



**Republic of The Gambia**

# COVID-19 in **THE GAMBIA**

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Census of 'Lumo' (Weekly Market) Traders and Assessment of the Impact of  
COVID-19 on 'Lumos' Buyers

By

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## INTRODUCTION

Since the report of the first case of COVID-19 on March 16<sup>th</sup>, 2020, the Gambia government declared a State of Emergency and imposed countrywide lockdown on non-essential activities. As at 10<sup>th</sup> December 2020, 3,776 cases were confirmed, 3,631 recovered and 123 resulted in deaths. COVID-19 active cases decelerated from 2,108 on 23<sup>rd</sup> August to 22 cases on 9<sup>th</sup> December 2020. COVID-19 has negatively impacted economic, human and social development, and exacerbated pre-existing inequalities, and particularly gender inequality, mainly through the preventive social distancing measures put in place such as the closure of ‘Lumos’ to curb the spread of the virus. Women and girls are facing gender-differentiated and disproportionate economic, health and social risks that must be recognized for an effective COVID-19 response and recovery. As of March 30<sup>th</sup>, the government declared a state of emergency. One of the areas most affected by the preventive measures are the weekly markets known as ‘Lumos’ which have been closed since the start of the state of emergency. These ‘Lumos’ serve as a main market for women’s vegetable produce as well as a source of supply for households’ goods. It also serves as avenue for youth employment as they are involved in micro and small enterprises and main source of revenue for the local governments to serve diverse development activities

Currently a national Covid-19 response plan; consisting of a health, social service and socio-economic response is being developed and emphasis is being placed on the economic impact of the lockdown on small, medium and micro enterprises, the majority of which are operated by women. The closure of schools gravely affected women (they sell lunch and drinks during lunch breaks) as this was the only source of livelihoods for most of them. The national socio-economic assessment of the impact of the pandemic revealed that the closure of ‘Lumos’ and reduction of the hours of operation of regular markets to curb the effects of the pandemic affected women as they are the main group affected. This measure resulted in a reduction in activity and an accompanying loss of earnings. The national socio-economic response plan aims to among other things, support such micro and small entrepreneurs with start-up capital (most of them have used up their capital for family needs) as well as link them to financial institutions to access financial resources to restart their businesses.

### Background to the Weekly Markets (Lumos) in The Gambia

Rural Gambian communities have historically faced challenges with marketing agricultural produce and buying commodities for retail at community level as well as for daily consumption. In the past, they had to travel long distances for such business transactions which was costly both in terms of time and money. For hard-to-reach communities, travel difficulties encountered contributed to post harvest losses for perishable agricultural produce which consequently led to loss of income for many farmers. Unable to travel to their regional growth centers or the Greater

Banjul Area (GBA), farmers often sold their produce to middle men who canvassed the rural areas to buy agricultural produce at low prices; this affects women particularly, because they have less freedom of movement due both to domestic and care responsibilities and gender traditional norms and practices. As a recent Food and Agriculture Organization (FAO) report states<sup>1</sup>, compared to men farmers and traders, women have less access to education, agricultural information and extension services, technology, and financial services. Their access to market, storage and processing technology remains poor and hampers value chain development.

Recent years however have seen a rise in weekly markets in many rural communities in both The Gambia and neighbouring Senegal. Currently 30 'Lumos' exist in The Gambia spread over the 5 mainly predominantly rural Local Government Areas (LGAs). These weekly markets are held on scheduled days of the week and alternated among villages and towns to minimize clashes in market days for settlements in close proximity. These markets are largely held in the open with only a few solid structures housing shops and restaurants. Merchandise is often displayed in wooden stalls, makeshift structures and on mats spread on the ground. The merchandise includes agricultural produce, livestock, farming implements, textiles, food stuff and even electronic materials, and many of the market vendors, particularly of agriculture food, handicraft and farming related products are women. These market days are important in the weekly calendar of rural communities as they provide a market for their agricultural produce as well as a source of supply of goods in their various communities. There is also a very vibrant service industry; mainly transportation, associated with the Lumos and involves motor vehicles, horse and donkey carts as well as motor cycles.

Overall, between 60.0 per cent and 90.0 per cent of rural women are engaged in agriculture as their major source of livelihood whilst between 8.0 per cent and 30.0 per cent are engaged in sales and services. For rural men, between 29.0 per cent and 59.0 per cent are engaged in agriculture whilst between 19.0 per cent and 40.0 per cent are engaged in sales and services<sup>2</sup>. 'Lumos' therefore have made a significant difference in the lives of the rural people especially women as they provide increased access to merchandise and products previously only available in distant urban settings, and created opportunities for farmers to market their produce in a competitive market setting with greater numbers of buyers.

