Government of The Gambia

INTEGRATED HOUSEHOLD SURVEY INCOME AND EXPENDITURE POVERTY ASSESSMENT-2010

Gambia Bureau of Statistics

December 2011

PART TWO

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Currency Unit = Dalasi (GMD)

US$1 = 28 GMD (average rate for 2010)

Fiscal Year   January 1 – December 31

Acronyms and Abbreviations

AEU	Adult Equivalent Unit
COICOP	Classification Of Individual Consumption according to Purpose
CPI	Consumer Price Index
EA	Enumeration Area
GBoS	Gambia Bureau of Statistics
GDP	Gross Domestic Product
GMD	Gambian Dalasi
HH	Household
IHS	Integrated Household Survey
LGA	Local Government Area
LRR	Lower River Region
MDG	Millennium Development Goal
NEC	Not Elsewhere Classified
NBR	North Bank Region
PAGE	Programme for Accelerated Growth and Employment
PPA	Participatory Poverty Assessment
PPP	Purchasing Power Parity
PPS	Probability Proportional to Size
PRSP	Poverty Reduction Strategy Paper
SPSS	Statistical Package for Social Sciences
SSA	Sub-Saharan Africa
URR	Upper River Region
WCR	West Coast Region

Concepts and Definitions

Average Household Consumption

This is the mean income/expenditure per household**.**

Bottom Half of the Distribution

This is the comparison of the mean per capita consumption of the 25th percentile of the population against the 10th (lowest) percentile and that of the 50th percentile against the 25th percentile.

Gini Coefficient

The Gini coefficient varies between 0, which reflects complete equality, and 1, which indicates complete inequality. Graphically, the Gini coefficient is represented by the area between the Lorenz curve, which maps the cumulative income shares against the distribution of the population, and a straight line of equality.

The Head Count Index

This is the percentage of the population living below the poverty line.

Household

This consists of a person or group of persons who live together in the same house or compound, share the same house-keeping arrangements and are catered for as one. It is important to remember that members of a household may not necessarily be related (by blood or marriage) as for instance, maid-servants may form part of a household.

Inter Quartile Range

This is the comparison of the mean per capita consumption of the 75th percentile of the population against the 25th percentile.

Lorenz curve

If all individuals are the same income/consumption, the Lorenz curve is a straight diagonal line, called the line of equality. If there is any inequality in income/consumption, then the Lorenz curve falls below the line of equality

Mean Per Capita Consumption:

This is the average household consumption per person**.**

Osusu

Periodic contributions of individuals or groups that are periodically given to the contributors on a rotational basis

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Percentile
This is the value of a variable below which a certain percent of observations or population fall.

Predominantly rural areas
These are LGAs in which the number of rural settlements is more than the population of the urban settlements. They are Mansakonko, Kerwan, Janjabureh, Kuntaur, and Basse.

Rural
Settlements that do not meet the criteria of an urban settlement described below are considered rural.

Urban

According to the 2003 Population and Housing Census, a settlement is considered urban if it satisfies most of the following:
- Has commercial importance
- Has institutional importance
- Majority of the population should be non-agricultural in occupation
- Population should be 5,000 and above
- Density should be high
- Some degree of infrastructure should be available

Sub division

During the data analysis stage it was felt that, where possible, the results of the IHS has to be broken down into sub divisions to reflect the diversity of the regions in terms of spatial variations and crucial social inequalities such as population size, prevalence of poverty, social services as well as the infrastructural development in order to provide better estimates. Sub divisions data would show the more disaggregated information of the district and therefore expose significant gaps in disparities between subdivisions. With such data more precise targeting of development activities can be followed to address the needs of the districts.

Such disparities were more pronounced in Brikama, Kerewan and Basse Local Government Areas. As a result, the following disaggregations were made:

Brikama LGA was sub divided into
- ***Kombo North*** i.e. Kombo North district only
- ***Other Kombos*** i.e. Kombo South, Kombo Central and Kombo East
- ***Fonis*** i.e. all the 5 Foni districts

Kerewan LGA was sub divided into
- *NBR West* i.e. Lower Niumi, Upper Niumi and Jokadu districts
- *NBR East* i.e. Lower Baddibu, Central Baddibu, Upper Baddibu and Sabakh/Sanjal districts

Basse LGA was sub divided into
- *URR South* ie Fulladu East and Kantora districts

URR North i.e. Wuli and Sandu districts

Tails

This is the comparison of the mean per capita consumption of the richest segment (90th percentile) of the population against the poorest segment (10th percentile) of the population.

Upper Half of the Distribution

This is the comparison of the mean per capita consumption of the 75th percentile of the population against the 50th percentile and that of the 90th percentile against the 50th percentile.

Preface

This is volume two of The Gambia 2010 Integrated Household Survey (IHS) report. The IHS was carried out in collaboration with government and partner stakeholder institutions, to study both social as well as economic status of households. The data collection for the survey lasted for a period of one year and covered 4800 households randomly selected on a Probability Proportional to Size (PPS) basis across Local Government Areas (LGAs).

This report provides important data on household income, consumption expenditure and pattern at national and urban/rural level. Information on the environment, health, education, employment and governance were also collected in the study and the analysis is presented in Part 1 of the IHS report. The report is a solid foundation upon which to formulate or redirect national development programmes and poverty reduction strategy efforts.

The first IHS was conducted in 2003. However, the reports on that survey did not analyze all of the modules covered in the study. This report thus attempts to discuss all the topics for which data was collected. The datasets from the survey can also be used for further analysis. It is hoped that with adequate funding, The Gambia Bureau of Statistics (GBoS) will continue to use these new datasets for research or other studies.

I also hope that the IHS will continue to be conducted on regular intervals preferably every five years, with light poverty studies at less frequent intervals, in view of current developments taking place in The Gambia.

I would like to take the opportunity here to express my gratitude to The Gambia government, the United Nations Development Programme (UNDP) for providing technical and financial support for the conduct of the 2010 Integrated Household Survey.

I take this opportunity to sincerely commend and thank Prof. Rameshwar P. Srivastava, the TA provided by UNDP for the analysis aspect of the survey data. He provided guidance and on-the-job training to Mohammed L. Janneh (GBoS staff) who ably assisted him in the analysis. Together, they have worked tirelessly to produce this invaluable document that will be indispensible for national programme development, monitoring and evaluation especially the Programme fo Accelerated Growth and Employment (PAGE) and the Millennium Development Goals (MDGs).

My special thanks to Mr. Abu Camara for his role in overseeing the process leading to the inception of the IHS and the support he continued to provide throughout. I commend the efforts of Messrs. Ousman Dibba, Director, Prices and his staff, Lamin Fadia, Director, IT and his staff and

Mr.Alieu Bahoum, Senior Statistician, IHS for their support to the successful completion of Volume 2 of the HIS 2010. I would like to thank Mr Alieu Saho for leading the editing and finalization of the report.

Finally, I am grateful not only to all staff who participated in the different phases of the survey but more so the respondents who generously gave their time to provide the needed information.

Alieu S.M Ndow
Statistician General
Gambia Bureau of Statistics

Executive Summary

This report presents the final results of the income, expenditure, consumption and poverty analysis of the Integrated Household Survey 2010 in The Gambia. The results correspond to the collection period that covers four quarters in 2010. The poverty assessment is consumption-based. The consumption data were captured in Part 2: Consumption and Expenditure Questionnaire (a copy attached in Annex) which consisted of 106 food items and 199 non-food items.

Key Findings

- ✓ Annual Household Income: 35 per cent of the sampled households annual income was less than GMD10,000, 11.2 per cent of the households income GMD100,000 and more (as per Economist, December 3, 2011, 6 per cent of the households in Africa had income more than US$ 3,000, average exchange rate for 2010 ($1= GMD 28).

- ✓ Mean per capita household income GMD15,930, male-headed households-GMD16,015 and female-headed households-GMD15,582.

- ✓ The sampled households estimated annual consumption of food items which they did not purchase, GMD 30.1 million , out of which 'Own production' constituted GMD24.1million , and Gift- GMD 5.6 million.

- ✓ The sampled households 'Yearly Expenditure Per Household' was: National-Urban and Rural combined GMD 111,480 (US$ 3,981). The 'Per Capita' was GMD 13,720 (US$490).

- ✓ The sampled Urban households 'Yearly Expenditure Per Household' was: GMD 121,696(US$ 4,346). The 'Per Capita' was GMD 18,236 (US$651).

- ✓ The sampled Rural households 'Yearly Expenditure Per Household' was: GMD 87,077 (US$ 3,110). The 'Per Capita' was GMD 8,684 (US$ 310).

- ✓ The head-count index estimated with the US$1.25 poverty line is 48.4 per cent. Using the lower poverty line of $1, the overall poverty rate is 36.7 per cent. The poverty gap with the upper line is estimated at 27.9 per cent (respectively 21.8 % with the lower line).

- ✓ The incidence of poverty incidence (the distribution of the poor) is lower in Banjul and Kanifing which are entirely urban settlements compared to the other Local Government Areas which are all characterized by a large proportion of poor persons.

- ✓ Urban areas have a much lower poverty rate (32.7 %) compared to rural areas (73.9%) using $1.25 poverty line ($P_{\$1.25}$). Using the less than $1 ($P_{\$1}$) threshold, poverty is also lower in the urban areas with 21.0 per cent compared to the rural areas (62.1 %). This is an indication that poverty is a rural phenomenon as has been the case in most developing countries.

- ✓ Female headed households have lower poverty rates using the poverty line $1.25($P_{\$1.25}$) with 38.3 per cent compared to their male counterparts (50.9%). Using the poverty line $1 ($P_{\$1}$), female headed households also have lower poverty rates compared to male headed households (28.2% vs 38.8%). The reasons for this disparity in overall poverty levels is attributable to the fact that, female headed households live in smaller households on average of 6.6 persons compared to male headed households of 8.4 persons per household. The second factor being remittances: about 6 out of 10 female headed households received cash remittances amounting to GMD 23, 886 (those in urban area) and GMD 9,580 (those in rural area) during the past 12 months and this was higher for female headed households compared to male-headed households.

- ✓ Larger households (i.e. with more number of persons) have higher poverty rates. Using the poverty line $1, overall poverty ranges from 5.6 per cent from single person households to about 66 per cent for households with 10 members and above. A similar pattern has been observed using the poverty line $1.25 but poverty has increased for all households. The poverty rates for single person households is about 11 per cent and for households with 10 or more members, the overall poverty rate is 76.8 per cent.

- ✓ Household heads employed in the agricultural and fishing sector having higher poverty rates using both thresholds ($P_{\$1.25}$ = 79.0 %, $P_{\$1}$ = 68.8%) compared to other household heads employed in the other sectors. This is followed by household heads working in the transport and communication sector ($P_{\$1.25}$ = 51.2 %, $P_{\$1}$ = 37.7%). By contrast, households whose head works in financial management (32.8 % and 20.7% respectively), in the sector 'Trade, Hotels and Restaurants' (36.2 % and 24.2% respectively), and in social and personal service (40.4 % and 28.1% respectively) have lower poverty rates. It is also observed that 40 per cent of the employed population are living below $1.25 per day and the proportion was highest for females (42%) compared to males (37%).

✓ Households heads with no education had the highest poverty rates ($P_{\$1}$ = 46.2% and $P_{\$1.25}$ = 58.4%). It is observed that as the educational attainment of the household head increases, the poverty level goes down. Poverty is lowest for households with higher education ($P_{\$1}$ = 10.9% and $P_{\$1.25}$ = 17.8%)

✓ Although poverty has declined, inequality still persists. The lowest quintile (poorest 20% of the population) is consuming only 5.6 per cent compared to 8.8 per cent in 2003 showing a drop of 3.2 percentage points. Where as the 5th quintile (richest- top 20%) are consuming 46.5 per cent compared to 38.0 per cent in 2003 showing an increase of 8.5 percentage points. This shows that the gap between the richest and the poorest is widening.

✓ The poverty is highest in Kuntaur ($P_{\$1}$ = 74.1% and $P_{\$1.25}$ = 79.0%) , Janjabureh ($P_{\$1}$ = 65.9% and $P_{\$1.25}$ = 73.2%)   and Basse ($P_{\$1}$ = 56.7% and $P_{\$1.25}$ = 65.6%) LGAs and lowest in Banjul ($P_{\$1}$ = 7.1% and $P_{\$1.25}$ = 16.4%) and Kanifing ($P_{\$1}$ = 15.0% and $P_{\$1.25}$ = 26.0%) . The mean per capita expenditure is also lowest in Kuntaur and highest in Banjul and Kanifing.

✓ The Gini coefficient for the urban area is 42.11 or (0.42), rural area is 40.03 or (0.40) and the national average is 45.78 (0.4578).

✓ Evidence from IHS underscores the importance that remittances can play in poverty alleviation for many households in The Gambia. On the whole, transfer received by households is four times larger than the transfers made. Out of about GMD43.52 million of total remittance, GMD8.18 million (18.8%) was sent by interviewed households and GMD35.34 million (81.2%) was received.

Recommendations

☞   **Consumer Price Index (CPI):** Since the analysis of detailed consumption data has been done by urban and rural areas and weights provided as per COICOP, an updated CPI series should be constructed using the 2010 as base year. In addition to national, urban and rural CPI should also be constructed.

☞   **Extension of the analysis with new dimensions:** There are many possibilities to complement the poverty statistics based on consumption value with a range of social indicators extracted from the survey data. The poverty can be estimated that reflect the multidimensional nature of poverty. The poor could be studied in terms of their patterns of consumption, sectors of employment, participation in key markets, income sources, access to health and education services and infrastructural services. In absence of national nutritional data, we could not analyze this dimension but analysis should be done by Adult Equivalent Units (AEU) in future. The national food-poverty lines could also be developed.

☞   **Future Integrated Household Survey:** Since level of achievements of MDG targets has to be reported to the UN General Assembly in April 2015, the stakeholders could plan for the next round of IHS to start after the 2013 Population and Housing Census. The Population and Housing Census enumeration is expected to last for a month beginning April 15th 2013. IHS is a one-year survey, so data collection will be completed in June 2014, and data analysis finished by December 2014.

Chapter 1: Methodology of the analysis of The Gambia IHS 2010

Introduction

This is the fourth poverty studies to be conducted in The Gambia and is the second series of the Integrated Household Survey to be conducted in The Gambia as well**.** The first poverty study was conducted in 1992 followed by the 1998 Household Poverty survey and the 2003 and 2010 Integrated Household surveys. In 2008, poverty assessment was conducted which take into account economic growth, remittances and internal migration since 2003.

This report looks at the detailed information on household consumption expenditures that has been collected in the 2010 Integrated Household survey. It helps derive a welfare indicator for households that capture the economic dimensions of wellbeing through consumption data. Arguably, consumption expenditures provide a better picture of a household's standard of living than a measure of current income.

The data in this report was mainly derived from consumption of selected food items, non food items durable goods, sale of used items as well as transfers and miscellaneous income and expenditure over the period of the study.

Objectives of the survey

The primary aims of the Integrated Household Survey (IHS) were:
- to provide identification of policy target groups;
- to provide a mechanism whereby key poverty indicators can easily and regularly be produced in order to describe and monitor the well-being of different categories of households;
- to provide some key data on how the economic policies affect the availability and quality of social and economic services to households, both as producers and consumers of products;
- to collect data relating to such topics as health, education, employment, environment, agriculture, governance, etc;
- to derive consumption patterns of households;
- to identify individual items which should be included in the consumption basket.

A few priorities of this report are:
1) Analysis of household consumption at aggregate level and for urban and rural areas.
2) Poverty analysis including determinants of poverty.
3) Remittances.

Sampling methodology

Coverage

The whole country was covered concurrently during the entire survey period, spreading over twelve months and divided into four sub-samples representing seasonal/ quarterly periods.

Sampling plan

A two-stage probability proportional to size (PPS) stratified random sampling (size being number of households per EA) without replacement was adopted. At each stage, sub-samples of equal size were independently drawn without replacement. Sampling units were selected for each sub-sample with simple random sampling without replacement. Each survey period (a quarter – 3 months) was allocated one sub-sample.

Local Government Area by place of residence (i.e. Urban or Rural) corresponds to the survey Stratum.

Enumeration Areas (EAs) were taken as the first stage units whilst 20 households within EAs were selected as the second stage units.

Sampling Frame

For the first stage selection, the 2003 updated Census EA list was used as the frame.
The available information about the EAs are the EA boundaries with the number of household size.

In the second stage, all the EAs selected were combed by a listing of households exercise by an individual enumerator for subsequent household selection.

First Stage Stratification

Except for Banjul and Kanifing LGAs which are all urban areas, EAs were stratified according to urban and rural areas for the other six LGAs.

A total of 12 first stage strata plus 2 representing Banjul and Kanifing were determined.

First Stage Sample

Taking into consideration the available resources and manpower, 240 EAs consisting of four sub-samples of 60 EAs each was covered during the entire survey period of twelve months. Thus, each phase (a quarter – 3 months) of the survey was allocated 60 EAs.

Second Stage Sample

Again, the available resources dictated a sample size of 4,800 households. It required six teams constituting six (6) supervisors and thirty (30) enumerators each were assigned to different geographical locations, taking into account social and cultural considerations amongst others. Each enumerator covered a total of 40 households in each phase of a three-month period corresponding to 2 EAs. Twenty (20) households per EA were selected with simple random sampling without replacement - all of which part one and part two questionnaires were administered.

The survey and the data files

The collection started in January 2010 and ended in January/February 2011. The sample size was 4,800 households. In previous IHS 2003/2004, about one third of the surveyed households were in urban areas and two third in rural areas.

It should be noted that the 2010 IHS followed the same sampling technique as the 2003 selecting the same EAs some of which were rural in 2003 but considered urban in 2010 based on developments in terms of population, infrastructure and social services.

Three questionnaires (Part 1: Household questionnaire; Part 2: Consumption and Expenditure questionnaire; Part 3: Settlement information form) were administered. The daily record form which is used for recording of daily household expenditure that was administered to half of the sample in 2003/04 was not used in 2010 because of low literacy level of some of the sampled households.

The basic organization of the database of the entered data is a set of SPSS files for Part 1, Part 2, and Part 3. The elementary data have been aggregated at individual level, household level, and EA level to provide characteristics that can be used for micro and macro-economic level analysis.

The list of the section files by parts is as follows:

Part 1: Household Questionnaire
> Section 0: Household particulars;
> Section 1: Household roster;
> Section 2a: Health for all household members;
> Section 2b: Health expenditure;
> Section 2c: Fertility;
> Section 3a: Education and literacy;
> Section 3b: Non-formal training and literacy;
> Section 3c: Education expenditure;

Section 4: Employment;
Section 5a: Crop production;
Section 5b: Livestock;
Section 6: Household Income
Section 7.1: Household Expenditure
Section 7.2: Rent Paid by the Household
Section 8: Housing Amenities
Section 9: Ownership of Assets
Section 10: Environment
Section 11: Perception about Poverty
Section 12: Governance;
Section 13: Anthropometry;

Part 2: Household Consumption and Expenditure
Module A: Consumption of selected foods over the <u>past three days</u>
Module B: Consumption of selected foods over the <u>past one week</u>
Module C: Non-food expenditures – <u>past one week and one month</u>
Module D: Non-food expenditures – <u>past three months</u>
Module E: Non-food expenditures – <u>past twelve months</u>
Module F: Durable goods
Module G: Receipt from sale of used items
Module H: Miscellaneous income and expenditure
Module I: Transfer payments made by household
Module J: Transfer payments received by household

Part 3: Settlement Information
Section i: Village demographic information;
Section ii: Socio-economic institutions/facilities.

Data analysis

Basic checks

After thoroughly cleaning the data, the analysis was done using the following softwares: SPSS, Stata, and Excel.

The household characteristics database

The household characteristics database includes the number of household members by age and gender. Other characteristics of household members in the database include educational attainment, ethnicity of household members for Gambian nationals only, relationship to the head of the household, nationality, place of residence and marital status of household members aged 12 years and above.

Aggregation of files incorporating consumption information

The aggregation of the consumption data

The consumption data were captured in Part 2: Consumption and Expenditure Questionnaire-Modules A to F.

Module A was 'Consumption of selected foods over the past three days', which the household did not purchase, but produced themselves, received as a gift or as wages, or received it in some other manner without purchase. Fifty seven food and non-alcoholic beverages items were covered.

Module B collected data on 'Consumption of selected foods over the past one week' which consisted of the following items:

COICOP*	Food subgroups	Number of items listed
01.1.1	Bread , Cereals and Cereal products	14
01.1.2	Meat	5
01.1.3	Fish and seafood	14
01.1.4	Milk, cheese and eggs	9
01.1.5	Oils and fats	8
01.1.6	Fruits	17
01.1.7	Vegetables and other tuber vegetables	23
01.1.8	Sugar, jam, honey, chocolate and confectionery	8
01.1.9	Food products, not elsewhere classified	8
	Total food items	106

*Classification Of Individual Consumption according to Purpose

Module C consisted of 'Non-Food Expenditures'; there were 16 items for which expenditures in past one week was reported, and there were 33 items for whom expenditures in past one month

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was to be recalled and reported. These items did not follow COICOP sequence and had to be rearranged for analysis.

Module D again consisted of 90 'Non-Food Expenditures', for which recall period was "Past Three Months". These items are not as frequently purchased as items in Module C.

Item code as per IHS 2010	Group/ subgroup	Number of items listed
501-520	Clothing	20
521-524	Footwear	4
525-552	Mixed	28
553-561	Medical and Pharmaceutical Products	9
562-565	Non-Hospital Medical, Paramedical, Dental services	4
566-568	Hospital services	
569-571	Sickness and Accident Insurance Services	3
572-576	Transport Services	5
577-578	Personal services	2
579-583	Personal Effects n.e.c*.	5
584-593	Educational Expenses	10

*n.e.c. is not elsewhere classified

Module E comprised of 17 items for which over the past one year (twelve months) purchase or the estimated total value consumed was recorded. These items consisted for example carpet, rugs, linen, mat, mosquito net, mattress, sports/hobby equipment, and instrument etc.

In Module F, households were asked " If they want to sell one of this items today how much will you receive?". Mini bus and lorry were dropped because they are mainly use for commercial purposes not for the household consumption and the value attached to them are too high. This will affect the mean household expenditure.

The database is rectangular with the following typical record:

Household identifiers (incorporating location information), quarter, product, item code, quantity, unit and value in Dalasi. The units used were 1= Kilogram, 2= 50 Kg Bag, 3=100 Kg bag, 4= 500 gram, 5=piece, 6=bunch, 7=heap, 8=bale, 9=big tomato cup, 10=medium tomato cup, 11=small tomato cup, 12=litre, 13=cup (standard rice cup), 14=tin, 15=set, 16=scoop.

Each record of the database aggregates all records for the same households and products. In a second stage, these elementary transaction records are aggregated for all the levels of the nomenclature of products for the analysis. To ensure that transactions not related to consumption were not used in the calculation of the consumption aggregate, the ones that did not correspond to consumption (e.g. construction expenditure) were eliminated.

Nomenclature of products

There was an improvement in 2010 compared to 2003 as far as nomenclature of items was concerned because in 2003 the nomenclature was not included in the questionnaire, instead it was recorded by the enumerators during data collection. In 2010, nomenclature was in the questionnaire with item names and codes listed and some rows were left blank to add additional items if needed

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The extrapolation for the year 2010
The sums of consumption records inversely proportionally to the observation period which is specific to each household was inflated. This led to the production of household consumption for the year. For example, for the calculation of household consumption based on the Module B over the past one-week (7 days), the consumption value obtained for a given household is multiplied by 365/7 i.e. 52 to produce a yearly consumption for the household.

There are two ways to calculate mean annual per household consumption of items. For example, the mean for Bread was 87.96 Dalasi reported by 3,949 households in The Gambia, summing to Dalasi 347,342 for a week. If multiplied 347,342 by 52, we arrive at an annual consumption of GMD18,061,773 and when divided by 4,791 households reporting consumption, we get 3,770 Dalasi. The second way will be (87.96 x 52 x 3949)/4,791 = Dalasi 3,770. The results are the same. The mean annual consumption per household for each item in Module B has been calculated this way. The figures in the Table 4.2 have been rounded to nearest Dalasi.

