevalence rate was highest in the district of Sabach Sanjal with 90.4 per cent followed by Niamina Dankunku with 89.5 per cent. Meaning there is a shift in the prevalence of poverty at district level from Janjanbureh LGA to Kerewan; however, Janjanbureh still has one of the poorest districts in the country.

Inequality which measures the extent to which the distribution of income or consumption among individuals or households within the country's economy deviates from a perfectly equal distribution, worsened between 2015/16 and 2020. The Gini coefficient as the indices for inequality measurement rose from 0.355 in 2015/16 to 0.388 in 2020, an indication that the country's income is concentrated among a few groups of people. In 2020, inequality is higher in urban (0.3624) than rural (0.3135) areas. Inequality as indicated by the Palma Ratio also shows that the top 10 per cent of the population has expenditure share 1.8 times that of the bottom 40 per cent of the population, implying a higher concentration of wealth among the top 10 per cent

of the population. In the same period, the average consumption of the richest 10 per cent is 13.3 times higher than the poorest 10 per cent in the country which shows further disparities in the consumption levels between the poor and the rich.

Policy Recommendations

The poverty data provide evidence to support proper implementation of responsive programmes especially post COVID-19 economic recovery period. Going forward, a host of policy interventions are needed for inclusive and pro-poor growth to alleviate poverty and promote inclusive and sustainable development. In particular, the following measures are proposed:

- Strengthening the implementation of basic social protection programmes in the form of conditional and/or non-conditional cash transfers, work for food and other programmes that have been tested in other African countries and found to be an effective mechanism in the reduction of both poverty and food insecurity.

- The government with support from development partners should priorities increasing their efforts to address rural-urban poverty disparities alongside the promotion of wealth creation initiatives.

- In the context of rapidly changing labour market that requires new and diverse skill sets, there is a need to align formal education programmes and skills development activities to reduce unemployment especially among the youth.

- Create more economic opportunities that the poor can access and increase access to basic services such as education, healthcare, and infrastructure especially for the rural communities.

- The over-dependence on rain-fed agriculture as a source of livelihood makes households susceptible to hunger and poverty. Efforts are needed to promote irrigation projects and other interventions aimed at increasing agricultural productivity. Improving rural people's access to markets and credit should also be pursued with vigour.

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ANNEXES

A.1: Food Expenditures (deflated) Components by Area of Residence, Local Government Area, District and Expenditure Decile, 2020

	Food purchases	Own food production	Food gifts	Food away from home	Total food
The Gambia	**7710.1**	**2142.8**	**514.1**	**623.9**	**10990.9**
Rural	7020.4	3653.7	515.4	213.6	11403.2
Urban	8064.5	1366.5	513.4	834.6	10779.1
Banjul	**9318.6**	**1386.2**	**450.9**	**1381.7**	**12537.4**
Urban	9318.6	1386.2	450.9	1381.7	12537.4
Kanifing	**9003.7**	**1285.2**	**798.7**	**932.2**	**12019.8**
Urban	9003.7	1285.2	798.7	932.2	12019.8
Brikama	**6904.3**	**1160.9**	**335.5**	**700.4**	**9101.1**
Kombo North	7803.7	1091.5	298.1	878.2	10071.6
Kombo South	5382.2	757.8	491.1	684.0	7315.1
Kombo Central	6044.3	706.8	280.5	589.4	7620.9
Kombo East	5855.3	1906.2	295.7	259.0	8316.2
Foni Brefet	5004.2	1918.7	297.3	135.7	7355.8
Foni Bintang Karanai	4676.5	2846.1	397.5	82.9	8003.0
FoniKansala	5027.8	2496.0	400.2	157.9	8082.0
Foni Bondali	8415.8	2873.5	640.9	106.8	12037.0
Foni Jarrol	9480.5	3706.7	978.7	128.3	14294.3
Mansakonko	**7888.3**	**2686.9**	**670.6**	**104.8**	**11350.6**
Kiang West	7710.5	3204.0	983.7	73.2	11971.3
Kiang Central	8149.7	2579.1	822.3	92.0	11643.0
Kiang East	9314.0	3048.1	943.1	142.5	13447.8
Jarra West	7540.4	1327.2	330.8	172.2	9370.5
Jarra Central	6441.7	2230.4	439.9	30.8	9142.8
Jarra East	8248.3	3931.0	599.2	74.4	12852.9
Kerewan	**7261.1**	**2903.5**	**385.1**	**295.7**	**10845.4**
Lower Niumi	7538.9	1450.3	297.7	376.7	9663.6
Upper Niumi	7489.2	2599.3	381.5	253.5	10723.5
Jokadu	7009.4	2755.5	476.7	258.6	10500.1
Lower Badibu	6816.6	4922.4	692.2	180.8	12612.0
Central Badibu	6713.8	5325.5	498.0	162.1	12699.4
Illiasa	7753.5	3030.0	331.8	360.5	11475.8
Sabach Sanjal	5962.8	3832.0	306.9	212.0	10313.7
Kuntaur	**5750.1**	**4192.7**	**590.9**	**217.2**	**10751.0**
Lower Saloum	6073.3	3121.4	394.4	234.3	9823.4
Upper Saloum	6386.3	4002.2	305.6	218.1	10912.2
Nianija	6089.4	4025.1	370.3	241.3	10726.0
Niani	5697.9	3971.2	754.1	209.9	10633.0
Sami	4944.4	5506.6	822.8	204.1	11477.9
Janjanbureh	**7581.0**	**3163.7**	**340.9**	**408.4**	**11494.0**
Niamina Dankunku	5180.2	2108.0	385.7	37.0	7710.9
Niamina West	5898.0	2593.5	437.4	71.3	9000.2
Niamina East	7660.5	3207.4	324.5	383.6	11576.0
Lower Fuladu West	8028.8	3242.3	297.2	411.5	11979.8