The weekly markets also tend to set prices of agricultural commodities and therefore enhance trading amongst community members even outside 'Lumo' days. 'Lumos' have also increased awareness of market dynamics amongst many rural communities and sharpened their entrepreneurial capacities. The increased access to a variety of food items has also contributed to improved nutritional status in many rural communities. For women in the rural areas, 'Lumos' are deemed fundamental, both for accessing these basic goods and also for allowing women producers to market their products. Ensuring a stable and diverse food supply chain is important for food security; 57.5 per cent of women of reproductive age have anaemia, and 9.4 per cent of adult men have diabetes, compared to 7.9 per cent of women. Meanwhile, 14.8 per cent of women and 5.6 per cent of men have obesity.<sup>3</sup>

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<sup>1</sup> National gender profile of agriculture and rural livelihoods. FAO

<sup>2</sup> Source: MICS2018

<sup>3</sup> <https://globalnutritionreport.org/resources/nutrition-profiles/africa/western-africa/gambia/>

In addition to playing a crucial role in the provision of markets and sources of local produce including cash crops ‘Lumos’ are also great source of revenue for local councils as sales taxes collected from traders; estimated at about GMD1000 weekly for each Local Government, ‘Lumos’ form an important revenue stream for the local government as well as create employment for the numerous revenue collectors and cleaners employed by the local councils for this purpose

‘Lumos’ are also emerging as important components of sub-regional trade as they attract traders and buyers from the subregion; mainly Senegal, Mali and Burkina Faso and therefore an ideal place to implement the Africa Free Trade Agreement. These countries are the main sources of livestock for The Gambia and provide a huge market for agricultural produce especially groundnuts given the constraints in groundnut marketing in the country over the past few years. About three decades ago, The Gambia was one of the highest exporters of groundnut in the sub-region. That trend has been declining for the past decade or more, and has been historically male-dominated. Diversifying to alternative crops, such as sesame, cashew and cotton, as well as moving away from rainfed agriculture to horticulture; done by women during the dry season is being encouraged. The Gambia Women Farmers Association (GAWFA) is active in the cultivation of sesame but limited to a few regions in the country. Support to scale up is suggested.<sup>4</sup> A downside is that ‘Lumos’; to some extent, facilitate smuggling of goods across the porous borders.

With the onset of the COVID-19 pandemic, ‘Lumos’ were closed in March 2020 as a precautionary measure as they are normally a gathering of a lot of people, including cross border traders with little sanitary facilities and no means of observing social distancing. This closure has especially adversely affected the livelihoods of about 50,000 rural women and their families as ‘Lumos’ provide markets for their agricultural goods as well as being their main source of goods that they purchase and retail in their respective communities. The Gambia has a population of around 2 million people with 48.6 percent of them living below the poverty line in 2015/16. Poverty in rural Gambia is worse than the national level at 69.5 per cent, and women and girls are most affected. As a result of this lack of market for agricultural produce, the government had to make special arrangements with buyers to purchase vegetables in bulk as well as put in place policy measures that banned the importation of vegetables during the vegetable growing season to enable women to market their vegetables. There are also huge revenues losses for local councils which had to retrench a lot of their staff whose main function was revenue collection at the ‘Lumos’

## Questionnaires

Two sets of questionnaires were used for the survey. One for the traders and the other for the buyers. The questionnaires were designed on paper and then imported into the Computer Assisted Personal Interviewing (CAPI) application as the survey was conducted using tablet.

## Training

The training for the fieldworkers was done over a period of 3 days during which the traders and buyers’ questionnaires were thoroughly discussed. The trainers ensured that members of the survey team understood how the questionnaires should be completed. To measure the level of

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<sup>4</sup> <https://www.chronicle.gm/as-gambias-groundnut-production-declines-experts-call-for-shift-to-alternative-remunerative-crops/>

understanding of the questions by members of the team, mock interviews were conducted to assess the appropriateness of the wording of the questions and to verify the translations and skip patterns. During the training, the questionnaires were translated into three major local languages commonly spoken in The Gambia (Mandinka, Wolof and Fula). The first day of the training was conducted in English and the second day was for the mock interviews in the local languages. The last day of the training was on the CAPI application.

## Data Collection

Five interview teams were constituted for the data collection exercise. Each have a supervisor and five enumerators. Each team was posted to a Local Government Area (LGA) and were assigned to cover all the ‘Lumo’ points in that particular LGA. The teams visited the ‘Lumos’ during the ‘Lumo’ days and the traders and the buyers were interviewed. The data collection exercise lasted for 15 days. The completed questionnaires were vetted by the supervisors in the field, and a thorough scrutiny was done before data was sync to the central office.

## Data Analysis

Census and Survey Processing System (CSPRO) version 7.5 was the application used for the data collection. After the data was cleaned, it was exported to STATA version 14 for analysis. Prior to the data analysis, an analysis plan showing the types of ‘dummy tables’ that are required to be produced was prepared shared with Department of Strategic Policy and Delivery (DSPD) and United National Development Programme (UNDP) Country Office for their inputs and comments. Where possible, all the analysis was done by gender.

## Objectives of the assessment

The purpose of the detail assessment was to determine the socio-economic impact of the closure of the ‘Lumos’ on stakeholders; traders, buyers and associated service providers in the five LGAs where they take place. The assessment collected information on individuals’ key demographics as a base to properly understand the impact of the crisis for different groups of people and types of households. The objectives were:

1. Gather information on the specific conditions, needs and points of view of traders, buyers and services providers such as transport operators and food sellers.
2. Provide relevant data on income and socio-economic impact of the lockdown in order to assess the livelihood impact of the pandemic on people as a result of the closure due to the pandemic.
3. Provide data to support an initiative to digitize the Lumos to build back better; post-Covid-19.

## PART ONE – TRADERS

### Main Findings

During the assessment, 3,148 traders were interviewed of which males accounted for the highest proportion (52.3%) and females accounted for the remaining proportion (47.7%). Most of the traders are within the age group of 35-64 years (82.7%). Only about 10.0 per cent of the respondents are within the youth age cohort (15-24 years) and 7.5 per cent of the respondents were 65 years and above. By nationality, as expected, most of the traders are Gambians (78.4%) and about 22.0 per cent of the respondents reported to be non-Gambians. Regarding their educational attainment, most of the traders have never been to school (72.4%), 10.3 per cent have primary education and 8.9 per cent have Lower Secondary Education. Regarding their marital status, most of the traders were married (85.7%) and the majority (89.3%) reported to have at least one child (Table 1A).