The Module C consisted of some items for which it was one week recall, and they have been estimated as above. For those where it was 'one month recall', the multiplier is 12.
Module D was 'Past Three Months' recall and hence the multiplier to estimate annual household consumption is 4.

Module E recall period was 'Past Twelve Months', no need for extrapolation.

The own-consumption and gifts

Module A contains food items that were consumed in the last three days and were not purchase by the household but received as a gift or produce by the households. Therefore, module A does not contain the total consumption of households but module B contains items consumed in the last seven days by the households which were purchased, received as a gift or were own produced.

Comparison of the Part 1 summary data with Part 2 detailed consumption data

Section 7.1 of Part 1 collected summary data for 19 groups. For some groups, for example food, consumption of own produce-food, communications, transport, housing, fuel, energy & water; expenditure data was collected for the previous month. For clothing and footwear, health, entertainment, cultural, social and religious services, the same was collected for the period last 3 months. For remaining groups, it was collected for last 12 months. In Part 2, detailed consumption data on over 300 items were collected as explained earlier.

Methods for Poverty Analysis

The past poverty lines and the inflated poverty lines

Three poverty studies have already been carried out in The Gambia, namely 1992, 1998 and 2003. An ILO study ("Poverty in The Gambia", 1992) established the first poverty line in The Gambia. It was based on a minimum food basket to reach energy requirements per age-gender adult equivalent.

According to the 1992 poverty report, "The ILO study selected households with a food consumption per adult-equivalent unit corresponding roughly to the food poverty line. Rural households spending GMD75 to GMD125 per month per adult-equivalent unit were selected and the food poverty line for rural households was GMD100 per month per adult-equivalent unit. These households spend GMD25 per month per adult-equivalent unit on non-food items." Therefore, the poverty line for rural household was established at GMD125. The same procedure for urban households led to a poverty line of GMD186.50.

In the 1998 survey, the 1992 poverty line was updated using the price index for the food basket (some cost is calculated for this food basket which has seven categories). Therefore, the 1992 and 1998 poverty lines were obtained by updating an ad hoc price index for the poor.

In 2003, the national price index of The Gambia (in practice a Banjul price index) was used to convert the poverty lines used in the past surveys in the different domains (Banjul and Kanifing, Other urban, rural).

The exchange rate used to convert the poverty line for 2003: (for 3 February 2003) GMD24.29 for 1 US$.

The estimates of the poverty lines

Finally the following values were obtained for the poverty lines:

ZF = D 4488 in domain Banjul and Kanifing;
ZF = D 4337 in domain Other Urban;
ZF = D 4615 in domain Rural.
ZL = D 5636 in domain Banjul and Kanifing;
ZL = D 5835 in domain Other Urban;
ZL = D 6145 in domain Rural.
ZU = D 6388 in domain Banjul and Kanifing;
ZU = D 6771 in domain Other Urban;
ZU = D 7009 in domain Rural.

Domain	Z_F	Z_L	Z_U	Z_F	Z_L	Z_U
Banjul and Kanifing	D4488	D5636	D6388	$183	$232	$263
Other Urban	D4337	D5835	D6771	$179	$240	$279
Rural	D4615	D6145	D7009	$190	$253	$289

The exchange rate of GMD24.29 for 1 US$ (February 2003) was used for conversion.
The inflation between 2003 and 2010 has been in the range of 30-35 per cent, so applying the same on the 2003 lower and upper poverty lines, it is justified the use of $1 and $1.25 per person per day as lower and upper poverty lines.

Chapter 2: Demographic and household characteristics

Table 2. 1: Population, number of households, average household size and sample EAs and Households selected by Local Government Area

LGA	Population 2003 Census	No of HHs 2003	Average HH size 2003	Sample Percent	Sample EA's	Sample HHs	No. of Persons	Average HH size 2010 IHS
Banjul	35,061	6,853	5.1	3.41	12	239	1,196	5.0
Kanifing	322,735	49,016	6.6	2.67	68	1,358	8,622	6.4
Brikama (WCR)	389,594	45,139	8.6	2.86	68	1,354	11,125	8.2
Mansakonko (LRR)	72,167	8,432	8.6	2.22	12	240	1,605	6.7
Kerewan (NBR)	172,835	18,242	9.5	3.19	32	645	5,518	8.6
Kuntaur (CRR North)	78,491	7,104	11.1	3.31	12	240	2,598	10.8
Janjanbureh (CRR South)	107,212	10,115	10.6	3.20	16	320	3,430	10.7
Basse (URR)	182,586	12,593	14.2	2.68	20	396	4,901	12.4
Total	1,360,681	157,494	8.5	2.67	240	4,792	38,995	8.1

The Average Household (HH) size declined from 8.9 persons in 1993 Census to 8.5 persons in 2003 Census. It is also observed that average household size further decreases to 8.1 in the 2010 Integrated Household Survey (IHS). The decrease in average household size in 2010 was observed in all Local Government Areas (LGAs) except in Janjanbureh. The average household size in The Gambia is similar to Senegal but much higher compared to other African countries.

Basse had the highest average household size of 12.4 persons among all the Local Government Areas, whilst Banjul had the lowest average household size of 5 persons, followed by Kanifing with 6.4 persons. The predominantly rural areas had the highest average number of persons per household compared to the urban areas.

Table 2. 2: Population by LGA and place of residence

LGA	Urban	Rural	Total	Percent
Banjul	35,061	0	35,061	2.58
Kanifing	322,735	0	322,735	23.72
Brikama (WCR)	234,925	154,669	389,594	28.63
Mansakonko (LRR)	13,279	58,888	72,167	5.30
Kerewan (NBR)	34,740	138,095	172,835	12.70
Kuntaur (CRR North)	5,023	73,468	78,491	5.77
Janjanbureh (CRR South)	16,618	90,594	107,212	7.88
Basse (URR)	23,736	158,850	182,586	13.42
Total	686,117	674,564	1,360,681	100.00
Percent	50.4	49.6	100	

Source: 2003 Population and Housing Census

NB: *Banjul and Kanifing are entirely urban settlements*

Table 2. 3: Population by LGA/sub division and place of residence

LGA/Sub -Division	Urban	Rural	Total	Percent
Banjul	1,196	0	1,196	3.07
Kanifing	8,622	0	8,622	22.11
Brikama (WCR)	6,100	5,025	11,125	28.52
Kombo North	3,811	1,220	5,031	12.90
Other Kombos	2,289	2,656	4,945	12.68
Fonis	0	1,149	1,149	2.95
Mansakonko (LRR)	443	1,162	1,605	4.12
Kiangs	8	604	612	1.57
Jarras	435	558	993	2.55
Kerewan (NBR)	1,023	4,495	5,518	14.16
NBR West	264	1,709	1,973	5.06
NBR East	759	2,786	3,545	9.09
Kuntaur (CRR North)	620	1,978	2,598	6.66
Janjanbureh (CRR South)	718	2,712	3,430	8.80
Basse (URR)	1,111	3,790	4,901	12.57
URR South	1,016	2,210	3,226	8.27
URR North	95	1,580	1,675	4.30
Total	19,833	19,162	38,995	100.00
Percent	50.9	49.1	100.00	

Source: 2010 Integrated Household Survey

In the IHS 2010 sample, the proportion of urban and rural population was 50.9 and 49.1 per cent respectively which was very close to 2003 Census of 50.4 and 49.6 per cent respectively (Table 2.2). Brikama constituted more than a quarter of the 2010 IHS sample as is the most populous region and the sampling was based on Probability to Proportional to Size (PPS) of the regions.

Table 2. 4 : Population Estimate for midyear 2010 and Sampling Weights for the 2010 HIS

LGA/Sub Division	2010 Population Estimate	Percent	2010 IHS weights
Banjul	29,779	1.8	0.59
Kanifing	397,244	24.2	1.08
Brikama (WCR)	540,171	32.9	1.15
Kombo North	251,457	15.3	1.17
Other Kombos	228,412	13.9	1.08
Fonis	60,302	3.7	1.23
Mansa Konko (LRR)	77,879	4.7	1.14
Kiangs	30,483	1.8	1.18
Jarras	47,396	2.9	1.13
Kerewan (NBR)	184,404	11.2	0.79
NBR West	101,567	6.2	1.21
NBR East	82,837	5.0	0.54
CRR	210,859	12.8	0.83
Kuntaur (CRR North)	87,455	5.3	0.79
Janjanbureh (CRR South)	123,404	7.5	0.84
Basse (URR)	204,056	12.5	0.98
URR South	140,660	8.6	1.00
URR North	63,396	3.9	0.89
Total	1,644,391	100.0	1.00

The 2010 population estimates above are from the GBoS and the Ministry of Basic and Secondary Education population projections from 2003 – 2020.

As a result of the weights, the number of households allocated by subdivision/LGA relative to the estimated 2010 midyear population is known. The weights in Table 2.4 were used to adjust the data in order to achieve reliable findings of the population and for accurate projections.

Banjul has been over sampled as was the case of the 2010 Multiple Indicator Cluster Survey (MICS). Banjul is over sampled because the small size of the population and if sampling is based on PPS, the estimates for the region will be very small.

Table 2. 5 : Percentage distribution of the 2010 IHS sample population by age group and gender

Age Group		Male	Female	Total
0-4	Count	3074	2985	6059
	Percent	16.4	14.8	15.6
5-9	Count	2910	2969	5879
	Percent	15.6	14.7	15.1
10-14	Count	2227	2311	4538
	Percent	11.9	11.5	11.7
15-19	Count	2251	2572	4823
	Percent	12.0	12.7	12.4
20-24	Count	1675	2036	3711
	Percent	9.0	10.1	9.5
25-29	Count	1482	1926	3408
	Percent	7.9	9.5	8.8
30-34	Count	1038	1271	2309
	Percent	5.5	6.3	5.9
35-39	Count	979	1049	2028
	Percent	5.2	5.2	5.2
40-44	Count	734	764	1498
	Percent	3.9	3.8	3.9
45-49	Count	629	610	1239
	Percent	3.4	3.0	3.2
50-54	Count	481	499	980
	Percent	2.6	2.5	2.5
55-59	Count	321	276	597
	Percent	1.7	1.4	1.5
60-64	Count	332	280	612
	Percent	1.8	1.4	1.6
65-69	Count	214	193	407
	Percent	1.1	1.0	1.0
70 and above	Count	357	441	798
	Percent	1.9	2.2	2.1
Total	Count	18704	20182	38886
	Percent	100.0	100.0	100.0

Figure 1: Population Pyramid of the IHS 2010 Sampled Population

Population Pyramid of the IHS 2010 Sample Population

Male　　　　　　　　　**Female**

Case weight by WeightsSubdivision
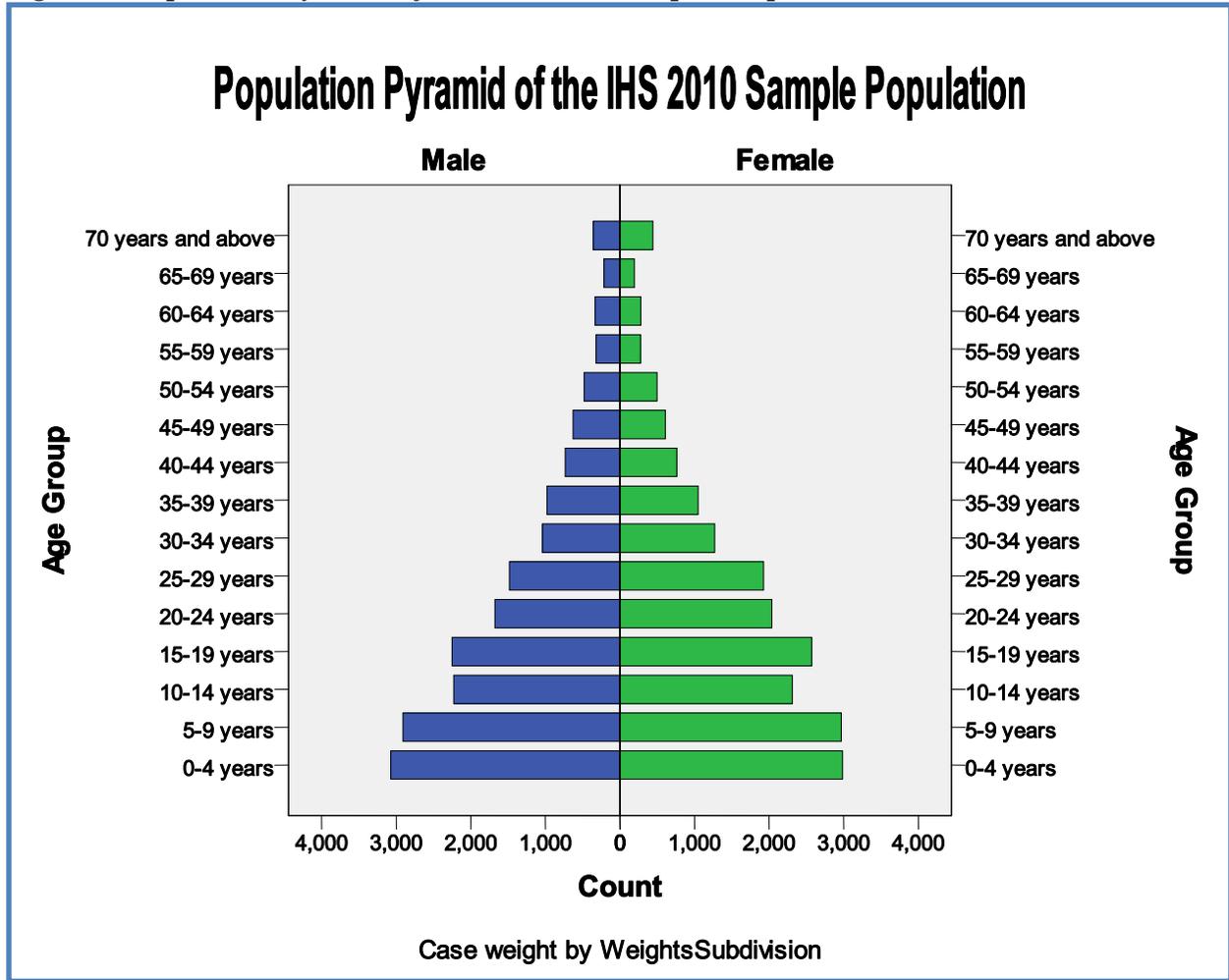
Table 2.5 shows that more than 50 percent of the sampled population is less than 20 years old. It also shows that the sampled female population (20,182) is larger than that of the male (18,704). With reference to the population pyramid, the age distributions of the sampled male and female population are similar, with women having a slightly higher count in some of the age categories. This could be as a result of the larger female population than male population. The pyramid also shows a decrease in the number of both sexes as age increases.

Table 2. 6: *Percentage distribution of the listed household members by LGA/Subdivision and gender*

LGA/Sub region		Male	Female	Total
Banjul	Count	344	339	683
	Percent	50.4	49.6	100.0
Kanifing	Count	4,567	4,820	9,387
	Percent	48.7	51.3	100.0
Kombo North	Count	2,975	3,005	5,980
	Percent	49.7	50.3	100.0
Other Kombos	Count	2,639	2,796	5,435
	Percent	48.6	51.4	100.0
Fonis	Count	707	718	1,425
	Percent	49.6	50.4	100.0
Mansakonko	Count	865	979	1,844
	Percent	46.9	53.1	100.0
NBR West	Count	1,170	1,229	2,399
	Percent	48.8	51.2	100.0
NBR East	Count	910	1,038	1,948
	Percent	46.7	53.3	100.0
Kuntaur	Count	954	1,122	2,076
	Percent	46.0	54.0	100.0
Janjanbureh	Count	1,335	1,578	2,913
	Percent	45.8	54.2	100.0
URR South	Count	1,563	1,760	3,323
	Percent	47.0	53.0	100.0
URR North	Count	694	812	1,506
	Percent	46.1	53.9	100.0
Total	Count	18,723	20,196	38,919
	Percent	48.1	51.9	100.0

Table 2.6 shows that the proportion of females (51.9%) is higher than that of the males (48.1%). Brikama has the largest population of 12,840 persons followed by Kanifing with 9,387 persons. Banjul has the smallest population of 683 persons and was the only LGA with a higher male than female proportion. A similar pattern was observed from the 2003 census results. However, the difference in male and female proportions is highest in Kuntaur and Janjanbureh, with 54 and 54.2 percent respectively. The proportion of the male population is 46 percent for Kuntaur and 45.8 percent for Janjanbureh. This reflects migratory patterns as migration is both age and sex selective

Table 2. 7: Percentage distribution of head of households by LGA and gender

LGA		Male	Female	Total
Banjul	Count	186	53	239
	Percent	77.8	22.2	100.0
Kanifing	Count	1,007	350	1,357
	Percent	74.2	25.8	100.0
Brikama	Count	1,065	289	1,354
	Percent	78.7	21.3	100.0
Mansakonko	Count	210	30	240
	Percent	87.5	12.5	100.0
Kerewan	Count	560	85	645
	Percent	86.8	13.2	100.0
Kuntaur	Count	202	38	240
	Percent	84.2	15.8	100.0
Janjanbureh	Count	276	44	320
	Percent	86.3	13.8	100.0
Basse	Count	355	41	396
	Percent	89.6	10.4	100.0
Total	Count	3,861	930	4,791
	Percent	80.6	19.4	100.0

Table 2.7 shows that other than Banjul, Kanifing and Brikama, more than 80 percent of household in the other LGAs which are predominantly rural areas are headed by males. The highest proportion of male headed households was in Basse and highest proportion of female headed household was in Kanifing.

Chapter 3: Household and per capita income

It should be noted that globally in household income and expenditure surveys, households tend to under report their income compared to their expenditure. The proportion of households earning less than GMD10, 000 per annum are more than one third. This proportion was highest in the Fonis with 71 per cent and lowest in Banjul with 10.7 per cent. More than half of the sampled households' annual earnings were less than GMD 20,000.

Kanifing has the highest proportion of households who earns at least GMD100, 000 annually with 19.4 percent followed by Kombo North with 15.9 percent. It is important to note that Kombo North is a district in Brikama LGA but other than Kanifing which is the second largest LGA in The Gambia, Kombo North have the highest proportion of households earning at least GMD100, 000 or more per annum.

The predominantly rural areas had the least proportions in the higher income category, with less than 10 percent of households earning more than GMD100, 000 per year in each of the LGA/subdivision. It is interesting to know that none of the households in the Kiangs earn more than GMD100, 000 per annum. Similarly only 1, 1.1 and 2 percent of households in the Jarras, the Fonis and URR North earns more than GMD100, 000 respectively per annum. Nationally, less than one fifth of the households earned more than GMD70, 000 annually. Janjanbureh which has the highest poverty rates also has the highest proportion of households earning between GMD10, 000 to GMD19,999 per year.

Table 3. 1: Annual Household Income by Income category and LGA/Sub division

LGA/Sub Division		Income Category											Total
		Less than 10,000	10,000-19,999	20,000-29,999	30,000-39,999	40,000-49,999	50,000-59,999	60,000-69,999	70,000-79,999	80,000-89,999	90,000-99,999	100,000 & more	
Banjul	Count	13	23	18	21	6	8	4	12	1	1	14	121
	Percent	10.7	19.0	14.9	17.4	5.0	6.6	3.3	9.9	.8	.8	11.6	100.0
Kanifing	Count	167	202	145	156	124	77	50	84	26	58	262	1351
	Percent	12.4	15.0	10.7	11.5	9.2	5.7	3.7	6.2	1.9	4.3	19.4	100.0
Kombo North	Count	235	73	53	73	34	35	28	36	23	22	116	728
	Percent	32.3	10.0	7.3	10.0	4.7	4.8	3.8	4.9	3.2	3.0	15.9	100.0
Other Kombos	Count	239	76	39	53	32	27	19	23	9	15	58	590
	Percent	40.5	12.9	6.6	9.0	5.4	4.6	3.2	3.9	1.5	2.5	9.8	100.0
Fonis	Count	137	22	15	7	2	1	4	2	1	0	2	193
	Percent	71.0	11.4	7.8	3.6	1.0	.5	2.1	1.0	.5	.0	1.0	100.0
Kiangs	Count	64	13	2	8	1	1	1	0	0	1	0	91
	Percent	70.3	14.3	2.2	8.8	1.1	1.1	1.1	.0	.0	1.1	.0	100.0
Jarras	Count	95	26	11	19	8	7	6	1	1	2	2	178
	Percent	53.4	14.6	6.2	10.7	4.5	3.9	3.4	.6	.6	1.1	1.1	100.0
NBR West	Count	166	64	35	21	12	8	15	1	1	1	8	332
	Percent	50.0	19.3	10.5	6.3	3.6	2.4	4.5	.3	.3	.3	2.4	100.0
NBR East	Count	110	30	15	6	4	6	2	4	3	1	14	195
	Percent	56.4	15.4	7.7	3.1	2.1	3.1	1.0	2.1	1.5	.5	7.2	100.0
Kuntaur	Count	97	30	11	11	7	7	3	3	1	1	6	177
	Percent	54.8	16.9	6.2	6.2	4.0	4.0	1.7	1.7	.6	.6	3.4	100.0
Janjanbureh	Count	130	55	24	18	10	8	3	6	2	4	7	267
	Percent	48.7	20.6	9.0	6.7	3.7	3.0	1.1	2.2	.7	1.5	2.6	100.0
URR South	Count	103	51	27	24	21	16	10	8	3	6	23	292
	Percent	35.3	17.5	9.2	8.2	7.2	5.5	3.4	2.7	1.0	2.1	7.9	100.0
URR North	Count	55	19	6	2	1	2	1	0	1	1	2	90
	Percent	61.1	21.1	6.7	2.2	1.1	2.2	1.1	.0	1.1	1.1	2.2	100.0
Total	Count	1611	684	401	419	262	203	146	180	72	113	514	4605
	Percent	35.0	14.9	8.7	9.1	5.7	4.4	3.2	3.9	1.6	2.5	11.2	100.0

Table 3. 2 : Mean Per Capita Household Income by LGA/Subdivision and gender

LGA/Sub Division	Gender	Mean	N	Std. Error of Mean
Banjul	Male	22,408	101	4,784
	Female	14,881	27	3,702
	Total	20,847	128	3,872
Kanifing	Male	23,027	1,001	982
	Female	21,607	350	1,687
	Total	22,659	1,351	848
Kombo North	Male	22,161	559	1,349
	Female	16,558	145	1,156
	Total	21,007	704	1,100
Other Kombos	Male	16,198	465	1,940
	Female	9,415	148	684
	Total	14,562	613	1,485
Fonis	Male	8,003	166	760
	Female	5,595	27	808
	Total	7,666	193	665
Kiangs	Male	5,896	80	847
	Female	3,048	12	761
	Total	5,530	92	751
Jarras	Male	10,711	156	1,334
	Female	7,991	21	1,490
	Total	10,382	177	1,187
NBR West	Male	8,147	292	708
	Female	10,994	42	2,114
	Total	8,508	334	674
NBR East	Male	9,562	168	1,656
	Female	10,918	26	6,124
	Total	9,746	195	1,648
Kuntaur	Male	7,447	150	1,354
	Female	14,049	28	4,077
	Total	8,499	179	1,318
Janjanbureh	Male	8,500	231	789
	Female	10,949	37	2,013
	Total	8,838	268	735
URR South	Male	12,622	260	1,071
	Female	11,840	33	1,674
	Total	12,534	293	968
URR North	Male	4,566	82	594
	Female	2,511	6	695
	Total	4,420	88	556
Total	Male	16,015	3,713	473
	Female	15,582	903	766
	Total	15,930	4,616	409

Mean Per Capita Household

Table 3.2 shows the average per capita household income in the various LGAs/subdivisions. Households in the urban areas like Banjul, Kanifing and Kombo North and other Kombos had the highest means of GMD20,847, GMD22,659, GMD21,007 and GMD14,562 respectively. URR North households had the lowest mean income of GMD4,420, whereas households in URR South had the highest mean per capita of GMD12,534 among all the subdivisions in the predominantly rural areas.

