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**Tax Reform Study No. 4  
Rental Income Tax Compliance  
and Threshold Rental Rates**

by

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with the assistance of

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None of the above should be held responsible for the opinions here or possible errors that may remain.

## Executive Summary

The purpose of this report is to assist the government in its efforts to determine a threshold rental rate to meet the proposed requirement on the registration of rental agreements, and, in general, to increase tax compliance on rental incomes. The findings are based on an extensive survey of rental rates in the Greater Banjul area, and a review of the data collected by the Social Dimensions of Adjustment programme.

The investigations show that, in the short run, both the number of tenants and, more importantly, the housing stock are fixed. Therefore, a slight increase in the rents, due to the payment of the tax on rental income, is not likely to cause significant perturbations in the market if compound-owners decided to try to pass on the full burden of the tax on the tenants.

Compliance with the provisions of the law must be based on the certainty of the amounts to be collected. Rental income for each compound must therefore be assessed properly by the tax authorities: either on the basis of the rental value stated by a lease, or by comparison with rents paid for units of similar characteristics and attributes. Schedules of indicative/comparative rental rates have been provided in the report, in connection to the second valuation method.

Formal rental agreements are not a common feature in The Gambia. It is suggested in this report that the tax authorities should require that all rental arrangements (i.e. those below the threshold rental rates for registration) be formalized, either in the form of a (simple) lease or by way of receipts for rental payments, but not necessarily registered. The issue of rental lease registration is discussed later in this summary.

In practical terms, the degree of certainty in assessing the amount of rental income tax that is collectable is further reduced by the "extended family" system in The Gambia. This may avail compound-owners the opportunity to claim that paying tenants are occupying the housing units rent-free, because they are "family" members. This problem can be overcome by requiring that tax assessments be made on all housing units that are not occupied by the compound-owner, his wife (or her husband), or their off-spring(s). A total of up to 15 per-cent of the assessed amount, on the basis indicated above, may be deductible, in order to allow for all "rent-free" accommodation (including vacant units).

Instead of requiring tax collectors to visit compound-owners, it will be cheaper, and equally effective, if compound-owners are required to pay the tax on rental income through the offices of the municipal authorities (MAs). The MAs already have a register of most of the compounds in the Greater Banjul Area, based on which municipal taxes are levied and collected. In a similar manner, the compound registers can be used to guide the

tax authorities; the rental income tax will be assessed in one of the two ways indicated above, and the taxes will be levied and collected out of the offices of the MAs. That way, monitoring of compliance will be made much easier, and collection costs will be kept at a minimum. This "centralization" of the system is preferred, also because it makes it easy to verify tax payments, which is most important if the system is to be properly enforced.

A phased approach to implementation of the law is recommended, starting with the urban areas of Bakau, Binjul, Fajara, Kanifing and Kotu. This would appear to make the law much more acceptable to the public, since it proposes to start enforcement with the urban areas, each of which has benefitted much more than the other "less developed" areas from government investment in public infrastructure -- mainly mains electricity and water. Other advantages include the fact that, the choice of the urban areas should make it much easier to introduce the requirement of lease registration since a much higher proportion of the tenancy agreements in the urban areas are formalized, and they have provisions for longer-term periodic payments of rents.

Initially, it is recommended that compulsory registration should be restricted to lease agreements for all single-structure compounds with minimum rental value of D 25,000 in the selected urban areas. It should be much easier to enforce the law on that basis, since tax inspectors would be in a position to identify, assess and monitor compliance with much greater ease, for single-structure housing units.

The fact that the payment is made in full at the time of registration, could serve as a disincentive to registration for rental income earners. Compliance could be enhanced, therefore, if all registered leases are exempted from taxes on rental income, up to one year after registration.

# I

## Introduction

### Background

Under the Economic Recovery Program and the Program for Sustainable Development, the Government of The Gambia has increasingly committed itself to, amongst other things, rationalizing its revenue regime and broadening its revenue base.

Tax policy is an essential part of the government's effort. The Tax Reform Committee (TRC) is currently in the process of finalizing a draft of the Tax Reform Action Plan, for consideration by Cabinet, which will serve as a cornerstone to this effort. This study on "Rental Income Tax Compliance and Threshold Rental Rates" is one of four consultancies that are planned to facilitate the decision-making of the TRC.

### Objective of the Study

This consultancy will assist the government in its efforts to determine a threshold rental rate to meet the proposed requirement on the registration of rental agreements. The purpose is to increase tax compliance on rental incomes.

### Terms of Reference for the Study

The terms of reference to the consultancy are to:

(a) examine existing data collected by the Social Dimensions of Adjustment programme to gain insights into the levels of rentals/imputed value of dwellings in the Greater Banjul Area;

(b) undertake a survey of major residential areas to determine the levels of rents being paid;

(c) provide input into the establishment of a threshold rental rate for the registration of rental agreements;

(d) make recommendations on how to increase compliance with the provision of payment of rental income taxes under the Income Tax Act

The results of the consultancy are presented in the following sections of this report.

## II

### A Review of the data collected by the Social Dimensions of Adjustment (SDA) Programme

The Central Statistics Department, Ministry of Finance & Economic Affairs, has to-date published two reports under the SDA programme: the "1992 Priority Survey Report, The Gambia" and the "1992/93 Price Survey Report, The Gambia". Data for a third study, the "Economic Survey Report" have been collected but not yet published.

