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SURVEY OF EMPLOYMENT AND EARNINGS IN
THE 'FORMAL' PRIVATE SECTOR OF
THE GAMBIA, 1992 - 1994

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Benjamin J. Carr
Consultant

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EXECUTIVE SUMMARY

This study reports on the changes which have taken place in the 'formal' private sector in The Gambia, principally over the period 1992-1994. The approach of the report follows the same pattern as the previous studies. In addition to the data that were used in those studies to measure the changes in the 'formal' private sector between 1992 and 1994¹, this report for the first time uses data collected as of an odd year, 1993, and measures annual changes that have taken place in the same 8 sectors.

For ease of reference, the report has been written in four parts: Section I gives the Introduction to the Study; Sections II and III discuss the changes in the private sector in the Greater Banjul Area, but while Section II looks at the private sector in its entirety, Section III treats each of the 8 sectors, constituting the private sector, separately; and Sections IV deals with the results of the survey in Basse and Farafenni.

Greater Banjul - the 8 sectors together

The 'formal' private sector contracted, in terms of the number of establishments, the total wages paid, and the number of persons employed, over the period 1992-1994: the number of establishments was reduced by 16 per-cent, from 152 in 1992 to 128 in 1994; total wages paid in December declined by 5 per-cent; and employee numbers fell by 26 per-cent, from a total of 7,155 in 1992, to 5,312 in 1994. But while the figure for the number of establishments declined in successive years, 1993 and 1994, the level of employment had expanded to its peak of 7,246 in 1993, only to contract sharply to 5,312 thereafter, in 1994.

Employment levels declined at a faster rate than both the changes in the number of establishments and in the figures for the wages, so that, over the same period, the average size of establishments fell by 13 per-cent between 1992 and 1994, from a figure of 47 to 42; while the level of the average (monthly) wage rose, by 28 per-cent, first from D 834 in 1992 to D 897 in 1993, and then to D 1,066 in 1994.

Those annual changes in the level of the average wage were equivalent to increases of 8 per-cent and 19 per-cent between 1992 and 1993, and between 1993 and 1994, respectively. The corresponding rates of increase of the C P I over the two periods were much lower at 5.1 per-cent and 5.0 per-cent, respectively, so that the level of the average wage increased in real terms (by 3% and 19%) in each of the two periods. However, this finding should be interpreted with care as the C P I relates to the low-income population, while the figures for the survey include wages for

¹i.e. the number of establishments, the total wages paid to the employees and the level of employment, disaggregated by gender.

high-income earners, particularly in the Transport, Trade and Finance sectors.

Over the period 1992-1994, the level of female employment contracted much more rapidly than men so that the male:female ratio rose from 3.3:1 in 1992 to 3.7:1 in 1994..

The average of the wages paid to the men in 1992 was 7 per-cent higher than the level of the average wage for women. By the end of 1994, the position had been reversed with the figure of D 1,087 for the men being 3 per-cent below the figure of D 1,123 for the women.

Greater Banjul - the 8 Individual Sectors

1. Industrial Fishing

The Industrial Fishing sector continued to experience difficulties over the period 1992-1994, during which establishments in the sector reduced the number of employees from 205 to 187. Even though the sector increased its share of the total for the 8 sectors, from 2.8 per-cent in 1992 to 3.5 per-cent in 1994, it remained the smallest of the 8. With the reduction in the level of employment, at the same time that the number of establishments remained the same, the average size of establishments declined steadily, from 68 in 1992 to 62 in 1994.

The level of the average wage in the sector also declined, in real terms, by 3 per-cent and by 6 per-cent in 1993 and 1994, respectively. The average wage of D 657 for the sector in 1994 remained the second lowest for the 8 sectors, higher than only Horticulture. Of that figure, the average for the women separately was D 488, compared to a figure of D 633 for the men. The ratio of 1.30 resulting from those figures is an improvement on the figure of 1.65 in 1992, although a higher proportion of women were employed in the sector at that time (male/female ratio of 3.4 in 1992, compared to 4.3 in 1994).

2. Horticulture

There was one fewer establishment in the sector in 1994 than in 1992 (and 1993). The 4 establishments in 1994, which were included in the 5 for 1992, employed 35 per-cent fewer people in 1994 than in 1992: i.e. 444 compared to 681. The sector has slipped from the fourth largest in 1992 to the sixth largest in 1994.

The high rate of contraction in the level of employment has resulted in a reduction in the average size of the establishments, from 136 persons in 1992 to a figure of 111 in 1994. Although the level of the average wage increased, marginally by 1 per-cent, over the same period, from D423 to D 428, it remained the lowest paying of the 8 sectors. Indeed, real average wage in the sector declined by 8 per-cent over the same period.

A substantial proportion of that contraction in employment resulted from a drop in the number of women employed. While more women than men were employed in 1992 (a male/female ratio of 0.8), the situation was reversed in 1994 (ratio of 1.2). The level of the average wage paid to the men, compared to the women, rose over the period, from 1.79 in 1992 to 2.16 in 1994, the highest ratio for any of the 8 sectors.

3. Manufacturing

The sector increased its share of the total for the 8 from 12 per-cent in 1992 to 16 per-cent in 1994, even though the number of employees in the sector was reduced from 838 in 1992 to 822 in 1994. On an annualized basis, a severe contraction of 21 per-cent in 1993 was followed by a substantial increase of 24 per-cent in 1994.

The average size of the establishments in the sector declined from 52 in 1992 to 48 in 1994; in 1993 it had dropped to as low as 39. Over the same period, the level of the average wage rose by 7 per-cent in real terms; but first, it declined by 5 per-cent in 1992/93, followed by a sharp increase of 11 per-cent in 1993/94. The average wage was the fourth highest for all 8 sectors in both 1992 and 1994.

The level of female employment, which was low (7% of the total for the sector) to begin with in 1992, declined to about 6 per-cent in 1994. However, the average wage paid to the women was 1 per-cent, 19 per-cent and 25 per-cent higher than the men in 1992, 1993 and 1994, respectively.

4. Construction

Following an expansion of 19 per-cent in employment levels between 1992 and 1993, employee numbers were reduced by 50 per-cent in 1994: from 895 to 1,068 and then to 538. Over the same period, the number of establishments fell by 2, from 15 to 13.

The average size of the establishments was therefore increased initially, from 60 in 1992 to 71 in 1993, before being reduced to 41 in 1994. Over the same period, the level of the average wage rose by 3 per-cent (equivalent to a decline of 2% in real terms) from D 616 in 1992 to D 637 in 1993, and then declined by 19 per-cent, to D 515 in 1994. The figure for Construction is only the second highest for the 8 sectors.

Only a small number of women (just over 2% in 1992 and only 4% of the total for the sector in 1994) were employed in the sector. These figures are the lowest for the 8 sectors. The average wage paid to the few women was almost the same as the figure for the men, D 626 as compared to D 617, but the differences between the two average wage levels got progressively larger over time. For example, in 1993 the level of the female average wage was 6 per-cent higher than men, compared to 11 per-cent in 1994.

5. Tourism

The number of establishments in the sector has remained the second highest for the 8 over the period 1992-1994. However, the numbers have been declining progressively, from 38 in 1992 to 25 in 1994. Along with this decline in the number of establishments, employee numbers have also been falling: the figure rose slightly from 2,726 in 1992 to 2,721 in 1993, but then fell sharply thereafter, by 42 per-cent, to 1,589 in 1994. Although the sector remains the highest employer, its share of the total declined from 38 per-cent in 1992 to 30 per-cent in 1994.

The slower rate of decline in the number of establishments, compared to the level of employment, has led to a reduction in the average size of the establishments, from a figure of 72 in 1992 to 64 in 1994. The level of the average wage for the sector increased over the two periods, by 9 per-cent in 1992/93 and by 6 per-cent in 1993/94. Both these rates are higher than the corresponding rates of change in the C P I. Thus the average wage increased in real terms in both years.

A large number of women were employed in the sector, constituting 41 per-cent of the total for the 8 sectors in 1992 and 32 per-cent in 1994. Within the sector, the proportion of women employees was about 26 per-cent of the total in 1992, but declined to 22 per-cent in 1994. The average of the wages paid to women in the sector was 12 per-cent lower than men in 1992, and the difference increased to 17 per-cent in 1994.

6. Transport

This sector comprises the urban, maritime and river, and air sub-sectors, and it employed 6 per-cent and 7 per-cent of the total for the 8 sectors in 1992 and 1994, respectively. The number of establishments in the sector grew from 17 in 1992 to 20 in 1993, but then fell to 18 in 1994. In spite of the increase in the number of establishments, employment contracted, from 445 in 1992 to 389 in 1994. Consequently, the average size of establishments in the sector was reduced, from 26 in 1992 to 22 in 1994.

The level of the average wage, on the other hand, increased by 7 per-cent to D 1 447 in 1993, and the by 27 per-cent to D 1,834 in 1994. Both rates of increase have been much higher than the corresponding changes in the level of the C P I, which may, however, not be strictly applicable to the sector as a whole, given its 'high-wage' structure.

Women constitute a high proportion of the employees in the sector (about 31% of the total in 1992 and 30% in 1994). In 1992 and 1994, and also 1993, women employees were paid, on average, higher wages than the men, as follows: 9 per-cent, 3 per-cent and 21 per-cent, respectively.

7. Trade

The number of establishments in this sector declined steadily over the period 1992-1994, from a figure of 48 in 1992 to a total of 38 in 1994. However, it remained the highest for the 8 sectors. Although employment levels also fell over the same period, by 7 per-cent, the sector provided the third highest number of jobs in 1994, compared to the fourth highest in 1992.

Establishments in the sector increased in size, from 16 employees-per-establishment in 1992 to 19 in 1994. The level of the average wage was also the third highest for the 8 sectors: it grew by 18 per-cent, from D 1,024 in 1992 to D 1,208 in 1993, and then by 9 per-cent to D 1,314 in 1994. Although those rates have been higher than the rates of change in the C P I over the same periods, the sector is 'high-wage' and the latter may not be particularly relevant.