Analysis of the data by gender shows that, overall, the average per capita household income by male-headed households (GMD16,015) is higher compared to female headed households (GMD15,582). In four out of the 11 LGA/sub-divisions namely NBR East, Kuntaur, Janjanbureh and URR South, the average per capita household income is higher for female-headed households. In Kuntaur in particular, the average per capita household income of female-headed households (GMD14,049) doubles that of male-headed households (GMD7,447).

Table 3. 3 : Annual per capita by income category by LGA/Sub division

LGA/Sub Division		Income Category Per Capita											
		Less than 10,000	10,000- 19,999	20,000- 29,999	30,000- 39,999	40,000- 49,999	50,000- 59,999	60,000- 69,999	70,000- 79,999	80,000- 89,999	90,000- 99,999	100,000 & more	Total
Banjul	Count	106	47	30	13	5	2	2	6	0	1	5	217
	Percent	48.8	21.7	13.8	6.0	2.3	.9	.9	2.8	.0	.5	2.3	100.0
Kanifing	Count	433	382	182	92	52	22	19	20	11	8	31	1252
	Percent	34.6	30.5	14.5	7.3	4.2	1.8	1.5	1.6	.9	.6	2.5	100.0
Kombo North	Count	218	199	74	50	17	11	8	5	1	4	15	602
	Percent	36.2	33.1	12.3	8.3	2.8	1.8	1.3	.8	.2	.7	2.5	100.0
Other Kombos	Count	350	137	33	22	8	3	0	6	0	1	8	568
	Percent	61.6	24.1	5.8	3.9	1.4	.5	.0	1.1	.0	.2	1.4	100.0
Fonis	Count	124	20	6	4	2	1	0	0	0	0	0	157
	Percent	79.0	12.7	3.8	2.5	1.3	.6	.0	.0	.0	.0	.0	100.0
Mansa Konko	Count	169	44	8	8	3	1	1	0	0	0	1	235
	Percent	71.9	18.7	3.4	3.4	1.3	.4	.4	.0	.0	.0	.4	100.0
NBR West	Count	210	46	11	1	2	1	2	1	1	0	1	276
	Percent	76.1	16.7	4.0	.4	.7	.4	.7	.4	.4	.0	.4	100.0
NBR East	Count	275	47	22	5	3	1	3	0	0	2	3	361
	Percent	76.2	13.0	6.1	1.4	.8	.3	.8	.0	.0	.6	.8	100.0
Kuntaur	Count	182	25	7	4	1	2	0	2	0	2	1	226
	Percent	80.5	11.1	3.1	1.8	.4	.9	.0	.9	.0	.9	.4	100.0
Janjanbureh	Count	241	39	17	10	4	6	0	1	1	0	0	319
	Percent	75.5	12.2	5.3	3.1	1.3	1.9	.0	.3	.3	.0	.0	100.0
URR South	Count	176	72	18	8	8	4	2	1	0	0	4	293
	Percent	60.1	24.6	6.1	2.7	2.7	1.4	.7	.3	.0	.0	1.4	100.0
URR North	Count	89	8	1	1	0	0	0	0	0	0	0	99
	Percent	89.9	8.1	1.0	1.0	.0	.0	.0	.0	.0	.0	.0	100.0
Urban	Count	1,118	818	348	183	94	44	31	36	11	15	63	2,761
	Percent	40.5	29.6	12.6	6.6	3.4	1.6	1.1	1.3	.4	.5	2.3	100.0
Rural	Count	1,455	248	61	35	11	10	6	6	3	3	6	1,844
	Percent	78.9	13.4	3.3	1.9	.6	.5	.3	.3	.2	.2	.3	100.0
Total	Count	2,573	1,066	409	218	105	54	37	42	14	18	69	4,605
	Percent	55.9	23.1	8.9	4.7	2.3	1.2	.8	.9	.3	.4	1.5	100.0

The national average shows that more than 50 percent of the total sampled population earned less than GMD 10,000 and less than 2 percent earned GMD 100,000 or more. These tables also show that less than one tenth of the population earned more than GMD 40,000 annually. In Banjul, Kanifing and Kombo North which are entirely urban settlements more than one third of the sampled population earned less than GMD 10,000 per annum. On the other hand, more than two thirds of the sampled population of the predominantly rural settlements earned less than GMD 10,000 per annum except for the URR South population.

Chapter 4: Household consumption

Table 4. 1: Consumption of selected Foods over the 'Past Three Days', which was not purchased

Item code	What was the main source of the food?	Sum	Mean	N	Std. Error of Mean	Estimated Annual Consumption
Long-grained rice (Imported)	Gift	1,168	64.9	18	11	142,107
	Total	1,168	64.9	18	11	142,107
Paddy rice long grain (Local)	Own production	44,537	118.8	375	5	5,418,668
	Barter	159	79.5	2	56	19,345
	Gift	2,727	66.5	41	24	331,785
	Total	47,423	113.5	418	5	5,769,798
Medium-grained rice (imported)	Wage-in-kind	162	162.0	1	.	19,710
	Gift	690	49.3	14	11	83,950
	Total	852	54.6	15	12	103,660
Small grained rice (imported)	Barter	86	43.0	2	13	10,463
	Wage-in-kind	30	30.0	1	.	3,650
	Gift	6,692	223.1	30	110	814,193
	Total	6,808	202.9	34	98	828,307
Basmati Rice (imported)	Gift	860	430.0	2	370	104,633
	Other	300	300.0	1	.	36,500
	Total	1,160	386.7	3	95	141,133
Millet (Coos)	Own production	56,073	91.5	613	4	6,822,215
	Barter	315	105.0	3	53	38,325
	Gift	2,565	51.3	50	6	312,075
	Total	58,953	88.4	667	3	7,172,615
Maize	Own production	15,616	83.5	187	8	1,899,947
	Barter	10	10.0	1	.	1,217
	Gift	1,045	45.4	23	11	127,142
	Total	16,743	79.0	212	7	2,037,065
Sorghum	Own production	9,250	126.7	73	20	1,125,417
	Gift	659	109.8	6	36	80,178
	Total	9,909	125.4	79	18	1,205,595
Bread	Own production	1,449	65.9	22	14	176,295
	Wage-in-kind	58	29.0	2	11	7,057
	Gift	1,177	19.6	60	2	143,202
	Total	2,684	32.0	84	4	326,553
Chicken	Own production	5,975	145.7	41	14	726,958
	Barter	70	70.0	1	.	8,517
	Gift	1,352	122.9	11	32	164,493
	Total	7,397	139.6	53	13	899,968
Fresh Bonga	Own production	962	60.1	16	15	117,043
	Barter	10	10.0	1	.	1,217
	Wage-in-kind	115	57.5	2	33	13,992
	Gift	622	12.7	49	2	75,677
	Total	2,759	40.0	69	16	335,678
Smoked Bonga	Own production	45	22.5	2	3	5,475
	Barter	10	10.0	1	.	1,217
	Gift	167	7.3	23	1	20,318
	Total	222	8.5	26	1	27,010
Cat Fish	Own production	845	65.0	13	11	102,808
	Gift	220	44.0	5	15	26,767

Item code	What was the main source of the food?	Sum	Mean	N	Std. Error of Mean	Estimated Annual Consumption
	Total	1,065	59.2	18	9	129,575
Dried fish	Own production	158	79.0	2	71	19,223
	Gift	146	9.1	16	3	17,763
	Total	304	16.9	18	8	36,987
Eggs	Own production	176	19.6	9	3	21,413
	Gift	234	26.0	9	16	28,470
	Total	410	22.8	18	8	49,883
Fresh Milk	Own production	3,284	57.6	57	8	399,553
	Barter	30	30.0	1	.	3,650
	Wage-in-kind	15	15.0	1	.	1,825
	Gift	824	35.8	23	6	100,253
	Total	4,153	50.6	82	6	505,282
Sour Milk	Own production	986	34.0	29	3	119,963
	Wage-in-kind	30	30.0	1	.	3,650
	Gift	908	50.4	18	18	110,473
	Total	1,924	40.1	48	7	234,087
Powdered Milk	Gift	25	8.3	3	2	3,042
	Total	25	8.3	3	2	3,042
Palm oil	Own production	40	20.0	2	10	4,867
	Wage-in-kind	24	24.0	1	.	2,920
	Gift	147	21.0	7	3	17,885
	Total	211	21.1	10	3	25,672
Margarine	Gift	25	25.0	1	.	3,042
	Total	25	25.0	1	.	3,042
Vegetable oil	Own production	166	83.0	2	67	20,197
	Wage-in-kind	45	45.0	1	.	5,475
	Gift	684	36.0	19	12	83,220
	Total	895	40.7	22	12	108,892
Mayonnaise	Own production	95	31.7	3	7	11,558
	Gift	623	155.8	4	148	75,798
	Total	718	102.6	7	83	87,357
Peanut butter	Own production	20,879	41.0	509	2	2,540,278
	Barter	370	92.5	4	35	45,017
	Gift	1,351	34.6	39	13	164,372
	Other	80	20.0	4	4	9,733
	Total	22,680	40.8	556	2	2,759,400
Groundnuts-Unshelled	Own production	9,475	32.9	288	2	1,152,792
	Wage-in-kind	90	45.0	2	15	10,950
	Gift	1,986	45.1	44	17	241,630
	Other	56	56.0	1	.	6,813
	Total	11,607	34.6	335	3	1,412,185
Groundnuts-Shelled	Own production	8,534	33.6	254	3	1,038,303
	Wage-in-kind	22	11.0	2	1	2,677
	Gift	1,033	26.5	39	5	125,682
	Other	35	8.8	4	2	4,258
	Total	9,624	32.2	299	2	1,170,920
Kola Nuts	Own production	36	9.0	4	3	4,380
	Gift	1,141	9.8	116	1	138,822
	Total	1,177	9.8	120	1	143,202
Oranges	Own production	305	30.5	10	11	37,108

Item code	What was the main source of the food?	Sum	Mean	N	Std. Error of Mean	Estimated Annual Consumption
Potatoes (Irish)	Wage-in-kind	30	30.0	1	.	3,650
	Gift	333	11.1	30	3	40,515
	Total	668	16.3	41	4	81,273
	Gift	77	19.3	4	4	9,368
	Total	77	19.3	4	4	9,368
Potatoes(sweet)	Own production	467	46.7	10	18	56,818
	Wage-in-kind	30	30.0	1	.	3,650
	Gift	174	21.8	8	8	21,170
	Total	671	35.3	19	10	81,638
Cassava	Own production	1,076	32.6	33	5	130,913
	Gift	1,069	34.5	31	16	130,062
	Total	2,145	33.5	64	8	260,975
Tomatoes-fresh	Own production	1,461	25.6	57	3	177,755
	Wage-in-kind	6	6.0	1	.	730
	Gift	343	14.3	24	3	41,732
	Total	1,810	22.1	82	2	220,217
Bitter Tomato	Own production	2,725	22.0	124	2	331,542
	Wage-in-kind	18	18.0	1	.	2,190
	Gift	3,637	71.3	51	61	442,502
	Total	6,380	36.3	176	18	776,233
Garden eggs	Own production	1,997	18.2	110	3	242,968
	Barter	6	6.0	1	.	730
	Wage-in-kind	12	12.0	1	.	1,460
	Gift	254	7.9	32	1	30,903
	Total	2,269	15.8	144	2	276,062
Okra	Own production	3,915	26.6	147	4	476,325
	Gift	254	11.5	22	2	30,903
	Total	4,169	24.7	169	4	507,228
Onion	Own production	1,774	20.9	85	2	215,837
	Wage-in-kind	20	20.0	1	.	2,433
	Gift	654	15.2	43	2	79,570
	Total	2,448	19.0	129	1	297,840
Pumpkin	Own production	583	34.3	17	10	70,932
	Gift	235	26.1	9	14	28,592
	Total	818	31.5	26	8	99,523
Big Red Pepper	Own production	613	11.1	55	1	74,582
	Wage-in-kind	3	3.0	1	.	365
	Gift	181	5.7	32	1	22,022
	Total	797	9.1	88	1	96,968
Kren-Kren	Own production	329	10.6	31	2	40,028
	Gift	31	6.2	5	2	3,772
	Other	10	10.0	1	.	1,217
	Total	370	10.0	37	1	45,017
Bisap	Own production	977	7.2	136	1	118,868
	Gift	90	5.3	17	1	10,950
	Other	139	5.3	26	1	16,912
	Total	1,206	6.7	179	0	146,730
Cabbage	Own production	306	11.8	26	1	37,230
	Gift	182	14.0	13	7	22,143
	Total	493	12.3	40	2	59,982

Item code	What was the main source of the food?	Sum	Mean	N	Std. Error of Mean	Estimated Annual Consumption
Tomato puree(paste)	Own production	49	16.3	3	10	5,962
	Barter	5	5.0	1	.	608
	Wage-in-kind	44	22.0	2	8	5,353
	Gift	109	9.1	12	2	13,262
	Other	5	5.0	1	.	608
	Total	212	11.2	19	2	25,793
Green Leaves	Own production	618	13.4	46	2	75,190
	Barter	2	2.0	1	.	243
	Wage-in-kind	20	20.0	1	.	2,433
	Gift	151	11.6	13	2	18,372
	Other	4	4.0	1	.	487
	Total	795	12.8	62	1	96,725
Sugar	Barter	7	7.0	1	.	852
	Wage-in-kind	49	24.5	2	4	5,962
	Gift	1,900	22.6	84	8	231,167
	Other	25	12.5	2	4	3,042
	Total	1,981	67	89	15	241,022
Black mint	Gift	63	2.4	26	1	7,665
	Other	1	1.0	1	.	122
	Total	71	2.4	29	0	7,786
Salt	Own production	62	2.8	22	0	7,543
	Barter	10	2.0	5	0	1,217
	Gift	168	3.7	45	1	20,440
	Other	50	50.0	1	.	6,083
	Total	290	4.0	73	1	35,283
Garlic	Gift	17	2.4	7	0	2,068
	Total	17	2.4	7	0	2,068
Maggi cube	Barter	2	2.0	1	.	243
	Gift	123	9.5	13	3	14,965
	Other	3	3.0	1	.	365
	Total	128	9.3	15	3	15,573
Small dry pepper	Own production	410	6.7	61	1	49,883
	Gift	61	8.7	7	3	7,422
	Total	471	6.9	68	1	57,305
Locust beans(Neteetu)	Own production	85	17.0	5	10	10,342
	Wage-in-kind	30	30.0	1	.	3,650
	Gift	35	5.0	7	2	4,258
	Total	150	11.5	13	4	18,250
Chilli powder(black pepper)	Own production	1	1.0	1	.	122
	Gift	17	5.7	3	1	2,068
	Other	5	5.0	1	.	608
	Total	23	4.6	5	1	2,798
Powder Pepper	Own production	25	5.0	5	1	3,042
	Gift	125	125.0	1	.	15,208
	Total	150	25.0	6	20	18,250
Tea bags	Barter	15	15.0	1	.	1,825
	Wage-in-kind	156	78.0	2	72	18,980
	Gift	92	7.7	12	4	11,193
	Total	263	16.6	15	9	31,199
Chinese Green	Barter	6	3.0	2	0	730

Item code	What was the main source of the food?	Sum	Mean	N	Std. Error of Mean	Estimated Annual Consumption
Tea(20)(Ataya)	Wage-in-kind	3	3.0	1	.	365
	Gift	1,271	10.3	123	2	154,638
	Total	1,280	10.2	126	2	155,733
Mineral water	Wage-in-kind	10	10.0	1	.	1,217
	Gift	104	52.0	2	48	12,653
	Total	114	38.0	3	31	13,870
Cow meat	Own production	1,025	146.4	7	32	124,708
	Barter	70	70.0	1	.	8,517
	Wage-in-kind	225	112.5	2	88	27,375
	Gift	3,376	116.4	29	16	410,747
	Total	4,696	120.4	39	14	571,347
Sheep/Goat Meat	Own production	1,050	175.0	6	59	127,750
	Gift	1,675	119.6	14	27	203,792
	Total	2,725	136.3	20	26	331,542
Total	Own production	198,434	56.8	3498	1	24,142,803
	Barter	1,183	39.4	30	10	143,932
	Wage-in-kind	1,247	37.8	33	8	151,718
	Gift	45,872	33.0	1389	4	5,581,093
	Other	713	15.8	45	7	86,748
	Total	247,449	49.8	4995	1	30,106,295

The estimated annual household consumption of selected food items, that the 2010 IHS sampled households did not purchase but received as a gift or produce by the households was GMD 30.1 million, which on average is GMD6,283 per household. The 'own produced' items and gifts constituted 80 and 18.5 percent of the GMD 30.1 million respectively. Barter, wage-in-kind, and other sources of food accounted for the remaining proportions.

The Module A consumption data was included in Module B reporting of selected foods over the 'past one week'.

Table 4. 2: National: Urban & Rural Households Consumption Report Combined

Item Code	ITEM NAME	N	Sum	Yearly Expenditure	Yly Exp Per Household
1	**FOOD AND NON-ALCOHOLIC BEVERAGES[a]**				
1.1.1	Rice	4292	963,735	50,114,245	10,460
1.1.1	Maize	298	12,069	627,578	131
1.1.1	Millet	704	28,268	1,469,939	307
1.1.1	Sorghum	96	6,750	351,016	73
1.1.1	Findi	46	4,993	259,652	54
1.1.1	Bread	3949	347,342	18,061,773	3,770
1.1.1	Maize flour	88	3,913	203,480	42
1.1.1	Millet flour	81	2,623	136,416	28
1.1.1	Sorghum flour	64	2,526	131,355	27
1.1.2	Beef	1772	269,199	13,998,368	2,922
1.1.2	Sheep/Goat meat (mutton)	309	54,711	2,844,966	594
1.1.2	Chicken	944	77,566	4,033,421	842
1.1.2	Pork	18	1,128	58,669	12
1.1.2	Canned meat	450	26,393	1,372,432	286
1.1.3	Fresh Bonga	3834	179,335	9,325,412	1,946
1.1.3	Smoked Bonga	2909	52,202	2,714,489	567
1.1.3	Cat Fish	1061	52,856	2,748,492	574
1.1.3	Fresh Grouper/Ladyfish	1508	114,832	5,971,266	1,246
1.1.3	Fresh Baracuda	265	19,131	994,795	208
1.1.3	Dried Couta/Tenny	164	2,714	141,123	29
1.1.3	Oyster	107	4,722	245,567	51
1.1 .3	Dried fish	2183	25,529	1,327,522	277
1.1.3	Shrimps	131	12,381	643,808	134
1.1.3	Snail fish	731	4,530	235,545	49
1.1.3	Saul fish	60	2,350	122,207	26
1.1.3	Tilapia	692	30,585	1,590,403	332
1.1.3	Crab	83	1,885	98,041	20
1.1.3	Tin Fish (Sardines)	631	20,806	1,081,924	226
1.1.4	Eggs	1668	51,542	2,680,193	559
1.1.4	Fresh Milk	558	21,133	1,098,911	229
1.1.4	Sour Milk	1085	40,254	2,093,188	437
1.1.4	Evaporated Milk	1690	62,360	3,242,731	677
1.1.4	Powdered Milk	482	22,142	1,151,407	240
1.1.4	Cream	91	2,743	142,656	30
1.1.4	Cheese	33	1,832	95,265	20
1.1.4	Yoghurt	49	2,258	117,398	25
1.1.4	Vitalait		40,461	2,103,993	439
1.1.5	Groundnut oil		20,183	1,049,534	219
1.1.5	Palm oil		160,632	8,352,839	1,743

Item Code	ITEM NAME	N	Sum	Yearly Expenditure	Yly Exp Per Household
1.1.5	Margarine	6,625	344,525		72
1.1.5	Butter	38,565	2,005,386		419
1.1.5	Vegetable oil	185,664	9,654,512		2,015
1.1.5	Mayonnaise	46,525	2,419,275		505
1.1.5	Palm Kernels oil	2,759	143,445		30
1.1.5	Peanut butter	51,763	2,691,695		562
1.1.6	Coco nuts	6,391	332,351		69
1.1.6	Banana	31,446	1,635,171		341
1.1.6	Oranges	14,598	759,115		158
1.1.6	Mangoes	14,053	730,781		153
1.1.6	Lime	6,815	354,385		74
1.1.6	Apple	9,233	480,122		100
1.1.6	Baobab fruit	7,050	366,579		77
1.1.6	Palm nut (fruit kernels)	1,864	96,932		20
1.1.6	Daharr	6,538	339,954		71
1.1.6	Cashew	444	23,063		5
1.1.6	Paw – paw	2,907	151,161		32
1.1.6	Water melon	5,932	308,442		64
1.1.6	Ananas	375	19,507		4
1.1.6	Grapes	2,217	115,268		24
1.1.6	Cabaa	3,103	161,347		34
1.1.6	Avocado	202	10,488		2
1.1.6	Groundnuts_Unshelled	3677366	3677366		768
1.1.6	Groundnuts_Shelled	2722349	2722349		568
1.1.6	Kolanuts	1,169,073	1,169,073		244
1.1.6	Plum (Saloum Plum)	645	33,526		7
1.1.7	Potatoes(Irish)	64,903	3,374,967		704
1.1.7	Potatoes(sweet)	22,877	1,189,603		248
1.1.7	Cassava	44,214	2,299,128		480
1.1.7	Dry Beans	16,390	852,260		178
1.1.7	Small Pepper-fresh	26,494	1,377,702		288
1.1.7	Tomatoes-fresh	61,439	3,194,851		667
1.1.7	Bitter Tomato	49,882	2,593,883		541
1.1.7	Garden eggs	30,722	1,597,544		333
1.1.7	Okra	41,548	2,160,497		451
1.1.7	Onion	174,075	9,051,911		1,889
1.1.7	Pumpkin	6,525	339,301		71
1.1.7	Big Red Pepper	63,945	3,325,122		694
1.1.7	Kren-Kren	10,694	556,111		116
1.1.7	Bisap	18,531	963,586		201
1.1.7	Cabbage	25,559	1,329,057		277
1.1.7	Lettuce(salad)	8,708	452,824		95

Item Code	ITEM NAME	N	Sum	Yearly Expenditure	Yly Exp Per Household
1.1.7	Tomato puree(paste)	99,118	5,154,137		1,076
1.1.7	Carrot	9,549	496,545		104
1.1.7	Cucumber	5,310	276,097		58
1.1.7	Onion Leaves	9,730	505,983		106
1.1.7	Green peas	1,080	56,167		12
1.1.7	Okra Powder	2,637	137,102		29
1.1.7	Green Leaves	12,545	652,352		136
1.1.8	Sugar	386,503	20,098,134		4,195
1.1.8	Black mint	6,357	330,581		69
1.1.8	Chewing gum	7,026	365,353		76
1.1.8	Honey	8,809	458,092		96
1.1.8	Jam	802	41,679		9
1.1.8	Chocolate	3,453	179,533		37
1.1.8	Ice cream	7,525	391,289		82
1.1.8	Mint stick	11,930	620,369		129
1.1.9	Salt	25,821	1,342,710		280
1.1.9	Garlic	14,317	744,476		155
1.1.9	Maggi tube	86,373	4,491,394		937
1.1.9	Small dry pepper	8,582	446,276		93
1.1.9	Locust beans(Neteetu)	13,880	721,741		151
1.1.9	Chilli powder(black pepper)	24,002	1,248,089		261
1.1.9	Vinegar	6,853	356,336		74
1.1.9	Powder Pepper	2,310	120,136		25
1.2	Non-alcoholic Beverages	8392079	8392079		1,752
	Group 1 total				**53,447**
2					
2.1	Alcoholic Beverages	4793	559838		117
2.2.0	Cigarette or other tobacco[a]	1135	3,123,918		652
	Group 2 total				**769**
3					
3.1.1	Cloth, thread, other sewing material	685	1,212,954		253
3.1.1	Infant Clothing	1089	1,034,263		216
3.1.1	Boy's other clothing	1104	1,519,638		317
3.1.1	Men's other clothing	874	1,585,157		331
3.1.1	Girl's other clothing	1459	2,561,605		535
3.1.1	Uniforms and sports clothes	1150	1,881,442		393
3.1.1	Lady's other clothing	2005	5,733,948		1,197
3.1.2	Baby nappies/diapers	844	561,589		117
3.1.2	Boy's trousers	1537	1,468,622		307
3.1.2	Boy's shirts	1530	1,082,528		226
3.1.2	Boy's jackets	96	54,900		11
3.1.2	Boy's undergarments	692	164,479		34