Upper Fuladu West	7588.5	3415.3	357.5	475.4	11836.7
Janjanbureh	9513.7	1813.9	311.4	659.5	12298.6
Basse	**8369.0**	**4770.5**	**621.4**	**381.4**	**14142.3**
Jimara	10929.4	6035.9	893.7	381.2	18240.2
Basse	9052.7	2939.2	201.2	880.0	13073.1
Tumana	7989.8	4630.3	434.6	333.0	13387.7
Kantora	7026.0	4678.8	570.2	123.1	12398.1
Wuli West	6290.8	4007.1	835.8	218.9	11352.6
Wuli East	6946.2	5015.4	659.1	85.9	12706.6
Sandu	7374.1	6691.7	1093.2	289.4	15448.3
National Decile					
1	3953.7	2149.6	289.0	48.6	6441.0
2	5281.9	2636.7	378.2	116.3	8413.2
3	6403.1	2584.8	364.7	132.4	9485.1
4	6623.0	2519.4	343.4	167.6	9653.4
5	7465.7	2723.8	418.8	284.7	10893.0
6	7816.8	2379.2	339.9	303.9	10839.9
7	8107.9	2233.8	369.2	367.3	11078.2
8	8656.9	2185.2	501.4	401.6	11745.0
9	9424.6	1854.4	427.7	483.8	12190.4
10	8539.6	1502.7	959.5	1833.6	12835.4

A.2: Food Shares by Key Components by Area of Residence, Local Government Area and District, 2020