Women employees comprised about 16 per-cent of the total for the sector in 1992, increased to 18 per-cent in 1994. In 1992, the level of the average wage for women was 3 per-cent higher than men; but in 1993 and 1994 that position was reversed, with the male wages being 12 per-cent higher than the women.

8. Finance

The number of establishments remained at 10 throughout the period 1992-1994. The level of employment initially expanded by 5 per-cent between 1992 and 1993, and was barely affected in 1994.

The average size of the establishments in the sector grew slightly, from 59 in 1992 to 62 in both 1993, and remained so in 1994. The figure for the average wage of D 2,347 in 1994 is the highest for the 8 sectors and it has remained the highest since 1992. The average wage grew by 8 per-cent to D 2,176 in 1993, and then by another 8 per-cent to D 2,347 in 1994.

The proportion of women in the sector remained at about 33 per-cent throughout the period 1992-1994. The average wage for the women has remained below the level of the men, ranging between 89 per-cent in 1992 and 88 per-cent in 1994.

Basse and Farafenni

1. Basse

The number of establishments which qualified for inclusion in the survey in Basse declined from 16 in 1992 to 13 in 1994. Over the same period, employee numbers fell by 6 per-cent, from 147 to 138.

The level of the average wage in the area rose by 19 per-cent, from D 635 in 1992 to D 758 in 1992. On an annual basis, however, a substantial increase of 14 per-cent in 1993, was followed by only modest 4 per-cent (equivalent to a decline in real terms of about 1%) in 1994.

Women constituted only a small proportion of the total, 3 per-cent in 1992 and 4 per-cent in 1994. However, the level of the average wage paid to them was 80 per-cent higher than men in 1992 and 67 per-cent higher in 1994.

2. Farafenni

Unlike Basse, the number of establishments which qualified for inclusion in the survey in Farafenni rose from 9 in 1992 to 12 in 1994. Over the same period, employee numbers rose by 39 per-cent, from 72 to 100.

The level of the average wage in the area fell by 10 per-cent, from D 570 in 1992 to D 513 in 1992: there was a sharp fall of 29 per-cent between 1992 and 1993, followed by an increase of 27 per-cent in 1994.

The proportion of women, which is rather small, fell from a figure of 7 per-cent of the total in 1992 to 5 per-cent in 1994. In line with that, the differences in the levels of the average wage of women compared to the men, was reduced from 65 per-cent in 1992 to only 18 per-cent in 1994. The women earned the higher level in both years.

SECTION I: INTRODUCTION

Background

Since 1991, USAID/Banjul has been reporting on the changes which had taken place in (the selected) 8 private and financial sectors in The Gambia, using data gathered at the enterprise level. Thus far, two surveys have been completed, one in 1991 and the second in 1993.² The first reported changes between the calendar years 1988 and 1990; and the second, used data gathered as of 1992 to measure on the changes that had taken place in the same 8 sectors over the period 1990 to 1992. In addition to the data gathered as of 1994, this report uses for the first time data gathered for an odd year, 1993. With the information for 1992 already available, it measures and reports on the both the bi-annual and annual changes which have taken place in the same sectors between 1992 and 1994.

The additional data for 1993 was collected initially because USADI/Banjul wanted a comparable base to measure the changes which had taken place since 1992, and for that purpose, data for all 12 months in the succeeding calendar year had to be available. At the time of contracting, mission was not sure that such complete data would be available for 1994, given the time it takes establishments to submit and government sources to compile the requisite data for this survey.

In the event, although the information for Greater Banjul for 1993 was gathered mainly from government sources, the data for 1994 on a large number of establishments was either not available or incomplete for the purposes of this study. In such cases the managers of the establishments were contacted directly in order to solicit the required data, and several return visits had to be made to the business premises to gather the data. For Jasse and Farafenni, the information was collected directly from the establishments.

The approach of this study follows the same pattern as the two previous studies: in order to qualify for inclusion in the survey, an establishment had to be less than 100 per-cent owned by government, or if 100 per-cent owned it had to be leased to a private firm; the establishment had to employ five or more persons as of end of December; and in addition, for those in the Greater Banjul area, they had to be registered with both the Business

²See i. Carr, Benjamin and Basiru O. Njai, "Baseline Survey of the 'Formal' Private Sector in The Gambia", Study prepared for USAID/Banjul, October 1991; and ii. Carr, Benjamin, et al, "Survey of Employment and Earnings in the 'Formal' Private Sector of The Gambia", Study submitted to AMEX International and USAID/Banjul, December 1993.

Registration Office and the Social Security and Housing Finance Corporation, while those in Basse and Farafenni had to be registered with the Basse and Farafenni Area councils, respectively.³

This report uses the same indicators that were used in the 1993 study,⁴ i.e. total wages, number of establishments, wages paid for the month and number of employees. The data on employee numbers and wages collected for this report was disaggregated by gender. The information on total wages was compiled for each of the 8 sectors for the 12 months, January to December, while the gender-specific data was collected separately for the month of December, each year.

³Only one establishment included in the survey, the Atlantic Hotel, was 100 per-cent owned by the government; but it was leased out to a private firm, Copthorne.

⁴See Footnote 1

SECTION II OVERVIEW OF THE CHANGES IN THE 'FORMAL' PRIVATE SECTOR

Introduction

Before proceeding, it should be noted that there are differences in the data for the year 1992, as summarized in Table 1, with those in the 1993 report. This is due to the fact that:

(i) the government sources from which the primary data for the Survey was gathered did not, at the time, have complete information on all of the establishments. That additional information has now been collected and the revisions are incorporated in this report; and

(ii) the data for one large company in the Manufacturing sector, which, strictly speaking, qualified for inclusion in the survey only after it was privatized in late 1993, was also included in 1992. Failure to do so would lead one to believe that employment levels had risen between 1993 and 1993, only because the data was excluded.

Also, for this report, 9 establishments in all, including 1 each in Manufacturing and Construction, 2 each in Tourism and Finance, and 3 in Trade, were excluded because data were not always available on them. For example, a firm was in existence in 1992, 1993 and 1994 but data were only available for 1992 and 1993. In such a case, the firm was not included in 1992 and 1993 since to do so would make it seem as though employment had fallen in 1994, only because the data were not available. However, the 9 establishments were small, and together they employed fewer than 100 persons, or less than 2 per-cent of the total population in the survey as of 1994.

Growth Trends of the Primary Indicators

The figures in Table 1 show that from December 1992 to December 1994, the number of establishments fell by 16 per-cent, and, along with that, total wages for the month declined by 6 per-cent, while employee numbers were reduced by 26 per-cent. Conversely, over the two succeeding bi-annual periods, growth rates had been 9 per-cent for the number of establishments and 1 per-cent for employment levels between 1990 and 1992, and 25 per-cent and 9 per-cent respectively for the period 1988 to 1990. Therefore, the growth rates of each of the primary indicators have been progressively declining, on a bi-annual basis, over the period 1988 to 1994, to the point that they are now negative. These reductions have caused the figures in 1994 for the 3 primary indicators, namely, the number of establishments, the number of employees and the wages to revert to the same levels as they were in 1990, 1988 and 1992, respectively.

Table 1
Annual Wages (in Dalasis '000); Wages (in Dalasis '000),
Number of Employees and Number of Establishments as of December;
1992 - 1994; By Sector

Sector	1992				1993				1994			
	Wages for the Year	Month of December			Wages for the Year	Month of December			Wages for the Year	Month of December		
		Wages	Number of			Wages	Number of			Wages	Number of	
			Emp	Est			Emp	Est			Emp	Est
Fishing	1562	132	295	3	1417	128	193	3	1522	123	187	3
Horticulture	2704	293	531	5	2711	250	564	5	2296	190	444	4
Manufact	8341	668	333	16	5061	533	665	17	3762	771	822	17
Construction	7144	551	395	15	6399	680	1068	15	4905	277	538	13
Tourism	17482	1748	2726	38	19323	1899	2721	34	17961	1179	1589	25
Transport	6193	601	445	17	7350	727	502	20	8542	713	389	12
Trade	9182	792	774	48	10139	909	753	40	11103	947	721	38
Finance	13376	1188	591	10	15948	1351	621	10	17229	1460	622	10
Total ¹	65984	5970	7155	152	68328	6477	7187	144	72321	5661	5312	128
Growth Rates (annual)						9%	1%	-5%		-13%	-27%	-11%

Note: the figures for wages have been rounded-up to the nearest thousand, therefore, totals may not add up exactly.

The 8 sectors each had different experiences over the period 1992 to 1994:

- i. Only in the Finance sector, which registered no growth in the number of establishments over the two-year period, was employment expanded (by 5%) at the same time that total wages rose (by 23%);
- ii. Over the same period, Manufacturing and Transport which both increased the number of establishments, saw their employment levels reduce (by 2% and 13%, respectively), although total wages in both sectors rose (by 15% and 20%, respectively);
- iii. Horticulture, Construction and Tourism each experienced huge reductions in all three indicators. For the number of establishments, Tourism, in which the number of establishments was reduced by 34 per-cent, from 38 in 1992 to 25 in 1994, was the hardest hit. Correspondingly, the sector also had the highest rate of contraction of both employee numbers, by 42 per-cent, from a figure of 2,726 in 1992, down to 1,589 in 1994; and wages, by 33 per-cent, from D1,748,184 to D1,178,646.
- iv. Trade had a reduction in both the number of establishments (20%) and employee numbers (20%), but managed to raise total wages by 20 per-cent; while Industrial Fishing saw no change in the number of establishments, but had relatively small reductions (9% and 7%, respectively) in the number of employees and level of wages.

Except for Manufacturing and Finance the changes in the

employment position for all 8 sectors deteriorated in 1993/94, compared to 1992/93. Also, but for 3 sectors, Industrial Fishing and Finance which saw no change in the number of establishments and Manufacturing in which the number of establishments increased by 1, the figure for the number of establishments for the remaining 5 sectors were reduced by bigger margins in 1993/94, than in 1992/93.