The major findings in the two reports that are relevant to current study on rental rates in the major residential areas of Greater Banjul (including the town of Brikama, in this instance) are summarized below.<sup>1</sup>

#### The 1992 Priority Survey Report

##### 1. Housing and associated facilities

###### (i) Housing construction<sup>2</sup>

6 per-cent of all households occupied non-permanent building structures, 44 per-cent semi-permanent, 49 permanent and 1 per-cent other.

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<sup>1</sup>For the purposes of comparison, these figures are only indicative: the Priority Survey includes a number of small villages, such as Brufut, Wellingara and Nema Kunku, that have been excluded from Greater Banjul in this study; on the other hand, Brikama, which is treated under "Other Urban" in the Priority Survey, has been included in Greater Banjul for this study.

The different populations used in the two surveys, i.e. "households" for the Priority Survey and "compounds" for this study, are not expected to introduce significant differences in the two separate results, when compared: on average, a fixed ratio of households to compounds can be worked out.

<sup>2</sup>Exclusion of the figures for "Other Urban" (which includes Brikama) from those for Greater Banjul would have reduced the proportion of households occupying non-permanent structures from 44% to 42% at the same time that the proportion of those occupying permanent structures would have increased from 49% to 53%. The figures for the proportions would have been reduced further, in the case of non-permanent structures, and increased further, in the case of permanent structures, were it possible to exclude figures for the small villages in Greater Banjul.

(ii) Housing Tenure<sup>3</sup>

29 per cent of households occupy their own dwellings, 59 per cent are tenants, eleven per cent occupy their dwellings rent-free while one per cent have "other" unspecified tenurial arrangements.

About 95 per-cent of the households reported no change in tenure over the 12 month period (1992/93). 5 per-cent are new households.

(iii) Basic Housing Facilities<sup>4</sup>

30 per-cent of the households use private taps as main sources of drinking water, up from 28 per-cent twelve months ago, or an increase of almost 10 per-cent over the year.

About 57 per cent rely on mains electricity for lighting, up from about 55 per cent a year ago, or an overall increase of 4 per-cent over the period.

2. Income and Expenditure<sup>5</sup>

(i) Sources of Income

More than 19 percent of households with rental properties reported an increase in income from rents over the 12 month period, 1992/93.

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<sup>3</sup>Exclusion of the figures for Brikama would reduce the proportion of households occupying their own dwellings from 29% to 25%; conversely, the proportion of tenants would increase from 59% to 64%. These figures would be further affected, in their respective directions, were it possible also to exclude figures for the small villages in Greater Banjul.

<sup>4</sup>Exclusion of the small villages in Greater Banjul would increase the proportion of households with private taps from 30% to 34%, and the proportion of households with mains electricity from 57% to 65%.

<sup>5</sup>For Income, the figure would be lower, at 12%, if households in "Other Urban" areas, including Brikama, were excluded. It would be reduced further if the small villages were also excluded.

For Expenditure, the figure for the per capita expenditure would be D 380, if the "Other Urban" areas, including Brikama, were excluded. It would be much higher were the small villages in Greater Banjul excluded. On the other hand, the population figure for Greater Banjul, excluding the small villages, would be much lower than 363,373. It is not clear what the combined effect of the two variations would have on the estimated amount of D 138,227,000, one could speculate that the figure would be much lower.

(ii) Expenditure

The weighted average per capita expenditure on rents was D 324 for the year. With a total population of 363,373 in Greater Banjul in 1993, total expenditure on rents was estimated at D 138,227,000.

The Price Survey Report 1992/93

The Price Survey Report gives the following prices for rents by category of accommodation unit:

Category of Accommodation	Unit	Area		
		Greater Banjul	Other Urban	Rural
Bedroom and palour <sup>a</sup>	month	100	80	70
2 bedrooms and palour <sup>b</sup>	month	500	350	n.a.
Bedroom and palour (traditional) <sup>c</sup>	month	n.a.	n.a.	n.a.

Note:

<sup>a</sup> for dwelling with one bedroom and palour made partly of traditional materials; no piped water and electricity in compound.

<sup>b</sup> for dwelling with two bedrooms and palour, house made of modern materials; with piped water and electricity installed in house.

<sup>c</sup> for dwelling with one bedroom and palour, made of traditional materials; without electricity and water in compound.

### III

#### Summary of the findings:

#### The survey of major residential areas in Greater Banjul

##### 1. General

Given that the housing stock is altered only gradually (see the SDA report), its characteristics are essentially fixed in the short run. The total offered rent for any fixed combination of locational and housing attributes that exists in the short run will depend on those attributes, transportation costs, and consumer income. In the light of those characteristics, the current spatial rent gradient in Greater Banjul would seem to be the result of income differences and the presence of basic housing utilities:

(i) The vast majority of upper income households live away from the capital city of Banjul, but in separate neighborhoods from lower income households. They are concentrated in three urban areas, namely Fajara, Kanifing, Kotu, but also in some sections of Bakau. For the purposes of this study, parts of Sering NJagga and Kololi with high income households have been included in Kotu. Although not in close proximity to any of the main "mixed-use" areas (i.e. a combination of residential and commercial), rental amounts in those three urban areas are high, compared to all of the other areas, and most compounds are characterized by single- structure housing units.