	Food purchases	Own food production	Food gifts	Food away from home	Total food
The Gambia	**71.3**	**16.8**	**4.1**	**7.8**	**100.0**
Rural	63.8	29.2	5.0	1.9	100.0
Urban	75.2	10.4	3.6	10.8	100.0
Banjul	**70.7**	**8.2**	**2.4**	**18.7**	**100.0**
Urban	70.7	8.2	2.4	18.7	100.0
Kanifing	**74.6**	**8.6**	**4.3**	**12.5**	**100.0**
Urban	74.6	8.6	4.3	12.5	100.0
Brikama	**75.8**	**11.5**	**3.5**	**9.2**	**100.0**
Kombo North	77.5	9.2	2.5	10.7	100.0
Kombo South	73.9	9.6	6.3	10.2	100.0
Kombo Central	78.6	8.5	3.8	9.0	100.0
Kombo East	70.2	22.5	3.4	3.8	100.0
Foni Brefet	67.7	26.6	4.1	1.6	100.0
Foni Bintang Karanai	61.2	33.1	4.7	1.0	100.0
Foni Kansala	63.0	29.4	4.8	2.8	100.0
Foni Bondali	70.5	21.7	6.5	1.3	100.0
Foni Jarrol	69.9	21.3	7.7	1.1	100.0
Mansakonko	**72.4**	**20.4**	**6.0**	**1.2**	**100.0**
Kiang West	67.3	23.5	8.6	0.6	100.0
Kiang Central	73.2	19.5	6.6	0.7	100.0
Kiang East	71.9	21.3	5.5	1.3	100.0
Jarra West	79.8	13.7	4.1	2.4	100.0
Jarra Central	69.0	23.4	7.0	0.6	100.0
Jarra East	70.2	24.3	4.7	0.8	100.0
Kerewan	**69.0**	**24.6**	**3.7**	**2.7**	**100.0**
Lower Niumi	78.7	14.7	3.2	3.3	100.0
Upper Niumi	71.8	22.6	3.8	1.9	100.0
Jokadu	69.2	24.0	4.6	2.2	100.0
Lower Badibu	58.7	34.7	5.0	1.6	100.0
Central Badibu	55.0	38.7	4.7	1.6	100.0
Illiasa	67.4	25.8	2.9	3.9	100.0
Sabach Sanjal	59.9	35.0	3.3	1.8	100.0
Kuntaur	**56.1**	**36.6**	**5.3**	**2.0**	**100.0**
Lower Saloum	65.6	28.5	3.6	2.3	100.0
Upper Saloum	58.8	36.2	3.2	1.9	100.0
Nianija	59.9	35.2	3.4	1.6	100.0
Niani	55.4	36.4	6.3	2.0	100.0
Sami	46.6	43.6	7.5	2.3	100.0
Janjanbureh	**66.6**	**25.4**	**3.7**	**4.3**	**100.0**
Niamina Dankunku	66.3	26.1	6.6	1.0	100.0
Niamina West	66.9	25.8	6.4	0.9	100.0

Niamina East	66.9	25.0	3.3	4.8	100.0
Lower Fuladu West	66.9	25.0	3.2	4.8	100.0
Upper Fuladu West	65.2	26.9	3.6	4.3	100.0
Janjanbureh	78.0	12.7	2.5	6.8	100.0
Basse	**61.1**	**30.8**	**5.0**	**3.1**	**100.0**
Jimara	64.1	29.5	4.0	2.4	100.0
Basse	70.4	19.5	1.8	8.2	100.0
Tumana	60.6	32.6	4.7	2.1	100.0
Kantora	59.6	32.7	6.6	1.1	100.0
Wuli West	55.6	33.6	8.7	2.1	100.0
Wuli East	56.3	35.9	6.9	0.9	100.0
Sandu	47.0	44.0	7.2	1.7	100.0

A.3: Mean Monthly Food and Non-food Expenditure (deflated) by Area of Residence, Local Government Area and District, 2020