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

<b>Sex</b>	<b>Count</b>	<b>Per cent</b>
Male	1,645	52.3
Female	1,503	47.7
<b>Age group</b>		
15-24	307	9.8
25-35	837	26.6
36-64	1,767	56.1
65+	237	7.5
<b>Nationality</b>		
Gambian	2,467	78.4
Non-Gambian	681	21.6
<b>Level of Education</b>		
Early childhood (1-4)	42	1.3
Primary (Grade 1-6)	323	10.3
Lower Secondary (Grade 7-9)	281	8.9
Upper Secondary (Grade 10-12)	163	5.2
Vocational (Technical)	28	0.9
Diploma	21	0.8
Higher (Bsc,Masters,PhD)	11	0.4
None	2,279	72.4
<b>Current marital status</b>		
Not married	449	14.3
Married	2,699	85.7
<b>Number of living children</b>		
No Child	336	10.7
At least one child	2,812	89.3

Table 1B below shows distribution of the traders covered by LGA. The data shows that most of the traders were covered in Kuntaur LGA (28.9%) followed by Kerewan LGA with 22.5 per cent. At least 18.0 per cent of the traders were interviewed each in Janjanbureh and Basse and Mansakonko had the lowest proportion (10.8%) of traders covered during the assessment. It is important to note that the interviews were conducted at the ‘Lumo’ points and the size of the ‘Lumos’ by LGA has led to the variance in the number of interviews by LGA.

**Table 1B: Distribution of traders by type of business and sex**

<b>LGA</b>	<b>Count</b>	<b>Per cent</b>
Mansakonko	341	10.8
Kerewan	707	22.5
Kuntaur	909	28.9
Janjanbureh	606	19.3
Basse	585	18.6
Total	3,148	100.0

Table 2 shows the distribution of the traders by type of business and sex. There were more females than males in the following business activities (vegetables, prepared food items and other food items). Whilst there were more males than females in the remaining businesses but huge difference is observed among livestock dealers (16.8% vs 1.5%) and among traders selling non-food items (60.4% vs 18.4%).

**Table 2: Distribution of traders by type of business and Sex**

<b>Type of business</b>	<b>Male</b>	<b>Female</b>
Livestock	16.8	1.5
Vegetables	3.4	36.8
Grains	5.7	1.9
Non-food items	60.4	18.4
Prepared food items	2.8	17.4
Other food items	10.9	24.0
Total	100.0	1,503

Table 3 shows that for both sexes, most of the traders were in business for more than 10 years but the proportion was highest for males (51.4%) than females (41.5%). Whilst for the remaining years, females have higher proportions than males for the duration they engaged in ‘Lumos’ business except for those who were in business between 7-10 years, as the proportions are almost the same for both sexes.



**Table 3: Percentage Distribution of traders by length of operation by sex**

<b>Length of Operation</b>	<b>Male</b>	<b>Female</b>
Less than a year	3.9	4.3
1 - 3 years	11.7	18.2
4 - 6 years	17.5	21.2
7 - 10 years	15.4	14.9
More than 10 years	51.4	41.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

During the assessment, all the traders were asked if they have a bank account or an account with a Micro Finance Institution (MFI) and the findings are presented in table 4. The findings of the assessment shows that for both sexes, only about 17.0% of the traders reported to have a bank account or an account with a MFI.

**Table 4: Percentage Distribution of Traders with Bank or Micro Finance Account by sex**

<b>Sex</b>	<b>Bank or MFI Account</b>	
	<b>Yes</b>	<b>No</b>
Male	16.8	83.2
Female	16.5	83.5

As seen in the table below, radio and TV were the main sources of information for COVID-19 for both sexes. Radio as a main source of information for COVID-19 was slightly higher for males (63.6%) than females (62.1%). Whilst TV as main source of information for COVID-19 was highest among females (24.6%) than males (20.9%). Whilst for the remaining sources of information on COVID-19, the proportions were almost the same for both sexes except for social media, where the proportion was highest for males (4.0%) than females (1.9%).

**Table 5A: Percentage Distribution of Traders' main source of COVID-19 messages by LGA**

<b>Source</b>	<b>Male</b>	<b>Female</b>
Radio	63.6	62.1
Television	20.9	24.6
Health Workers	1.9	1.9
Traditional Communicators	0.2	0.6
Village Head	0.7	1.0
District Chief	0.0	0.1
Communication Materials	0.3	0.1
Family/friends	8.1	7.7
Social media	4.0	1.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

Information on the precautionary measures taken at the ‘Lumos’ during the pandemic was collected from the traders. The data shows handwashing with soap and wearing of face masks were the most reported adopted measures at the ‘Lumos’ and the proportion reporting both measures was highest among females than male traders. It can be seen from the table that only about 2.0% of the male traders and about 1.0% of the female traders reported social distancing as a precautionary measure at the ‘Lumos’. Also, about 8.0% of the male traders and 5.0 % of the male traders reported that no COVID-19 precautionary measures are taken at the ‘Lumos’.