Item Code	ITEM NAME	N	Sum	Yearly Expenditure	Yly Exp Per Household
3.1.2	Men's trouser	875	806,457		168
3.1.2	Men's shirts	801	583,080		122
3.1.2	Men's jackets	49	29,622		6
3.1.2	Men's undergarments	411	129,668		27
3.1.2	Girl's blouse/shirt	891	799,950		167
3.1.2	Girl's dress/skirt	1036	1,100,878		230
3.1.2	Girl's undergarments	894	251,681		53
3.1.2	Lady's blouse/shirt	546	669,909		140
3.1.2	Lady's dress/skirt	604	1,011,883		211
3.1.2	Lady's undergarments	674	324,473		68
3.1.3	Tailoring charges	1966	12,794,170		2,670
3.1.4	Laundry, dry cleaning, tailoring fees	2408	6,946,152		1,450
3.2.1	Boy's shoes	2414	1,724,692		360
3.2.1	Men's shoes	1741	1,029,993		215
3.2.1	Girl's shoes	2572	1,622,864		339
3.2.1	Lady's shoes	2866	1,861,995		389
	Group 3 total				**10,551**
4					
4.3.0	Repairs and Maintenance to dwelling[b]	126	2,364,023		493
4.3.1	Paint, putty[c]	93	226,889		47
4.3.1	Building items – cement, bricks, timber, iron sheets, tools, etc [d]	528	3,259,970		680
4.3.1	Wood poles [d]	13	8,175		2
4.3.1	Grass for thatching roof [d]	36	15,205		3
4.5.1	Electricity (Cash power)[a]	948	9,624,923		2,009
4.5.2	Paraffin or Kerosene [a]	50	119,919		25
4.5.4	Charcoal [a]	2435	7,333,710		1,531
4.5.4	Firewood [a]	1847	8,873,829		1,852
	Rent paid [d]	4783	12,172,864		2,541
	Imputed Rent	4783	6,252,284		1,305
	Group 4 total				**10,489**
5					
5.1.1	Light bulbs [b]		204,237		43
5.1.1	Paraffin lamp (hurricane or pressure) [c]		6,788		1
5.1.1	Bulbs, Plugs, Wire [c]		148,566		31
5.1.1	Mattress [d]		987,177		206
5.1.1	Bed [d]		4,780,083		998
5.1.1	Table [d]		572,365		119
5.1.1	Chair [d]		2,972,716		620
5.1.1	Upholstered chair, sofa set [d]		105,400		22
5.1.1	Coffee table (for sitting room) [d]		6,960		1
5.1.1	Cupboard, drawers, bureau [d]		74,000		15

Item Code	ITEM NAME	N	Sum	Yearly Expenditure	Yly Exp Per Household
5.1.1	Clock [d]			3,145	1
5.1.2	Carpet, rugs, drapes, curtains [d]			1,274,636	266
5.1.2	Mat – sleeping or drying maize flour [d]			195,834	41
5.2.0	Linen – towels, sheets, blankets [d]			754,603	158
5.2.0	Mosquito net [d]			123,737	26
5.3.1	Fan [d]			634,786	132
5.3.1	Air conditioner [d]			44,990	9
5.3.1	Radio ('wireless') [d]			693,665	145
5.3.1	Tape or CD player, HiFi [d]			886,131	185
5.3.1	Television and VCR [d]			1,970,503	411
5.3.1	Sewing Machine [d]			287,648	60
5.3.1	Electronic or gas stove, hot plate [d]			127,815	27
5.3.1	Refrigerator [d]			1,592,420	332
5.3.1	Washing machine [d]			84,000	18
5.3.1	Iron (for pressing clothes) [d]			4,795	1
5.3.3	Repairs to household and personal items (radios, Watches etc) [b]			466,071	97
5.4.0	Bowls, glassware, plates, silverware etc [c]			773,430	161
5.4.0	Cooking utensils (cook pots, stirring spoons etc) [c]			484,212	101
5.4.0	Kerosene/Paraffin stove [d]			8,070	2
5.4.1	Mortar/pestle [d]			290,766	61
5.5.1	Repairs to farm implements (seeders, weeders power tillers, etc) [b]			160,036	33
5.5.1	Generator [d]			14,600	3
5.5.1	Seeder [d]			2,800	1
5.5.1	Weeder (Hoe machine) [d]			850	0
5.5.2	Torch/flashlight [c]			335,038	70
5.5.2	Needles, nuts, bolts, screw, nails [c]			76,478	16
5.5.2	Wheelbarrow [d]			13,600	3
5.5.2	Hand sprayer [d]			400	0
5.5.2	Hoe [d]			8,890	2
5.5.2	Axe [d]			5,935	1
5.6.1	Insecticides (mosquito coils, repellants, sprays etc) [a]			2,322,677	485
5.6.1	powder soap (Clothes) [b]			1,843,512	385
5.6.1	Household Cleaning Products (dish soap, toilet cleaners, etc) [b]			319,696	67
5.6.1	Cleaning utensils (brooms, brushes, etc) [c]			226,934	47
5.6.1	Umbrella [c]			102,647	21
5.6.1	Laundry soap, Toilet soap [b]			6,593,927	1,376
5.6.1	Detergent [c]			539,722	113
5.6.1	Insecticide, Pesticide [c]			1,010,171	211
5.6.1	Cloth hanger [c]			9,793	2
5.6.1	Ropes, strings [c]			126,983	27
5.6.1	Other non-durable goods [c]			126,386	26
5.6.1	Matches [a]			762,139	159

Item Code	ITEM NAME	N	Sum	Yearly Expenditure	Yly Exp Per Household
5.6.2	Wages paid to servants [b]			2,033,965	425
5.6.2	House decorations [c]			144,153	30
5.6.2	Maids, Cooks, Cleaners, Gardeners, Security Guards [c]			1,779,610	371
5.6.2	Plumbing and repairs and other services [c]			119,565	25
5.6.2	Hire of furniture and furnishings [c]			328,691	69
5.6.2	Other services [c]			35,810	7
	Group 5 total				**8,266**
6	**HEALTH** [c]				
6.1.1	Headache/Pain killer medicine			493,415	103
6.1.1	Cough medicine			305,215	64
6.1.1	Mentholatum			67,346	14
6.1.1	Worm medicine			21,045	4
6.1.1	Laxative			18,340	4
6.1.1	Tetracycline/antibiotics			409,622	85
6.1.1	Malaria pill			190,697	40
6.1.1	Injections			252,698	53
6.1.1	Other medicine			996,644	208
6.1.1	Others			21,081	4
6.2.1	Doctor fees/Druggist fees			812,477	170
6.2.1	Traditional/herbal practitioners			333,119	70
6.2.1	Hospital surgery/accommodation			124,496	26
6.2.1	Out Patient fees			82,346	17
6.2.1	Ambulance fees and others			8,707	2
6.2.2	Dental fees			68,026	14
	Group 6 total				**878**
7	**TRANSPORT**				
7.1.1	Car [c]			10,854,370	2,266
7.1.1	Public Transport – bus fare and taxi fare [a]			27,694,979	5,781
7.1.2	Motorcycle/scooter [d]			1,779,850	371
7.1.3	Bicycle [d]			975,015	204
7.1.4	Donkey Cart [d]			11,000	2
7.2.1	Old tyres/tubes/parts [c]			448,036	94
7.2.2	Petrol or Diesel [b]			7,212,611	1,505
7.2.3	Motor vehicle service, repair, or parts [b]			3,945,175	823
7.2.3	Bicycles service, repairs, or parts [b]			703,278	147
7.3.2	Inland water transport [c]			259,566	54
7.3.2	Car/motor cycle/bicycle/boat etc. [c]			1,037,975	217
7.3.2	Transport to and from school [c]			2,760,886	576
7.3.3	Air transport [c]			2,678,411	559
7.3.4	Ocean transport [c]			32,438	7
7.3.4	Boat or cane [c]			6,900	1
7.3.6	Other transport [c]			47,525	10
	Group 7 total				**12,617**

Item Code	ITEM NAME	N	Sum	Yearly Expenditure	Yly Exp Per Household
8	**COMMUNICATION**				
8.1.0	Postage stamps or other postal fees [b]			297,318	62
8.2.0	Mobile telephone [d]			8,979,720	1,874
8.3.0	Mobile communication [a]			22,074,332	4,607
8.3.0	Other communication services [a]			425,911	89
8.3.0	Fixed telephone line [d]			90,610	19
	Group 8 total				**6,652**
9					
9.1.2	Film, film processing, camera [d]		74,992	74,992	16
9.1.3	Computer [d]		1,243,330	1,243,330	260
9.1.4	Cassette/DVD rental [a]		9,037	469,937	98
9.1.4	Music or video cassette or CD [c]		15,667	62,669	13
9.3.1	Sports and hobby equipment, musical instruments, toys [c]		35,915	35,915	7
9.4.1	Football, cinema, video tickets & charges [b]		11,325	135,900	28
9.4.1	Tickets for sports/entertainment events [c]		6,872	27,487	6
9.4.2	Tickets for clubs and other entertainments [b]		5,687	295,733	62
9.4.2	Membership of sports/video societies & other clubs [b]		6,512	78,143	16
9.5.1	Stationery supplies – writing pad, pens, pencils, etc [b]		58,042	696,500	145
9.5.1	Books and magazines [b]		10,686	128,235	27
9.5.1	School books [c]		258,297	1,033,186	216
9.5.1	School supplies [c]		131,062	524,249	109
9.5.2	Newspapers [b]		17,980	215,766	45
9.5.4	Drawing equipment and accessories [b]		9,901	118,816	25
9.5.4	Other items and repairs (writing and drawing equipment and supplies) [b]		3,228	38,731	8
9.5.4	Stationery items (not for school) [b]		1,271	5,085	1
	Group 9 total				**1,082**
10	**EDUCATION [c]**				
10	School and registration fees		1,285,754	5,143,017	1,073
10	Examination fees		71,326	285,305	60
10	Private tuition		320,277	1,281,106	267
10	Other expenses, specify;		83,038	332,152	69
10	Contributions to parents association		20,584	82,338	17
10	Lunch and pocket money		2,715,278	10,861,113	2,267
	Group 10 total				**3,754**
12					
11.2.0	Night's lodging in guest house or hotel	22	7,116	28,466	6
12.1.1	Toothpaste, Toothbrush/cosmetics [b]	1973	111,588	1,339,051	279
12.1.1	Glycerine, Vaseline, Skin creams [b]	2866	206,834	2,482,012	518
12.1.1	Other Personal Products (Shampoo, Razor blades, Cosmetic, Hair Product etc) [b]	1585	51,814	621,770	130
12.1.1	Barber, beauty saloon [b]	692	88,325	1,059,906	221

Item Code	ITEM NAME	N	Sum	Yearly Expenditure	Yly Exp Per Household
12.1.3	Shaving equipment/permanent wave set [b]	260	8,622	103,464	22
12.1.3	Other personal effects [b]	91	13,967	167,608	35
12.1.3	Toilet paper [b]	134	10,561	126,732	26
12.3.2	Mortgage – regular payment to purchase house [b]	6	2,281	27,372	6
12.3.2	Other personal care services [b]	124	12,269	147,227	31
12.4.0	Donation – to mosque, church, charity, beggar, etc [b]	2749	268,907	3,226,881	674
12.4.0	Council rates [d]	2266	1,580,581	1,580,581	330
12.5.3	Sickness insurance premia [d]	11	11,717	46,868	10
12.5.3	Accident insurance premia [d]	7	7,667	30,667	6
12.5.3	Other health related insurance premia [d]	8	11,682	46,729	10
12.5.3	Insurance – health, auto, home, life, etc [d]	179	328,527	328,527	69
12.7.0	Milling Fees, Grains [b]	804	63,251	759,007	158
12.7.0	Fines or legal fees [d]	5	18,030	18,030	4
12.7.0	Bride wealth or cost [d]	58	446,800	446,800	93
12.7.0	Marriage ceremony costs [d]	568	1,202,525	1,202,525	251
12.7.0	Funeral [d]	963	469,758	469,758	98
	Group 12 total				**2,976**
				534,102,389	111,480
	Per HH				
	GMD		**13,720**	**534,102,389**	**111,480**
	US$		**490**	**19,075,085**	**3,981**

a: for these items consumption over past ONE WEEK was collected, and hence Sum is multiplied by 52 to get Yearly Expenditure.

b: for these items consumption over past One Month was collected, and hence Sum is multiplied by 12 to get Yearly Expenditure.

c: for these items consumption over past Three Months was collected, and hence Sum is multiplied by 4 to get Yearly Expenditure.

d: for these items consumption over past Twelve Months was collected, and hence Yearly Expenditure is same as Sum.

Chapter 5:   Poverty Analysis

This chapter presents the overall poverty rates using the $1 and $1.25 thresholds per person per day by Local Government Area. It also deals with the determinants poverty notably average household size, gender of the head of the household, educational attainment of the household head, sector of employment of the household head and place of residence which is presented in figure 3.

In this survey, the poverty line used is $1.25 per person per day but analysis has also been done for the proportion of the population living below $1 per day. The "poor" therefore are defined as the population living on less than $1.25 per day. The use of consumption rather than income, is because of the better quality of the consumption data in this survey as the case in most Integrated Household Surveys. People are considered as poor in the sense that their income is actually close to their observed consumption.

Results of the 2010 IHS shows that 48.4 percent of the population are living below the poverty line of $1.25 per day. This is an improvement from the 2003- 2004 IHS which shows that 58 percent of the population was living below the poverty line. But it is important to note that the threshold for the headcount index in 2003-2004 was $1 per person per day. Using the $1 per person per day in the 2010 IHS, overall poverty has decreased significantly from 58 percent in 2003 to 39.7 percent in 2010.

Using the $1.25 poverty line, poverty was highest in the rural than in the urban areas (73.9% vs 32.7%). This is an indication that poverty is a rural phenomenon as has been the case in most developing countries. Analysing the data by LGA shows that only Banjul and Kanifing which are entirely urban settlements have poverty rates lower than the national average. Kuntaur and Janjanbureh LGAs, like the 2003 IHS survey, have the highest poverty rates with 79 and 73.2 percent respectively. It is important to note that these two regions are the most deprived among the regions in the predominantly rural areas as shown by the Multiple Indicator Cluster Surveys (MICS), Core Welfare Questionnaire Indicator (CWIQ) survey 2008, Poverty and Social Impact Analysis (PSIA) 2009, Malaria Indicator Survey (MIS) 2010 among other household surveys. Brikama LGA has the highest proportion of the distribution of the poor with 34.5 percent and Banjul has the lowest proportion with less than one percent. Looking at the distribution of the poor in Banjul, Kanifing and Brikama shows that urban poverty is in the increase. This could be attributable to the fact that these settlements are witnessing a lot of inflow of migrants both internal and external because of the employment opportunities both formal and informal in these areas.

Determinants of poverty

Poverty is multidimensional and there are many factors that could lead to poverty which varies country to country. It is important to note that in this survey like the 2003 IHS, income is used to measure poverty. The determinants of poverty discussed below includes the following: Average household size, gender of the household head, educational attainment of the household head, sector of employment of the household head and place of residence.

Average household size

It is observed from table 5.1 that the size of the household can determine the poverty status of the household. The data shows that single person households have the lowest poverty rate of 10.9 percent and households with10 or more members had the highest poverty rates with 76.8 percent. Meaning that, poverty increases as the household size increases. The reason why a marked disparity has been observed in the poverty levels by place of residence could be attributed to large household sizes in the rural areas.

Gender of household head

Male headed households accounted for about 88 percent of the population living below $1.25 per day, whilst female headed households accounted for the remaining proportion. Using the $1 and $1.25 per day female headed households has lower poverty rates. This is contrary to the findings of the 2003 IHS which shows that female headed households had higher poverty rates compared to their male counterparts. The reason why these changes have been observed could be attributed to the fact that female headed households tend to be smaller than male headed households in terms of size. Also female headed households receive more remittances than their counterparts. Another reason is that the proportion of women in the agricultural sector has decreased significantly compared to 2003. Analyzing the data by sector of employment of the household head shows that those employed in the agricultural sector have higher poverty rates among all the employment categories.

Educational attainment of the Household head

About two thirds of household heads did not have formal education, of which 58.4 percent are living below $1.25 per day which is higher than the national average. The data from table 5.1 shows that the higher the educational attainment of the household heads, the lower their poverty rates. The poverty rates range from 58.4 percent for those with no education to 17.8 percent for those with tertiary education. This could be attributed to the fact that the higher the educational attainment of an individual, the likelihood of getting a better paid job.

Sector of employment of household head

Household heads in the agriculture and fishing industry accounted for the largest proportion of persons living below $1.25 per day with 79.0 per cent. This could be attributed to the fact that the agricultural sector in particular is beset with erratic rainfalls, lack of markets for their produce, lack of capital among others. Agriculture being the main occupation for most of the population in the rural areas, could be a reason why poverty is higher in the rural compared to the urban areas. Persons employed in the electricity and gas industry and financial management sector have the lowest poverty rates among these sectors.

Table 5. 1: Poverty Measures, 2010

	Headcount Rate (< \$1/ person/ day)	Distribution of the Poor (< \$1/person/day)	Headcount Rate (< \$1.25/ person/day)	Distribution of the Poor (< \$1.25/ person/day)	Distribution of the Population
Total	**36.7**		**48.4**		
Urban	21.0	32.0	32.7	37.8	52.4
Rural	62.1	68.0	73.9	62.2	47.8
LGA					
Banjul	7.1	0.2	16.4	0.5	1.8
Kanifing	15.0	10.7	26.0	13.8	23.6
Brikama	39.7	32.8	54.4	34.5	33.1
Mansakonko	45.4	6.0	57.2	5.8	5.1
Kerewan	48.2	13.6	60.3	13.0	11.2
Kuntaur	74.1	8.9	79.0	7.4	5.3
Janjanbureh	65.9	11.5	73.2	10.0	7.6
Basse	56.7	16.4	65.6	15.0	12.3
Household size					
1.0	5.6	0.1	10.9	0.2	0.9
2.0	9.6	0.3	12.3	0.3	1.4
3.0	10.7	0.6	20.3	0.8	2.8
4.0	19.0	1.7	30.2	2.2	4.8
5.0	24.1	2.7	37.8	3.5	5.9
6.0	27.5	3.9	38.8	4.4	7.2
7.0	39.0	5.3	51.7	5.8	7.4
8.0	45.1	6.0	64.2	7.0	7.0
9.0	51.4	6.6	66.6	6.9	6.7
10 or more	64.5	72.8	76.8	69.1	55.9
Gender of household head					
Male	38.8	88.2	50.9	87.6	84.3
Female	28.2	11.8	38.3	12.4	15.7
Education level of household head					
None	46.2	78.3	58.4	75.7	66.1
Primary	31.6	4.9	42.1	5.1	6.1
Secondary	21.4	10.6	33.5	12.4	17.7
Vocational	13.3	0.5	25.0	0.7	1.5
Tertiary	10.9	2.6	17.8	2.9	6.0
Sector of employment of household head					
Agriculture and fishing	68.8	43.6	79.0	39.6	33.1
Mining	46.2	0.3	61.6	0.3	0.3
Manufacturing and energy	33.6	5.6	43.6	5.5	7.4
Electricity, gas and water	5.8	0.3	21.2	0.5	1.0
Construction	35.6	5.2	50.2	5.6	7.3
Trade, hotels and restaurants	24.2	14.3	36.2	16.3	25.2
Transport and communication	37.7	5.1	51.2	5.1	6.4
Financial management	20.7	0.4	32.8	0.6	1.2
Social and personal service	28.1	12.2	40.4	12.9	18.2

Figure 2: Poverty Rates by place of residence for less $1 and $1.25 per day
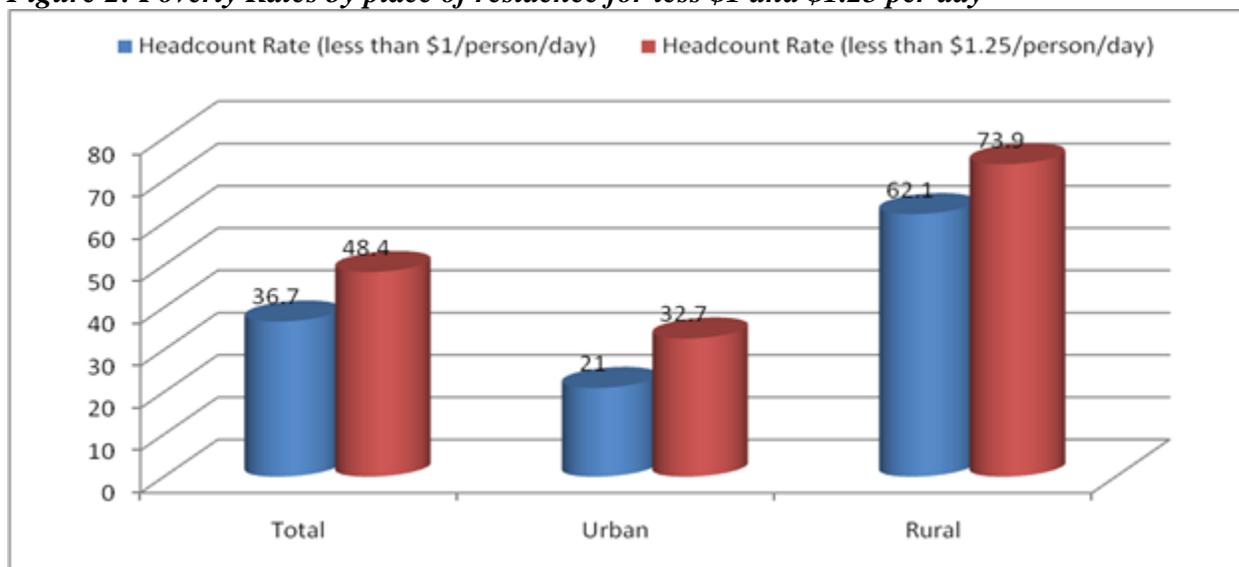
Presented in the above figure are the poverty rates using the less than $1 and $1.25 per person per day thresholds by place of residence. Using both thresholds, poverty was higher in the rural compared to the urban areas. It is observed that poverty levels in the urban areas were lower than the national averages for both poverty lines. In the rural areas, poverty rates double the national average for the poverty line of less than $1 threshold. For the less than $1.25 poverty line, poverty in the rural areas was higher than the national average by 25.5 percentage points. This is an indication that if poverty is to be reduced, there is the need to target more the most deprived regions particularly CRR and URR or else the high poverty rates in the rural areas will have an impact at the national average.

Table 5. 2: Percentage distribution of the Employed population living below USD1.25 per day by age group and gender

Gender			
	Male	Female	**Total**
Age group			
15 - 24	49	48	49
25 - 29	35	43	40
30 - 34	32	37	35
35 - 39	31	41	36
40 - 44	34	45	39
45 - 49	34	38	36
50 - 54	35	45	39
55 - 59	41	40	40
60 - 64	44	44	44
Total	37	42	40

Table 5.2 shows percentage distribution of the employed population living below $1.25 per day for the age groups 15 -24 to 60 -64 years. The data shows that, of the employed population, 40 per cent are living below $1.25 per day and the proportion was highest for females (42%) compared to males (37%). The difference in poverty levels for the employed population and the entire population is 8.4 percentage points (40% vs 48.4%). It is observed that the age group 15 – 24 has higher poverty rates compared to the other age groups. It is also observed that poverty decreases from the age cohort 15 -24 to the age cohort 40 – 44 and then increases for older age cohorts.