(ii) A substantial proportion of middle income households also live away from the capital city of Banjul, but close enough to minimize transport costs of commuting. Settlements in those areas are dense as compounds have, on average, a much higher number of structures. These areas include the major "mixed-use" areas of Serrekunda, Old Jeshwang, Bunuka Kunda, New Jeshwang, Dippa Kunda, Churchill's Town, Bakoteh, and the other parts of Bakau. Rental rates in these urban--to--semi-urban areas, although much lower than in the high income areas, remain much higher than those for the low income households.

(iii) Low income households live much further away from the city of Banjul, and on the fringes of the urban--to--semi-urban areas. These begin with the semi-rural areas of Latri Sabiji, Latri Kunda, Tallinding Kunjang, Eboe Town and Faji Kunda, and into the villages of Manjai Kunda, Kololi, Banjulnding, Lamin, Sukuta Yundum, Sering NJagga, Abuko and Brikama. Although much less densely populated, the absence of electricity and water supply and also of buildings of permanent structure, make rental amounts in those areas the lowest.

(iv) The city of Banjul exhibits the gradations of the upper and middle income households noted above. Compounds are normally densely populated with a large number of housing units, most of which are constructed with "krinting", which is of semi-permanent construction. The average rents paid for such housing units are therefore low.

The SDA study showed that 95 per-cent of the households surveyed did not change tenure status over the 12 month period (1992/93), while 5 per-cent were new households. This means that in the short run, the number of tenants are also fixed. Therefore, with a housing stock that is also fixed in the short run, a slight increase in the rents, due to the payment of the tax on rental income, is not likely to cause significant perturbations in the market if compound owners decided to try to pass on the full burden of the tax on the tenants. It is, however, beyond the scope of this study to present a detailed discussion of the demand for rental accommodation.

Table 1

Total Rents for Compounds with Rents: Average Rents per Compound, per Unit by Town and Village

Town/village	Number of Compounds	Number of Units	Total Rental Payments	Average Rent		Median Rent per Com.
				per Comp.	per Unit	
Abuko	0	0	0	0	0	0
Bakau	66	268	1,272,240	19,276	4,747	8,400
Banjul	116	556	866,700	7,472	1,559	5,400
Banjulnding	4	13	18,960	4,740	1,458	2,760
Bunuka Kunda	130	691	1,822,020	14,015	2,636	9,000
Churchill's Town	16	94	163,920	10,245	1,743	9,000
Dippa Kunda	41	254	526,440	12,840	2,073	8,760
Eboe Town	36	163	225,660	6,268	1,384	3,600
Fajara	40	47	1,334,300	33,358	28,389	25,000
Faji Kunda	26	99	142,920	5,497	1,444	4,320
Kanifing	41	81	840,720	20,505	10,379	18,000
Kololi	9	26	44,760	4,973	1,722	4,800
Kotu	4	4	146,000	36,500	36,500	45,000
Lamin	41	124	135,660	3,309	1,094	1,800
Latrikunda	50	212	453,180	9,064	2,138	7,200
Latri Sabiji	34	150	313,320	9,215	2,089	6,960
Manjai Kunda	34	144	183,540	5,398	1,275	2,400
New Jeshwang	23	144	315,660	13,724	2,192	11,700
Old Jeshwang	13	67	208,020	16,002	3,105	10,800
SerreKunda	81	564	1,426,580	17,612	2,529	14,700
Sering Njagga	10	20	12,360	1,236	618	960
Sukuta	38	99	80,040	2,106	808	1,200
Tallindnig Kunjang	92	413	746,940	8,119	1,809	4,800
Yundum	5	11	6,360	1,272	578	720
Brikama	67	254	232,200	3,466	914	1,800
Bakoteh	18	49	183,200	10,178	3,739	4,500
<b>Total</b>	<b>1,035</b>	<b>4,547</b>	<b>11,701,700</b>	<b>11,305</b>	<b>2,573</b>	

## 2. Specific findings of the Survey: Implications for the design of an effective Tax Collection System

According to the Income Tax Regulations, income derived from rents is taxable at the rate of 10%. The Act establishing that law was established in 1988. However, to-date collections by the tax authorities have been negligible. The following sections discuss the amount of taxes on rental income that is collectable, based on the results of the survey, and suggests ways through which a substantial proportion of the amount can be collected in

a cost-effective and efficient manner.

1. Collectable Taxes

The total collectable taxes for the 26 towns and villages in the Greater Banjul Area is estimated at D 11,701,700 (see Table 1). Based on the spatial rent gradient for Greater Banjul,<sup>6</sup> the 26 towns and villages have been divided into four groups, starting with the main urban areas, as follows:-

i. Bakau, Banjul, Fajara, Kanifing and Kotu

A total of D 4,459,960 is collectable by way of rental taxes from an estimated 2,670 compounds with 9,560 units, out of a total of 3,870 compounds with 14,230 units.<sup>7</sup>

ii. Bakoteh, Bunuka Kunda, Churchill's Town, Dippa-Kunda, New Jeshwang, Old Jeshwang and Serrekunda

Out of a total number of 4,110 compounds with 22,930 units, the total rental taxes collectable is estimated at D 4,645,840, from 3,220 compounds with 18,630 units.

iii. Eboe Town, Faji Kunda, Latrikunda, Latri Sabiji and Tallinding Kunjang

This group includes the largely semi-urban areas. Together, an amount of D 1,882,020 is collectable in rental taxes from 2,380 compounds with 10,370 units, out of a total of 3,300 compounds with 14,310 units.

iv. Abuko, Banjulnding, Brikama, Kololi, Lamin, Manjai-Kunda, Sering Njagga, Sukuta and Yundum

These are mainly rural areas. While the total population of compounds and housing units is large, i.e. 3,990 and 12,280, respectively, the estimated taxes collectable from a similarly large number of compounds and units, 2,080 and 6,910, respectively, is only D 713,880.