		Food			Non-food						
	Household size	Food purchases	Own food production	Total food	Education	Health	Rent	Electricity	Total non-food	Total food & non-food	Per capita
The Gambia	**7.2**	**8848.1**	**2142.8**	**10990.9**	**1001.5**	**89.9**	**1139.6**	**577.7**	**9182.5**	**20173.4**	**4047.6**
Rural	9.5	7749.4	3653.7	11403.2	804.6	81.3	666.5	135.9	6013.6	17416.7	2219.9
Urban	6.0	9412.6	1366.5	10779.1	1102.7	94.4	1382.7	804.8	10810.8	21589.9	4986.7
Banjul	**4.8**	**11151.2**	**1386.2**	**12537.4**	**1620.3**	**68.9**	**1435.1**	**1050.8**	**11861.7**	**24399.1**	**6475.5**
Urban	4.8	11151.2	1386.2	12537.4	1620.3	68.9	1435.1	1050.8	11861.7	24399.1	6475.5
Kanifing	**5.2**	**10734.5**	**1285.2**	**12019.8**	**1459.6**	**82.1**	**1821.7**	**1000.4**	**13353.4**	**25373.2**	**6407.2**
Urban	5.2	10734.5	1285.2	12019.8	1459.6	82.1	1821.7	1000.4	13353.4	25373.2	6407.2
Brikama	**6.2**	**7940.2**	**1160.9**	**9101.1**	**1269.8**	**121.4**	**1076.5**	**634.7**	**9310.9**	**18412.0**	**3929.5**
Kombo North	5.7	8980.0	1091.5	10071.6	1140.7	143.4	1316.9	799.0	10822.9	20894.4	4762.6
Kombo South	6.2	6557.3	757.8	7315.1	630.8	72.6	760.9	470.0	6865.6	14180.7	3251.2
Kombo Central	5.8	6914.1	706.8	7620.9	698.7	63.6	876.1	540.7	7322.5	14943.4	3343.1
Kombo East	8.0	6410.0	1906.2	8316.2	677.4	113.4	757.6	341.7	5915.9	14232.1	1996.8
Foni Brefet	8.3	5437.2	1918.7	7355.8	692.1	89.9	627.8	352.5	5112.1	12467.9	1655.1
Foni Bintang Karanai	8.3	5156.9	2846.1	8003.0	632.4	92.3	640.4	154.3	4181.6	12184.6	1643.4
Foni Kansala	8.3	5585.9	2496.0	8082.0	602.8	36.9	687.0	234.0	4418.5	12500.5	1779.7
Foni Bondali	9.7	9163.5	2873.5	12037.0	31084.6	96.8	619.1	69.4	37882.2	49919.1	4261.7
Foni Jarrol	11.0	10587.6	3706.7	14294.3	879.9	841.2	698.7	274.4	11098.3	25392.7	2851.7
Mansakonko	**8.1**	**8663.7**	**2686.9**	**11350.6**	**474.4**	**53.3**	**688.3**	**194.9**	**5648.4**	**16999.0**	**2551.3**
Kiang West	8.0	8767.3	3204.0	11971.3	676.3	91.5	620.5	25.8	6528.7	18500.0	2598.1
Kiang Central	7.8	9063.9	2579.1	11643.0	511.0	61.8	554.3	5.7	6315.3	17958.3	2680.9
Kiang East	7.8	10399.7	3048.1	13447.8	562.3	34.6	576.3	0.0	5855.1	19302.8	2871.2
Jarra West	6.8	8043.3	1327.2	9370.5	405.9	66.1	883.6	619.5	6096.2	15466.7	2766.2
Jarra Central	8.2	6912.5	2230.4	9142.8	341.5	23.6	685.3	330.4	3993.0	13135.8	1828.3
Jarra East	10.1	8922.0	3931.0	12852.9	310.2	10.1	660.2	2.2	4251.0	17103.9	2285.2
Kerewan	**9.0**	**7941.8**	**2903.5**	**10845.4**	**454.5**	**50.8**	**814.6**	**175.9**	**5750.7**	**16596.0**	**2197.4**
Lower Niumi	8.0	8213.4	1450.3	9663.6	534.6	95.3	828.9	269.3	5712.5	15376.2	2297.7
Upper Niumi	9.2	8124.2	2599.3	10723.5	437.0	15.8	726.6	9.1	4562.0	15285.5	1902.1
Jokadu	10.0	7744.7	2755.5	10500.1	385.9	15.0	720.5	8.1	4510.5	15010.7	1774.3
Lower Badibu	9.6	7689.6	4922.4	12612.0	483.9	31.3	899.0	347.3	6821.9	19433.9	2465.4
Central Badibu	9.2	7373.9	5325.5	12699.4	427.2	87.6	802.0	265.4	6747.3	19446.8	2520.4
Illiasa	9.1	8445.8	3030.0	11475.8	480.4	39.3	934.4	191.0	6874.5	18350.3	2474.8
Sabach Sanjal	10.1	6481.7	3832.0	10313.7	253.3	29.5	659.7	100.6	4638.5	14952.2	1665.8
Kuntaur	**9.9**	**6558.3**	**4192.7**	**10751.0**	**290.0**	**52.3**	**598.5**	**63.6**	**3897.8**	**14648.8**	**1854**
Lower Saloum	8.3	6702.0	3121.4	9823.4	197.5	42.4	647.9	177.1	4132.8	13956.2	1935.2