Growth Trends of the Secondary Indicators⁵

A. Size of Establishment and the level of Average Wages

The figures in Table 2 indicate that the average size of establishments was reduced by 11 per-cent over the two-year period, from a figure of 47 in 1992 to 42 in 1994. This follows the same trend as in the previous two bi-annual periods, where consecutive contractions of 10 per-cent and 16 per-cent were experienced in 1988/90 and 1990/92, respectively.

Table 2: Summary of Ratios, as of December; 1992 - 1994; By Sector

Sector	1992		1993		1994	
	Employ per Estab.	Wage per Employ	Employ per Estab	Wage per Employ	Employ per Estab	Wage per Empl
Fishing	68	645	64	661	62	657
Horticulture	136	423	145	382	111	428
Manufacturing	52	797	39	801	48	938
Construction	60	616	71	637	41	515
Tourism	72	641	80	698	64	742
Transport	26	1351	25	1447	22	1834
Trade	16	1024	19	1208	19	1314
Finance	59	2011	62	2176	62	2347
Averages	47	834	50	897	42	1066
Growth Rates						
- nominal			7%	8%	-18%	19%
- real				2%		13%

But the figures in Table 2 also show that the decline was not uniform over the two-year period: following a small increase of 7 per-cent in the average size of establishment between 1992 and 1993, the figure dropped by some 18 per-cent to 42 employees-per-establishment in 1994.

⁵Throughout this report, the size of the establishments and the level of average wages have been based on the figures for December. The size of an establishment has been defined in terms of the number of persons employed and the average wage is to be understood as the average monthly wage.

While the average size of establishments has been reduced over time, average monthly wage rates have increased, progressively, and in real terms, throughout the same period 1988 - 1994. However, the bi-annual rate of 16 per-cent in 1992/94 is higher than the preceding rates of 14 per-cent in 1990/92 and 8 per-cent in 1988/90. On an annualized basis, the figures indicate growth rates of 13 per-cent and 3 per-cent, in 1993/94 and 1992/93, respectively;⁶ these rates were preceded by average annual rates of 7 per-cent and 4 per-cent between 1990 and 1992, and 1988 and 1990, respectively.

But while Tourism (4% and 1%), Transport (2% and 21%), Trade (12% and 4%) and Finance (3% and 3%) experienced positive real growth in average wages in both 1992/93 and 1993/94, real average wages in Industrial Fishing (-3% and -5%) and Construction (-2% and -23%) sectors fell over the same period. For Horticulture and Manufacturing, the respective negative growth rates of -14 per-cent -4 per-cent in 1992/93 were reversed to positive rates of 3 per-cent and 7 per-cent in 1993/94, respectively.

B. Female Employment and Comparative Wages

With overall employee numbers down between 1992 and 1994, the level of female employment has declined much faster than men over the period. Indeed, the level of male employment was reduced only in the year 1993/94, compared to both 1992/93 and 1993/94 for the women. See Table 3. This is a reversal of the trend in previous years during which the number of female employees increased much more rapidly than men, along with the overall expansion in the level of employment. The male-to-female ratio has now (as of December 1994) reverted to the original figure of 3.6-to-1 in 1988.

⁶The C P I , which is published by the Central Statistics Department, is taken only for the low income population in the Banjul and Kombo St. Mary's area. The percent changes in the CPI from December to December were 5.1 and 5.0 in 1992/93 and 1993/94, respectively.

Table 3: Number of Employees as of December by Gender, 1992-1994, by Sector⁷

	1992			1993			1994		
	Ratio	Male	Fem.	Ratio	Male	Fem.	Ratio	Male	Fem.
Fishing	3.4	158	47	3.1	146	47	4.3	152	35
Horticulture	0.8	309	372	1.0	363	360	1.2	242	202
Manufacturing	13.7	781	57	18.0	630	35	16.1	774	49
Construction	41.6	874	21	40.0	999	25	25.1	452	19
Tourism	2.9	1958	677	3.0	1842	609	3.5	1150	330
Transport	2.2	299	134	3.1	370	121	2.3	223	95
Trade	5.1	632	124	4.9	621	127	4.4	540	122
Finance	2.0	391	200	1.9	383	199	2.0	416	206
All 8 Sectors	3.3	5402	1632	3.5	5354	1523	3.6	3949	1097
% Change				6%			3%		

⁷ The figures for the growth rates are only indicative as the employment data, disaggregated by gender, were not available for all of the establishments. Those establishments for which the information was not available have been excluded from the table.⁷

Except for Finance, the position has slowly deteriorated over the period for sectors employing relatively large number of women. Significantly, Horticulture which employed more women than men in both December 1992 and December 1993, had more men employees than women in 1994.

The figures in Table 4 indicate that the average wage paid to men was 7 per-cent and 10 per-cent higher than that paid to women in 1992 and 1993, respectively. But in 1994, the level of the average wage for men was 3 per-cent below the average for women. This is largely due to the lower levels of average wages for men, compared to women, in Manufacturing (35% lower), Transport (21% lower) and Construction (31% lower), the gap of which has increased between 1992 and 1994. The level of those rates is due principally to the fact that the proportion of women employed in the three sectors has grown faster than the proportion of women in the entire survey. At the opposite end of the scale, the average wage for men is 116 per-cent higher than women in Horticulture, but the proportion of women in the sector compared to the total number of women in the survey, has declined over the period.

⁷These included:

- i. 1992: a total of 9 establishments, with 5 in Tourism, 1 in Transport and 3 in Trade, with a total number of employees of 91, 12 and 18, respectively;
- ii. 1993: a total of 8 establishments, with 1 each in Construction, Trade and Finance, 3 in Tourism and 2 in Transport; the corresponding employment figures are 44, 5, 39, 270 and 11 for the last 2 in Transport;
- iii. 1994: a total of 10 establishments, with 3 each in Tourism, Transport and Trade, and 1 in Construction; the corresponding number of employees are 109, 71 and 71, and 59, respectively.

**Table 4: Average Wage per Employee as of December; 1992 - 1994;
By Gender, By Sector'**

Sector	1992			1993			1994		
	Ratio	Male	Fem.	Ratio	Male	Fem.	Ratio	Male	Fem.
Fishing	1.65	705	428	1.46	661	452	1.30	633	488
Horticulture	1.93	559	311	1.80	463	260	2.16	559	259
Manufacturing	0.99	797	804	0.81	792	975	0.75	921	1220
Construction	0.99	617	626	0.94	641	684	0.69	554	802
Tourism	1.12	669	597	1.13	713	633	1.17	789	672
Transport	0.91	1,370	1,505	0.97	1,437	1,483	0.79	1,871	2371
Trade	0.97	1,033	1,061	1.12	1,224	1,096	1.12	1,401	1247
Finance	1.11	2,085	1,866	1.16	2,251	1,945	1.13	2,443	2155
All 8 sectors	1.07	858	800	1.10	910	825	0.95	1,087	1123
% Change					6%	3%		19%	36%

a Although the gender break-down of the wages was not available for all of the establishments, the figures include wages for 98%, 95% and 92% of the total number of employees for the respective three years, i.e. 1992, 1993 and 1994. These ratios are adequate for the purposes of determining average wages for the 8 sectors together.

SECTION III

CHANGES IN THE INDIVIDUAL SECTORS FOR GREATER BANJUL

The Sectors in 'Agriculture'

A. Industrial Fishing

The Industrial Fishing sector is geared primarily towards processing and exporting fresh frozen high-value fish and fish products. Establishments in the sector have continued to be set by problems associated with low production/throughput at the on-land facilities and a lack of transport facilities for the exportation of the produce to the export markets in Europe. One of the three establishments that remain in the survey continue to be under administration, and does not therefore have any immediate plans for expansion.

Table 5: Fishing - Annual Wages (D'000's); Wages (D'000's), Employment Levels and Number of Establishments as of December; 1992-1994; by Sub-sector

Sub-sector	1992	Month of December			1993	Month of December			1994	Month of December		
	Wages for the Year	Wages	No. of Emp	No of Es	Wages for the Year	Wages	No. of Emp	No of Es	Wages for the Year	Wages	No. of Emp	No of Es
Integrated	1103	93	146	1	1092	96	137	1	1116	90	131	1
Breed/Catch	18 ^a	15	40	1	174	14	36	1	174	14	36	1
Processing	270	24	19	1	151	18	20	1	231	19	20	1
TOTAL	1562	132	205	3	1418	128	193	3	1522	123	187	3

Between 1992 and 1994, the number of persons employed in the sector declined by about 9 per-cent, first by 6 per-cent in 1992/93 then by 3 per-cent in 1993/94. The rate of contraction of 9 per-cent is the lowest for all 8 sectors, over the same period. Nonetheless, it remained the smallest of the 8 sectors, providing only 3.6 per-cent of the total in 1994. It is noteworthy that the sector has been in decline since it provided as much as 11 per-cent of the total number of employees in the 8 sectors in 1988.

The sector has been dominated by the one establishment in the 'Fully Integrated' sub-sector, even though the level of employment in that establishment declined by a slightly greater amount of 10 per-cent over the same period, i.e. 1992 - 1994.

There was no change in the number of establishments throughout this period, so that with the decline in employee numbers, the average size of the establishments was reduced over the period, from a figure of 68 in 1992 to 62 in 1994.

The average wage, which ranged from a figure of D 645 in 1992 to D 657 in 1994. Real wages in the sector declined over the two years, by more than 7 per-cent between 1992 and 1994 (or, by 3 per-cent and 5 per-cent in 1992/93 and 1993/94, respectively. Prior to that, real average wages had increased by about 8 per-cent over each of the two preceding two-year periods.

Over the period 1992 - 1994, the average wage rate in the 'Integrated' sub-sector declined at a much smaller rate, 3 per-cent, compared to 30 per-cent in 'Processing'. As the establishment run into financial difficulties, employees may be agreeing to lower salary levels in order to keep their jobs.