The figures above indicate that as one goes down the rent gradient "curve", the average amount of collectable tax per compound, based on the total population of compounds, diminishes from a figure of D 1,152 for the first group to D 179 for the last. Although the figures for the first two groups (D 1,152 and D 1,130) are close, the difference between the two is much higher, by 50 per-cent, if one works on a "per-unit" basis

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<sup>6</sup>Please refer to the figures for the average rent per compound, and the average rent per accommodation unit in Table 1.

<sup>7</sup>Note that the figure for the number of sample compounds has been multiplied by a factor of 10, which is the counting interval that was used in the random sampling for the survey.

instead of a "per-compound" basis.<sup>8</sup> This means that a much larger number of housing units will need to be covered in the second group in order to collect the same amount of taxes.

## 2. Compliance and Collection Costs

The main factor to be considered in ensuring compliance with the provisions of the law is the certainty of the amounts to be collected. Rental income for each compound must therefore be assessed properly by the tax authorities, in one of two ways: either on the basis of the rental value stated by a lease; or by comparison with rents paid for units of similar characteristics and attributes.

Formal rental agreements are not a common feature in The Gambia. Apart from the recommendations made later in this report, under the caption "Threshold Rental Rates for Registration", it is suggested here that it should become a requirement by the tax authorities that all rental arrangements (i.e. those below the threshold rental rates for registration) be formalized, either in the form of a lease or by way of receipts for rental payments, but not necessarily registered.

With a view to minimizing the compliance costs to the taxpayer, it is recommended that:-

i. the lease agreements being discussed in this context be made as simple as possible, and that the involvement of lawyers be minimized at this level to reduce costs;

ii. certification of the lease agreements be done by the local government authorities; and

iii. that the reporting requirements be limited to a statement of total income earned from the compound each year, via compilation of the receipts issued for receipt of rental payments.<sup>9</sup>

In the absence of a properly certified lease document or a statement of revenue from rental income, the tax authority will have to estimate the rental income by comparison. Preparatory work has been done to that end by way of the schedules of "Indicative/ comparative Rental Rates" that have been provided in this report (see Tables 4.1, 4.2 and 4.3). The only additional

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<sup>8</sup>The total population of compounds and units in the towns and villages has been used because this it represents the base from which the taxes will be assessed; in the end, only those compounds with rental income, the figure for which is smaller than the total population, will be paying any taxes. (See Table 1, Appendix 1, for the total population of compounds and units in each of the 26 towns and villages).

<sup>9</sup>Since the taxes will be levied on a "pro-active" basis, it will be to the benefit of the compound owner to keep proper records if a petition for tax relief is to be considered.

work that needs to be done is a regular update of those schedules in order to capture any increases in the general price level.

In practical terms, the degree of certainty in assessing the amount of rental income tax that is collectable is further reduced by the "extended family" system in The Gambia. This may avail compound-owners the opportunity to claim that paying tenants are occupying the housing units rent-free, because they are "family" members. This problem can be overcome by requiring that tax assessments be made on all housing units that are not occupied by the compound-owner, his wife (or her husband), or their off-spring(s). A total of up to 15 per-cent of the assessed amount, on the basis indicated above, may be deductible, in order to allow for all "rent-free" accommodation (including vacant units).<sup>10</sup> (See Table 2).

Table 2  
Summary of Housing Tenure

Status	Number of Units		Rent and Imputed Rent <sup>a</sup>	
	Total	Proportion	Total	Proportion
Own dwellings	1,098	17	0	0
Tenants	4,547	71	11,639,700	88
Vacant	57	1	456,850	3
Rent-free - Relatives	605	9	1,046,060	8
- Employees	30	1	34,200	...
- Other	38	1	52,020	...
Total	6,375	100	13,228,830	100

Note:

<sup>a</sup> Rents are for only units with tenants; the others, except for owner-occupied units for which no computations have been made, represent imputed rents.