**Table 5B: Percentage Distribution of Traders’ precautionary measures are commonly practiced in the lumo since the reopening by sex**

<b>Practice</b>	<b>Male</b>	<b>Female</b>
Handwashing with soap	32.5	42.6
Wearing of face mask	57.6	51.7
Observance of Physical distancing	1.9	0.8
None	7.9	4.9
Total	100.0	100.0

Information on how the traders transport their goods to the ‘Lumos’ was collected and the findings are presented in table 6. The data shows that use of commercial vehicles was the most common mode of transport used by the traders to the ‘Lumo’ points and was used more by males (64.3%) than females (50.9%). This is followed by those who used animal cart and walk to the ‘Lumo’ points and the proportion using both modes of transport was higher for females than males. Using private vehicle to the ‘Lumo’ points was not much but the proportion was higher for males (3.8%) than females (1.5%).

**Table 6: Percentage of means of transportation of goods to lumos by sex**

<b>Sex</b>	<b>Commercial vehicle</b>	<b>Private vehicle</b>	<b>Animal chart</b>	<b>On foot</b>
Male	64.3	3.8	18.2	13.7
Female	50.9	1.5	20.7	26.9

During the assessment, the traders were asked how much they spend on average to transport their goods to the ‘Lumos’. Other than those reported to go to the ‘Lumo’ by foot, the question was administered to traders using the other modes of transport. The data shows that livestock dealers spend more than other traders GMD540.00 and this could be attributable to the nature of the good they trade in and is followed by traders selling grains with GMD373.00. Restaurants owners spend the least on transportation to the ‘Lumos’ (GMD 65.00) (Table 7).

**Table 7: Distribution of average transport cost of traders by type of business**

Type of business	Average (GMD)
Livestock	540
Vegetables	129
Grains	373
Non-food items	172
prepared food items (restaurant owners)	65
Other food items	175

Of the 3,148 traders interviewed, only 16.6% reported to have a bank account or an MFI account. It is observed from the table that more males (16.8%) than females (16.5%) have bank account or an MFI account (Table 8).

**Table 8: Percentage distribution of traders with Bank or MFI Account by Sex**

Sex	Bank/MFI Account		Total
	Yes	No	
Male	16.8	83.2	100.0
Female	16.5	83.5	100.0
Both sexes	16.6	83.4	100.0

During the survey, the respondents were asked if they have a mobile money account and the data shows that out of the 3,148 traders interviewed, only 4.3 per cent (136 traders) reported to have a mobile money account. There is huge disparity by sex among the traders with mobile money account with 6.3 per cent (103 traders) male and 2.2 per cent (33 traders) female (Table 9A).

**Table 9A: Distribution of traders with Mobile Money Account by Sex**

Sex	Mobile Money Account	
	Yes	No
Male	6.3	93.7
Female	2.2	97.8
Total	4.3	95.7

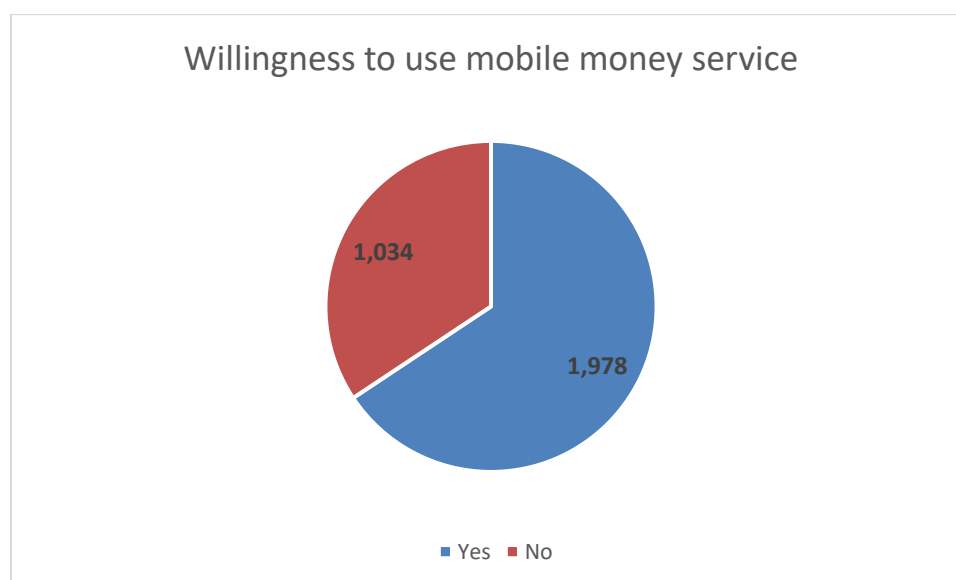
The traders who reported to have a mobile money account were asked the mobile money service they have and the findings are presented in table 9B. Out of the 136 traders who reported to have a mobile account, 12.5 per cent (17 traders) have a Q Kodoo account, 25.7 per cent (35 traders) have Afrimoney account and 61.8 per cent (84 traders) have Senegalese mobile money account. It is observed from the table that other than Q Kodoo account holders, there is a huge difference by sex as more males have mobile money account than females.

**Table 9B: Distribution of mobile money service traders use by sex**

Sex	Q Kodoo	Afrimoney	Senegalese Providers
Male	8.7	26.2	65.0
Female	24.2	24.2	51.5
Both sexes	12.5	25.7	61.8

Traders who reported do not have mobile money account were asked if they will be willing to use mobile money service if made available to them. As seen in figure 1, out of the 3,012, who do not have a mobile money account, 1,978 reported to be willing to use the service if made available to them and 1,034 reported they will not use the service if made available to them.