Upper Saloum	10.4	6910.1	4002.2	10912.2	141.3	39.3	588.4	0.0	3886.5	14798.8	1695.3
Nianija	9.4	6700.9	4025.1	10726.0	140.6	43.7	543.8	0.0	4483.7	15209.8	1865.1
Niani	10.2	6661.8	3971.2	10633.0	312.7	68.9	613.4	81.7	3701.4	14334.5	1815.3
Sami	10.3	5971.3	5506.6	11477.9	505.7	50.1	572.7	32.5	3761.4	15239.2	1968.5
Janjanbureh	**8.1**	**8330.3**	**3163.7**	**11494.0**	**341.0**	**42.6**	**637.1**	**159.3**	**6889.3**	**18383.3**	**3814.3**
Niamina Dankunku	8.2	5602.9	2108.0	7710.9	218.8	10.5	543.0	0.0	2657.5	10368.4	1612.1
Niamina West	8.1	6406.7	2593.5	9000.2	308.4	23.1	568.7	0.0	3365.9	12366.2	1918.8
Niamina East	8.1	8368.6	3207.4	11576.0	284.9	31.8	577.7	106.6	4693.8	16269.8	2456.8
Lower Fuladu West	8.3	8737.5	3242.3	11979.8	364.4	40.5	632.4	92.5	9463.6	21443.4	4710.2
Upper Fuladu West	8.1	8421.4	3415.3	11836.7	341.2	44.1	649.3	202.7	5260.1	17096.8	2587.5
Janjanbureh	7.0	10484.6	1813.9	12298.6	618.4	146.9	982.6	710.9	27644.7	39943.3	22253.4
Basse	**11.0**	**9371.8**	**4770.5**	**14142.3**	**440.0**	**98.2**	**837.2**	**375.3**	**7529.3**	**21671.6**	**2484.3**
Jimara	12.5	12204.3	6035.9	18240.2	495.1	56.3	1000.8	590.8	9029.2	27269.4	2515.5
Basse	8.9	10134.0	2939.2	13073.1	524.7	83.7	862.9	367.2	8601.7	21674.9	3247.1
Tumana	11.2	8757.3	4630.3	13387.7	383.5	102.5	822.3	314.9	7351.4	20739.1	2255.8
Kantora	10.0	7719.3	4678.8	12398.1	413.7	120.1	734.1	369.2	6721.4	19119.5	2451.4
Wuli West	10.2	7345.4	4007.1	11352.6	381.8	152.0	636.0	145.2	5985.8	17338.4	2097.3
Wuli East	10.2	7691.2	5015.4	12706.6	380.7	123.3	778.2	317.2	6224.3	18930.8	2247.7
Sandu	15.0	8756.7	6691.7	15448.3	374.5	106.6	857.3	258.4	6188.4	21636.7	1717.6

A.4: Mean Percentage Share of Consumption by Area of Residence, Local Government Area and District, 2020

	Food	Non-food				
	Total food	**Education**	**Health**	**Rent**	**Electricity**	**Total non-food**
The Gambia	**58.5**	**3.7**	**0.4**	**6.7**	**2.8**	**41.5**
Rural	68.8	2.7	0.4	4.9	0.8	31.2
Urban	53.3	4.2	0.4	7.5	3.9	46.7
Banjul	**53.2**	**4.5**	**0.3**	**6.9**	**4.4**	**46.8**
Urban	53.2	4.5	0.3	6.9	4.4	46.8
Kanifing	**50.0**	**4.6**	**0.3**	**8.2**	**4.2**	**50.0**
Urban	50.0	4.6	0.3	8.2	4.2	50.0
Brikama	**54.4**	**4.6**	**0.5**	**7.2**	**3.6**	**45.6**
Kombo North	52.0	4.6	0.5	7.7	4.1	48.0
Kombo South	56.2	4.1	0.4	6.5	3.1	43.8
Kombo Central	54.6	4.5	0.4	7.1	3.7	45.4
Kombo East	60.1	4.5	0.7	6.6	2.3	39.9
Foni Brefet	60.4	5.6	0.6	6.1	2.7	39.6
Foni Bintang Karanai	64.8	5.3	0.8	6.3	1.4	35.2
Foni Kansala	64.0	4.9	0.4	6.9	1.7	36.0
Foni Bondali	62.9	5.0	0.5	3.8	0.3	37.1
Foni Jarrol	60.0	3.6	1.5	3.8	1.1	40.0
Mansakonko	**67.6**	**2.8**	**0.2**	**5.0**	**1.3**	**32.4**
Kiang West	65.1	3.8	0.4	4.1	0.1	34.9
Kiang Central	64.7	3.1	0.4	3.8	0.0	35.3
Kiang East	69.4	2.7	0.2	3.7	0.0	30.6
Jarra West	64.1	2.5	0.2	6.7	4.0	35.9
Jarra Central	69.7	2.4	0.2	5.9	2.3	30.3
Jarra East	74.8	1.9	0.1	5.1	0.0	25.2
Kerewan	**66.2**	**2.8**	**0.3**	**6.0**	**1.1**	**33.8**
Lower Niumi	64.9	3.5	0.6	6.8	1.7	35.1
Upper Niumi	71.0	3.0	0.1	6.0	0.1	29.0
Jokadu	70.6	2.8	0.1	6.0	0.1	29.4
Lower Badibu	63.8	2.5	0.2	5.9	2.1	36.2
Central Badibu	64.8	2.2	0.5	5.2	1.5	35.2
Illiasa	62.5	2.6	0.3	5.8	1.2	37.5
Sabach Sanjal	69.7	1.7	0.2	5.1	0.6	30.3
Kuntaur	**74.0**	**1.7**	**0.4**	**4.8**	**0.4**	**26.0**
Lower Saloum	71.0	1.4	0.4	5.4	0.9	29.0
Upper Saloum	74.0	0.9	0.3	4.4	0.0	26.0
Nianija	72.8	1.0	0.3	4.2	0.0	27.2
Niani	74.5	2.2	0.5	5.0	0.6	25.5
Sami	76.0	2.2	0.4	4.7	0.2	24.0
Janjanbureh	**71.1**	**2.0**	**0.3**	**4.6**	**0.8**	**28.9**
Niamina Dankunku	74.6	1.9	0.1	6.3	0.0	25.4
Niamina West	73.7	2.3	0.2	5.5	0.0	26.3