<sup>10</sup>The findings of the survey are that only 14 per-cent of the units, including vacant units, with an equivalent 12% of the total rents, in the Greater Banjul area are occupied on a "rent-free" basis. (See Table 2)

Table 3

**Total Rents (annualized) by Frequency of Payment,  
by Town and Village**

Area	Frequency of Payment				Total Rental Income (annualized)
	Annual	Semi- annual	Quarterly	Monthly	
(figures in Dalasis)					
Bakau	543,500	156,000	16,000	556,740	1,272,240
Banjul	0	0	0	866,700	866,700
Banjulnding	0	0	0	18,960	18,960
Bunuka Kunda	0	0	0	1,822,020	1,822,020
Churchill's Town	0	0	0	163,920	163,920
Dippa Kunda	0	0	0	526,440	526,440
Eboe Town	0	0	0	225,660	225,660
Fajara	884,000	54,000	116,400	279,900	1,334,300
Faji Kunda	0	0	0	142,920	142,920
Kanifing	312,000	0	0	528,720	840,720
Kololi	0	0	0	44,760	44,760
Kotu	140,000	0	0	6,000	146,000
Lamin	0	0	0	135,660	135,660
Latrikunda	0	0	0	453,180	453,180
Latri Sabiji	18,000	0	0	295,320	313,320
Manjai Kunda	0	0	0	183,540	183,540
New Jeshwang	0	0	0	315,660	315,660
Old Jeshwang	0	0	0	208,020	208,020
Serrekunda	11,000	0	6,000	1,409,580	1,426,580
Sering Njagga	0	0	0	12,360	12,360
Sukuta	0	0	0	80,040	80,040
Tallindnig Kunjang	0	0	0	746,940	746,940
Yundum	0	0	0	6,360	6,360
Brikama	2,400	0	0	229,800	232,200
Bakoteh	80,000	0	0	103,200	183,200
<b>Total</b>	<b>1,990,900</b>	<b>210,000</b>	<b>138,400</b>	<b>9,362,400</b>	<b>11,701,700</b>
<b>Proportion</b>	<b>17%</b>	<b>2%</b>	<b>1%</b>	<b>80%</b>	

The most effective way of collecting taxes is at the point at which the transaction is consummated. Since almost all of the rental payments in the Greater Banjul area are made on a monthly basis, see Table 3, this would require that tax collectors be sent to each compound at the end of every month in order to collect 10 per-cent of all rental payments. The collection costs under this proposal are likely to be inordinately high, and it is unlikely that Income Tax Department has the capacity to sustain such an operation. Furthermore, the proposal may not be the most cost-effective way of collection, since the monthly collections from each of the large number of the compound-owners are likely to be small.

Alternatively, Greater Banjul could be divided into 10 geographical zones, and each zone would then be covered once every year. That is, over a period of one month in the year, the taxes for every compound in a particular zone would be assessed and then collected. The tax collectors would then move to the next contiguous zone, and so on. The collections would be made easier if it were required that all rental payments due at the

end of the month, for that particular zone, be made to the government, instead of the compound-owner. This would satisfy the 10 per-cent tax payment on the rental income, at the same time that it is more cost effective than the proposal above.

Instead of requiring tax collectors to visit compound-owners, it will be cheaper, and equally effective, if compound-owners are required to pay the tax on rental income through the offices of the municipal authorities (MAs). The MAs already have a register of most of the compounds in the Greater Banjul Area, based on which municipal taxes are levied and collected. In a similar manner, the compound registers can be used to guide the Central Government tax authorities; the rental income tax will be assessed in the normal manner, and the taxes collected out of the offices of the MAs. That way, monitoring of compliance will be made much easier, and collection costs will be kept at a minimum.

### 3. Enforcement

That "centralization" is preferred, not only because it is the least-cost of collection option, but also because it makes it easy to verify tax payments, which is most important if the system is to be properly enforced. A non-centralized system, on the other hand, would lead to very high search costs for compound-owners in order to verify tax payments, since a substantial proportion of them do not live in the same compound from which the income is earned. (See Table 61A(iii)). Enforcement of the law under those circumstances would be difficult and expensive.

### 4. Acceptability

Enforcement should progress on a gradual scale. A phased approach to the implementation of the law on rental income taxes is therefore recommended, given the possible limitations and constraints of the Income Tax Department. The first phase should be manageable so that enforcement could be maximized, at the same time that revenue collections are high, compared to the cost of making those collections. From the discussions on the spatial rent gradient in the Greater Banjul area, the urban areas of Banjul, Bakau, Fajara, Kanifing and Kotu, where rental rates are much higher than the other areas, are the clear choice to begin with. At a later date, and based on the experiences gained from this first phase, the government can then proceed to the second group, and so on, bearing in mind that a threshold rental rate will have to be determined so that revenue collections are kept much higher than the collection costs.

This recommendation would appear to make the law much more acceptable to the public, since it proposes to start enforcement with the urban areas, each of which has benefitted much more than the other "less developed" areas from government investment in public infrastructure -- mainly mains electricity and water. It

should also make it much easier to introduce the requirement of lease registration with the Attorney General's Chambers since a much higher proportion of the tenancy agreements in the urban areas are formalized, as reflected in the longer-term periodic payments of rents. (See Table 3).

3. Specific findings of the Survey:  
Threshold rates for Registration of Rental Agreements

If all the rental agreements were required to be registered with the government, then the large number of rental units in the Greater Banjul area would put a great burden on the registration system. The benefit of such an "all-inclusive" policy is doubtful, given that a high proportion of those units are yielding only relatively small rental amounts. In order to minimize the strain on the system, a phased approach to registration is recommended. In this connection, two approaches are discussed, and the preferred option recommended for implementation.