Table 6: Fishing, Selected Ratios as of December, 1992-1994, by Sub-sector

Sub-sector	December 1992			December 1993			December 1994		
	Emp per Est	Wage per Emp	Male /Fem Rat.	Emp per Est	Wage per Emp	Male /Fem Rat.	Emp per Est	Wage per Emp	Male /Fem Rat.
Integrated	146	638	2.2	137	697	2.0	131	635	3.0
Breeding/Catch.	40	383	Inf.	36	388	Inf.	36	388	Inf.
Processing	19	1252	8.5	20	904	9.0	20	963	9.0
AVERAGES	68	645	3.4	64	661	3.1	62	657	4.3
% change				-6%	2%		-3%	-1%	

Proportionately more women lost their jobs as employment levels in the sector fell between 1992 and 1994, and the male:female ratio rose from 2.2 in 1992 to 3.0 in 1994. See Table 3. As the average wage for women employees rose much faster than the comparative figure for men over the same period, this means that relatively more women than men in the lower wage scale have been losing their jobs.

The average wage of women in this sector remained the second lowest for all 8 sectors, over the period 1992 - 1994. However, within the sector it has been rising much faster than the comparative figure for men: in 1992 it was only 60 per-cent of the figure for the men, compared to 77 per-cent in 1994. See Table 4.

B. Horticulture

There was one fewer establishment in 1994 than in 1992 (and 1993). That establishment failed to qualify in 1994 because at the time it employed fewer than 5 employees. Although one of the existing establishments extended its operations in 1993 to include a cold storage facility for its produce under a separate legal

entity, that unit has not been counted as a new establishment; however, the employees in that unit were included in the survey, under the existing establishment.

The lack of adequate cargo space in the latter part of 1994 to lift produce out of the country to export markets dealt a severe blow to the sector. Consequently, employment levels declined by 35 per-cent, from a high of 681 in 1992 to 444 in 1994, as the establishments in the 'Large' sub-sector reduced the size of their work force. (Those are the same farms that had expanded employment between 1988 and 1992, and particularly between 1990 and 1992.) See Table 7. This makes the sector the sixth largest of the 8, as of 1994.⁸

Table 7: Horticulture - Annual Wages (D'000's); Wages (D'000's), Number of Employees and Number of Establishments as of December; 1992-1994; by Sub-sector

Category	1992	Month of December		1993	Month of December		1994	Month of December				
	Wages for the Year	Wages	No. of Emp	No of Es	Wages for the Year	Wages	No. of Emp	No of Es	Wages for the Year	Wages	No. of Emp	No of Es
1. Large	2676	283	674	4	2756	275	718	4	2272	188	439	3
2. Small	28	6	7	1	23	2	5	1	23	2	5	1
TOTAL	2704	288	681	5	2779	276	723	5	2296	190	444	4

Correspondingly, the contraction in the level of employment in the sector has resulted in a 35 per-cent reduction in the average size of the large farms, from a figure of 169 in 1992 to 110 in 1994. The latter figure is still well above the figures of 41 and 60 for 1988 and 1990, respectively.

The level of the average wage in this sector is the lowest for all 8 sectors: it rose by 1 per-cent nominally between 1992 and 1994 (having declined by 10 per-cent between 1992 and 1993, but rose by 12 per-cent over the next year). Therefore, the level of the real average wage dropped by 8 per-cent over the period 1992 - 1994. See Table 8.

⁸Although the figures are not available, it is recognized that establishments in the sector employ a large number of women on a 'temporary' or 'casual' basis during the peak periods of labor demand. The omission of this group of employees from the survey clearly under-states the level of employment of women in the sector. Also, some men are hired on a contract basis, and their wage emoluments are not included in the figures in the Table.

Table 8: Horticulture, Ratios as of December, 1992 - 1994, by Sub-sector

Sub-sector	December 1992			December 1993			December 1994		
	Emp per Est	Wage per Empl	Male :Fem Rat.	Emp per Est	Wage per Emp	Male :Fem Rat.	Emp per Est	Wage per Emp	Male :Fem Rat.
1. Large	169	420	0.8	220	377	0.9	94	409	1.2
2. Small	7	790	2.5	5	324	Inf.	5	324	Inf.
AVERAGES	136	423	0.8	166	376	1.0	76	408	1.2

As the figures in Table 3 show, sixty-seven per-cent of the contraction in employment in the sector between 1992 and 1994 was due to a large reduction in the number of females employed. (This is quite a reversal from the earlier periods during which the rapid expansion in the level of female employment resulted in the sector employing 20 % more women than men in 1992.)

The figures in Table 4 would suggest that more people, particularly women are now working on part-time basis: with the average wage for the women falling from 56 per-cent of the men in 1992 to 46 per-cent in 1994. In that year, the women received an average monthly wage of D 259, which is only 53 per-cent of the amount of D 488 that was received by women in Industrial Fishing, the second lowest-paying of the 8 sectors.

The Sectors in 'Industry'

A. Manufacturing

Except for the two establishments, Nacif Confectionery and Gambia Groundnut Company,⁹ both of which export their products, this sector produces mainly import-substitution goods for the local market.

Between 1992 and 1993, the number of establishments in the sector grew by 1 to 17, as two new establishments replaced one that was excluded from the survey because it no longer employed five or more persons. The number remained at 17 in 1994, of which 4 were in 'food products' (including 2 bakeries, one groundnut processing firm and a confectionery); the 2 in the 'beverages' sub-sector bottled carbonated drinks; three produced 'intermediate building materials'; four manufactured 'consumer items' (ranging from soap to wooden furniture); and of the four establishments in the 'other' category, two were printing presses, one produced oxygen for

⁹Although Gambia Groundnut Company qualified for inclusion only in 1993, the data for its predecessor GOPMAC has been included in the figures for 1992 because not to do so would give one the impression that employment expanded by the introduction of a new establishment in the country.

industrial purposes and the other bagged cement for marketing¹⁰.

The figures in Table 1 indicate that the manufacturing sector employed the equivalent of 12 per-cent of the total number of employees in the 8 sectors in 1992 and increased its share to 16 per-cent in 1994, to become the second highest employer of the 8 sectors.

The number of employees in the sector was slightly reduced between 1992 and 1994, from 838 to 822, although there was a severe contraction initially in 1993 followed by a substantial recovery in 1994.¹¹ That swing in the employment levels over the period is due mainly to the experience in the "Food Products" sub-sector. See Table 9. The privatization of the Gambia Produce Marketing Board in 1993, led initially to an initial reduction of 40 per-cent in employment levels only for the establishment to increase employee numbers two-fold in 1994. See Table 15.

Table 9: Manufacturing - Annual Wages (D'000's); Wages (D'000's), Number of Employees and Number of Establishments as of December; 1992-1994; by Sub-sector

Sub-sector	1992	December		1993	December		1994	December	
	Wages for the Year	Wages	No. of Emp	Wages for the Year	Wages	No. of Emp	Wages for the Year	Wages	No. of Emp
Food Products	4953	356	417	529	152	196	4351	409	368
Beverages	1799	176	219	2275	194	230	2220	182	218
Building Mat.	370	34	69	939	77	105	755	60	100
Consumer Items	873	68	115	810	62	102	880	75	109
Others	346	34	18	508	47	32	556	46	27
TOTAL	8341	668	838	5061	533	665	8762	771	822
% change			16			17			17

During the period 1992 -1994, the sector ranked fourth in the table of average wages for all 8 sectors. Over that period, the average wage rose by 7 per-cent, in real terms: first, there was a decline of 5 per-cent, in 1992/93, followed by a rise of 11 per-cent, in real terms, from a figure of D 801 in 1993 to D 938 in 1994. These swings in the level of the average wage for the sector are attributed mainly to changes in the 'food products' sub-sector which, except for 1993, employed more persons than any of the other sub-sectors: there was a significant reduction in the level of the average wage in the sub-sector in 1992/93, followed by a large increase in 1993/94. Significantly, since the mission started collecting data on employment, the "beverages" sub-sector, which has remained the second highest employer in the sector, for the first time in 1993/94 experienced a decline in real wages, of 6 per-cent. This may be the consequence of a lack of 'over-time' for which extra payments used to be made.

¹⁰Strictly speaking this last establishment does not "manufacture" the cement. However, since the establishment adds some value to the imported product its inclusion is considered more appropriate here than in the "Trade" sector.

¹¹This follows only a modest increase of 1 per-cent in the level of employment between 1990 and 1992.

The figures in Table 3 show that the proportion of female employees in the sector declined slightly from 7 per-cent in 1992 to 6 per-cent in 1994. However, the level of the average wage paid to women rose over the same period, from 1 per-cent higher than the figure for men in 1992, to 32 per-cent in 1994. This would suggest that, as overall employment levels are reduced, a much higher proportion of men are replacing women at the low-end of the wage scale in the sector.

Table 10: Manufacturing, Ratios as of December; 1992-1994, by Sub-sector

Sub-sector	December 1992			December 1993			December 1994		
	Emp per Est	Wage per Emp	Male :Fem Rat.	Emp per Est	Wage per Emp	Male :Fem Rat.	Emp per Est	Wage per Emp	Male :Fem Rat.
Food Products	104	955	44	49	778	22	92	1110	20
Beverages	110	804	19	115	845	37	109	833	17
Building materia	23	486	Inf	26	734	6	25	602	24
Consumer Items	23	595	10	26	604	12	27	685	10
Others	9	1864	5	11	1483	8	9	1707	6
AVERAGES	52	797	17	39	801	15	48	938	15

B. Construction

Contracts to the 'formal' sector establishments for major construction/civil engineering works continue to be dependent largely on the implementation of donor-funded projects. Some foreign private capital, mainly by way of investment in hotel construction, also provides some jobs for those 'formal' sector establishments. There appears to have been a decline in the volume of jobs from both sources in the recent past, and some of the large foreign-based establishments have withdrawn from the country, while large local contractors have scaled down their operations.

The Ministry of Works' classification of contractors is outdated. In the absence of any formal classification, the establishments in the sector have been categorized by size, i.e. according to the number of employees, for this report.