Table 5. 3 : Total Household Consumption by Quintile, 1998 – 2010

Quintile Estimate (%)	1998	2003	2010
1st Quintile (poorest)	4.0	8.8	5.6
2nd Quintile	7.6	13.6	10.5
3rd Quintile	12.1	18.0	15.3
4th Quintile	20.3	21.6	22.0
5th Quintile (richest)	56.0	38.0	46.5

Source: 1998 Poverty Study, 2003 IHS and 2010 IHS

The indicators used for the calculation of the wealth index include household assets. The wealth index is calculated using factor analysis. A standardized score is assigned for each household. These scores are summed by household and individuals are ranked according to the total score of the household in which they reside. The sample is then divided into population quintiles (five groups) with the same number of individuals in each group.

Presented in Table 5.3 is the total household consumption by quintiles. The first quintile is the most disadvantaged or the poorest and the fifth is the richest or the most advantaged. From the data it can be seen that the share of the poorest quintile has increased from 4 per cent in 1998 to 8.8 per cent in 2003 and then decreased to 5.6 per cent in 2010. Whilst that of the richest quintiles has dropped from 56 per cent in 1998 to 38 per cent in 2003 and increased again in 2010 to 46.5 percent. From 1998 to 2003 the rest of the quintiles registered some increase in their share of the total consumption in 2003 particularly that of the 2nd and the 3rd quintiles. Thus, the 2003 data suggest significant reduction in disparities in total household consumption by quintiles in The Gambia. However, the 2nd and 3rd quintiles registered some decrease in their share of total consumption from 2003 to 2010, while the 4th quintile registered a slight increase from 21.6 percent to 22 per cent in the same period.

Table 5. 4: Average Household Consumption 2010

Quintile Estimate (Dalasi)	Mean	SE of Mean	Median
1st Quintile (poorest)	29,948	391	30,797
2nd Quintile	57,648	454	58,955
3rd Quintile	84,847	659	87,768
4th Quintile	122,441	913	125,391
5th Quintile (richest)	260,742	5,465	215,626

Table 5.4 shows household mean consumption by quintiles. From the table it can be seen that the first (poorest) quintile is further from the top (richest) quintile as the poorest quintile has a mean consumption of D29,948 per annum whilst the fifth (richest quintile) has a mean consumption of D122,441 per annum. The same trend has been observed between the second and third quintiles, the third and the fourth and the fourth and the fifth quintiles. From the table it is observed that the

household median consumption by quintiles is higher than the household mean consumption for all quintiles except for the richest quintile.

Table 5. 5: Mean Per Capita Expenditure in Dalasi by LGA and residence

LGA	Mean
Banjul	29,755
Kanifing	28,021
Brikama	16,462
Mansakonko	15,995
Kerewan	14,185
Kuntaur	9,633
Janjanbureh	11,989
Basse	13,309
Reidence	
Urban	24,356
Rural	11,068
Total	19,269

It is observed from the above table that the mean capita expenditure is GMD19,269 with huge regional variations. The mean capita expenditure in the urban area doubles that of the rural areas (GMD24,356 vs GMD11,068). It is observed that the mean capita expenditure is higher in the urban settlements of Banjul and kanifing which has lower poverty rates and lowest in Kuntaur and Kuntaur which have higher poverty rates. Other than Banjul and Kanifing, all the other LGAs mean capita expenditure is lower than the national average.

Table 5. 6 : Inequality in Per Capita Expenditure Distribution by place of residence in 2003 and 2010

	Bottom Half of the Distribution		Upper Half of the Distribution		Inter quartile Range	Tails	
	p25/p10	p50/p25	p75/p50	p90/p50	p75/p25	p90/p10	Gini
Total							
2003	1.50	1.68	1.65	2.76	2.78	6.97	46.16
2010	1.61	1.68	1.76	2.91	2.94	7.80	45.78
Urban							
2003	1.55	1.78	1.64	2.78	2.92	7.68	44.67
2010	1.46	1.57	1.63	2.66	2.56	6.08	42.11
Rural							
2003	1.49	1.59	1.57	2.44	2.49	5.78	44.15
2010	1.41	1.57	1.59	2.54	2.51	5.63	40.03

Source: 2003 IHS and 2010 Integrated Household Survey

The table presents ratios of the mean per capita expenditures of various percentiles of the distribution of per capita expenditures.

Figure 3: Lorenz Curve

Lorenz Curves

1=Urban, 2=Rural
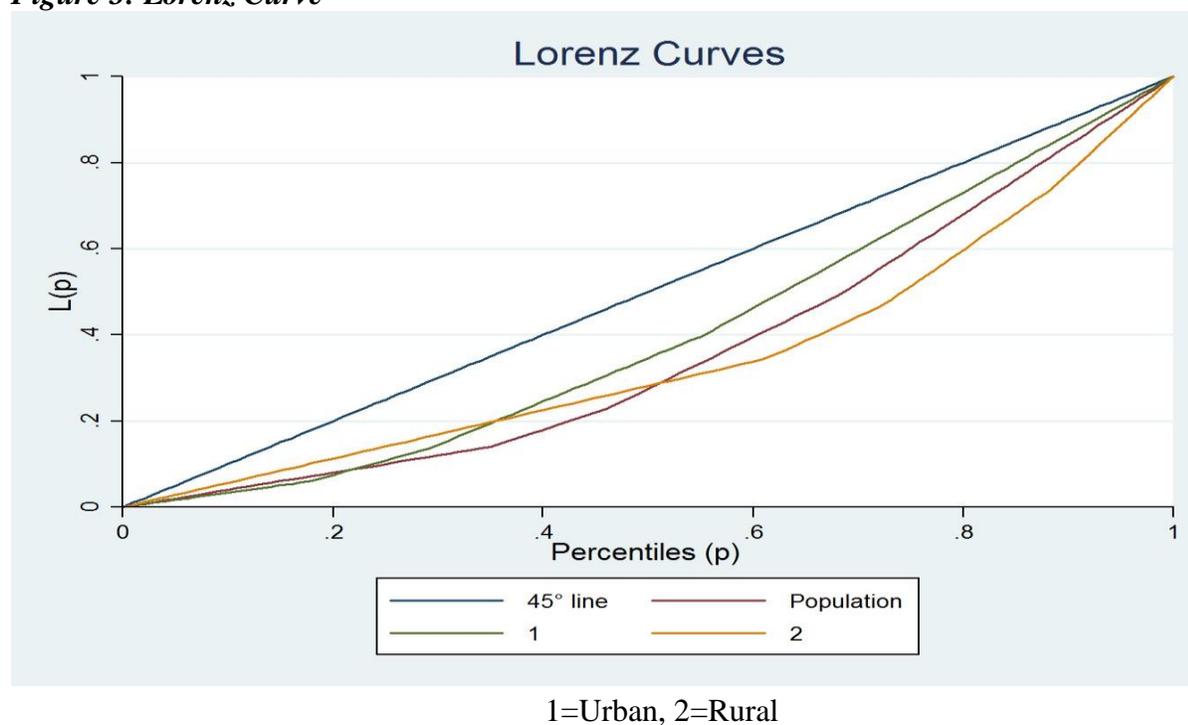
From Table 5.6, in 2003 urban areas had a Gini coefficient of 42.11 and the rural areas had a Gini coefficient of 40.03. Nationally in 2010, the Gini coefficient was 45.78 which is an improvement from 2003, in which the Gini was 46.16. Both Gini coefficients of urban and rural improved in 2010 compared to 2003. From Table 5.4 the 2010 Gini coefficients of urban and rural were 44.67 and 44.15 respectively. The lower the Gini coefficient the better the distribution, it ranges from 0.00 to 1.00 or (0%-100%).

In 2010, people in the 90th percentile consumed 7.8 times as much as those in the 10th percentile. The difference in the two percentile was highest in the urban than in the rural areas, with it being 6.08 times as much in the urban areas and 5.63 times as much in the rural areas. The inter quartile range was highest in the urban than rural and nationally was 2.94. In the urban, people in the 75th percentile consumed 2.56 times more than people in the 25th percentile; whilst in the rural the difference is 2.51 times more in the 75th than the 25th percentile.

The upper half of the distribution shows that in the urban areas, people in the 90th percentile consumed 2.66 times than those in the 50th percentile and those in the 75th percentile consumed 1.63 times than those in the 50th percentile. Whilst in the rural areas, people in the 90th and 75th percentiles consumed 2.54 and 1.59 times respectively more than those in the 50th percentile. The bottom half of the distribution showed that in both the urban and rural areas, people in the 50th percentile consumed 1.57 times more than those in the 25th percentile. However, in the urban areas, people in the 25th percentile consumed 1.46 times more than those in the 10th percentile, whilst it is1.41 times in the rural areas

Table 5. 7 : Poverty Rate from less than $1 - $2 and above per person per day consumption by residence

			< $1.00	$1-$1.24	$1.25-$1.99	$2.00 and above	Total
Residence	Urban	Count	615	341	785	1,184	2,925
		Percent	21.0	11.7	26.8	40.5	100.0
	Rural	Count	1,125	214	282	192	1,813
		Percent	62.1	11.8	15.6	10.6	100.0
Total		Count	1,740	555	1,067	1,376	4,738
		Percent	36.7	11.7	22.5	29.0	100.0

Presented in the above table are poverty rates using the poverty lines less than $1 to $2 and above per day by place of residence. The proportion of the population living less than $1 per person per day is highest in the rural (62,1%) compared to the urban areas (21.0%). It is also observed that the proportion of the population living between $1 - $1.24 per day is the same in both place of residence. As the threshold increases, significant difference is observed between the rural and urban areas. About 27 per cent of the urban dwellers are living between $1.25-$1.99 per day and in the rural areas, about 16 per cent of the population is living between $1.25-$1.99 per day. For the population living from $2 and above per day, the urban population is four times that of the rural population (40.5% vs 10.6%). What can be concluded from this analysis is that income levels are higher in the urban than in the rural areas as shown in the table.

Table 5. 8: Poverty rates by Local Government Area less than $1 to $2 and above per day

LGA		Poverty Rate based on per person per day				Total
		<$1.00	$1-	$1.25-	$2.00 and	
Banjul	Count	10	13	30	87	140
	Percent	7.1	9.3	21.4	62.1	100.0
Kanifing	Count	214	157	367	685	1423
	Percent	15.0	11.0	25.8	48.1	100.0
Brikama	Count	613	227	367	339	1546
	Percent	39.7	14.7	23.7	21.9	100.0
Mansakonko	Count	123	32	56	60	271
	Percent	45.4	11.8	20.7	22.1	100.0
Kerewan	Count	255	64	118	92	529
	Percent	48.2	12.1	22.3	17.4	100.0
Kuntaur	Count	137	9	20	19	185
	Percent	74.1	4.9	10.8	10.3	100.0
Janjanbureh	Count	172	19	37	33	261
	Percent	65.9	7.3	14.2	12.6	100.0
Basse	Count	216	34	72	59	381
	Percent	56.7	8.9	18.9	15.5	100.0
Total	Count	1740	555	1067	1374	4736
	Percent	36.7	11.7	22.5	29.0	100.0

Analysis of the above table has shown that the two urban settlements of Banjul and Kanifing has the highest proportion of the population living from $2.00 and above per day but highest in Banjul with 62.1 per cent. Kuntaur and Janjabureh have the lowest proportions of the population living fom $2.00 and above per day. Banjul and Kanifing have the lowest proportion of the population living less than $1 per person per day. The proportion of the population living less than one dollar per day was highest in the predominantly rural areas and is highest in the poorest regions (Kuntaur and Janjanbureh). For the threshold of $1-$1.24 was highest in Brikama with 14.7 per cent and lowest in Kuntaur with about 5 per cent. For $1.25-$1.99, Banjul, Kanifing and Brikama have the highest proportions and Kuntaur and Janjanbureh (the poorest regions) have the lowest proportions with 10.8 and 14.2 per cent respectively.

Table 5. 9 : Poverty Rate by Gender of the household head less than $1 to $2 and above per day

Gender		Poverty Rate based on per person per day consumption				
		<$1.00	$1-$1.24	$1.25-$1.99	$2.00 and above	Total
Male	Count	1473	459	869	993	3794
	Percent	38.8	12.1	22.9	26.2	100.0
Female	Count	259	93	191	374	917
	Percent	28.2	10.1	20.8	40.8	100.0
Total	Count	1732	552	1060	1367	4711
	Percent	36.7	11.7	22.5	29.0	100.0

The number of male headed households is higher than that of the female headed households. However, the proportion of female headed households spending $2 or more per day is higher compared to their male counterparts. Two fifths of the female headed households consume $2 or more per person per day, whereas about one third of the male headed households consume $2 or more per day.

About 39 percent of male headed households live on less than $1 per person per day and 12.1 percent live within $1 - $1.24 per day. Twenty eight percent of female headed households live on less than $1 per day and 10.1 percent live between $1 - $1.24 per person per day.

Nationally, 36.7 percent of household live on less than $1 per person per day and 11.7 percent of households live within $1 - $1.24 per person per day. A combination of these two percentages gives a total of 48.4 percent of household living below the poverty line of $1.25 per person per day.

Table 5. 10: Mean per capita household consumption by gender of the household head and residence

Sex of the household head	Area	Mean	N	Std. Error of Mean
Male	Urban	23391.91	2250	550
	Rural	10863.07	1583	279
	Total	18217.36	3833	357
Female	Urban	27458.35	691	954
	Rural	12494.43	242	600
	Total	23578.02	932	755
Total	Urban	24346.89	2941	478
	Rural	11079.20	1825	255
	Total	19266.16	4765	324

There is noticeable difference between male headed and female headed households as 'Per capita consumption' is concerned. The mean capita household consumption was highest for females (GMD23,578.02) compared to their male counterparts (GMD18,217.36).

Figure 4: Mean per capita household consumption for male headed households

Histogram

for sex= Male

Mean = 18210.38
Std. Dev. = 22162.802
N = 3,846.2

Cases weighted by WeightsSubdivision
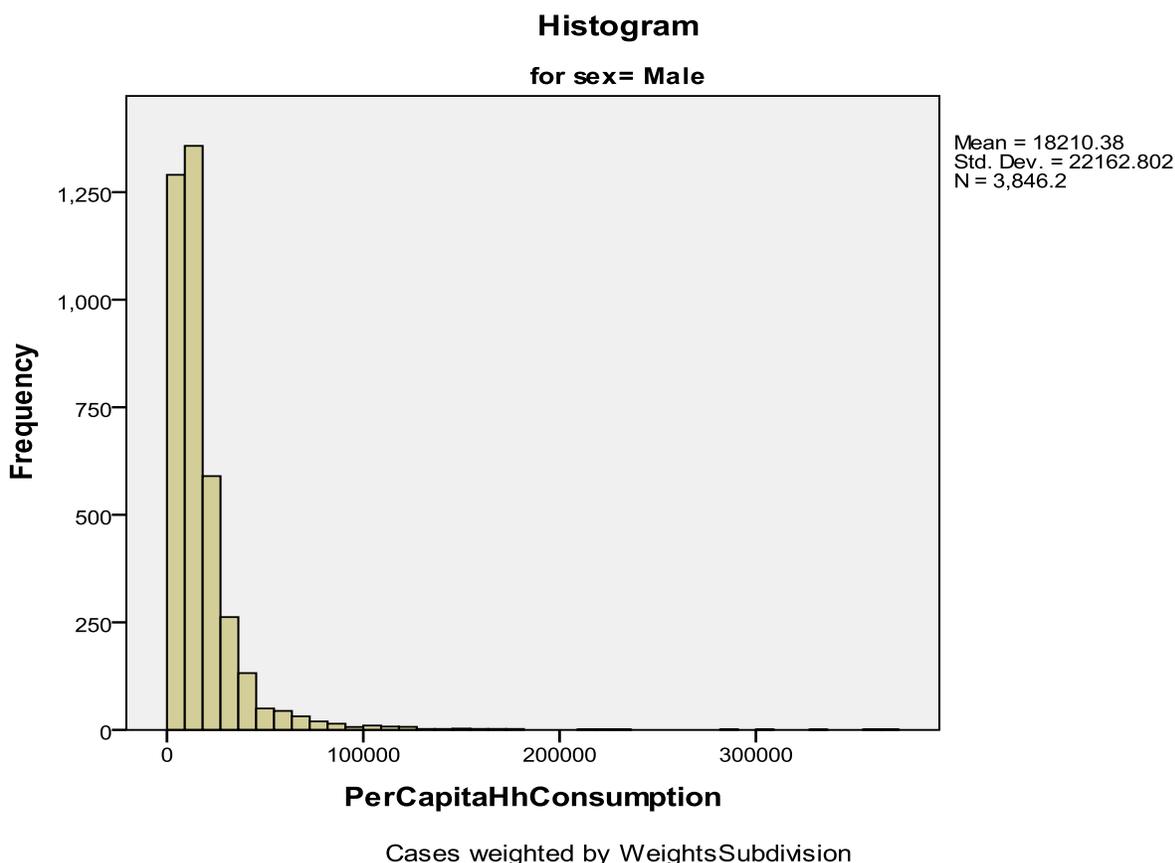
Figure 5: Mean per capita household consumption for male headed households

Histogram

for sex= Female

Mean = 23583.95
Std. Dev. = 22782.686
N = 944.33

Cases weighted by WeightsSubdivision
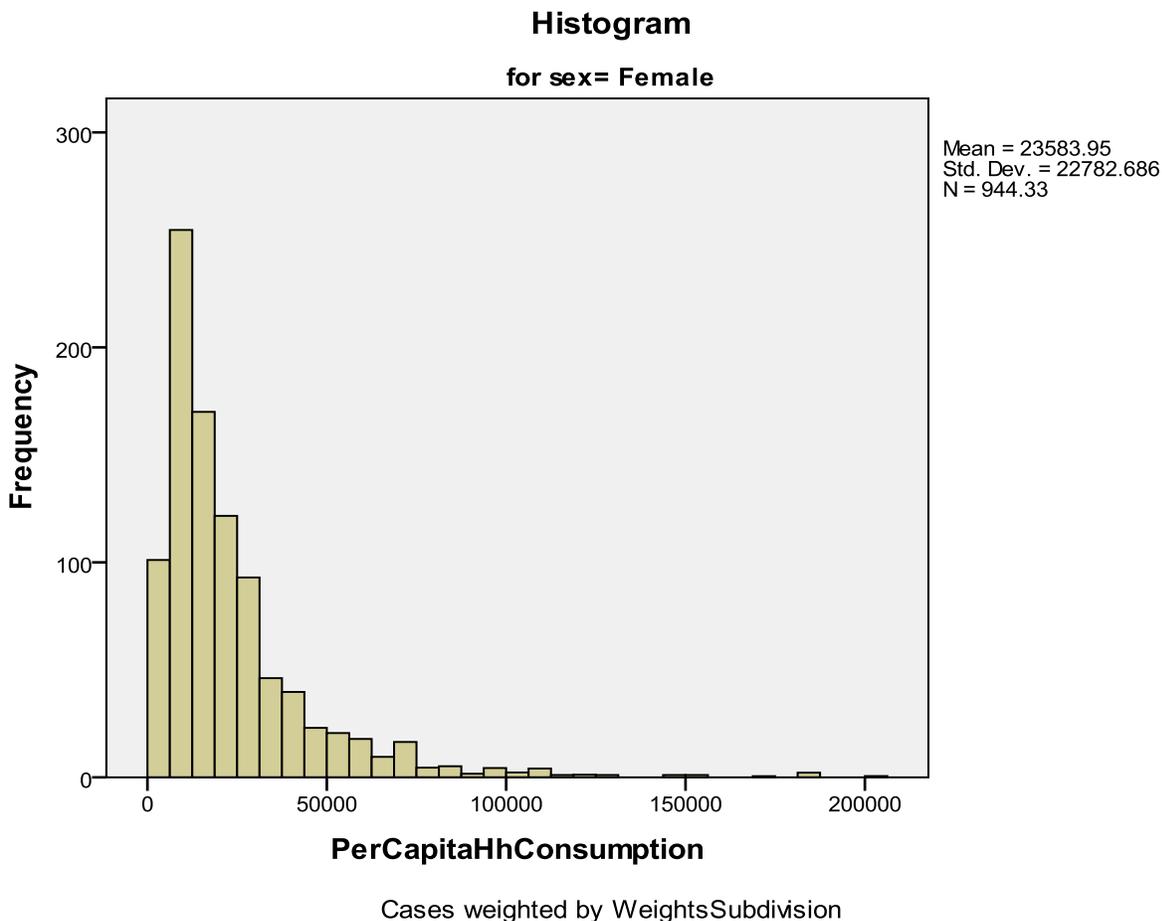
Figure 4 and 5 above shows mean per capita household by gender. The data shows that the mean per capita household consumption is highest for female headed households compared to their male counterparts despite the fact male headed households have higher per capita household incomes compared to female headed households. The mean household income for male headed households is (GMD 16,015) and for female headed households is (GMD 15,582). The mean per capita household consumption for female is GMD23583.95 compared to their male counterparts (GMD 18210.38).

Table 5. 11: Poverty Rate by the Household head highest level of education completed

Educational level		Poverty Rate based on per person per day consumption				
		<$1.00	$1-$1.24	$1.25-$1.99	$2.00 and above	Total
None	Count	1338	355	635	553	2881
	Percent	46.4	12.3	22	19.2	100
Pre-school	Count	16	3	5	7	31
	Percent	51.6	9.7	16.1	22.6	100.0
Primary	Count	108	36	92	106	342
	Percent	31.6	10.5	26.9	31.0	100.0
Secondary (Middle/Upper Basic/Junior/ Senior)	Count	219	124	252	428	1023
	Percent	21.4	12.1	24.6	41.8	100.0
HIGHER (tertiary, University, College)	Count	41	26	60	248	375
	Percent	10.9	6.9	16.0	66.1	100.0
Vocational	Count	8	7	16	29	60
	Percent	13.3	11.7	26.7	48.3	100.0
Don't Know	Count	4	2	1	3	10
	Percent	40.0	20.0	10.0	30.0	100.0
Other	Count	6	1	5	1	13
	Percent	46.2	7.7	38.5	7.7	100.0
Total	Count	1740	554	1066	1375	4735
	Percent	36.7	11.7	22.5	29.0	100.0

It is observed from the above table that household heads with no education, pre – school and primary education accounted for the highest proportion of the population living less than $1 per person per day. Household heads with secondary, higher and vocational education accounted for the lowest proportions of the population living less than $1 per day. On the other hand, they accounted for the highest proportion of household heads living from $2.00 and above per day. The proportion was highest for those with higher education with 66.1 per cent. Household heads with no education accounted for the lowest proportion with 19.2 per cent. This means that the educational attainment of the individual can be a determinant of the poverty status of the person as the higher the educational attainment of the household head, the higher his or her consumption per day.