1. As a first step to enforcing collection, it could be required that agreements with periodic rental payments of greater than one month, for all compounds with a single-structure housing unit, be registered under the Act. This would translate to a total of 500 compounds, or thereabout, with 210 in Fajara, 120 each in Bakau and Kanifing, and 40 and 30 in Bakoteh and Kotu, respectively. Total collectable rental income from those compounds is estimated at D 23,196,000. (see Table 3). The second stage of implementation would include the compounds with single-structure housing units, but for which rental payments are made monthly.

Since for single-structure compounds the compound-owners do not live in the same compounds as the tenants, the burden of registration should rest with the tenant, by law. This provision should make it relatively easy to enforce compliance with the law.

2. Alternatively, in the first stage, lease agreements would have to be prepared and registered for all housing units of rental value greater than D 25,000 per annum. These would include a total of 1,310 compounds in 18 towns and villages. (See Table 4.) This approach would have a much wider coverage than the first, since the total of 1,310 would include 610 compounds in Bakau, Fajara, Kanifing, Bakoteh and Kotu (including all of the 500 compounds each with a single-structure housing unit and annual rental payments), 50 in Banjul, and 650 compounds in the other towns and villages. A large proportion (70%) of those 650 compounds would fall in three areas, namely Serrekunda, Bunuka Kunda and Banjul, where one would expect a relatively large

number of housing units per compound.<sup>11</sup>

A combination of the two approaches appears to be the best option, since the first approach is a sub-set of the second. The recommendation would therefore be that the lease agreements for all single-structure compounds with rental income in Bakau, Bakoteh, Banjul, Fajara, Kanifing and Kotu, with minimum rental value of D 25,000, be registered with the Attorney General's Chambers.

Table 4  
Maximum and Minimum rents per compounds and Number of Compounds with Rental Income greater than Threshold Values of D 25,000, D 20,000; by Town and Village

Area	Level of Rents:			
	Maximum	Minimum	>D 25,000	>D 20,000
	(figures in Dalasis)		(number of compounds)	
Bakau	116,000	720	15	19
Banjul	36,600	240	5	11
Banjulnding	14,400(*)	600	0	0
Bunuka Kunda	64,800	600	27	34
Churchill's Town	49,200(*)	1,200	1(*)	1(*)
Dippa Kunda	91,800(*)	1,080	3	8
Eboe Town	30,240	600	1	2
Fajara	85,000	2,400	24	26
Faji Kunda	14,520	1,200	0	0
Kanifing	50,000	1,200	15	18
Kololi	54,000(*)	600	1(*)	1(*)
Kotu	50,000	6,000	3	3
Lamin	23,400	600	0	0
Latrikunda	30,000	720	3	4
Latri Sabiji	36,300(*)	360	1(*)	1(*)
Manjai Kunda	62,400(*)	360	1(*)	2
New Jeshwang	5,400	600	4	8
Old Jeshwang	4,800	2,400	3	3
Serrekunda	70,800	1,200	17	28
Sering Njagga	3,000	360	0	0
Sukuta	8,800	360	0	0
Tallindnig Kunjang	34,800	480	3	8
Yundum	3,400	360	0	0
Brikama	19,680	240	0	0
Bakoteh	38,400	720	4	4
<b>Total</b>			<b>131</b>	<b>181</b>

Note:(\*) - represents outliers, the omission of which would reduce the maximum values in each of the cases significantly.

<sup>11</sup>The figures in Table 4 also show that, should the threshold be reduced to D 20,000 per annum per compound, then about 71 per-cent of the 1,810 compounds would fall in towns and villages other than Bakau, Fajara, Kanifing, Kotu and Bakoteh, and Banjul. Therefore, the collection and compliance costs would be much higher, even though there would be a potentially higher revenue to be collected.

In the light of the issues discussed in the earlier sections of this report, i.e. on "compliance and collection costs", "enforcement" and "acceptability", this recommendation appears superior to each of the first two approaches. In practical terms, it should be much easier to enforce the law, since tax inspectors would be in a position to identify, assess and monitor compliance with much greater ease, for single-structure housing units in compounds of the selected areas.

Which way the exercise is expanded at a later date by the tax authorities, i.e. either through an extension of the number of single-structure compounds with minimum total rental value of D 25,000 (to include the monthly payments), or via an inclusion of all compounds with rental value of D 25,000 (regardless of the location), will depend on the resources available to the department at the time. However, it should be noted that the second option is much more expansive, and therefore would require a much bigger and more expensive machinery to implement.

The fee for registration of rental lease agreements, equivalent to 14.5 per-cent of the rental amount, is charged only at the time that a new agreement is registered. (See Annex 3). However, the frequency with which it is paid depends on the turnover of tenants, as a new agreement has to be registered every time a new tenant occupies the housing unit. The survey did not provide information on this issue, but one could speculate that the urban areas with a high rent profile, i.e. Fajara, Kanifing and Kotu, would have a relatively high rate of turnover of tenants.<sup>12</sup> The tenants in those areas are mainly expatriate staff/foreign businessmen who reside in The Gambia for relatively short periods of time. Assuming that the average length of stay of an expatriate in The Gambia is three years, corresponding to the frequency of registration of tenancy agreements, then the cost of registration would be equivalent to 5 per-cent of the rental amount, on average, in each of the three years. The fact that the payment is made in full at the time of registration, could serve as a disincentive to registration. Compliance could be enhanced, therefore, if all registered leases are exempted from taxes on rental income at the time of registration.