The figures in Table 11 indicate a down-turn in activities between 1993 and 1994, with a 50 per-cent contraction in the level of employment in the sector, from a figure of 1,068 to 538, this

after an increase of some 19 per-cent between 1992 and 1993.¹² The significant reduction in the level of employment in 1993/94 caused the sector to slip to fifth position in the table of numbers employed for all 8 sectors. Before that, and including the period 1988 to 1992, the sector employed the second highest number of persons, second only to Tourism, for all the 8 sectors.¹³

Table 11: Construction - Annual Wages (D'000's); Wages (D'000's), Number of Employees and Number of Establishments as of December, 1992-1994; by Sub-sector

Sub-sector	1992	Month of December		1993	Month of December		1994	Month of December				
	Wages for the Year	Wages	No. of Emp	No of Es	Wages for the Year	Wages	No. of Emp	No of Es	Wages for the Year	Wages	No. of Emp	No of Es
1. Large	6538	503	815	9	5370	558	879	10	3619	211	373	8
2. Small	606	48	80	6	1329	122	189	5	1286	64	159	5
TOTAL	7144	551	895	15	6299	680	1068	15	4905	277	538	13

The level of the average wage has moved in tandem with the employment levels in the sector. In nominal terms, it increased by about 3 per-cent in 1992/93, from a figure of 616 to 637, and then fell by 19 per-cent, to 515 in 1994, i.e. for a total reduction of 16 per-cent over the period 1992 - 1994. Thus, in the two successive years, real average wages in the sector declined, and significantly and by a much higher rate in the second.¹⁴

Although the group of 'large' establishments continue to dominate the sector in terms of the level of employment, its share of the total has been reduced from 91 per-cent in 1992 to 70 per-cent in 1994. Since the level of the average wage is higher in that sub-sector, an reduction of employment in this sub-sector has resulted in lower average wage rates.

¹²These cyclical change are mirrored in a smaller scale over the period 1988 to 1992: the number of employees increased from a figure of 640 in 1988 to 1,051 in 1990, followed by a reduction in the level to 895 in 1992, thus indicating a downturn in the level of activities in the sector between 1990 and 1992.

¹³The figures reported are for 'permanent' employees only. According to sources in the sector, a ratio of 1:1.5 permanent-to-temporary employee is typical in the industry. As an illustration of the possible under-statement of the level of employment in the sector, one could apply these ratios and arrive at the figure of 1,345 employees, i.e. the sum of 538 permanent and 807 temporary employees. The temporary employees are engaged subject to the level of contracts being executed. Industry sources reveal that more than 70% of the temporary workers are of the 'unskilled' category, and it is estimated that they are engaged for up to a total of 8 working months in the year.

¹⁴It is noteworthy that although the level of employment declined by 21 per-cent between 1990 and 1992, the level of the average wage for the sector rose by 42 per-cent in nominal terms (or 22 % in real terms), over the same period.

Few women have been employed in the sector. In spite of the fact that the ratio of female employees rose from 2 per-cent in 1992 to 4 per-cent in 1994. Of the 8 sectors, the figure for construction is the lowest. The women are engaged mainly as office support staff, compared to the large number of low-wage men that are employed as common laborers at the construction sites. and are not engaged at the construction sites. In 1994, the level of the average wage rate for women employees was per-cent higher than that for the men.

Table 12: Construction - Ratios as of December, 1992 - 1994; by Sub-sector

Sub-sector	December 1992			December 1993			December 1994		
	Emp. per Est.	Wage per Empl	Male : Fem Ratio	Emp. per Est.	Wage per Empl	Male : Fem Ratio	Empl per Est.	Wage per Empl	Male : Fem Ratio
1. Large	91	618	69	88	635	37	47	562	21
2. Small	13	596	7	38	647	19	32	404	42
AVERAGES	60	616	39	71	637	32	41	515	24

The 'Service' Sectors

A. Tourism

This sector comprises hotels, restaurants and a casino. The Gambia has no official system for the classification of its hotels. For the purposes of this report, the hotels have been categorized as 'large', 'medium' and 'small', depending on the number of beds available.

The sector was severely affected in 1994, when following the change of government, several foreign countries restricted their citizens from visiting the country, thereby causing a virtual stoppage of the 'tourist season' for that year in The Gambia.

As a consequence, the total number of establishments in the sector fell from a high of 38 in 1992, to only 25 in 1994; the figure was 34 for 1993. Over the period, a total of 8 restaurants and 5 hotels closed down. While the level of employment remained the same in 1992 and 1993, it contracted by some 59 per-cent, to a figure of 1,597 in 1994. See Table 13. The figure for 1994 represents 30 per-cent (down from 38% in both 1992 and 1993) of the total number of employees in the survey, which still makes Tourism the largest provider of employment. Within the sector, the hotels together employed more than 91 per-cent and 88 per-cent of the

total in 1992 and 1994, respectively.¹⁵

Table 13: Tourism - Annual Wages (D'000's); Wages (D'000's), Number of Employees and Number of Establishments as of December, 1992-1994; by Sub-sector

Sub-sector	1992	Month of December		1993	Month of December		1994	Month of December				
	Wages for the Year	Wages for the Month	No. of Emp	No of Es	Wages for the Year	Wages for the Month	No. of Emp	No of Es	Wages for the Year	Wages for the Month	No. of Emp	No of Es
Hotels:												
- Large	9714	912	1231	5	10363	952	1169	5	10574	645	774	5
- Med.	6315	684	1147	11	7289	773	1166	11	5949	423	578	7
- Small	334	41	101	4	396	41	93	4	211	17	56	3
Restau.	946	96	220	17	1039	98	214	13	760	57	142	9
Other	173	14	27	1	236	35	79	1	468	36	47	1
TOTAL	17482	1748	2726	38	19322	1899	2721	34	17961	1179	1597	25

The average size of establishments in the sector increased from a figure of 72 employees-per-establishment in 1992, to 80 in 1993, and then fell to 64 in 1994. This has been due mainly to the fact that between 1993 and 1994, the 'large' hotels reduced the number of persons they employed, from an average of 234 per establishment to a figure of 155; while 4 of the 'medium-sized' hotels closed down at the same time that those that remained opened reduced the number of their employees. See Table 20.

Over the period, the level of the average wage in the sector increased by about 9 per-cent, from a figure of D 643 in 1992 to D 698 in 1993, and by a further 6 per-cent, to D 742 in 1994. These rates of increases are both above the C. P. I. of 5.1 per-cent and 5.0 per-cent for the respective periods. Therefore, the average real wage in the sector has increased over the period.

The proportion of female employees, although declining over the period, remains high, at 26 per-cent in 1992 and 22 per-cent in 1994. As a ratio of the total number of women employees in the survey, females in the sector constituted 32 per-cent of the total in 1994, compared to 41 per-cent in 1992.

¹⁵A large number of restaurants operate in the survey area but it has not been possible to compile data on all of them because the survey is normally conducted during the 'off-season', at which time some of them do not operate. In the event, the number covered in the survey has continued to increase over the years. It would appear, however, that most of the restaurants not covered are small (employing fewer than five persons) and could not therefore be included in the survey. The level of employment in the restaurant sub-sector is further under-counted because each hotel operates at least one restaurant, the employment data of which is included as part of the data for the hotel. To that extent, the data for the hotels have been over-stated while that of the restaurants have been under-stated.

The average wage paid to women in 1992 was D 597 which is 11 per-cent lower than the corresponding figure for men, compared to D 672 in 1994, which is 15 per-cent lower. The gap between male and female wage levels, on average, have therefore widened, over the period, perhaps due to the fact that for the work they do in the sector, women are much more likely than men to accept a reduction in wages for part-time work.

Table 14: Tourism, Selected Ratios as of December, 1992 - 1994, by Sub-sector

Sub-sector	December 1992			December 1993			December 1994		
	Emp per Est	Wage per Emp	Male :Fem Rat.	Emp per Est	Wage per Emp	Male :Fem Rat.	Emp per Est	Wage per Emp	Male :Fem Rat.
Hotels - Large	246	741	4.5	234	814	3.2	155	833	3.0
- Med	104	597	2.9	106	663	2.9	81	742	4.0
- Small	25	411	2.0	23	444	4.1	19	310	6.0
Restaurants	13	437	1.6	16	457	3.3	16	405	11.6
Other	27	527	0.9	79	448	2.0	7	768	1.8
AVERAGES	72	641	3.1	80	698	3.0	64	742	3.5

B. Transport

The transport sector comprises four sub-sectors, including 'Urban', 'International Maritime', 'River' and 'Air'. For the purposes of this report, the data for 'International Maritime' and 'River' sub-sectors have been consolidated. The 'Urban' sub-sector includes sub-urban and inter-urban transport activities.

Total number of establishments in the survey grew by only 1 over the period 1992 - 1994. While the number of establishments in the 'Maritime and River' sub-sector grew by 2, the number of 'Urban' transport establishments declined by 1 annually, from 8 in 1992 to 7 in 1993, and then to 6 in 1994. The experience of the 'Air' sector has been much more checkered: 2 new establishments were included in 1993 (to the 7 that already existed); then, in 1992, there was a net reduction of 1 establishment, leaving a total of only 8. See Table 15.

Table 15: **Transport - Annual Wages (D'000's); Wages (D'000's), Number of Employees and Number of Establishments as of December; 1992 - 1994; p**

Sub-sector	1992	Month of December			1993	Month of December			1992	Month of December		
	Wages for the Year	Wages	No. of Emp	No of Es	Wages for the Year	Wages	No. of Emp	No of Es	Wages for the Year	Wages	No. of Emp	No of Es
Urban	1071	96	135	8	1010	93	119	7	1037	77	84	6
Mar. & River	543	55	67	2	902	89	90	4	1145	74	79	4
Air	4582	450	243	7	5417	544	293	9	6361	562	226	8
TOTAL	6195	601	445	17	7330	727	502	20	8542	713	389	18

Compared to the other 7 sectors, Transport has remained relatively small throughout the period: it employed only 7 per-cent of the total for the 8 sectors in 1994. Although the total number of establishments increased over the period, the level of employment in the sector was reduced by about 13 per-cent, from a figure of 445 in 1992 to 389 in 1994; Thus, the average size of the establishments in the sector fell gradually, from a figure of 26 in 1992 to 22 in 1994. It is noteworthy that in 1993, the level of employment had reached a peak of 502, for the period 1988 - 1994.