**Figure 1: Distribution of Traders willingness to use mobile money service if made available**



The 1,094 traders who reported they will not use mobile money services if made available to them were asked why and table 10 shows the reasons advanced by the traders why they are not willing to use the service. Lack of knowledge of how to use the service was the most reported reason why they are not willing to use the service (74.2%) and was highest for females (79.8%) than males. This is followed by those who reported that they don't have sufficient funds (14.4%) and the proportion was highest among males with 18.8 per cent. Religious reason accounted for the lowest proportion reported by the traders why they will not use mobile money with 1.7 per cent and the proportion was highest among males with 3.4 per cent.

**Table 10: Percentage distribution of reasons for not using mobile money services by Sex**

Sex	Insecurity	Religious	Insufficient money	Prefer traditional means	DK how to use it
Male	4.2	3.4	18.8	5.4	68.1

Female	1.1	0.2	10.3	8.6	79.8
Both sexes	2.6	1.7	14.4	7.1	74.2

The traders were asked if they have digital device. Out of the 3,148 traders interviewed, the majority (80.7%) reported to own a digital service and the proportion was highest among males (88.0%) compared to their female counterparts (72.8%). More females (27.2%) than males (12%) did not have a digital device (Table 11A).

**Table 11A: Percentage distribution of Traders with digital device by sex**

Sex	Ownership of digital device		Total
	Yes	No	
Male	88.0	12.0	100.0
Female	72.8	27.2	100.0
Total	80.7	19.3	100.0

Traders who reported to have a digital device were asked the type of digital device they own. Smart phone was the most reported device owned by the traders and the proportion was highest among males (54.8%) than females (47.7%). This is followed by simple phone with 47.7 per cent and the proportion was highest among females (51.7%). Ownership of tablets and laptop accounted for the lowest proportions and there was not much difference by sex (Table 11B).

**Table 11B: Percentage distribution of types of digital device traders own by LGA**

Sex	Tablet	Smart Phone	Simple Phone	Laptop
Male	0.6	54.8	44.5	0.0
Female	0.4	47.7	51.7	0.2
Both sexes	0.5	51.6	47.7	0.2

During the assessment, the traders were asked about their experience at the ‘Lumos’. Out of the traders interviewed, the majority (63.1%) reported that there is existence of source of information about the ‘Lumos’, 56.3 per cent reported that there exist a process of becoming a trader and the majority (67.9%) reported that the process is easy. Regarding awareness about existence of ‘Lumo’ committees, 48.4 per cent of the traders reported they are aware of the existence of the ‘Lumo’ committees and 1,624 of the traders reported that they are not aware of the existence of the ‘Lumo’ committees (Table 12).

**Table 12: Traders Experience with lumo**

Existence of information Source	Count	Per cent
Yes	1,987	63.1
No	1,161	36.9

<b>Existence of process in becoming a trader</b>		
Yes	1,772	56.3
No	1,376	43.7
<b>Is the process easy</b>		
Yes	1,204	67.9
No	568	32.1
<b>Aware of the existence of Lumo Committee</b>		
Yes	1,524	48.4
No	1,624	51.6

Figure 2 shows that of the 3,148 traders interviewed, the majority about 97.0 per cent reported to be paying duties to the revenue collectors during ‘Lumo’ days and only 3.1 per cent reported not to be paying duties.

**Figure 2: Percentage Distribution of duty payment among Traders**



The perception of the traders was sought about online registration and payment. The data shows that 1,848 of the traders reported to be willing to use online registration and payment services and 1,300 traders reported No. Those who reported to be willing to use the services were asked if they have the skills to access an online/mobile money platform, only 27.7 per cent reported to have the skills. The traders were further asked whether they are comfortable using SMS communication with tax collectors, almost half of the respondents reported they are not comfortable and the other half reported that they are not comfortable using SMS communication with tax collectors. The traders were also asked if they are comfortable using SMS in receiving payments and the data

shows that about 49.0% of the traders reported to be comfortable and 51.3 per cent reported not comfortable using SMS communication in receiving payment (Table 13).

**Table 13: Traders perception about online registration and payment**

<b>Wiliness to use online registration or payment</b>	<b>Count</b>	<b>Per cent</b>
Yes	1,848	58.7
No	1,300	41.3
<b>Skills to access an online / mobile money platform</b>		
Yes	873	27.7
No	2,275	72.3
<b>Comfortable using SMS communication with tax collectors</b>		
Yes	1,566	49.8
No	1,582	50.2
<b>Comfortable using SMS communication in receiving payment</b>		
Yes	1,531	48.6
No	1,617	51.3

## PART TWO – BUYERS

### Main Findings

The findings of the assessment shows that 997 buyers were interviewed. More than half of the buyers are males (54.5%) and 45.5 per cent females. Majority of the respondents were between the ages of 36-64 and 25-35 years with 42.3 per cent and 28.8 per cent respectively. While 22.5 per cent of the respondents were between the ages of 15-24 and only 6.4 per cent of the traders were 65 years and above. Most of the buyers were Gambians accounting for about 90.1%. By educational attainment, most of the buyers reported to have never been to school (70.3 %). Those with primary education accounted for the highest proportion with 11.3% followed by those with lower secondary education with 9.6 per cent. Regarding their marital status, most of the buyers were married (81.7 %) and the majority (80.1 %) reported to have at least one child (Table 2.1A).