4. Specific findings of the Survey:  
Indicative/representative Rental Rates

The figures in Tables 4.1 through 4.3 give indicative rental rates for different types of housing units in the various towns and villages, categorized according to a combination of the following: basic housing facilities, housing attributes and principal use of the unit. That level of compilation meant that some data points could not be completed because either the sample for the particular town/village did not have units under the

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<sup>12</sup>This, in spite of the fact that the SDA study reports that 95 per-cent of tenants did no change status over the last 12 months, and only 5 per-cent were new households.

particular category, or because there were too few units in a particular datum point, for any reasonable figure to be used. The data in the tables are nonetheless revealing and should be useful for independent assessments by persons other than the owners who are reporting the rental income.

Separate tables for units used for purposes other than residence are presented in Appendix 2. It will be seen from those tables that the rental rates are higher for housing units of similar characteristics that are used for purposes other than residential.

1. Units with Electricity and Indoor toilets

Table 4.1

Indicative/Representative Rents (per annum) for:  
Residential Units with Electricity and Indoor Toilets,  
by Type of Walls and Number of Rooms,  
by Town and Village\*

Town/village	Cement walls					
	(Number of Rooms)					
	1	2	3	4	5	6
Bakau	1,200	2,400	12,000	30,000	60,000	80,000
Banjul	1,200	2,400	6,000	7,200	n.a.	n.a.
Banjulinding	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Bunuka Kunda	n.a.	n.a.	6,000	7,200	n.a.	n.a.
Churchill's Town	n.a.	n.a.	6,000	7,200	n.a.	n.a.
Dippa Kunda	1,020	2,400	6,600	9,000	n.a.	n.a.
Eboe Town	n.a.	n.a.	4,800	n.a.	n.a.	n.a.
Fajara	n.a.	9,600	25,000	35,000	55,000	70,000
Faji Kunda	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Kanifing	900	6,000	15,000	25,000	n.a.	n.a.
Kotu	n.a.	n.a.	30,000	45,000	n.a.	n.a.
Lamin	n.a.	1,200	n.a.	n.a.	n.a.	n.a.
Latrikunda	n.a.	1,800	5,700	6,600	12,000	20,000
Latri Sabiji	n.a.	n.a.	n.a.	n.a.	n.a.	18,000
Manjai Kunda	n.a.	n.a.	5,400	n.a.	n.a.	n.a.
Old Jeshwang	1,200	2,820	9,600	n.a.	n.a.	n.a.
Serrekunda	1,200	2,400	5,400	7,200	12,000	n.a.
Tallinding Kunjang	n.a.	3,600	4,800	6,000	n.a.	n.a.
Bakoteh	n.a.	4,800	n.a.	20,000	25,000	n.a.

Notes:

- <sup>a</sup>(i) Only Units with cement block walls had indoor toilets at the same time that they were connected to mains electricity;  
(ii) n.a. - insufficient data points to arrive at conclusive rates;  
(iii) For towns and villages that are not included, too few units had all of the housing characteristics required for inclusion in the table.

## 2. Units with Electricity but Without Indoor toilets

Table 4.2

Representative/Indicative Rents (per annum) for:  
Residential Units With Electricity but Without Indoor Toilets  
by Type of Wall and Number of Rooms,  
by Town and Village<sup>a</sup>

Town/village	Cust. walls					Mtl walls			
	(Number of Rooms per Housing Unit)								
	1	2	3	4	5	1	2	3	
Bakau	960	2,700	3,000	n.a.	n.a.	960	1,500	n.a.	
Banjul	1,080	2,300	4,680	n.a.	6,000	600	1,200	2,100	
Bunuka Kunda	1,140	2,220	3,840	n.a.	n.a.	1,200	1,800	3,300	
Churchill's Town	1,140	2,160	3,840	7,200	n.a.	600	1,800	2,400	
Dippa Kunda	1,170	2,580	3,600	9,000	n.a.	720	1,800	n.a.	
Eboe Town	n.a.	n.a.	4,800	n.a.	n.a.	n.a.	n.a.	n.a.	
Faji Kunda	720	1,800	n.a.	n.a.	n.a.	600	1,200	n.a.	
Kanifing	1,800	2,700	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
Kotu	6,000	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
Lamin	n.a.	1,800	n.a.	n.a.	n.a.	n.a.	780	n.a.	
Latrikunda	960	2,400	n.a.	n.a.	n.a.	1,020	1,800	1,800	
Latri Sabiji	1,200	2,100	4,200	n.a.	n.a.	n.a.	1,200	n.a.	
Manjai Kunda	1,080	n.a.	n.a.	n.a.	n.a.	960	n.a.	n.a.	
Old Jeshwang	780	1,140	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
Serrekunda	1,200	2,400	4,500	n.a.	n.a.	720	1,650	1,800	
Sukuta	1,200	n.a.	n.a.	n.a.	n.a.	480	n.a.	n.a.	
Tallinding Kunjang	960	2,340	4,800	6,000	n.a.	960	1,200	n.a.	
Brikama	720	1,500	3,000	n.a.	n.a.	360	600	n.a.	
Bakoteh	n.a.	1,800	n.a.	6,000	n.a.	n.a.	n.a.	n.a.	