All three sub-sectors employed fewer people in 1994 than in 1993. However, except for the 'Urban' sub-sector, which experienced a decline in both 1993 and 1994, 'Maritime' and 'Air' expanded employment in 1993, only to cut back sharply in 1994. While the entire sector was affected by the reduction in both tourist and import/re-export activities in 1994, employment levels in the 'Air' sub-sector was further affected by the privatization and restructuring that Gambia Airways experienced in 1994.

While the level of employment in the sector fell between 1992 and 1994, the average wage increased by 36 per-cent over the same period, from a figure of D 1351 in 1992 to D 1834 in 1994. On an annual basis, it rose by 7 per-cent in 1992/93 (when the level of employment expanded) and by 27 per-cent in 1993/94 (during which employment in the sector contracted). Both these rates are higher than the corresponding rates of growth (of 5.1% and 5.0%) in the C P I, which may not be particularly appropriate for this case, given that the average wage figures of D 1351 and D 1,834 are beyond the scope of 'low income' earners in the Graeter Banjul Area, on whom the survey is based.

Table 16: **Transport, Selected Ratios as of December, 1992 - 1994, by Sub-sector**

Sub-sector	December 1992			December 1993			December 1994		
	Emp per Est	Wage per Empl	Male :Fem Rat.	Emp per Est	Wage per Empl	Male :Fem Rat.	Emp per Est	Wage per Empl	Male :Fem Rat.
Urban	17	712	10.3	17	784	7.5	14	917	11.3
Marit. & River	34	818	2.9	22	992	2.7	20	937	6.7
Air	35	1852	1.6	33	1856	2.2	28	2488	1.4
AVERAGES	26	1351	2.5	25	1447	2.9	22	1834	2.4

Within the sector, both the 'Urban' and 'Maritime' sub-sectors, have low average wage figures. While the level in the former grew annually first by 10 per-cent and then by 17 per-cent, between 1992 and 1994, the increase of 21 per-cent in the figure for 'Maritime' was followed by a reduction of 6 per-cent. 'Air', on the other hand, experienced no increase between 1992 and 1993, but the wage level was 34 per-cent higher in 1994 than in 1993.¹⁶

The level of female employment remained high in the sector, comprising 30 per-cent of the total in both 1992 and 1994. It would appear from the figures in Table 4 that a much higher proportion of men are hired to do the low-paying jobs in the sector as the average of the wages paid to the men employees in the sector (D 1,327) was 9 per-cent lower than the figure for their female counterparts (D 1,505) in 1992. The gap was even bigger in 1994, as the figure of D 1,871 for men was 21 per-cent lower than the figure of D 2,371 for women.

C. Trade

Almost all of the goods handled in this sector are imported into the country. The establishments that import the merchandise are generally their own distributors, often doing both 'wholesaling' and retailing. The establishments have been grouped according to the following set of criteria: size (in terms of the level of employment), organizational form (including whether ownership is foreign-based), type of commodities imported/ distributed, and the net-work used by the establishments to distribute the merchandise. This provides us with four groups, namely, 'Major Importers', 'Medium-size Importers', 'Other Importers' and 'All Others'.¹⁷

Having reached its highest figure of 48 in 1992, the total number of establishments in the sector declined by 8 to 40 in 1993 and then by 2 to 38 in 1994. In spite of the decline, those figures remained the highest for all 8 sectors throughout the period. Except for the 'Major Importers', which remained at 2, the number of establishments in each of the other three sub-sectors declined over the same period. See Table 17.

¹⁶This is accounted for largely by the privatization of Gambia Airways, which caused wages in the establishment to rise.

¹⁷'Major Importers' import large volumes of fuel, which is distributed by their own agents; the two establishments which are headed locally by Gambians, are branches of foreign-based companies.

'Medium-size Importers' are also local incorporation of foreign-based firms, but include large local establishments. These import large quantities of general merchandise mainly through their parent companies, in the case of the foreign-based establishments. They act as their own wholesalers and retailers.

'Other Importers' are locally incorporated establishments often with direct participation in management by their owners. They import large quantities of a small range of commodities.

'All Others' exclude all of the above but include one-shop sole proprietorships often owned by non-Gambians who are active in the retail business.

Correspondingly, employment in the sector contracted, from a total of 774 persons in 1992 to 721 in 1994 (the figure for 1993 is 753). Even with this decline, the sector improved from the fourth highest to the third highest employer for all 8 sectors between 1992 and 1994.

Employee numbers have fallen much slower than the decline in the number of establishments over the period, so that the average size of establishments in the sector increased from 16 to 19 between 1992 and 1994.¹⁸ See Table 18.

Table 17: Trade - Annual Wages (D'000's); Wages (D'000's), Number of Employees and Number of Establishments as of December, 1992-1994; by Sub-sector

Category	1992	Month of December			1993	Month of December			1994	Month of December		
	Wages for the Year	Wages	No. of Emp	No of Es	Wages for the Year	Wages	No. of Emp	No of Es	Wages for the Year	Wages	No. of Emp	No of Es
Importers:												
- Major	2420	222	50	2	2659	256	60	2	3489	316	67	2
- Medium	3727	312	331	9	3965	328	329	9	3518	279	276	8
- Other	2060	176	253	16	2594	241	250	15	2920	249	260	15
All Others	976	82	140	21	921	84	114	14	1177	103	118	13
TOTAL	9182	792	774	48	10139	909	753	40	11103	947	721	38

The level of the average wage paid in the sector has remained the third highest for all 8 sectors, behind Finance and Transport. It grew by 12 per-cent (or 12% in real terms) the highest for all 8 sectors, from D 1,024 in 1992 to D 1,208 in 1993, and then by 9 per-cent (or 4% in real terms) to D 1,314 in 1994.

Table 18: Trade, Selected Ratios as of December, 1992 - 1994, by Sub-sector

Sub-sector	December 1992			December 1993			December 1994		
	Emp per Est	Wage per Emp	Male :Fem Rat.	Emp per Est	Wage per Emp	Male :Fem Rat.	Emp per Est	Wage per Emp	Male :Fem Rat.
Importers:									
- Major	25	4433	6.1	30	4265	6.5	34	4715	6.4
- Medium	37	344	5.2	37	996	5.6	35	1011	4.1
- Other	16	696	5.7	17	967	4.6	17	959	5.0
All Others	7	589	4.1	8	740	3.4	9	873	3.9
AVERAGES	16	1024	5.2	19	1208	4.9	19	1314	4.6

¹⁸Earlier, i.e. 1988 -1992, employment levels had risen much slower than the rate at which new establishments were being created, so that the overall average size of the establishments declined over that period.

On a sub-sector basis, the average has been highest for the 'Major Importers'¹⁹, which was 5 times higher than the figure for the 'All Others' category, at the other end of the scale, in 1994. Although the 'All Other' group has been rooted firmly at the bottom of the average wage schedule, it has been rising at a faster rate than any of the other three: it grew by 48 per-cent over the period 1992-1994, compared to only 6 per-cent for the 'Major Importers'. This is partly explained by the fact that over the same period, the 'Major Importers', which are not directly affected by the re-export trade, expanded employment to include lower paid workers; while the employment level in the 'All Other' category fell, excluding low-paid workers in the sub-sector.

The proportion of women in the sector grew by 1 per-cent annually over the period 1992 - 1994, from a figure of 16 per-cent to 18 per-cent in 1994. In 1992, the level of the average wage for men (D 1,033) was almost 3 per-cent below the figure for women (D 1,061). However, with the contraction in employment, perhaps resulting in a greater number of low-paid male workers, compared to women, losing their jobs, the figure for men was about 12 per-cent higher than women in both 1993 (D 1,224 versus D 1,096) and 1994 (D 1,401 compared to D 1,247).

D. Finance

This sector includes the 4 commercial banks, all but one (i.e. the government-owned Social Security and Housing Finance Corporation) of the 6 insurance companies, and a government-owned debt-collection agency, the Assets Management & Recovery Corporation (AMRC).²⁰ No foreign-exchange bureau has been included in this report because only one appears to be reporting the relevant information for this survey, and it did not qualify for inclusion over the period 1992 - 1994.

Overall, there has been little change in the primary indicators in this sector: it has comprised the same 10 establishments, throughout the period 1992 - 1994, during which time employment expanded by 5 per-cent. See Table 19.

¹⁹The high level of the average wage for the 'Major Importers' category is due to the fact that the wages of the managers have been included in the data. A majority of the managers in the other groups are either expatriates ('Medium Importers' in particular) or owners of the establishments. In both cases, the wages paid to the managers are not widely available and the managers have not been willing to release them. Therefore, the data on managers of the groups other than those of the 'major Importers' have not been included in this report.

²⁰Although AMRC is not a private sector establishment, its exclusion would have given the impression that employment levels in the sector had fallen, which is not the case. AMRC is what remains, following the creation of Meridien Bank, out of the privatized Gambia Commercial and Development Bank.

Table 19: Finance - Annual Wages; Wages, Number of Employees and Number of Establishments as of December, 1992 - 1994; by Sub-sector

Sub-sector	1992	Month of December			1993	Month of December			1994	Month of December		
	Wages for the Year	Wages	No of Emp	No of Es	Wages for the Year	Wages	No of Emp	No of Es	Wages for the Year	Wages	No of Emp	No of Es
Banks	8666	873	352	4	11800	986	368	4	12441	1055	384	4
Insurance	3153	270	214	5	3509	300	227	5	4047	342	213	5
Other	1557	45	25	1	640	65	26	1	741	63	25	1
TOTAL	13376	1188	591	10	15948	1351	621	10	17229	1460	622	10

The sector is the highest paying of all 8 sectors, and the level of the average wage grew by 17 per-cent between 1992 and 1994. This is broken down to growth rates of 8 per-cent (or 3% in real terms) in both 1992/93 and 1993/94.