**Table 2.1A: Demographic profile of Buyers: Distribution of Traders by Sex, Age, Nationality, Level of Education, Marital Status and Number of Children**

<b>Sex</b>	<b>Count</b>	<b>Per cent</b>
Male	543	54.5
Female	454	45.5
<b>Age group</b>		
15-24	224	22.5
25-35	287	28.8
36-64	422	42.3
65+	64	6.4
<b>Nationality</b>		
Gambian	899	90.1
Non Gambian	98	9.9
<b>Level of Education</b>		
Early childhood (1-4)	2	0.0
Primary (Grade 1-6)	113	11.3
Lower Secondary (Grade 7-9)	96	9.6
Upper Secondary (Grade 10-12)	64	6.4
Vocational (Technical)	6	0.6
Diploma	12	1.2
Higher (Bsc,Masters,PhD)	3	0.3
None	701	70.3
<b>Current marital status</b>		
Not married	182	18.3
Married	815	81.7
<b>Number of living children</b>		
No Child	198	19.9
At least one child	797	80.1



Table 2.1B below shows percentage distribution of the types of goods mostly bought by the buyers from the ‘Lumos’. The data shows that females buy more vegetables (44.8%) than males (16.9%) and for the non-food items, the proportions are almost the same for both sexes. Whilst males have higher proportion than females for the remaining items bought from the ‘Lumos’.

**Table 2.1B: Percentage distribution of buyers by type of good mostly bought and sex**

Good mostly bought	Sex	
	Male	Female
Livestock	15.7	1.7
Vegetables	16.9	44.8
Grains	20.1	9.5
Non-food items	31.4	31.2
prepared food items (restaurant owners)	3.5	2.7
Other food items	12.3	10.1

During the assessment, the buyers were asked where they were doing their shopping when the ‘Lumos’ were closed. The data shows buying from shops within the community was the most reported shopping place the buyers resort to when the ‘Lumos’ were closed with 60.7% and the proportion was higher for females (67.4%). This is followed by buying from regular markets outside the Greater Banjul Area (GBA) with 33.4% and the proportion was highest among males (39.0%). Buying from regular markets in the GBA and buying from hawkers accounted for the lowest proportions with 2.6% and 3.3% respectively and there is not much difference by sex (Table 2.2).

**Table 2.2: Percentage distribution of shopping places of buyers by Sex**

Sex	Regular market in GBA	Regular markets in big settlement outside GBA	Shops within community	Hawkers
Male	2.9	39.0	55.1	2.9
Female	2.2	26.7	67.4	3.7
Total	2.6	33.4	60.7	3.3

During the assessment, the respondents were asked about the prices at the ‘Lumos’ compared to shopping places which one is cheaper and the findings are presented in table 2.3 below. It is observed from the table that about 47.0% of the buyers reported that the prices at the ‘Lumos’ are cheaper compared to shopping places and the proportion was higher among female buyers (50.4%) than males (43.6%). Eighteen per cent of the buyers reported that the prices are the same and another 18.0% of the buyers reported that the prices are the same and the proportions was higher for males than females. About 8.0% of the respondents reported that the prices at the ‘Lumos’ are the same compared to shopping places and the proportions are

the same by sex. About 10.0% of the respondents reported that the prices at the ‘Lumos’ are much cheaper compared to the shopping places and the proportion was slightly higher for males (10.5%)

(Table 2.3).

**Table 2.3: Percentage distribution of prices at ‘Lumos’ compared to shopping places by Sex**

Sex	Much higher	Higher	Same	Lower	Much lower
Male	7.6	19.3	19.0	43.6	10.5
Female	7.5	16.3	16.7	50.4	9.0
Total	7.5	18.0	18.0	46.7	9.8

Table 2.4 shows that most of the buyers have been attending ‘Lumos’ for more than 10 years and the proportion was highest for males (54.3%) than females (31.3%). Whilst for the remaining years, for how long the buyers have been attending the ‘Lumos’ the proportions were higher for females than males.

**Table 2.4: Distribution of buyers by length of purchase at lumos by sex**

Length of purchase	Male	Female
Less than 1 year	2.9	4.4
1 - 3 years	8.7	18.5
4 - 6 years	17.3	26.7
7 - 10 years	16.8	19.2
More than 10 years	54.3	31.3
Total	100.0	100.0

The buyers were asked how COVID-19 affected them and their households and the findings are presented in Table 2.5A below. It is observed from the table that reduction in household consumption was the most reported impact by the traders on the impact of the pandemic on them and on their households and the proportions was at least 94.0% for both sexes. None of the buyers reported that the pandemic has led to total loss of earnings. More females (5.6%) than males (1.0%) reported that the pandemic has led to closure of the markets as a result they could not buy the goods they usually buy from the ‘Lumos’ and only male buyers reported that the pandemic has led them to high indebtedness.

**Table 2.5A: Percentage Distribution of Impact of COVID-19 on buyers by Sex**

Sex	Reduced HH Consumption	Total loss of earnings	Absences of market	High Indebtedness
Male	96.9	0.0	1.0	2.1
Female	94.4	0.0	5.6	0.0

Considering the impact of the virus on the livelihoods of the buyers, they were asked what they are doing to mitigate the situation. Most of the buyers reported to have support from family or friends (54.4%) and the proportion was higher for female respondents 35.8%. Those who said they embarked on other activities was the second most reported mitigating measure with 46.6% and the proportion was higher among males with 28.9%. Doing other business was also another mitigating measure adopted by the buyers (33.9%). The proportion was 17.8% for male respondents and 16.1% for female respondents. Other measures adopted by the buyers include get paid employment, seeking for employment and seeking for assistance from people and there were variations by sex. (Table 2.5B).