Niamina East	72.4	1.7	0.2	4.4	0.6	27.6
Lower Fuladu West	70.7	2.0	0.3	4.5	0.5	29.3
Upper Fuladu West	71.0	2.0	0.3	4.3	1.1	29.0
Janjanbureh	60.4	2.7	0.6	5.8	3.2	39.6
Basse	**67.1**	**2.0**	**0.5**	**4.7**	**1.5**	**32.9**
Jimara	67.7	1.7	0.3	4.3	1.9	32.3
Basse	63.8	2.2	0.4	5.0	1.8	36.2
Tumana	66.6	1.8	0.5	4.6	1.3	33.4
Kantora	65.9	2.2	0.5	4.8	1.8	34.1
Wuli West	69.0	2.2	1.1	4.6	0.7	31.0
Wuli East	68.4	1.9	0.6	5.1	1.3	31.6
Sandu	73.2	1.9	0.5	5.1	0.9	26.8

A.5: Absolute Poverty by Area of Residence, Local Government Area and District, 2020

	Poverty rate
THE GAMBIA	**53.4**
Rural	**76.7**
Urban	**34.4**
Banjul	**7.58**
Urban	**7.58**
Kanifing	**11.6**
Urban	**11.6**
Brikama	**48.3**
Kombo North	30.0
Kombo South	65.3
Kombo Central	53.2
Kombo East	79.1
Foni Brefet	85.3
Foni Bintang Karanai	88.7
Foni Kansala	87.0
Foni Bondali	69.1
Foni Jarrol	62.6
Mansakonko	**63.9**
Kiang West	55.8
Kiang Central	57.9
Kiang East	48.0
Jarra West	64.5
Jarra Central	82.6
Jarra East	74.0
Kerewan	**73.8**
Lower Niumi	70.4
Upper Niumi	81.2
Jokadu	84.1
Lower Badibu	64.0
Central Badibu	61.2
Illiasa	67.9
Sabach Sanjal	90.4
Kuntaur	**86.3**
Lower Saloum	81.3
Upper Saloum	88.2
Nianija	83.4
Niani	87.4
Sami	87.3
Janjanbureh	**68.2**
Niamina Dankunku	89.5
Niamina West	85.9
Niamina East	67.4

Lower Fuladu West	69.6
Upper Fuladu West	65.3
Janjanbureh	40.5
Basse	**71.1**
Jimara	63.4
Basse	57.0
Tumana	73.2
Kantora	76.3
Wuli West	83.1
Wuli East	73.0
Sandu	87.2