The sector continued to have a high ratio of female employees, at about 34 per-cent of the total number of employees in the sector for each of the three years. The level of the average wage paid to the women in the sector was the highest for all 8 sectors in 1992 and 1993, but was second to Transport in 1994. The level of the average wage for men was much higher than women for all three years, starting with about 12 per-cent in 1992 to just over 13 per-cent in 1994. The difference of almost 16 per-cent, in the 2 sets of average wages, was even higher in 1993.

Table 20: Finance, Selected Ratios as of December, 1992 - 1994, by Sub-sector

Sub-sector	December 1992			December 1993			December 1994		
	Emp per Est	Wage per Emp.	Male :Fem Rat.	Emp per Est	Wage per Emp.	Male :Fem Rat.	Emp per Est	Wage per Emp	Male :Fem Rat.
Banks	88	2482	2.0	92	2680	1.7	96	2747	1.9
Insurance	43	1262	1.8	45	1321	2.4	43	1607	2.2
Other	25	1788	2.6	26	2494	1.9	25	2522	1.8
AVERAGES	59	2011	2.0	62	2176	1.9	62	2347	2.0

SECTION III: RESULTS OF THE SURVEY FOR BASSE AND FARAFENNI

A. Basse

Introduction

With the exception of Gamcot and (the Branch of) Standard Chartered, the establishments in the survey for 1994 are owned by individual Gambian entrepreneurs. Two of those Gambians are employed on a full-time basis by other organizations in the same geographical area, while the remaining nine work in their own establishments. A majority of those self-employed entrepreneurs, along with their employees in some cases, engage in farming activities during the rainy season. Two of them do so on a full-time basis so that their workshops remain closed from June through October, every year.

Of the 13 establishments that qualified for inclusion in 1994, a total of 9 were in the Manufacturing sector. Of these, Gamcot, produces cotton lint for export. The others included 5 carpentry workshops that produced mainly household furniture; 2 metal workshops that produced doors and windows, and some agricultural implements; and one bakery.

The other 4 establishments which qualified for inclusion in the survey in 1994, included two hotels-cum-night clubs in the Tourism sector; one inter-village transporter; and the branch office of Standard Chartered, in the Finance sector.

Table 21: Basse - Number of Establishments, Wages and Number of Employees as of December; 1992-1994; by Sector

Sector	December 1992			December 1993			December 1994		
	No. of Est	Wages	No. of Emp.	No. of Est	Wages	No. of Emp	No. of Est	Wages	No. of Emp
Manufacturing	12	64,990	112	10	65,450	107	9	66,560	104
Tourism	2	3,950	14	2	6,925	22	2	5,650	17
Transport	1	3,600	6	1	3,600	6	1	3,600	6
Finance	1	20,824	15	1	29,316	10	1	28,769	11
Total	16	93,364	147	14	105,291	145	13	104,579	138
Growth rate				-13%		-1%	-7 %		-5%

Growth Trends

1. Primary Indicators

The figures in Table 21 indicate that the total number of establishments which qualified for inclusion in the survey dropped by 2 between 1992 and 1993, and then by 1, to a total of only 13 in 1994. The 3 establishments which dropped out were all in the Manufacturing sector; no new establishment qualified for inclusion in the survey.

The level of employment also contracted over the same period, by 6 per-cent, from a figure of 147 in 1992 to 138 in 1994. Over the preceding period, i.e. 1990 - 1992, employee numbers had risen by 10 per-cent, to reach the total of 147 in 1992.²¹

With fewer establishments in 1994 than in 1992, the Manufacturing sector reduced the number of employees by 8. There was no change in the number of establishments in the other three sectors, i.e. Transport, Tourism and Finance, but while the only establishment in Finance reduced its number of employees by 4, the 2 establishments in Tourism raised the level by 3, over the same period.

2. Secondary Indicators

A. Average Size of Establishment

Because the establishments that dropped out of the sample were relatively small, the average size of the remaining establishments grew from 6 persons-per-establishment in 1992 to 12 in 1994. See Table 22.

B. Average Wage per Employee

The figures in Table 22 also indicate that the higher rate of growth of the wages paid compared to that of the number of persons employed, has resulted in a 19 per-cent increase in the level of the average wage, from a figure of D 635 in 1992 to D 758 in 1994. On an annual basis, this translates to 14 per-cent (9% in real terms) in 1992/93 and 4 per-cent (less than 1% in real terms) in

²¹ These figures do not include the apparently large number of apprentices' who provide labor in the manufacturing establishments as they train on a 'learning-by-doing' basis. In addition to the training provided, the 'apprentices' are provided with food and board. In some cases they are also provided with a stipend, or, they may be allowed to produce small items during the slack periods in the day and sell these for themselves.

1993/94.²²

Table 22: Basse - Number of Employees per Establishment and Average Wage per Employee as of December; 1992 - 1994; by Sector

Sector	December 1992		December 1993		December 1994	
	Emp per Est	Wage per Empl	Emp per Est	Wage per Empl	Emp per Est	Wage per Empl
Manufacturing	9	580	11	612	12	640
Transport	6	600	6	600	6	600
Tourism	7	282	11	315	9	332
Finance	15	1,388	10	2,932	11	2,615
All	9	635	10	726	12	758

The Finance sector experienced a sharp increase in the level of the average wage from a figure of D 1,388 in 1992 to D 2,615 in 1993, and then fell to D 2,615 in 1994, while Tourism and Trade experienced a steady growth in the level of the indicator. Transport showed no change over the same period. Tourism has been the lowest paid sector through the period.

C. Female Employment and Comparative Wages

The level of female employment in the area remained low over the period, ranging from 3 per-cent in 1992 to 4 per-cent in 1994, although it rose to 8 per-cent in 1993. During that year, female employee numbers in Tourism rose, from 7 per-cent of the total in 1992 to 36 per-cent, but fell to only 11 per-cent in 1994. Except for 1993, 50 per-cent or more of the women in the sample were employed in the Finance sector, between 1992 and 1994. See Table 23

The level of the average wage for men was only 55 per-cent of the comparative figure for women in 1992, as of 1994, it rose to 60 per-cent. In 1993, due to the temporary expansion in the level of employment of women in the low-paying Tourism sector, the average wage for men was 7 per-cent higher than the figure for women.

²²Using the C P I for Greater Banjul for low income population, since none is available for the Basse Area. We do not believe tat there is a significant difference between the two areas.

Table 23: Basse - Number of Employees and Average Wages as of December; 1992 - 1994; by Gender; by Sector

Sector	December 1992				December 1993				December 1994			
	Male		Female		Male		Female		Male		Female	
	No. of Empl	Avg wage	No. of Empl	Avg wage	No. of Empl	Avg wage	wage per Empl	Avg Wage	No. of Emp	Avg wage	No. of Emp	Avg wage
Manufacturing	111	574	1	1071	106	606	1	1250	103	634	1	1250
Transport	6	600	0	0	6	600	0	0	6	600	0	0
Tourism	13	681	1	300	14	321	8	303	15	343	2	250
Finance	12	1401	3	1336	8	3189	2	1901	8	2894	3	1872
All	142	618	5	1112	134	730	11	680	132	736	6	1228
Growth rate					-6%	18%	120%	-39%	-1%	1%	-45%	81%

However, given the small number of women in the survey, one should interpret these figures with caution. For example, the only female employee in the Manufacturing sector in 1994, for example, was an office support staff in the highest-paying establishment. The average of the monthly wages paid to that female employee (D 1,250) was several times the average wage (D 238) for all of the men in the other establishments in the Manufacturing sector in 1994.

Farafenni

Introduction

Similar to the findings in Basse, all but one of the establishments in Farafenni, Segamco, were owned by single Gambian entrepreneurs. Segamco is a joint-ownership company.

Some of the entrepreneurs, along with their employees in some cases, engaged in farming activities during the rainy season. Segamco actually closed down for a period of 6 months, commencing at the start of the rains. During that time, the owner engaged in farming, on a full-time basis.

Nine of the 12 establishments which qualified for inclusion in 1992, were in the Manufacturing sector. These included Segamco, which produced agricultural implements and assembled agricultural equipment; four metal workshops, each of which produced door and windows and some school chairs; two carpentry workshops that produced household furniture; one establishment that produced ice cubes; and one bakery. The three other establishments which qualified for inclusion included a hotel in the Tourism sector, the branch office of Meridien Bank, and one in the Trade sector.

Table 24: Farafenni - Number of Establishments, Wages and Number of Employees as of December, 1992 - 1994, by Sector

Sector	December 1992			December 1993			December 1994		
	No. of Est	Wages	No. of Emp.	No. of Est	Wages	No. of Empl	No. of Est	Wages ^a	No. of Emp
Manufacturing	7	12,450	50	9	19,525	76	9	18,675	72
Tourism	1	3,350	10	1	3,310	11	1	2,660	8
Trade	0	0	0	1	2,600	8	1	2,600	8
Finance	1	21,301	12	1	12,954	8	1	23,333	12
Total	9	37,101	72	12	38,389	103	12	47,268	100
Growth Rate				33%		43%	0%		-3%

^a The wage data for 1992 were not available for one establishment in the Manufacturing sector, Senglace. Although the wage data have not been included in the table, the figures for the number of employees in the establishment have been included as follows: 7 in 1992, and 8 in both 1993 and 1994.

Growth Trends

1. Primary Indicators

The number of establishments which qualified for inclusion in the survey increased from 9 in 1992 to a total of 12 in 1994. That increase in the total number of establishments was accompanied by a 39 per-cent expansion in the level of employment, from a figure of 72 in 1992 to 100 in 1994; although there were more persons (103) employed in 1993 than in 1994.

2. Secondary Indicators

A. Average Size of Establishments

The average size of the establishments has remained at almost the same level over the period 1990-1992, and there has also been no marked change in the averages for the individual sectors.