**Table 2.5B: Percentage distribution of COVID-19 impact mitigation strategy employed by the buyers by sex**

Sex	Get paid employment	Doing other business	Seeking employment	Embark on other activities	Assistance	Support from family/friends	Other
Male	1.5	17.8	15.1	28.9	15.7	18.6	2.5
Female	0.9	16.1	8.7	18.7	15.9	35.8	3.9

As the pandemic has affected the lives and livelihoods of all society, the buyers were asked if they were to be supported what would they want the support to be. Divergent views were expressed by the buyers for the type of support they need. The findings of the assessment shows cash donations as the most reported support need requested by buyers with proportions of 50.1% for female respondents and 45.2% for male respondents. Food item was the second most support need requested by buyers and the proportion was higher among females with 34.9% than males (30.2%). Access to finance / bank loan as a support was also reported as a support need and the proportion was higher among males (11.7%) than females (7.1%). Provision of farm inputs/implements, getting paid employment was also reported as support need by the buyers and the proportion for both support need was higher for males than females (Table 2.5C).

**Table 2.5C: Percentage Distribution of support needs of Buyers by type of support needed by sex**

sex	Get paid Employment	Access to finance/Bank loan	Cash donation	Food item	Provision of farm inputs/implements
Male	3.4	11.9	45.2	30.2	9.3
Female	3.1	7.1	50.1	34.9	7.1

The buyers were asked their opinion of what they think should be done to improve the ‘Lumos’. Different views were expressed on how to improve the ‘Lumos’ and the findings are presented in table 2.6A below. Construction of permanent stalls was the most reported measure to improve the ‘Lumos’ and the proportion was higher among males (34.8%) than females (32.1%). This is followed by

improvement of water and sanitation facilities at the ‘Lumos’ reported by 25.3% of male respondents and 23.9% of the female respondents. Waiving taxes was also another measure reported by the respondents as a way of improving the ‘Lumos’ and was reported more by females (19.4%) than males (17.9%). Increasing the number of ‘Lumos’ was reported as a means of improving the ‘Lumos’ and the proportion was slightly higher for females (12.1%) than males (10.2%). Some of the buyers also suggested reducing the number of ‘Lumos’ as a way of improving the “Lumos’ and there was not much variation by sex. It has also been suggested by the buyers of the need to enforce health and safety regulations in the ‘Lumos as a measure of improving the markets.

**Table 2.6A: Percentage distribution of buyers’ opinion on measures to be adopted for the improvement of the ‘Lumos’ by sex**

<b>Strategy</b>	<b>Male</b>	<b>Female</b>
Waive taxes/charges	17.9	19.4
Improve water and sanitation	25.3	23.9
Permanent stall construction	34.8	32.1
Reduce lumos	3.7	4.9
Increase lumos	10.2	12.1
Health and safety enforcers	5.9	7.3
Other	2.2	0.3

As the ‘Lumos’ are now re-opened, the opinion of the buyers was sought of the strategies to be adopted to curb the spread of the virus in the markets. It can be seen from table 2.6B that the most recommended measures by the buyers is the provision of face masks and the proportion was slightly higher for females (33.5%) than males (33.5%). This is followed by the provision of hand washing facilities and there was variation by sex with 22.2 per cent for males and 20.7 per cent for females. Awareness creation in the communities and the in ‘Lumos’ were also reported as strategies to be adopted to control the spread of the virus and there was not much variance by sex. Ensuring physical distancing was also a recommended strategy to curb the spread of the virus at the ‘Lumos’ (Table 2.6B).

**Table 2.6B: Percentage Distribution of buyers’ opinion on strategies to be adopted after the re-opening of the Lumos to curb the spread of COVID-19**

<b>Strategy</b>	<b>Male</b>	<b>Female</b>
Provision hand washing station	22.2	20.7
Check temperature of attendees	3.0	4.2
Ensure physical distancing	10.1	9.1
Provision of face masks	33.5	35.1
Awareness creation in communities	16.2	15.1
Awareness creation at lumos	14.0	14.7
Other	1.0	1.1

The buyers were asked their main source of COVID-19 messages. The findings of the assessment shows radio as the most reported source of COVID-19 messages by the buyers and there was not much variation by sex (76.2% for males and 74.1% for females). This is followed by television and the proportion was slightly higher for females (18.4%) than males (15.8%). Health workers was also reported as a main source of messages for the virus and there was not much difference by sex. The same pattern is observed for traditional communicators and family/friend as a main source of information for COVID-19 as not much difference has been observed by sex as well (Table 2.7A).

**Table 2.7A: Percentage Distribution of Buyers’ main source of COVID-19 messages by Sex**

Source	Male	Female
Radio	76.2	74.1
Television	15.8	18.4
Health Workers	2.8	2.2
Traditional Communicators	1.3	1.1
Village Head	0.0	0.0
District Chief	0.0	0.0
Communication Materials	0.0	0.0
Family/friends	3.9	4.2
Social media	0.0	0.0
Total	100.0	100.0

The buyers were asked the precautionary measures being practiced at the ‘Lumos’ after the re-opening. The data shows that handwashing with soap was the most reported measure observed by the buyers that is practiced at the ‘Lumos’ and the proportion was highest among females (52.1%) than males. This is followed by wearing face mask and the proportion was higher for males (45.7%) than females (41.7%). Physical distancing was the least reported measure observed by the buyers at the ‘Lumos’ and there is not much difference by sex. Some of the buyers reported no precautionary measure is taken at the ‘Lumos’ and was reported more by the male traders (9.9%) than the female traders (5.5%) (Table 2.7B)