A.6: Gini Index by Area of Residence, Local Government Area and District, 2020

	2020
The Gambia	**0.38779**
Rural	0.31350
Urban	0.36243
Banjul/Kanifing	0.32822
Other urban	0.34477
Banjul	**0.27514**
Kanifing	**0.33258**
Brikama	**0.37074**
Kombo North	0.33518
Kombo South	0.34646
Kombo Central	0.32343
Kombo East	0.24699
Foni Brefet	0.26537
Foni Bintang Karanai	0.24258
Foni Kansala	0.27753
Foni Bondali	0.68894
Foni Jarrol	0.32396
Mansakonko	**0.29502**
Kiang West	0.25069
Kiang Central	0.28363
Kiang East	0.24191
Jarra West	0.29928
Jarra Central	0.23971
Jarra East	0.33070
Kerewan	**0.29337**
Lower Niumi	0.31118
Upper Niumi	0.26161
Jokadu	0.27444
Lower Badibu	0.30682
Central Badibu	0.28042
Illiasa	0.27984
Sabach Sanjal	0.24003
Kuntaur	**0.30150**
Lower Saloum	0.29385
Upper Saloum	0.25926
Nianija	0.30114
Niani	0.31401
Sami	0.30923
Janjanbureh	**0.36274**
Niamina Dankunku	0.29230
Niamina West	0.26052
Niamina East	0.27512
Lower Fuladu West	0.43047
Upper Fuladu West	0.28358
Janjanbureh	0.60891
Basse	**0.29287**
Jimara	0.24876
Basse	0.29306
Tumana	0.28122
Kantora	0.28764
Wuli West	0.29956
Wuli East	0.29250
Sandu	0.28135

A. 7: Palma Ratio by Area of Residence, Local Government Area and District, 2020

	Bottom 40% population	Top 10% population	Palma ratio
The Gambia	**17.5**	**30.6**	**1.8**
Rural	21.1	25.2	1.2
Urban	18.7	28.8	1.5
Banjul	**25.4**	**22.5**	**0.9**
Kanifing	**21.0**	**27.9**	**1.3**
Brikama	**18.5**	**29.6**	**1.6**
Kombo North	20.3	26.9	1.3
Kombo South	20.2	28.5	1.4
Kombo Central	20.7	25.8	1.2
Kombo East	25.0	20.5	0.8
Foni Brefet	23.7	21.4	0.9
Foni Bintang Karanai	24.6	19.8	0.8
Foni Kansala	23.4	22.5	1.0
Foni Bondali	10.4	67.8	6.5
Foni Jarrol	20.8	22.4	1.1
Mansakonko	**21.6**	**22.9**	**1.1**
Kiang West	24.6	20.1	0.8
Kiang Central	22.4	22.6	1.0
Kiang East	25.3	20.1	0.8
Jarra West	22.6	25.5	1.1
Jarra Central	24.4	18.9	0.8
Jarra East	19.3	23.9	1.2
Kerewan	**21.7**	**22.7**	**1.0**
Lower Niumi	20.9	24.2	1.2
Upper Niumi	23.7	20.8	0.9
Jokadu	22.8	21.0	0.9
Lower Badibu	20.1	21.7	1.1
Central Badibu	22.0	20.9	0.9
Illiasa	22.9	20.8	0.9
Sabach Sanjal	25.1	19.8	0.8
Kuntaur	**21.9**	**24.4**	**1.1**
Lower Saloum	22.5	24.2	1.1
Upper Saloum	24.5	21.9	0.9
Nianija	22.3	24.0	1.1
Niani	21.3	25.1	1.2
Sami	21.6	24.9	1.2
Janjanbureh	**19.7**	**30.8**	**1.6**
Niamina Dankunku	21.0	21.7	1.0
Niamina West	23.9	20.4	0.9
Niamina East	22.9	22.3	1.0
Lower Fuladu West	17.8	38.2	2.2
Upper Fuladu West	22.4	22.5	1.0
Janjanbureh	12.5	58.7	4.7
Basse	**22.4**	**22.7**	**1.0**
Jimara	24.5	19.8	0.8
Basse	23.6	23.4	1.0
Tumana	23.1	21.5	0.9

Kantora	23.5	24.1	1.0
Wuli West	22.3	25.2	1.1
Wuli East	22.3	23.2	1.0
Sandu	22.2	21.1	0.9