Table 5. 12: Poverty Rate by Sector of Employment of the Household Head

Sector of Employment		Poverty Rate based on per person per day consumption				
		<$1.00	$1-$1.24	$1.25-$1.99	$2.00 and above	Total
Agriculture and fishing	Count	662	98	143	59	962
	Percent	68.8	10.2	14.9	6.1	100.0
Mining	Count	6	2	4	1	13
	Percent	46.2	15.4	30.8	7.7	100.0
Manufacturing and energy	Count	114	34	88	103	339
	Percent	33.6	10.0	26.0	30.4	100.0
Electricity, gas and water	Count	3	8	16	25	52
	Percent	5.8	15.4	30.8	48.1	100.0
Construction	Count	112	46	89	68	315
	Percent	35.6	14.6	28.3	21.6	100.0
Trade, hotels and restaurants	Count	286	142	315	440	1183
	Percent	24.2	12.0	26.6	37.2	100.0
Transport and Communications	Count	98	35	59	68	260
	Percent	37.7	13.5	22.7	26.2	100.0
Financial Management	Count	12	7	10	29	58
	Percent	20.7	12.1	17.2	50.0	100.0
Social and Personal Services	Count	222	97	169	303	791
	Percent	28.1	12.3	21.4	38.3	100.0
Unemployed/Not stated	Count	226	85	174	282	767
	Percent	29.5	11.1	22.7	36.8	100.0
Total	Count	1741	554	1067	1378	4740
	Percent	36.7	11.7	22.5	29.1	100.0

The above table shows that the population employed in the agricultural and fishing industry accounted for the highest proportion living below $1 per day. Those working in the electricity, gas and water sector have the lowest proportion among the employed population living below a lower a day with 5.8 per cent. It is observed that the population employed in the mining and electricity, gas and water sectors have the highest proportion of the population living between $1 - $1.24 per day and those employed in the agriculture and fishing and manufacturing and energy sectors have the lowest proportions with 10.2 and 10.0 per cent respectively. Household heads employed in the agriculture and fishing industry accounted for the lowest proportions of household heads who spends $2.00 and above per day. Household heads working in the electricity, gas, and water and financial management accounted for the highest proportion of household heads that spends more than $2.00 per day with 48.1 and 50.0 per cent respectively.

Table 5. 13: Poverty Rate by Status in Employment of the Household Head

Status in Employment		Poverty Rate based on per person per day consumption				
		<$1.00	$1-$1.24	$1.25-$1.99	$2.00 and above	Total
Employer	Count	34	11	27	37	109
	Percent	31.2	10.1	24.8	33.9	100.0
Own account worker	Count	1139	300	541	575	2555
	Percent	44.6	11.7	21.2	22.5	100.0
Family helper	Count	56	28	62	56	202
	Percent	27.7	13.9	30.7	27.7	100.0
Salaried employee – public	Count	125	64	114	211	514
	Percent	24.3	12.5	22.2	41.1	100.0
Salaried employee – private	Count	159	66	139	207	571
	Percent	27.8	11.6	24.3	36.3	100.0
Not reported	Count	223	84	177	283	767
	Percent	29.1	11.0	23.1	36.9	100.0
Salaried employee – Other	Count	4	2	6	6	18
	Percent	22.2	11.1	33.3	33.3	100.0
Total	Count	1740	555	1066	1375	4736
	Percent	36.7	11.7	22.5	29.0	100.0

In Table 5.13, the highest proportion of household heads below the poverty line ($1 and $1.25 per person per day) were own account workers, followed by family helpers. These household heads are most likely to be found in the agriculture and fisheries sector, especially in the rural areas.

Of all the status in employment categories, only own account workers and family helpers have less than one third consuming $2 and above per day. The consumption of the employers, salaried employee (public, private and others) is above $1.99 per day. Salaried employee public had the highest proportion of persons consuming $2 and above per person per day with 41.1 percent.

Table 5. 14: Poverty Rate by Status in Employment of the Household Head

Household Size		Poverty Rate based on per person per day consumption				
		<$1.00	$1-$1.24	$1.25-$1.99	$2.00 and above	Total
1	Count	19	18	40	263	340
	Percent	5.6	5.3	11.8	77.4	100.0
2	Count	25	7	53	176	261
	Percent	9.6	2.7	20.3	67.4	100.0
3	Count	39	35	94	195	363
	Percent	10.7	9.6	25.9	53.7	100.0
4	Count	88	52	134	190	464
	Percent	19.0	11.2	28.9	40.9	100.0
5	Count	109	62	125	157	453
	Percent	24.1	13.7	27.6	34.7	100.0
6	Count	129	53	144	143	469
	Percent	27.5	11.3	30.7	30.5	100.0
7	Count	157	51	107	88	403
	Percent	39.0	12.7	26.6	21.8	100.0
8	Count	156	66	75	49	346
	Percent	45.1	19.1	21.7	14.2	100.0
9	Count	149	44	67	30	290
	Percent	51.4	15.2	23.1	10.3	100.0
10 and above	Count	870	166	229	84	1349
	Percent	64.5	12.3	17.0	6.2	100.0
Total	Count	1741	554	1068	1375	4738
	Percent	36.7	11.7	22.5	29.0	100.0

Poverty rate increases as the household size increases, therefore poverty rate was highest at households with 10 or more members. More than three quarters of households with 10 or more members were below the poverty line of $1.25 per person per day, and only 6.2 percent consuming $2 and above per person per day. More than three quarters of single-person households consumed $2 and above per person per day and only 10.9 percent of them live below the poverty line of $1.25. Half of the households with more than 6 persons were living below the poverty line of $1.25, whereas households with 3 or less people had more than half of their households consuming more than $1.99 per day.

Figure 6: Poverty Rate by Household Size using the poverty line less $1 and $1.25 per day
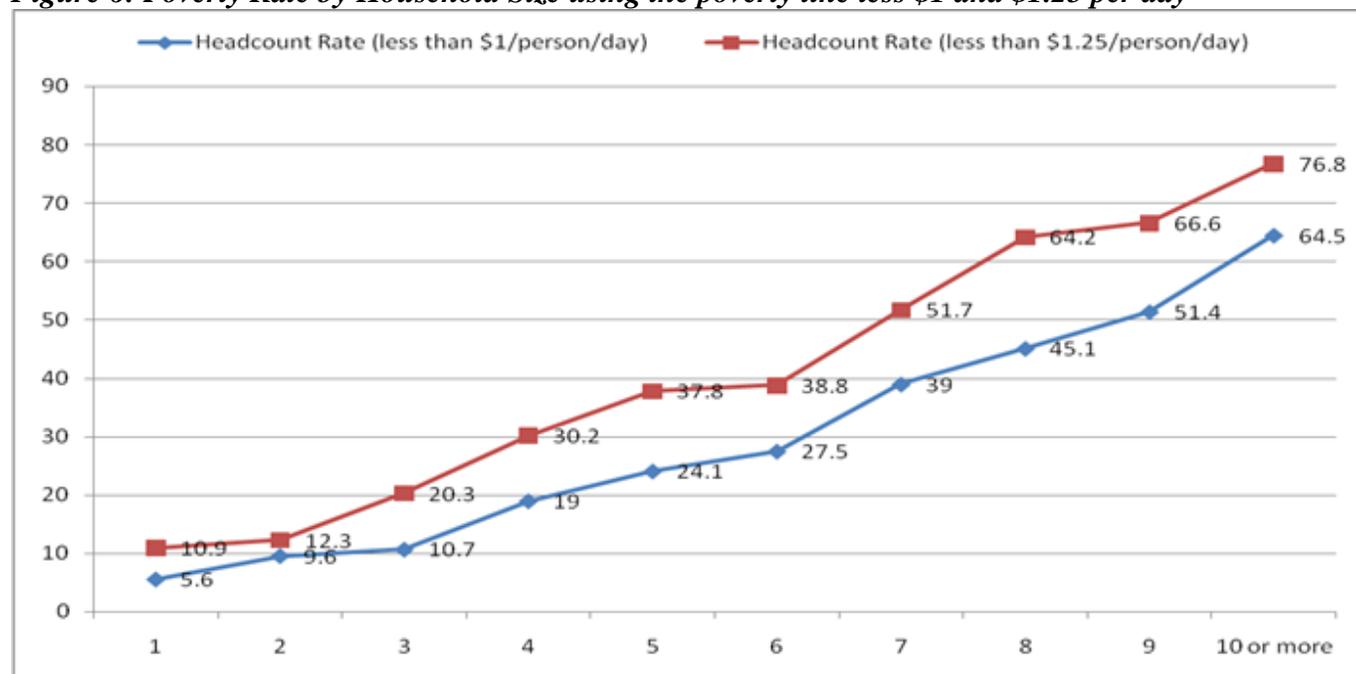
The above figure shows that, as the household sizes increases the higher the poverty rate of the household. Households with 10 members and above have the highest poverty rates for both thresholds. For the threshold $1.25 per person per day, the poverty rate for households with to members and above is about 77 per cent. For the threshold $1 per person per day, the poverty rate is 64.5 per cent all higher than the national averages. The rural areas usually have large households and the urban areas have small household size. This could be one factor that have contributed to the huge difference in poverty levels between the rural than the urban areas.

Table 5. 15: Poverty rates by Age Group, less than $1 per day poverty line

Age	Poverty Headcount Rate	Share of the Poor Population	Share of the Entire Population
0-5	55.6	20.3	18.8
6-14	55.8	25.6	23.6
15-19	51.5	12.4	12.4
20-24	48.0	8.9	9.5
25-29	44.4	7.6	8.8
30-34	44.4	5.2	5.9
35-39	44.1	4.5	5.2
40-44	46.0	3.4	3.8
45-49	46.1	2.9	3.2
50-54	49.7	2.4	2.5
55-59	53.4	1.6	1.5
60-64	52.2	1.6	1.6
65+	57.9	3.5	3.1

Table 5.15 above shows higher poverty rates for children between 0 - 5 and, 6 -14 and the population 65 years and above with 55.6, 55.8 and 57.9 per cent respectively. The population aged 65 and above has the highest poverty rate and constitute 3.1 per cent of the population.

Among these age groups, the productive population- those aged between 20 and 59, had lower headcount rates. This age group comprises 40 percent of the population of the country. These figures suggest that younger people (0-19 years) and the elderly are most vulnerable to poverty. This could be attributed to the fact that the elderly have retired or the younger population are too young to work. Although the poverty rate is lowest in the middle age groups, it is still over 40 per cent.

Table 5. 16: Poverty rates by Age Group, less than $1.25 per day poverty line

Age	Poverty Headcount Ratio	Share of the Poor Population	Share of the Entire Population
0-5	**67.8**	20.0	18.8
6-14	68.5	25.3	23.6
15-19	64.0	12.4	12.4
20-24	60.3	9.1	9.5
25-29	57.3	7.9	8.8
30-34	56.0	5.2	5.9
35-39	56.5	4.6	5.2
40-44	58.7	3.5	3.8
45-49	57.5	2.9	3.2
50-54	62.7	2.5	2.5
55-59	65.3	1.6	1.5
60-64	63.3	1.6	1.6
65+	69.0	3.4	3.1

Presented in the above table are poverty rates for the population 0 – 5 years to 65 years and above living below $1.25 per day. Compared to the $1 threshold for the same population distribution (table 5.14), the head count ratio has increased for all age groups but the increased was found more for the population age 6 -14 years. It is observed that the head count ratio is highest for the population 0-5, 6-14 and 65 years and above.

Chapter 6: Miscellaneous Income And Expenditure

The module G collected data on receipt from sale of used items. Over 90 percent of households reported sale of used items. The total annual income from sale of these items is presented in the table. The total annual income of sales of used items amounted to GMD 7.68 million, which on average is GMD 1,600 per household.

Receipt from Sale of Used Items	Annual Sale of items in GMD
Books, magazines, newspapers	16,174
Drawing equipment	34,080
Clothing & footwear	138,976
Car/motor cycle/bicycle/boat etc.	3,157,538
Old tyres/tubes/parts	500,009
School books	19,532
Furniture/fixtures/floor coverings	12,825
Household textiles and other furnishings	884,438
Cooling, cooking & other appliances	39,376
Glassware, tableware & utensils	1,281,002
Spectacles & other Medical	973
School material	1,282,808
TV/Video/Cassette/Radio	145,697
Musical instruments	5,180
Cameras/typewriter/binoculars/sports equipment	1,375
Jewelry, watches & clock	2,376
Iron/sewing machines/hair dryer	11,397
Other personal goods	147,277
Total	7,681,034
Per household receipt from sale of selected items	1,600

Table 6. 1: Table 6.1 : Receipt from sale of used items (Module G)

Miscellaneous Income and Expenditure

Further analysis on household miscellaneous income and expenditure is done because these components reported by households which are substantial and were not analyzed earlier.

Table 6. 2: Miscellaneous income in past 12 months by households

Residence		FROM CENTRAL AND LOCAL GOVERNMENT			FROM OTHER SOURCES				
		Social security	State Pension	Other	Private pension/ insurance	Osusu	Dowry	Sale of Land	Other
Urban	Mean	1,371	1,583	2,983	578	5,269	84	1,738	6,913
	N	903	887	885	884	949	885	884	911
	Sum	1,238,035	1,404,257	2,640,593	510,618	4,998,819	74,546	1,536,431	6,294,081
Rural	Mean	447	2,168	4,458	2,119	2,234	341	1,067	10,648
	N	543	538	537	535	552	535	534	534
	Sum	243,003	1,166,618	2,394,953	1,133,412	1,232,443	182,425	569,983	5,689,413
Total	Mean	1,024	1,804	3,540	1,159	4,153	181	1,486	8,294
	N	1,447	1,425	1,422	1,419	1,500	1,420	1,418	1,445
	Sum	1,481,038	2,570,875	5,035,546	1,644,030	6,231,262	256,971	2,106,414	11,983,494

Presented in the above table is the miscellaneous income from central and local government sources to households in the twelve months preceding the survey. It is observed state pension accounted for the highest income compared to social security and both sources of income were highest in the urban areas. The other category which was mainly transfers accounted for the highest proportions and the disparity by place of residence was not huge as we observed for the case of social security and state pension. For the other Sources of Income, the other specify, which was mainly transfers and sale of agricultural products accounted for the highest source of income followed by sale of land and Osusu. Dowry was the lowest source of income.

Table 6. 3: Expenditure in past 12 months by households in cash and kind

Area		Contributions to self-help projects	Weddings, dowry, naming ceremonies	Religious and other ceremonies (Tobaski, Koriteh, etc.)	Contributions to Osusu	Other miscellaneous expenditure (specify)	Required amount of to cover this household's basic needs in a month
Urban	Mean	503	1,631	4,940	1,660	76	7,772
	N	2,781	2,791	2,929	2,817	2,763	2,926
	Sum	1,399,595	4,551,416	14,471,539	4,674,482	209,598	22,745,006
Rural	Mean	137	1,532	4,797	665	132	6,182
	N	1,770	1,782	1,808	1,780	1,768	1,813
	Sum	242,570	2,729,572	8,674,922	1,183,864	233,963	11,205,205
Total	Mean	361	1,592	4,886	1,274	98	7,164
	N	4,552	4,573	4,738	4,597	4,531	4,739
	Sum	1,642,166	7,280,988	23,146,461	5,858,346	443,560	33,950,211

All household heads were asked their expenditure in the past 12 months before the survey in cash and kind. It is observed from the table that religious and other ceremonies accounted for the highest expenditure by households followed weddings, dowry and naming ceremonies. Both expenditures were highest in the urban areas. All the other expenditures was highest in the urban areas compared to the rural areas except for other miscellaneous expenditure which was highest in the rural areas. These miscellaneous expenditure includes: funeral arrangements, charity, gifts, health, education etc. During the survey, all household heads were asked the amount of money they will require to cover needs in a month. It is observed that in the urban areas the average amount required for the month is GMD7,772 and for the rural areas is GMD6,812. At the national level, GMD 7,164 is required by households to cover their basic needs in a month.

Chapter 7: Remittances

Remittances are the financial transfers sent to a household from another place. Remittances provide a lifeline out of poverty for many households in The Gambia as in most developing countries and most of this money is spent on basic necessities such as food, clothing, shelter, health care, education as well as occasional expenses such as religious, social and cultural related expenditures. Evidence from The Gambia Integrated Household Survey, 2010 indicates that remittances could play an important role in the country's quest to meet the United Nations Millennium Development Goal (MDG) of reducing income poverty by about one half by 2015 given its 1990 levels (31%).

The Gambia 2010 Integrated Household Survey aimed to measure the remittances among households in The Gambia. For the purpose of the survey, the questions on remittances included the value of food and goods that were sent or received by households.

During the survey, all household heads were asked if any member of their household received help in cash or kind from relatives or friends who were resident elsewhere during the past 12 months preceding the survey. The value and frequency of assistance were also captured and whether the assistance would be repaid or not. Relationship to the head of the household, and the place of residence of those relatives were also collected. Data was also collected on transfer payments made by households to relatives or friends who live elsewhere.

Figure 7: Percentage of Remittances in 2010 by Quarter
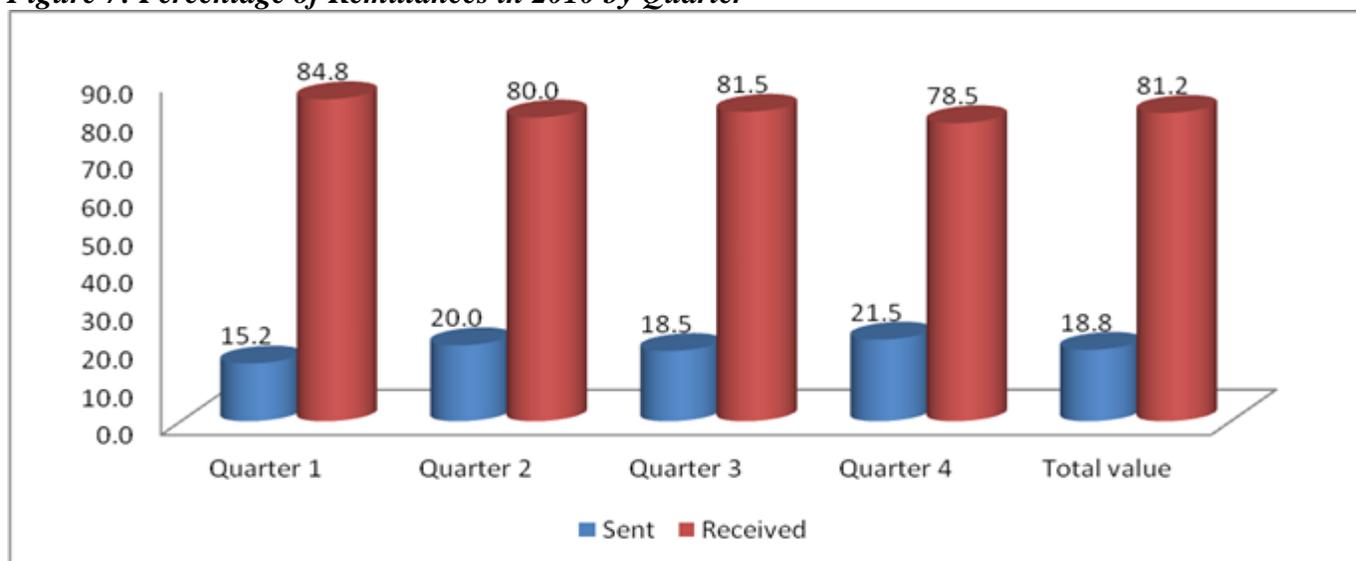
It is observed that transfer received by households is four times more than transfers made. Out of GMD43.52 million of total remittance, GMD35.34 million (81.2%) was received whilst GMD8.18 million (18.8%) was sent by the households covered in the survey. In Figure 10.1 it can be seen that, generally, there are little differences in the total value of remittances in terms of period of the year the remittance was made.

7.1   Remittances sent

During the reference period remittances in the form of money, food or goods valued at GMD8, 183,182 were sent to absent relatives or friends. On average, each household sent a total of GMD3, 647 worth of remittances; GMD3, 239 in cash, GMD341in food and GMD67 in goods.

Table 7. 1: Value of Remittance Sent by type, background Characteristics of recipient and period.

Type	Value	Percent
Cash	7,297,515	89.2
Food	741,616	9.1
Goods	144,051	1.8
Relationship to Household Head		
Parent	3,092,514	37.8
Spouse	949,587	11.6
Child	988,511	12.1
Brother/sister	2,239,720	27.4
Other relative	764,172	9.3
Non-relative	148,678	1.8
Gender of Recipient		
Male	3,794,122	46.4
Female	4,389,060	53.6
Residence of Recipient		
Same community	883,208	10.8
Capital city	83,190	1.0
Other urban	2,549,172	31.2
Rural	2,714,319	33.2
Abroad	1,953,293	23.9
Period		
First Quarter	1,655,382	20.2
Second Quarter	1,645,326	20.1
Third Quarter	2,267,749	27.7
Fourth Quarter	2,614,725	32.0
Total	8,183,182	100.0

Eighty nine percent of remittances were in the form of cash, 9.1 percent was in food and about 2 percent was in the form of goods. About thirty eight percent of the remittances were sent to parents, 27.4 percent to brothers/sisters and about 12 percent each to children and spouses. Females received about 54 percent of the remittances whilst males received 46.4 percent of the remittances. According to the results of the survey, 33.2 percent of the total remittances sent by households was to the rural areas whilst 32.2 percent was to the urban areas (other urban and capital city combined). Those residing abroad received about 24 percent of the remittances sent.

Within the same community transfers accounted for about 11 percent. Out of the GMD 8.18 million sent during the 12 months preceding the survey 32 percent and 27.7 percent were sent in the fourth and third quarter respectively. Only 20 percent each was sent during the first and second quarters. The data also shows that out of the total about 60 percent of the remittances sent during the 12 months preceding the survey were sent in the third and fourth quarters of the year.

Table 7. 2 : Value remittances Sent by region and type

LGA/Sub Division	Cash		Food		Goods		Total	
	Value	Percent	Value	Percent	Value	Percent	Value	Percent
Banjul	448,626	6.1	13,920	1.9	3,958	2.7	466,463	5.7
Kanifing	2,146,521	29.4	42,735	5.8	6,013	4.2	2,195,150	26.8
Kombo North	770,612	10.6	71,500	9.6	38,674	26.8	880,493	10.8
Other Kombos	652,241	8.9	42,775	5.8	3,552	2.5	698,604	8.5
Fonis	162,406	2.2	11,390	1.5	2,791	1.9	176,576	2.2
MansaKonko	503,599	6.9	97,840	13.2	22,133	15.4	623,574	7.6
NBR West	573,147	7.9	122,289	16.5	29,861	20.7	725,280	8.9
NBR East	165,513	2.3	17,950	2.4	863	0.6	184,356	2.3
Kuntaur	42,047	0.6	8,250	1.1	406	0.3	50,720	0.6
Janjanbureh	301,293	4.1	200,102	27.0	8,128	5.6	510,018	6.2
URR South	1,477,145	20.2	106,565	14.4	27,673	19.2	1,611,267	19.7
URR North	54,366	0.7	6,300	0.8	0	0.0	60,681	0.7
Total	7,297,515	100.0	741,616	100.0	144,051	100.0	8,183,182	100.0

Table 7.2 shows the value of remittances sent by households covered during the 2010 IHS by LGA/Sub division and type. Overall, Kanifing and URR South have the highest proportions of total remittances that were sent by households during the survey with 26.8 and 19.7 per cent respectively whilst Kuntaur and URR North has the lowest proportions with less than one per cent each.

Of the GMD7,297,515 of cash remittances sent by the surveyed households, Kanifing has the highest proportion (29.4%) followed by URR South (20.2%) and then Kombo North (10.6%). Kuntaur and URR North have the lowest proportions of cash remittances during the period with less than one percent each. In terms of the value of remittances in food, of the total valued of GMD741,616, Janjanbureh and NBR West has the highest proportions with 27.0 and 16.5 per cent respectively. The total value of remittances in goods reported in the 2010 IHS study was GMD144,051 of which 26.8 per cent was sent by households in Kombo North and 20.7 percent by households in North Bank West. North Bank East, Kuntaur and URR North each account for less than one per cent.

Table 7. 3: Value of Remittance received by type, background Characteristics of remitter and period.