B. Average Wage per Employee

The level of the average wage for the establishments in the survey fell by 70 per-cent, from a figure of D 570 in 1992 to D 404 in 1993, followed by a rise of 27 per-cent to D 513 in 1994. Thus, the level of the average wage in the survey area in 1994 was well below the figure for 1992.

The slippage in the level of average wages in 1993 resulted from the expansion in employment in the low-paying Manufacturing sector, while the partial recovery in 1994 is attributed to the increase in wages in the Finance sector.

Table 25: Farafenni - Number of Employees per Establishment and Average Wage per Employee as of December; 1992 - 1994, by Sector^a

Sector	December 1992		December 1993		December 1994	
	Empl. per Est.	Avg. Wage	Empl. per Est.	Avg. wage	Empl per Est.	Avg. Wage
Manufacturing	7	290	8	287	8	292
Tourism	10	335	11	300	8	333
Trade	-	-	8	325	8	325
Finance	12	1,775	8	1,619	12	1,944
All	8	570	9	404	8	513
Growth rate					%	%

^a The figures have been extracted from Table 3. In computing the Average Wage per Employee for 1992, the number of employees in the Manufacturing sector has been reduced by 7 in 1992 and by 8 in both 1993 and 1994, since the wages paid to them were not available in the survey.

C. Female Employment and Comparative Wages

Only one fewer woman was employed in 1994 than in 1992 and 1994, as the Tourism sector reduced the number of female employees from 4 to 3, over the same period. There was no change in the level of female employment in the other sectors, as the same number of female employees was maintained in the Finance sector while no woman was employed in Manufacturing. Conversely, the number of male employees has increased over the same period, to that the male:female ratio rose from a figure of 13 in 1992 to 19 in 1994. See Table 26.

The few women that were employed earned, on average, 65 percent higher wages than their male counter-parts for each of the three years. Once again, given the relatively small number of women in the survey, these differences should be interpreted with care. Two of the 5 women in the survey were employed in Finance where the average wage was six times that of the other three sectors.

Table 26: Farafenni - Wages, Number of Employees and Average Wages as of December; 1992-1994; by Sector; by Gender

Sector	December 1992				December 1993				December 1994			
	Male		Female		Male		Female		Male		Female	
	No. of Emp	Avg. Wage	No. of Emp	Avg. Wage	No. of Emp	Avg. Wage	No. of Emp	Avg. Wage	No. of Emp	Avg. Wage	No. of Emp	Avg. Wage
Manufacturing	50	290	0	0	76	287	0	0	72	329	0	0
Tourism	6	392	4	250	8	320	3	250	5	392	3	217
Trade	0	0	0	0	8	325	0	0	8	0	0	0
Finance	10	1,753	2	1,884	7	1,586	1	1,850	10	1,753	2	1,729
All	66	483	5	795	99	393	4	650	95	673	5	795

* The employment data for the establishment whose wage data was not available has been excluded from this table.

ANNEX

SCHEDULE 1: SURVEY FRAME FOR BANJUL/BRIKAMA

<u>Sector</u>	<u>Category</u>	<u>Name of Establishment</u>	
<u>Fishing</u>	Fully Integrated	National Partnership Enterp. Ltd	
	Breeding/Catching	Scan Gambia Shrimps Ltd	
	Processing	G B International Co. Ltd	
<u>Horticulture</u>	Large	Sifoe Agriculture Farm (Gambia) Radville Farm (inc. Coldstores) Agrotech Ltd Makumbaya Farm (1992 and 1993)	
	Small	Fruits & Flowers Ltd	
<u>Manufacturing</u>	Food Products	Nacif Confectionery Co. Ltd Sabine Bakery Co. Ltd Serrekunda Modern Bakery GOPMAC/Gambia Groundnut Company	
	Beverages	Chelleram Industries (Gambia) Ltd Banjul Breweries Ltd	
	Building Material	Nanning Benjie Industry Escapag (G) Ltd Gacem Ltd (1993 and 1994) Nyambai Saw Mill	
	Consumer Items	Afro HongKong Industrial Alh Sankung Sillah & Sons Ltd Gambia Furniture & Carpentry Co. Foam Manufacturing Gambia Ltd M & M Top Products	
	Others	New Type Press Banjul Oxygen Ltd Quick Print (1993 and 1994)	
	<u>Construction</u>	Large	SOBEA/SOGEA/SATOM (1992 and 1993)
			S Ceesay Construction Ltd
Agro Industries Co. Ltd			
Compagne Sahelienne d'Entreprise			
S O S Construction (1993 and 1994)			
China Building Materials Co. (G)			
Taf Construction Ltd			
GITEC Consult GMBH			
Rotary International Ltd (1992)			
Techniques Ltd			

Construction (Cont.) Small

Banko Industries Ltd
General Construct & Trading Co.
Gamtech (1992)
George Stow & Co. Ltd (1992)
IDRO Consult (1992)
T O A Corporation
B E E & H Const. Co (1993 & 1994)
Construct (1993 and 1994)

Tourism A. Hotels - Large

Senegambia Beach
Sunwing (Gambia) Ltd
Atlantic Ltd
Hotel Fajara
Kombo Beach Novotel

- Medium

Kotu Strand Village (GITS Ltd)
Amie's Beach (1992 and 1993)
Palm Grove (1992 and 1993)
Bungalow Beach Ltd
Palma Rima
Gambia Star (Kololi Beach Club)
Kairaba Beach
African Village
Badala Park
Holiday Beach Club (1992 and 1993)

- Small

Cape Point
Bakotu
Serrekunda Motel (1992 and 1993)
Teranga (Therese Musa)

B. Restaurants

Braustuble (1993 and 1994)
Yvonne Class (1992)
Francisco Grill House
Weinstube (1992 and 1993)
Calypso Cape Bar (1992)
Lotus Bar & Restaurant (1992)
Bakotu/Sir William Bar & Rest.
Scala
Siam Garden
Al Basha (1993 and 1994)
yundum Airport Bar (1994)

C. Other

West African Entertainment Co.Ltd

Transport

Urban

Lasse Motor Transport Ltd (1992)
Gamtours Ltd (formerly Wing Afric)
Gambia Safari Ltd
West African Tours Ltd
Gamtrade Co.Ltd (1992)
Crocodile Safaris (1993)

		Gambia Tours (Edmond Hobeika) Executive Removals Co. Ltd J Antonio & Elouata Travel Service The Gambia Experience
	Maritime & River	Gambian River Excursions Ltd Gambia Shipping Agencies Guardship Gam Ltd (1993 and 1994) Maersk Gambia Ltd (1993 and 1994)
	Air	Banjul Travel Agency Ltd Nigeria Airways Ltd D H L International (G) Ltd Gambia Airways Ltd Air Gambia Ltd Ghana Airways Corporation (1992) Sabena World Airlines Afri Swiss (1993 and 1994) Kamino Redcoat (1993 and 1994)
<u>Trade</u>	Major Importers	Shell Company of West Africa Elf Gambia Ltd (formerly B P)
	Medium Importers	Maurel & Prom (Gambia) Ltd C F A O (Gambia) Ltd Shyben A Madi & Sons Ltd S. Madi (Gambia) Ltd Gambia Electrical Co Ltd Boule & Co Ltd (frmly C N Elhajj) N T C Ltd (formerly GNTC) Jimpex International Ltd Alseka West African (1992 & 1993)
	Small Importers	Nazla & Nora G T O E K Chelleram & Sons Ltd Banjul Pharmacy Sonnar Stores Ltd Breckwoldt Co Ltd The Milky Way A Jacobs & Co (1992) T K M Motors Garage V M Gambia Ltd Atson's Supermarket Sonko Jileng Enterprise S K Stores (Paul Maroun) Sunu Kerr Smilca Co. Ltd (1992) M/S Intra Amusements Co. (1992) Kairaba Supermarket

Trade (Cont.) Other Importers

Gambia Methodist Bookshop Ltd
 International Traders (1992,1994)
 Musa Njie & Sons Enterprise (1992)
 ACE Ltd
 Mbye Njie & Sons Ltd (1992)
 M S Tamedou & Co. Ltd (1992,1993)
 Mohammed Diab Ghanim (1992)
 Ahmed Diab Shop (1992)
 Bollope Enterprise (1992)
 M & C Co.
 Tarek K Musa Ltd (1992 and 1993)
 Jeng's Electrical
 I T S
 Top Shop
 Gampest Ltd (1992)
 Take Care Optic
 T & T Co. Ltd (Fashion Shop)
 BIMEX (1993 and 1994)
 Safideen Trading

Finance

A. Banks

Gambia Commercial & Development
 Bank Ltd (formerly GCDB)
 Standard Chartered (Gambia) Ltd
 International Bank for Commerce &
 Industry (BICI) Banjul
 Continent
 Meridien Bank (Gambia) Ltd

B. Insurance

Gambia National Insurance Co.
 Senegambia Co.
 Capital Co. (Lennap Services Ltd)
 Great Alliance Co. Ltd
 Gamstar Co. Ltd

C. Other

Assets Management & Recovery Corp.

Schedule 2: SURVEY FRAME FOR BASSE

Sector	Sub-sector	Name of Establishment
<u>Manufacturing</u>	Carpentry	Samboujang Kongera Ebrima Keita Dutta Jawneh Dawda Trawally Sagina & Co Baboucarr Bah
		Metal Work
	Bakery	Lama Bah
	Ginnery	Gamcot
	<u>Tourism</u>	Hotels
<u>Transport</u>	Urban/Road	Momodou Trawally
<u>Finance</u>	Banks	Standard Chartered

SCHEDULE 3: SURVEY FRAME FOR FARAFENNI

Sector	Sub-sector	Name of Establishment
Manufacturing	Carpentry	Sadina Kah Baba Dibba
		Metal Work
	Bakery	Kamels
	Ice making	Senglance
Trade	Trade	Baboucarr Sowe
Tourism	Hotel	Eddy's
Finance	Banks	Meridien