**Table 2.7B: Percentage Distribution of Buyers’ precautionary measures are commonly practiced in the lumo since the reopening by Sex**

Practice	Male	Female
Handwashing with soap	42.5	52.1
Wearing of face mask	45.7	41.7
Observance of Physical distancing	1.8	0.7
None	9.9	5.5
Total	100.0	100.0

Considering the fact that ‘Lumos’ attract buyers from all parts of the country and even outside the country, the buyers were asked their mode of transportation of goods from the ‘Lumos’. The findings of the assessment shows commercial vehicle as the most reported mode of transport by buyers to transport of goods purchased from the ‘Lumos’ and the proportion was highest among males with 97.8% compared to females (80.3%). Only male buyers (18.2 %) reported animal cart as means of transportation of their goods from the ‘Lumos’. Slightly above 2.0 % of the women buyers and about 2.0% of male buyers reported to be transporting their goods by foot (Table 2.8A).

**Table 2.8A: Percentage Distribution of means of transportation of goods from lumos by sex**

Sex	Commercial vehicle	Private vehicle	Animal cart	On foot	Total
Male	80.3	0.0	18.2	1.5	100.0
Female	97.8	0.0	0.0	2.2	100.0

Table 2.8B shows the average amount the buyers spent of transporting their goods from the ‘Lumos’ by type of good. It is observed from the table that livestock buyers spent more on transportation (GMD 300.00) compared to other buyers. This is followed by buyers of grains (GMD 100.00). Non – food items buyers spent on average GMD 85.00 and vegetable buyers and buyers of non – food spent the least on transporting their goods from the ‘Lumos’ with GMD 50.00 and GMD 45.00 respectively.

**Table 2.8B: Distribution of average transport cost of buyers by type of good**

Type of good	Average cost (GMD)
Livestock	300
Vegetables	50
Grains	100
Non-food items	85
prepared food items (restaurant owners)	0
Other food items	45

During the assessment, the buyers were asked whether they have a mobile account or not. The data shows most of the buyers (97.8%) reported not to have a mobile money account.

**Table 2.9A: Distribution of buyers with Mobile Money Account by sex**

Sex	Mobile Money Account	
	Yes	No
Male	4.1	95.9
Female	1.3	98.7
Total	2.2	97.8

The buyers who reported to have a mobile money account were asked the type of mobile money account they have. Table 2.9A shows that 50 per cent (14 buyers) of the buyers have Senegalese mobile money account, 32.1 per cent (9 buyers) have Afrimoney and 17.9 per cent (5 buyers) have Q-kodoo.

**Table 2.9B: Distribution of mobile money service provider buyers use by sex**

<b>Sex</b>	<b>Q Kodoo</b>	<b>Afrimoney</b>	<b>Senegalese Providers</b>
Male	13.6	31.8	54.6
Female	33.3	33.3	33.3
Total	17.9	32.1	50.0

Considering the improvement in digital technology and the movement of the world towards digital technology, it was important to know the willingness/readiness of the people in adopting this new digital technology. As a result, the buyers were asked whether they will be willing/ready to use mobile money and the findings are presented in table 2.10 below which shows that all the buyers were willing to use mobile money account if made available to them.

**Table 2.10: Distribution of willingness/readiness to use mobile money when made available by sex**

<b>Sex</b>	<b>Willingness to use Mobile Money Service</b>	
	<b>Yes</b>	<b>No</b>
Male	100.0	0.0
Female	100.0	0.0
Both sexes	100.0	0.0

The buyers were asked if they have a digital device and the findings are presented in table 2.11 below. The data shows that almost all the buyers (98.9%) reported to own a digital device and only 1.1 % of the traders reported not to own a digital device.

**Table 2.11: Distribution of Buyers with digital device by sex**

<b>Sex</b>	<b>Ownership of digital device</b>	
	<b>Yes</b>	<b>No</b>
Male	98.9	1.1
Female	99.1	0.9
Both sexes	98.9	1.1

The buyers who reported owning digital device were asked the type of digital device they own, the findings shows that most of the buyers (62.0%) reported owning smart phones of which (62.6%) are males and (61.3%) females. Simple phone as a digital device own was second most own digital device accounting for (37.5%).

**Table 2.12: Distribution of types of digital device buyers own by sex**

<b>Sex</b>	<b>Tablet</b>	<b>Smart Phone</b>	<b>Simple Phone</b>	<b>Laptop</b>
Male	0.4	62.6	36.7	0.4
Female	0.2	61.3	38.4	0.0
Total	0.3	62.0	37.5	0.2

Table 2.13 shows the distribution of buyers who knows the existence of information source about ‘Lumo’ and the results of the assessment shows that 62.5 per cent reported the existence of information source concerning ‘Lumo’ while 37.5 per cent reported not knowing the existence of information source about ‘Lumo’. The findings of the assessment further reveal that 63.5 per cent of the buyers reported not aware of the existence of ‘Lumo’ committee while 36.5 per cent of the buyers reported being aware of the existence of Lumo committee.

**Table 2.13: Buyers Experience with lumo**

<b>Existence of information Source</b>	<b>Count</b>	<b>Per cent</b>
Yes	623	62.5
No	374	37.5
<b>Aware of the existence of Lumo Committee</b>		
Yes	366	36.5
No	631	63.5