Type	Value	Percent
Cash	32,647,811	92.4
Food	1,613,177	4.6
Goods	1,078,432	3.0
Relationship to Household Head		
Parent	956,082	2.7
Spouse	5,180,938	14.7
Child	13,937,875	39.4
Brother/sister	8,648,657	24.5
Other relative	4,697,333	13.3
Non-relative	1,918,536	5.4
Gender of Remitter		
Male	28,489,383	80.6
Female	6,850,037	19.4
Residence of Remitter		
Same community	1,188,377	3.4
Capital city	598,721	1.7
Other urban	3,966,903	11.2
Rural	1,133,573	3.2
Abroad	28,451,846	80.5
Period		
First Quarter	9,230,550	26.1
Second Quarter	6,569,890	18.6
Third Quarter	9,988,276	28.3
Fourth Quarter	9,550,704	27.0
Total	35,339,420	100.0

7.2   Remittance received

Remittances are an integral source of income for many families in The Gambia. Overall, during the 12 months preceding the survey households received about GMD35.34 million in remittances of which 92.4 percent was in cash, 4.6 percent was food and 3 percent was goods. This shows that on average each household received a total of GMD11, 280 worth of remittances; GMD10, 382 in cash, GMD537 in food and GMD361 in goods. Analysis of the data by relationship to the head of the household shows that, 39.4 percent of the remittances received by households is from their children, about 25 percent from brothers/sisters and about 15 and 13 percent of the remittances came from spouses and other relatives respectively.

Significant differences have been observed in terms of gender; 80.6 percent of the support was remitted by males compared to 19.4 percent by females. The largest source of remittances was abroad (80.5%) followed by urban areas with 12.9 percent (other urban and capital city combined). Remittances from the same community and rural areas accounted for 3.4 and 3.2 per cent

respectively. It is observed from the table that apart from the second quarter there has not been significant differences in the proportions of remittances received during the year.

Figure 8: Frequency of Remittance received by households
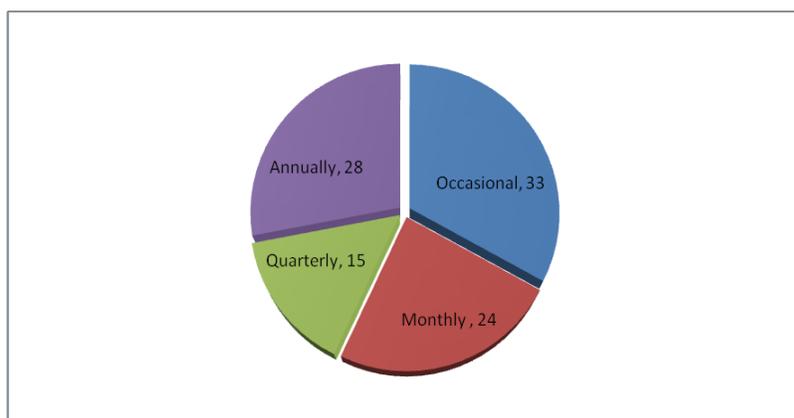
In terms of the regularity of the remittances, the survey result showed that 33 percent of the beneficiaries reported that the remittance was not regular but rather based on the occasional needs of the households to help cover expenses during religious and cultural events as well as paying the education bills, buying food and clothing etc. For 28 and 24 percent of beneficiaries remittance was received annually and monthly respectively and only 15 percent received support quarterly.

The value of remittances received by households interviewed in the 2010 IHS is presented in Table 7.4 shows by LGA/Sub division and type. Out of the GMD35,339,420 worth of total remittances, Kanifing received the highest proportion with 33.2 per cent followed by Other Kombos, Kombo North and URR South with 11.7, 11 and 10.7 per cent respectively. The lowest proportions of total remittances were recorded in Fonis (1.5%) and Kuntaur (1.9%).

Table 7. 4: Value of remittances received by region and type

LGA/Sub Division	Cash		Food		Goods		Total	
	Value	Percent	Value	Percent	Value	Percent	Value	Percent
Banjul	1,356,263	4.2	15,479	1.0	143,957	13.3	1,516,394	4.3
Kanifing	11,384,441	34.9	135,146	8.4	225,699	20.9	11,744,864	33.2
Kombo North	3,588,263	11.0	68,110	4.2	234,381	21.7	3,891,627	11.0
Other Kombos	3,890,701	11.9	196,168	12.2	49,414	4.6	4,135,775	11.7
Fonis	426,424	1.3	69,897	4.3	29,489	2.7	525,846	1.5
Mansa Konko	1,231,581	3.8	145,455	9.0	81,473	7.6	1,458,662	4.1
NBR West	1,089,706	3.3	123,366	7.6	87,096	8.1	1,300,406	3.7
NBR East	2,184,059	6.7	110,672	6.9	33,623	3.1	2,328,106	6.6
Kuntaur	634,549	1.9	43,817	2.7	2,092	0.2	680,323	1.9
Janjanbureh	2,396,777	7.3	176,599	10.9	38,604	3.6	2,611,650	7.4
URR South	3,274,236	10.0	385,192	23.9	132,680	12.3	3,791,985	10.7
URR North	1,190,810	3.6	143,277	8.9	19,925	1.8	1,353,783	3.8
Total	32,647,811	100.0	1,613,177	100.0	1,078,432	100.0	35,339,420	100.0

The highest proportions of cash remittances were also received by households in Kanifing (34.9%), Other Kombos (11.9%), Kombo North (11%) and URR South (10%) and the lowest proportions were observed in Fonis (1.3%) and Kuntaur (1.9%). Regarding remittances in food received by households, of the total valued of GMD1,613,177, URR South (23.9%), Other Kombos and Janjanbureh reported the highest proportions with 12.2 and 10.9 per cent respectively. Banjul has the lowest proportion of remittances received in food with 1 per cent followed by Kuntaur with 2.7 per cent. The 2010 IHS recorded GMD1,078,432 worth of goods as received by the households interviewed of which 21.7 and 20.9 per cent were recorded for households in Kombo North and Kanifing respectively. Kuntaur (0.2%) and URR North (1.8%) have the lowest proportions of remittances in goods observed during the period.

[1]World Bank, Migration and Remittances Fact book 2008.

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Annex 2: National Urban Households Consumption based on IHS2010.

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yearly Exp Per Hh
1	**FOOD AND NON-ALCOHOLIC BEVERAGES** [a]				
1.1.1	Rice	2550	550,279	28,614,487	9,628
1.1.1	Maize	103	5,751	299,069	101
1.1.1	Millet	174	12,341	641,714	216
1.1.1	Sorghum	27	2,886	150,077	50
1.1.1	Findi	35	4,459	231,859	78
1.1.1	Bread	2687	259,537	13,495,948	4,541
1.1.1	Maize flour	61	3,374	175,429	59
1.1.1	Millet flour	61	2,589	134,622	45
1.1.1	Sorghum flour	39	2,219	115,396	39
1.1.2	Beef	1299	195,700	10,176,413	3,424
1.1.2	Sheep/Goat meat (mutton)	183	35,658	1,854,191	624
1.1.2	Chicken	725	63,513	3,302,701	1,111
1.1.2	Pork	14	1,079	56,082	19
1.1.2	Canned meat	409	24,093	1,252,838	422
1.1.3	Fresh Bonga	2314	94,545	4,916,354	1,654
1.1.3	Smoked Bonga	1986	31,135	1,619,034	545
1.1.3	Cat Fish	938	47,958	2,493,828	839
1.1.3	Fresh Grouper/Ladyfish	1226	95,762	4,979,650	1,676
1.1.3	Fresh Baracuda	234	17,174	893,042	300
1.1.3	Dried Couta/Tenny	115	1,933	100,534	34
1.1.3	Oyster	90	4,267	221,878	75
1.1.3	Dried fish	1512	13,407	697,188	235
1.1.3	Shrimps	106	11,655	606,061	204
1.1.3	Snail fish	661	4,017	208,866	70
1.1.3	Saul fish	41	1,391	72,316	24
1.1.3	Tilapia	330	15,923	828,005	279
1.1.3	Crab	70	1,590	82,668	28
1.1.3	Tin Fish (Sardines)	540	17,586	914,459	308
1.1.4	Eggs	1395	44,510	2,314,538	779
1.1.4	Fresh Milk	160	7,564	393,325	132
1.1.4	Sour Milk	679	26,817	1,394,492	469
1.1.4	Evaporated Milk	1250	46,589	2,422,628	815
1.1.4	Powdered Milk	424	19,920	1,035,821	349
1.1.4	Cream	79	2,290	119,055	40
1.1.4	Cheese	33	1,832	95,265	32
1.1.4	Yoghurt	49	2,258	117,398	40

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yearly Exp Per Hh
1.1.4	Vitalait	1028	30,014	1,560,723	525
1.1.5	Groundnut oil	253	15,760	819,523	276
1.1.5	Palm oil	2305	98,251	5,109,064	1,719
1.1.5	Margarine	265	4,176	217,130	73
1.1.5	Butter	1342	32,786	1,704,856	574
1.1.5	Vegetable oil	2270	102,230	5,315,980	1,789
1.1.5	Mayonnaise	1434	39,447	2,051,239	690
1.1.5	Palm Kernels oil	54	1,767	91,902	31
1.1.5	Peanut butter	1673	34,572	1,797,746	605
1.1.6	Coco nuts	275	4,014	208,735	70
1.1.6	Banana	847	23,537	1,223,947	412
1.1.6	Oranges	562	13,222	687,540	231
1.1.6	Mangoes	515	11,886	618,078	208
1.1.6	Lime	544	5,981	310,994	105
1.1.6	Apple	231	8,817	458,459	154
1.1.6	Baobab fruit	176	5,322	276,729	93
1.1.6	Palm nut (fruit kernels)	69	1,573	81,780	28
1.1.6	Daharr	824	5,476	284,745	96
1.1.6	Cashew	53	430	22,376	8
1.1.6	Paw – paw	114	2,601	135,277	46
1.1.6	Water melon	186	5,506	286,324	96
1.1.6	Ananas	15	351	18,274	6
1.1.6	Grapes	28	2,217	115,268	39
1.1.6	Cabaa	160	3,022	157,161	53
1.1.6	Avocado	7	202	10,488	4
1.1.6	Groundnuts_Unshelled	2972	2,543,137	2,543,137	856
1.1.6	Groundnuts_Shelled	2972	1,882,680	1,882,680	633
1.1.6	Kolanuts	2972	808,490	808,490	272
1.1.6	Plum (Saloum Plum)	47	466	24,240	8
1.1.7	Potatoes(Irish)	1719	45,960	2,389,898	804
1.1.7	Potatoes(sweet)	973	14,492	753,582	254
1.1.7	Cassava	1833	32,394	1,684,493	567
1.1.7	Dry Beans	461	10,922	567,943	191
1.1.7	Small Pepper-fresh	1464	16,404	853,033	287
1.1.7	Tomatoes-fresh	2253	44,433	2,310,510	777
1.1.7	Bitter Tomato	1936	31,889	1,658,212	558
1.1.7	Garden eggs	1722	21,019	1,092,980	368
1.1.7	Okra	1660	33,306	1,731,927	583
1.1.7	Onion	2603	109,759	5,707,487	1,920
1.1.7	Pumpkin	415	5,020	261,029	88
1.1.7	Big Red Pepper	2394	48,263	2,509,654	844

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yearly Exp Per Hh
1.1.7	Kren-Kren	843	9,092	472,795	159
1.1.7	Bisap	1619	14,723	765,618	258
1.1.7	Cabbage	1348	21,474	1,116,648	376
1.1.7	Lettuce(salad)	410	7,577	394,012	133
1.1.7	Tomato puree(paste)	2472	59,393	3,088,444	1,039
1.1.7	Carrot	497	8,926	464,159	156
1.1.7	Cucumber	294	5,001	260,034	87
1.1.7	Onion Leaves	1180	7,569	393,594	132
1.1.7	Green peas	71	1,040	54,096	18
1.1.7	Okra Powder	317	1,645	85,552	29
1.1.7	Green Leaves	849	10,114	525,918	177
1.1.8	Sugar	2874	210,987	10,971,334	3,692
1.1.8	Black mint	620	3,220	167,415	56
1.1.8	Chewing gum	699	5,892	306,372	103
1.1.8	Honey	196	7,652	397,892	134
1.1.8	Jam	25	802	41,679	14
1.1.8	Chocolate	121	3,297	171,435	58
1.1.8	Ice cream	150	7,419	385,814	130
1.1.8	Mint stick	891	7,005	364,272	123
1.1.9	Salt	2555	13,368	695,127	234
1.1.9	Garlic	1481	11,697	608,252	205
1.1.9	Maggi tube	2600	50,687	2,635,701	887
1.1.9	Small dry pepper	476	3,975	206,686	70
1.1.9	Locust beans(Neteetu)	1297	8,455	439,652	148
1.1.9	Chilli powder(black pepper)	1860	15,344	797,867	268
1.1.9	Vinegar	693	5,058	263,010	88
1.1.9	Powder Pepper	236	1,925	100,092	34
1.2	Non-alcoholic Beverages	2972	5,803,666	5,803,666	1,953
	Group 1 total				56,981
2	**ALCOHOLIC BEVERAGES, TOBACCO**				
2.1	Alcoholic Beverages	2972	387,164	387,164	130
2.2.0	Cigarette or other tobacco [a]	656	40,287	2,094,929	705
	Group 2 total				835
3	**CLOTHING AND FOOTWEAR**				
3.1.1	Cloth, thread, other sewing material	417	254,486	1,017,944	343
3.1.2	Infant Clothing	616	171,527	686,110	231
3.1.2	Baby nappies/diapers	547	113,237	452,948	152
3.1.2	Boy's trousers	804	197,566	790,265	266
3.1.2	Boy's shirts	830	151,510	606,042	204
3.1.2	Boy's jackets	61	8,426	33,705	11

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yearly Exp Per Hh
3.1.2	Boy's undergarments	380	26,067	104,269	35
3.1.2	Boy's other clothing	554	201,709	806,837	271
3.1.2	Men's trouser	512	125,926	503,702	169
3.1.2	Men's shirts	488	97,359	389,434	131
3.1.2	Men's jackets	34	5,730	22,919	8
3.1.2	Men's undergarments	212	20,052	80,206	27
3.1.2	Men's other clothing	466	247,114	988,456	333
3.1.2	Girl's blouse/shirt	506	129,606	518,425	174
3.1.2	Girl's dress/skirt	671	185,632	742,526	250
3.1.2	Girl's undergarments	509	40,617	162,467	55
3.1.2	Girl's other clothing	739	342,840	1,371,361	461
3.1.2	Lady's blouse/shirt	312	99,039	396,158	133
3.1.2	Lady's dress/skirt	373	193,757	775,028	261
3.1.2	Lady's undergarments	411	56,581	226,323	76
3.1.2	Lady's other clothing	1123	852,563	3,410,254	1,147
3.1.2	Uniforms and sports clothes	674	299,874	1,199,495	404
3.1.3	Tailoring charges	1178	696,720	8,360,638	2,813
3.1.4	Laundry, dry cleaning, tailoring fees	1424	1,079,743	4,318,973	1,453
3.2.1	Boy's shoes	1312	246,245	984,979	331
3.2.1	Men's shoes	960	161,284	645,136	217
3.2.1	Girl's shoes	1439	247,403	989,614	333
3.2.1	Lady's shoes	1663	295,177	1,180,709	397
	Group 3 total				**10,688**
4	**HOUSING,WATER, ELECTRICITY, GAS AND OTHER FUELS**				
4.3.0	Repairs and Maintenance to dwelling [b]	96	166,098	1,993,175	671
4.3.1	Paint, putty [c]	75	52,975	211,900	71
4.3.1	Building items – cement, bricks, timber, iron sheets, tools, etc [d]	295	2252188	2252188	758
4.3.1	Wood poles [d]	3	2365	2365	1
4.3.1	Grass for thatching roof or other use [d]	4	3395	3395	1
4.5.1	Electricity (Cash power) [a]	896	175,084	9,104,361	3,063
4.5.2	Paraffin or Kerosene [a]	30	1,359	70,675	24
4.5.4	Charcoal [a]	2026	126,463	6,576,083	2,213
4.5.4	Firewood [a]	1450	135,566	7,049,410	2,372
	Rent paid [d]	2894	11,754,262	11,754,262	3,955
	Imputed Rent	2894	5,140,874	5,140,874	1,730
	Group 4 total				**14,858**
5	**FURNISHING,HOUSEHOLD EQUIPMENT AND ROUTINE HOUSEHOLD MAINTENANCE**				
5.1.1	Light bulbs [b]	381	15,002	180,018	61
5.1.1	Paraffin lamp (hurricane or pressure) [c]	6	666	2,662	1
5.1.1	Bulbs, Plugs, Wire [c]	467	32,794	131,177	44

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yearly Exp Per Hh
5.1.1	Mattress [d]	527	593555	593555	200
5.1.1	Bed [d]	541	3374849	3374849	1,136
5.1.1	Table [d]	704	439865	439865	148
5.1.1	Chair [d]	971	2214168	2214168	745
5.1.1	Upholstered chair, sofa set [d]	16	105400	105400	35
5.1.1	Coffee table (for sitting room) [d]	5	6960	6960	2
5.1.1	Cupboard, drawers, bureau [d]	20	71500	71500	24
5.1.1	Clock [d]	20	3025	3025	1
5.1.2	Carpet, rugs, drapes, curtains [d]	1341	890793	890793	300
5.1.2	Mat – sleeping or drying maize flour [d]	3008	88,247	88,247	30
5.2.0	Linen – towels, sheets, blankets	475	84243	84243	28
5.2.0	Mosquito net [d]	282	60540	60540	20
5.3.1	Fan [d]	731	536171	536171	180
5.3.1	Air conditioner [d]	11	44000	44000	15
5.3.1	Radio ('wireless') [d]	1155	412455	412455	139
5.3.1	Tape or CD player, HiFi [d]	478	639401	639401	215
5.3.1	Television and VCR [d]	626	1667675	1667675	561
5.3.1	Sewing Machine [d]	37	257450	257450	87
5.3.1	Electronic or gas stove, hot plate [d]	223	116835	116835	39
5.3.1	Refrigerator [d]	364	1387520	1387520	467
5.3.1	Washing machine [d]	7	84000	84000	28
5.3.1	Iron (for pressing clothes [d]	25	4620	4620	2
5.3.3	Repairs to household and personal items (radios, Watches etc) [b]	92	27,761	333,133	112
5.4.0	Bowls, glassware, plates, silverware etc [c]	254	70,986	283,944	96
5.4.0	Cooking utensils (cook pots, stirring spoons etc) [c]	297	55,263	221,053	74
5.4.0	Kerosene/Paraffin stove [d]	10	4200	4200	1
5.4.1	Mortar/pestle [d]	556	105262	105262	35
5.5.1	Repairs to farm implements (seeders, weeders power tillers, etc) [d]	3	286	3,437	1
5.5.1	Generator [d]	9	11400	11400	4
5.5.1	Seeder [d]	1	800	800	0
5.5.1	Weeder (Hoe machine) [d]	1	850	850	0
5.5.2	Torch/flashlight [c]	733	32,440	129,759	44
5.5.2	Needles, nuts, bolts, screw, nails [c]	238	9,717	38,870	13
5.5.2	Wheelbarrow [d]	10	12500	12500	4
5.5.2	Hand sprayer [d]	1	400	400	0
5.5.2	Hoe [d]	19	2630	2630	1
5.5.2	Axe [d]	19	2475	2475	1
5.6.1	Insecticides (mosquito coils, repellants, sprays etc) [a]	1101	40,918	2,127,728	716

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yearly Exp Per Hh
5.6.1	powder soap (Clothes) [b]	2268	114,395	1,372,738	462
5.6.1	Household Cleaning Products (dish soap, toilet cleaners, etc) [b]	507	23,721	284,650	96
5.6.1	Cleaning utensils (brooms, brushes, etc) [c]	1391	35,784	143,135	48
5.6.1	Umbrella [c]	179	15,290	61,162	21
5.6.1	Laundry soap, Toilet soap [b]	2916	977,684	3,910,734	1,316
5.6.1	Detergent [c]	964	107,999	431,995	145
5.6.1	Insecticide, Pesticide [c]	1048	238,830	955,319	321
5.6.1	Cloth hanger	29	2,193	8,772	3
5.6.1	Ropes, strings [c]	118	7,538	30,154	10
5.6.1	Other non-durable goods [c]	94	17,620	70,482	24
5.6.1	Matches [a]	2570	8,594	446,879	150
5.6.2	Wages paid to servants [b]	131	163,012	1,956,149	658
5.6.2	House decorations [c]	48	23,076	92,306	31
5.6.2	Maids, Cooks, Cleaners, Gardeners, Security Guards [c]	163	432,596	1,730,386	582
5.6.2	Plumbing and repairs and other services [c]	40	29,152	116,609	39
5.6.2	Hire of furniture and furnishings [c]	34	73,957	295,827	100
5.6.2	Other services [c]	10	5,656	22,625	8
	Group 5 total				9,625
6	**HEALTH [c]**				
6.1.1	Headache/Pain killer medicine	1387	70,749	282,996	95
6.1.1	Cough medicine	518	54,065	216,260	73
6.1.1	Mentholatum	361	9,094	36,378	12
6.1.1	Worm medicine	40	3,248	12,993	4
6.1.1	Laxative	27	3,635	14,539	5
6.1.1	Tetracycline/antibiotics	384	70,417	281,667	95
6.1.1	Malaria pill	258	37,471	149,883	50
6.1.1	Injections	296	44,503	178,012	60
6.1.1	Other medicine	672	197,538	790,153	266
6.1.1	Others	18	4,582	18,328	6
6.2.1	Doctor fees/Druggist fees	425	147,990	591,960	199
6.2.1	Traditional/herbal practitioners	116	58,957	235,826	79
6.2.1	Hospital surgery/accommodation	25	22,786	91,144	31
6.2.1	Out Patient fees	272	10,039	40,155	14
6.2.1	Ambulance fees and others	8	1,178	4,711	2
6.2.2	Dental fees	63	14,352	57,407	19
	Group 6 total				1,010
7	**TRANSPORT**				
7.1.1	Car [c]	86	9072370	9072370	3,053
7.1.1	Public Transport – bus fare and taxi fare [a]	2402	380,419	19,781,785	6,656

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yearly Exp Per Hh
7.1.2	Motorcycle/scooter [c]	30	410250	410250	138
7.1.3	Bicycle [d]	383	514400	514400	173
7.1.4	Donkey Cart [d]	1	1000	1000	0
7.2.1	Old tires/tubes/parts [c]	73	62,433	249,731	84
7.2.2	Petrol or Diesel [b]	309	470,416	5,644,996	1,899
7.2.3	Motor vehicle service, repair, or parts [b]	140	267,938	3,215,251	1,082
7.2.3	Bicycles service, repairs, or parts [b]	185	26,214	314,568	106
7.3.2	Inland water transport [c]	443	35,076	140,305	47
7.3.2	Car/motor cycle/bicycle/boat etc.[c]	106	187,269	749,077	252
7.3.2	Transport to and from school [c]	483	624,440	2,497,761	840
7.3.3	Air transport [c]	21	644,705	2,578,821	868
7.3.4	Ocean transport [c]	52	5,589	22,354	8
7.3.6	Other transport [c]	26	10,926	43,704	15
	Group 7 total				15,221
8	**COMMUNICATION**				
8.1.0	Postage stamps or other postal fees [b]	61	23,223	278,677	94
8.2.0	Mobile telephone [d]	3009	2,953,175	2,953,175	994
8.3.0	Mobile communication [a]	1967	101,709	5,288,870	1,780
8.3.0	Other communication services [a]	107	7,065	367,361	124
8.3.0	Fixed telephone line [d]	29	54410	54410	18
	Group 8 total				3,009
9	**RECREATION AND CULTURE**				
9.1.2	Film, film processing, camera [d]	51	63572	63572	21
9.1.3	Computer [d]	149	1167430	1167430	393
9.1.4	Cassette/DVD rental [a]	103	7,112	369,845	124
9.1.4	Music or video cassette or CD [c]	58	9,494	37,976	13
9.3.1	Sports and hobby equipment, musical instruments, toys [c]	104	25570	25570	9
9.4.1	Football, cinema, video tickets & charges [a]	126	7,826	93,918	32
9.4.1	Tickets for sports/entertainment events [c]	31	5,554	22,215	7
9.4.2	Tickets for clubs and other entertainments [b]	68	5,423	282,021	95
9.4.2	Membership of sports/video societies & other clubs [b]	18	5,961	71,531	24
9.5.1	Stationery supplies – writing pad, pens, pencils, etc [b]	764	44,826	537,911	181
9.5.1	Books and magazines [b]	134	9,399	112,782	38
9.5.1	School books [c]	759	175,779	703,117	237
9.5.1	School supplies [c]	310	92,600	370,402	125
9.5.2	Newspapers [b]	116	17,500	209,995	71
9.5.4	Drawing equipment and accessories [b]	73	9,409	112,906	38

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yearly Exp Per Hh
9.5.4	Other items and repairs (writing and drawing equipment and supplies) [b]	26	3,161	37,937	13
9.5.4	Stationery items (not for school) [b]	10	1,241	4,965	2
	Group 9 total				1,421
10	**EDUCATION** [c]				
10	School and registration fees	742	1,035,444	4,141,776	1,394
10	Examination fees	76	51,426	205,704	69
10	Private tuition	411	287,958	1,151,833	388
10	Other expenses, specify;	168	69,456	277,824	93
10	Contributions to parents association	152	18,105	72,420	24
10	Lunch and pocket money	1868	1,998,607	7,994,429	2,690
	Group 10 total				4,658
11.2.0	Night's lodging in guest house or hotel	12	3,605	14,420	5
12.1.1	Toothpaste, Toothbrush/cosmetics [b]	1610	92,152	1,105,830	372
12.1.1	Glycerine, Vaseline, Skin creams [b]	1809	138,851	1,666,206	561
12.1.1	Other Personal Products (Shampoo, Razor blades, Cosmetic, Hair Product etc) [b]	1059	46,149	553,792	186
12.1.1	Barber, beauty saloon [b]	582	77,531	930,377	313
12.1.3	Shaving equipment/permanent wave set [b]	203	7,825	93,895	32
12.1	Other personal effects [b]	79	12,449	149,389	50
12.1.3	Toilet paper [b]	126	10,045	120,542	41
12.3.2	Mortgage – regular payment to purchase house [b]	3	1,890	22,680	8
12.3.2	Other personal care services [b]	68	9,084	109,008	37
12.4.0	Donation – to mosque, church, charity, beggar, etc [b]	1734	193,331	2,319,976	781
12.4.0	Council rates [d]	1116	1309545	1309545	441
12.5.3	Sickness insurance premia [d]	10	11,702	46,809	16
12.5.3	Accident insurance premia [d]	3	6,178	24,710	8
12.5.3	Other health related insurance premia [d]	8	11,682	46,729	16
12.5.3	Insurance – health, auto, home, life, etc [d]	161	301346	301346	101
12.7.0	Milling Fees, Grains [b]	307	13,214	158,568	53
12.7.0	Fines or legal fees [d]	2	1980	1980	1
12.7.0	Bride wealth or cost [d]	29	139,825	139,825	47
12.7.0	Marriage ceremony costs [d]	219	667,740	667,740	225
12.7.0	Funeral [d]	465	288,995	288,995	97
	Group 12 total				3,389

Per Household

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yearly Exp Per Hh
			18,236 9,565		121,696
			651		4,346

Annex 3: National Rural Households Consumption based on IHS2010.