A. 8: Decile Ratio Dispersion by Area of Residence, Local Government Area and District, 2020

	Bottom half of population		Upper half of the distribution		Interquartile Range	Tails
	p25/p10	p50/p25	p75/p50	p90/p50	p75/p25	p90/p10
The Gambia	**1.389**	**1.397**	**1.359**	**6.870**	**1.898**	**13.331**
Rural	1.367	1.350	1.252	7.332	1.690	13.535
Urban	1.444	1.453	1.416	6.392	2.058	13.406
Banjul			**1.321**	**4.626**		
Urban			1.321	4.626		
Kanifing	1.000	5.359	1.439	5.959	7.714	31.939
Urban	1.000	5.359	1.439	5.959	7.714	31.939
Brikama	**1.376**	**1.393**	**1.374**	**6.206**	**1.914**	**11.900**
Kombo North	1.412	1.451	1.429	5.942	2.072	12.171
Kombo South	1.390	1.383	1.301	5.798	1.799	11.147
Kombo Central	1.399	1.407	1.364	5.395	1.919	10.622
Kombo East	1.342	1.313	1.212	4.542	1.592	8.005
Foni Brefet	1.296	1.255	1.217	4.963	1.528	8.070
Foni Bintang Karanai	1.341	1.279	1.168	6.674	1.495	11.453
Foni Kansala	1.336	1.281	1.202	5.542	1.540	9.481
Foni Bondali	1.339	1.435	1.287	37.056	1.846	71.169
Foni Jarrol	1.419	1.403	1.260	5.067	1.768	10.085
Mansakonko	**1.345**	**1.397**	**1.307**	**4.600**	**1.825**	**8.641**
Kiang West	1.367	1.453	1.298	4.367	1.886	8.677
Kiang Central	1.492	1.429	1.342	4.151	1.917	8.847
Kiang East	1.352	1.454	1.298	4.160	1.858	8.177
Jarra West	1.292	1.368	1.298	4.648	1.776	8.219
Jarra Central	1.249	1.342	1.246	4.467	1.672	7.490
Jarra East	1.357	1.308	1.308	4.947	1.711	8.784
Kerewan	**1.402**	**1.377**	**1.281**	**4.811**	**1.765**	**9.287**
Lower Niumi	1.402	1.377	1.281	4.811	1.765	9.287
Upper Niumi	1.323	1.280	1.189	6.740	1.523	11.411
Jokadu	1.412	1.348	1.304	16.336	1.757	31.085
Lower Badibu	1.398	1.377	1.274	5.296	1.754	10.196
Central Badibu	1.371	1.423	1.389	4.418	1.975	8.618
Illiasa	1.373	1.484	1.311	4.919	1.946	10.025
Sabach Sanjal	1.392	1.321	1.139	4.466	1.505	8.210
Kuntaur	**1.323**	**1.280**	**1.189**	**6.740**	**1.523**	**11.411**
Lower Saloum	1.360	1.289	1.222	6.596	1.576	11.565
Upper Saloum	1.298	1.249	1.174	9.112	1.466	14.778
Nianija	1.389	1.301	1.166	4.608	1.516	8.327
Niani	1.295	1.270	1.206	8.178	1.532	13.456
Sami	1.313	1.292	1.161	6.122	1.499	10.382
Janjanbureh	**1.412**	**1.348**	**1.304**	**16.336**	**1.757**	**31.085**
Niamina Dankunku	1.385	1.277	1.193		1.523	

Niamina West	1.334	1.278	1.225	5.986	1.566	10.204
Niamina East	1.411	1.362	1.293	4.925	1.761	9.465
Lower Fuladu West	1.349	1.349	1.271	18.407	1.714	33.492
Upper Fuladu West	1.480	1.343	1.331	5.385	1.788	10.707
Janjanbureh	1.276	1.579	1.365	58.408	2.155	117.729
Basse	**1.398**	**1.377**	**1.274**	**5.296**	**1.754**	**10.196**
Jimara	1.442	1.414	1.274	3.903	1.801	7.958
Basse	1.438	1.419	1.352	5.428	1.919	11.072
Tumana	1.361	1.417	1.278	4.676	1.811	9.019
Kantora	1.444	1.321	1.209	5.609	1.598	10.702
Wuli West	1.369	1.343	1.187	5.929	1.594	10.898
Wuli East	1.388	1.302	1.274	5.705	1.659	10.316
Sandu	1.322	1.309	1.186	4.714	1.553	8.159