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yly Exp Per Household
1.FOOD AND NON-ALCOHOLIC BEVERAGES [a]					
1.1.1	Rice	1,742	413,457	21,499,758	11,813
1.1.1	Maize	196	6,317	328,508	180
1.1.1	Millet	530	15,927	828,225	455
1.1.1	Sorghum	69	3,864	200,938	110
1.1.1	Findi	11	534	27,793	15
1.1.1	Bread	1,262	87,804	4,565,825	2,509
1.1.1	Maize flour	27	539	28,051	15
1.1.1	Millet flour	20	35	1,794	1
1.1.1	Sorghum flour	25	307	15,959	9
1.1.2	Beef	473	73,499	3,821,955	2,100
1.1.2	Sheep/Goat meat (mutton)	127	19,053	990,774	544
1.1.2	Chicken	219	14,052	730,720	401
1.1.2	Pork	4	50	2,587	1
1.1.2	Canned meat	41	2,300	119,594	66
1.1.3	Fresh Bonga	1,520	84,790	4,409,058	2,423
1.1.3	Smoked Bonga	923	21,066	1,095,455	602
1.1.3	Cat Fish	123	4,897	254,664	140
1.1.3	Fresh Grouper/Ladyfish	282	19,070	991,616	545
1.1.3	Fresh Baracuda	31	1,957	101,754	56
1.1.3	Dried Couta/Tenny	49	781	40,588	22
1.1.3	Oyster	17	456	23,689	13
1.1.3	Dried fish	672	12,122	630,334	346
1.1.3	Shrimps	25	726	37,747	21
1.1.3	Snail fish	70	513	26,679	15
1.1.3	Saul fish	19	959	49,891	27
1.1.3	Tilapia	362	14,662	762,399	419
1.1.3	Crab	13	296	15,373	8
1.1.3	Tin Fish (Sardines)	91	3,220	167,465	92
1.1.4	Eggs	273	7,032	365,656	201
1.1.4	Fresh Milk	398	13,569	705,586	388
1.1.4	Sour Milk	406	13,436	698,696	384
1.1.4	Evaporated Milk	440	15,771	820,103	451
1.1.4	Powdered Milk	58	2,223	115,586	64
1.1.4	Cream	12	454	23,601	13
1.1.4	Vitalait	374	10,448	543,271	299
1.1.5	Groundnut oil	75	4,423	230,011	126
1.1.5	Palm oil	1,321	62,380	3,243,775	1,782
1.1.5	Margarine	103	2,450	127,394	70

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yly Exp Per Household
1.1.5	Butter	308	5,779	300,530	165
1.1.5	Vegetable oil	1,565	83,433	4,338,532	2,384
1.1.5	Mayonnaise	286	7,078	368,036	202
1.1.5	Palm Kernels oil	35	991	51,543	28
1.1.5	Peanut butter	1,040	17,191	893,949	491
1.1.6	Coco nuts	93	2,377	123,616	68
1.1.6	Banana	278	7,908	411,225	226
1.1.6	Oranges	148	1,376	71,576	39
1.1.6	Mangoes	208	2,167	112,703	62
1.1.6	Lime	91	834	43,390	24
1.1.6	Apple	13	417	21,663	12
1.1.6	Baobab fruit	87	1,728	89,850	49
1.1.6	Palm nut (fruit kernels)	13	291	15,152	8
1.1.6	Daharr	153	1,062	55,209	30
1.1.6	Cashew	50	13	687	0
1.1.6	Paw - paw	36	305	15,883	9
1.1.6	Water melon	30	425	22,119	12
1.1.6	Ananas	2	24	1,232	1
1.1.6	Grapes	1	-	-	-
1.1.6	Cabaa	11	81	4,186	2
1.1.6	Groundnuts_Unshelled	1,820	1,134,229	1,134,229	623
1.1.6	Groundnuts_Shelled	1,820	839,668	839,668	461
1.1.6	Kolanuts	1,820	360,583	360,583	198
1.1.6	Plum (Saloum Plum)	9	179	9,286	5
1.1.7	Potatoes(Irish)	532	18,944	985,069	541
1.1.7	Potatoes(sweet)	379	8,385	436,021	240
1.1.7	Cassava	600	11,820	614,635	338
1.1.7	Dry Beans	218	5,468	284,317	156
1.1.7	Small Pepper-fresh	955	10,090	524,669	288
1.1.7	Tomatoes-fresh	917	17,007	884,341	486
1.1.7	Bitter Tomato	955	17,994	935,671	514
1.1.7	Garden eggs	689	9,703	504,564	277
1.1.7	Okra	595	8,242	428,570	235
1.1.7	Onion	1,669	64,316	3,344,424	1,838
1.1.7	Pumpkin	111	1,505	78,271	43
1.1.7	Big Red Pepper	950	15,682	815,468	448
1.1.7	Kren-Kren	189	1,602	83,316	46
1.1.7	Bisap	626	3,807	197,968	109
1.1.7	Cabbage	245	4,085	212,409	117
1.1.7	Lettuce(salad)	63	1,131	58,812	32
1.1.7	Tomato puree(paste)	1,526	39,725	2,065,693	1,135

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yly Exp Per Household
1.1.7	Carrot	30	623	32,387	18
1.1.7	Cucumber	17	309	16,063	9
1.1.7	Onion Leaves	336	2,161	112,389	62
1.1.7	Green peas	6	40	2,072	1
1.1.7	Okra Powder	90	991	51,550	28
1.1.7	Green Leaves	236	2,431	126,434	69
1.1.8	Sugar	1,780	175,515	9,126,799	5,015
1.1.8	Black mint	486	3,138	163,166	90
1.1.8	Chewing gum	151	1,134	58,980	32
1.1.8	Honey	40	1,158	60,201	33
1.1.8	Chocolate	10	156	8,097	4
1.1.8	Ice cream	10	105	5,475	3
1.1.8	Mint stick	564	4,925	256,097	141
1.1.9	Salt	1,701	12,454	647,583	356
1.1.9	Garlic	356	2,620	136,224	75
1.1.9	Maggi tube	1,678	35,686	1,855,693	1,020
1.1.9	Small dry pepper	538	4,608	239,590	132
1.1.9	Locust beans(Neteetu)	651	5,425	282,089	155
1.1.9	Chilli powder(black pepper)	911	8,658	450,222	247
1.1.9	Vinegar	248	1,795	93,326	51
1.1.9	Powder Pepper	58	385	20,044	11
1.2	Non-alcoholic Beverages	1,820	2,588,413	2,588,413	1,422
	Group 1 total				**47,646**
	2. ALCOHOLIC BEVERAGES,TOBACCO				
2.1	Alcoholic Beverages	1,820	172,674	172,674	95
2.2.0	Cigarette or other tobacco [a]	479	19,788	1,028,989	565
	Group 2 total				**660**
	3. CLOTHING, TEXTILES & FOOTWEAR				
3.1.1	Cloth, thread, other sewing material	268	48,752	195,010	107
3.1.2	Infant Clothing	473	87,038	348,153	191
3.1.2	Baby nappies/diapers	297	27,160	108,641	60
3.1.2	Boy's trousers	733	169,589	678,357	373
3.1.2	Boy's shirts	699	119,122	476,486	262
3.1.2	Boy's jackets	35	5,299	21,196	12
3.1.2	Boy's undergarments	312	15,052	60,210	33
3.1.2	Boy's other clothing	550	178,200	712,802	392
3.1.2	Men's trouser	364	75,689	302,755	166
3.1.2	Men's shirts	313	48,411	193,645	106
3.1.2	Men's jackets	15	1,676	6,703	4

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yly Exp Per Household
3.1.2	Men's undergarments	199	12,366	49,462	27
3.1.2	Men's other clothing	408	149,175	596,701	328
3.1.2	Girl's blouse/shirt	385	70,381	281,525	155
3.1.2	Girl's dress/skirt	365	89,588	358,352	197
3.1.2	Girl's undergarments	385	22,303	89,213	49
3.1.2	Girl's other clothing	720	297,561	1,190,243	654
3.1.2	Lady's blouse/shirt	234	68,438	273,751	150
3.1.2	Lady's dress/skirt	231	59,214	236,855	130
3.1.2	Lady's undergarments	263	24,537	98,150	54
3.1.2	Lady's other clothing	882	580,924	2,323,695	1,277
3.1.2	School supplies	170	38,462	153,847	85
3.1.3	Tailoring charges	788	369,461	4,433,532	2,436
3.1.4	Laundry, dry cleaning, tailoring fees	985	656,795	2,627,178	1,444
3.2.1	Boy's shoes	1,102	184,928	739,713	406
3.2.1	Men's shoes	781	96,214	384,858	211
3.2.1	Girl's shoes	1,133	158,312	633,250	348
3.2.1	Lady's shoes	1,203	170,321	681,286	374
	Group 3 total				10,031

4. HOUSING,WATER,ELECTRICITY,GAS AND OTHER FUELS

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yly Exp Per Household
4.3.0	Repairs and Maintenance to dwelling [b]	31	30,904	370,848	204
4.3.1	Paint, putty [c]	17	3,747	14,990	8
4.3.1	Building items – cement, bricks, timber, iron sheets, tools, etc [d]	233	1,007,782	928,454	510
4.3.1	Wood poles [d]	10	5,810	5,810	3
4.3.1	Grass for thatching roof or other use [d]	32	11,810	11,810	6
4.5.1	Electricity (Cash power) [a]	52	10,011	520,562	286
4.5.2	Paraffin or Kerosene [a]	20	947	49,244	27
4.5.4	Charcoal [a]	409	14,570	757,627	416
4.5.4	Firewood [a]	397	35,085	1,824,418	1,002
	Rent paid [d]	1,889	418,602	418,602	230
	Imputed Rent	1,889	1,111,410	1,111,410	611
	Group 4 total				3,304
5	**FURNISHING,HOUSEHOLD EQUIPMENT AND ROUTINE HOUSEHOLD MAINTENANCE**				
5.1.1	Light bulbs [b]	43	2,018	24,219	13
5.1.1	Paraffin lamp (hurricane or pressure) [c]	10	1,032	4,126	2

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yly Exp Per Household
5.1.1	Bulbs, Plugs, Wire [c]	57	4,347	17,389	10
5.1.1	Mattress [d]	422	393,622	393,622	216
5.1.1	Bed [d]	271	1,405,234	2,581,334	1,418
5.1.1	Table [d]	350	132,500	132,500	73
5.1.1	Chair [d]	466	758,548	758,548	417
5.1.1	Cupboard, drawers, bureau [d]	1	2,500	2,500	1
5.1.1	Clock [d]	2	120	120	0
5.1.2	Carpet, rugs, drapes, curtains [d]	825	383,843	383,843	211
5.1.2	Mat – sleeping or drying maize flour [d]	529	111,591	111,591	61
5.2.0	Linen – towels, sheets, blankets [d]	1,027	383,942	383,942	211
5.2.0	Mosquito net [d]	295	64,725	64,725	36
5.3.1	Fan [d]	55	98,615	98,615	54
5.3.1	Air conditioner [d]	5	990	990	1
5.3.1	Radio ('wireless') [d]	903	281,210	281,210	155
5.3.1	Tape or CD player, HiFi [d]	203	246,730	246,730	136
5.3.1	Television and VCR [d]	128	302,828	302,828	166
5.31	Electronic or gas stove, hot plate [d]	12	10,980	10,980	6
5.3.1	Sewing Machine [d]	9	30,198	30,198	17
5.3.1	Kerosene/Paraffin stove [d]	7	3,870	3,870	2
5.3.1	Refrigerator [d]	31	204,900	204,900	113
5.3.1	Iron (for pressing clothes) [d]	2	175	175	0
5.3.3	Repairs to household and personal items (radios, Watches etc) [b]	77	11,078	132,939	73
5.4.0	Bowls, glassware, plates, silverware etc [c]	229	122,371	489,485	269
5.4.0	Cooking utensils (cook pots, stirring spoons etc) [c]	222	65,790	263,159	145
5.4.1	Mortar/pestle [d]	393	185,504	185,504	102
5.5.1	Repairs to farm implements (seeders, weeders power tillers, etc) [d]	54	13,050	156,599	86
5.5.1	Generator [d]	2	3,200	4,731	3
5.5.1	Seeder [d]	1	2,000	42,579	23
5.5.2	Torch/flashlight [c]	860	51,320	205,279	113
5.5.2	Needles, nuts, bolts, screw, nails [c]	404	9,402	37,608	21
5.5.2	Wheelbarrow [d]	1	1,100	1,100	1
5.5.2	Hoe [d]	25	6,260	6,260	3
5.5.2	Axe [d]	17	3,460	3,460	2

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yly Exp Per Household
5.6.1	Insecticides (mosquito coils, repellants, sprays etc) [a]	121	3,749	194,950	107
5.6.1	powder soap (Clothes) [b]	957	39,231	470,774	259
5.6.1	Household Cleaning Products (dish soap, toilet cleaners, etc) [b]	76	2,920	35,046	19
5.6.1	Cleaning utensils (brooms, brushes, etc) [c]	839	20,950	83,799	46
5.6.1	Umbrella [c]	117	10,371	41,485	23
5.6.1	Laundry soap, Toilet soap [b]	1,736	670,798	2,683,193	1,474
5.6.1	Detergent [c]	312	26,932	107,727	59
5.6.1	Insecticide, Pesticide [c]	82	13,713	54,851	30
5.6.1	Cloth hanger [c]	5	255	1,021	1
5.6.1	Ropes, strings [c]	235	24,207	96,829	53
5.6.1	Other non-durable goods [c]	36	13,976	55,904	31
5.6.1	Matches [a]	1,711	6,063	315,260	173
5.6.2	Wages paid to servants [b]	9	6,485	77,816	43
5.6.2	House decorations [c]	14	12,962	51,848	28
5.6.2	Maids, Cooks, Cleaners, Gardeners, Security Guards [c]	13	12,306	49,224	27
5.6.2	Plumbing and repairs and other services [c]	3	739	2,956	2
5.6.2	Hire of furniture and furnishings [c]	5	8,216	32,864	18
5.6.2	Other services [c]	4	3,296	13,185	7
	Group 5 total				6,558
6	**HEALTH** [c]				
6.1.1	Headache/Pain killer medicine	1,122	52,605	210,419	116
6.1.1	Cough medicine	265	22,239	88,955	49
6.1.1	Mentholatum	357	7,742	30,968	17
6.1.1	Worm medicine	34	2,013	8,052	4
6.1.1	Laxative	14	950	3,801	2
6.1.1	Tetracycline/antibiotics	179	31,989	127,955	70
6.1.1	Malaria pill	126	10,203	40,814	22
6.1.1	Injections	151	18,672	74,687	41
6.1.1	Other medicine	279	51,623	206,491	113
6.1.1	Others	16	688	2,753	2
6.2.1	Doctor fees/Druggist fees	173	55,129	220,517	121
6.2.1	Traditional/herbal practitioners	91	24,323	97,293	53
6.2.1	Hospital surgery/accommodation	18	8,338	33,352	18
6.2.1	Out Patient fees	498	10,548	42,191	23
6.2.1	Ambulance fees and others	11	999	3,996	2

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yly Exp Per Household
6.2.2	Dental fees	18	2,655	10,619	6
	Group 6 total				661
7	**TRANSPORT**				
7.1.1	Car [c]	1	6,900	6,900	4
7.1.1	Public Transport – bus fare and taxi fare [a]	1,038	152,177	7,913,194	4,348
7.1.2	Motorcycle/scooter [d]	62	1,369,600	1,369,600	753
7.1.3	Bicycle [d]	315	460,615	460,615	253
7.1.4	Donkey Cart [d]	1	10,000	10,000	5
7.2.1	Old tyres/tubes/parts [c]	118	49,576	198,305	109
7.2.2	Petrol or Diesel [b]	141	130,635	1,567,614	861
7.2.3	Motor vehicle service, repair, or parts [b]	43	60,827	729,924	401
7.2.3	Bicycles service, repairs, or parts [b]	241	32,392	388,710	214
7.3.2	Inland water transport [c]	450	29,815	119,261	66
7.3.2	Car/motor cycle/bicycle/boat etc. [c]	74	72,225	288,898	159
7.3.2	Transport to and from school [c]	60	65,781	263,126	145
7.3.2	Air transport [c]	4	24,898	99,590	55
7.3.3	Ocean transport [c]	41	2,521	10,084	6
7.1.1	Boat or cane [c]	1	6,900	6,900	4
7.3.4	Other transport [c]	7	955	3,821	2
	Group 7 total				7,564
8	**COMMUNICATION**				
8.1.0	Postage stamps or other postal fees [d]	35	1,553	18,641	10
8.3.0	Mobile telephone [d]	1,104	3,690,850	3,690,850	2,028
8.3.0	Mobile communication [a]	1,320	117,121	6,090,303	3,346
8.3.0	Other communication services [a]	17	1,126	58,549	32
8.3.0	Fixed telephone linen [d]	19	36,200	36,200	20
	Group 8 total				5,437
9	**RECREATION AND CULTURE**				
9.1.2	Film, film processing, camera [d]	41	11,420	11,420	6
9.1.3	Computer [d]	9	75,900	75,900	42
9.1.4	Cassette/DVD rental [a]	24	1,925	100,092	55
9.1.4	Music or video cassette or CD [c]	18	6,173	24,693	14
9.3.1	Sports and hobby equipment, musical instruments, toys [c] [b]	146	10,345	10,345	6
9.4.1	Football, cinema, video tickets & charges [b]	44	3,499	41,982	23
9.4.1	Tickets for sports/entertainment events [c]	20	1,318	5,272	3

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yly Exp Per Household
9.4.2	Tickets for clubs and other entertainments [b]	8	264	13,712	8
9.4.2	Membership of sports/video societies & other clubs [b]	11	551	6,612	4
9.5.1	Stationery supplies – writing pad, pens, pencils, etc [b]	360	13,216	158,589	87
9.5.1	Books and magazines [a]	27	1,288	15,453	8
9.5.1	School books [c]	608	82,517	330,069	181
9.5.1	School and registration fees [c]	473	250,310	1,001,241	550
9.5.2	Newspapers [b]	10	481	5,771	3
9.5.4	Drawing equipment and accessories [b]	8	493	5,910	3
9.5.4	Other items and repairs (writing and drawing equipment and supplies) [b]	4	66	794	0
9.5.4	Stationery items (not for school) [b]	3	30	121	0
	Group 9 total				812
10	**EDUCATION** [c]				
10	Contributions to parents association	33	2,479	9,917	5
10	Private tuition	84	32,318	129,273	71
10	Other expenses, specify;	76	13,582	54,328	30
10	Uniforms and sports clothes	477	170,487	681,948	375
10	Examination fees	70	19,900	79,601	44
10	Lunch and pocket money	1,221	716,671	2,866,684	1,575
	Group 10 total				2,100
12. MISCELLANEOUS AND SERVICES					
11.2.0	Night's lodging in guest house or hotel	10	3,511	14,045	8
12.1.1	Toothpaste, Toothbrush/cosmetics [b]	363	19,435	233,221	128
12.1.1	Glycerine, Vaseline, Skin creams [b]	1,057	67,984	815,806	448
12.1.1	Other Personal Products (Shampoo, Razor blades, Cosmetic, Hair Product etc) [b]	526	5,665	67,977	37
12.1.1	Barber, beauty salon [b]	110	10,794	129,529	71
12.1.3	Shaving equipment/permanent wave set [b]	57	797	9,570	5
12.1.3	Other personal effects [b]	12	1,518	18,220	10
12.1.3	Toilet paper [b]	8	516	6,190	3
12.3.2	Mortgage – regular payment to purchase house [b]	2	391	4,692	3
12.3.2	Other personal care services [b]	56	3,185	38,219	21
12.4.0	Donation – to mosque, church, charity, beggar, etc [b]	1,015	75,575	906,905	498
12.4.0	Council rates [d]	1,150	271,036	271,036	149

Item Code	ITEM CODE	N	Sum	Yearly Expenditure	Yly Exp Per Household
12.5.3	Sickness insurance premia [d]	1	15	59	0
12.5.3	Accident insurance premia [d]	3	1,489	5,957	3
12.5.3	Insurance – health, auto, home, life, etc [d]	18	27,181	27,181	15
12.7.0	Milling Fees, Grains [b]	497	50,037	600,439	330
12.7.0	Fines or legal fees [d]	3	16,050	16,050	9
12.7.0	Bride wealth or cost [d]	29	306,975	306,975	169
12.7.0	Marriage ceremony costs [d]	349	534,785	534,785	294
12.7.0	Funeral [d]	498	180,763	180,763	99
	Group 12 total				2,301
	Total Rural Households consumption			D158,473,520	
	Yearly Rural Households consumption per HH			GMD87,077	$3,110
	Per Capita per annum			GMD8,664	$310

Kanifing

Gambia Bureau of Statistics

Kanifing Insutional Layout

Kanifing