Notes:

- <sup>a</sup>(i) n.a. - insufficient data points to arrive at conclusive rates;  
(ii) For towns and villages that are not included, too few units had all of the housing characteristics required for inclusion in the table.

3. Units without Electricity and Without Indoor toilets

Table 4.3

Representative/Indicative Rents (per annum) for:  
Residential Units without Electricity or Indoor Toilets,  
by Type of Walls and Number of Rooms,  
by Town and Village<sup>a</sup>

Town/village	Cost walls					MI walls		
	(Number of Rooms per Housing Unit)							
	1	2	3	4	5	1	2	3
Bakau	900	1,440	n.a.	n.a.	n.a.	540	1,500	n.a.
Banjul	840	1,740	3,600	n.a.	n.a.	660	1,200	1,320
Banjulnding	600	1,200	1,800	n.a.	n.a.	n.a.	n.a.	n.a.
Bunuka Kunda	720	1,440	3,420	4,000	n.a.	630	1,020	1,500
Churchill's Town	n.a.	1,620	n.a.	n.a.	n.a.	900	1,050	n.a.
Dippa Kunda	840	1,740	3,600	n.a.	n.a.	n.a.	1,260	n.a.
Eboe Town	600	1,440	1,560	n.a.	n.a.	570	1,380	n.a.
Faji Kunda	960	1,800	3,200	n.a.	n.a.	600	1,050	1,200
Kololi	n.a.	1,800	n.a.	n.a.	n.a.	n.a.	1,200	n.a.
Kotu	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	840	n.a.
Lamin			n.a. 1,020	n.a.	n.a.	n.a.	n.a. 780	n.a.
Latrikunda	840	1,440	2,880	n.a.	n.a.	480	600	n.a.
Latri Sabiji	840	1,620	n.a.	n.a.	n.a.	n.a.	1,080	n.a.
Manjai Kunda	540	1,800	3,300	n.a.	n.a.	n.a.	1,560	n.a.
Old Jeshwang	960	n.a.	n.a.	n.a.	n.a.	n.a.	600	n.a.
Serrekunda	600	1,500	n.a.	n.a.	n.a.	600	840	n.a.
Sukuta	720	780	840	1,800	n.a.	360	660	1,200
Tallinding Kunjang	780	1,560	3,600	n.a.	n.a.	600	1,020	1,200
Yundum	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	360	n.a.
Brikama	840	960	1,800	n.a.	n.a.	360	600	1,440
Bakoteh	720	1,020	2,400	2,400	n.a.	960	n.a.	n.a.

Notes:

- <sup>a</sup>(i) n.a. - insufficient data points to arrive at conclusive rates;  
(ii) For towns and villages that are not included, too few units had all of the housing characteristics required for inclusion in the table.

ANNEX 1

The Income Tax Regulations

Except for certain provisions (as per the one discussed below), all income from rents is taxable.

According to the "Income Tax (Rental Value of Housing) Rules, January 1988":

For the purposes of the assessment of taxable income under the Act, the rental value of any accommodation provided by an employer to an employee without payment of rent shall -

- (a) in respect of unfurnished accommodation, be 20% of the monthly Salary of such employee or of the full rental value of such accommodation; or
- (b) in respect of furnished accommodation, be 25% of the monthly income of such employee or the full rental value of accommodation.

Where the accommodation provided is at a concessionary rent, and the actual rent paid by the employee is less than the rental value of such accommodation, the rental value to be taken for the purpose of assessment shall be the rental value calculated as specified under subparagraph.

ANNEX 2

Stamp Duty for Registration of Rental Agreements

In order to register "leases and agreements for leases or any written document for the tenancy or occupancy of any lands or buildings the following duties shall apply (Laws of The Gambia, Title XXIX - Revenue, Cap 82., Stamp):

Residential - where the annual rent:

(i) does not exceed D 50	D 12
(ii) exceeds D 50, but does not exceed D 100	24
(iii) exceeds D 100, but does not exceed D 250	48
(iv) exceeds D 250, but does not exceed D 500	72
(v) exceeds D 500, the first D 500 shall be charged to duty at the rate set out in (iv) above and in addition for every D 250 or fractional part thereof in excess of D 500	36

## APPENDIX 1

### The Survey of the Major Residential Areas of Greater Banjul

#### Introduction

The major aim of the study was to collect data on rents being paid for housing/accommodation units in the major residential areas of Greater Banjul.

#### Survey Area

For the purposes of this study, Greater Banjul consisted of Banjul, Kanifing Local Government Areas, Kombo North district and the town of Brikama in the Kombo South district.

Altogether, 26 major residential areas were covered in the survey.<sup>13</sup> These included: Abuko, Bakau, Banjul, Banjulnding, Bunuka Kunda, Churchill's Town, Dippa Kunda, Eboe Town, Fajara, Faji Kunda, Kanifing, Kololi, Kotu, Lamin, Latrikunda, Latri Sabiji, Manjai Kunda, New Jeshwang, Old Jeshwang, Serrekunda, Sering Njagga, Sukuta, Tallinding Kunjang, Yundum and Brikama. Excluded from the survey were all of the small villages in the Greater Banjul area.

#### Selection of Enumeration Areas

The Survey Area was divided into 10 cluster areas, each encompassed by specified major roads, comprising a combination of the "national" and main "arterial" roads. This "mapping" technique was considered superior to the jurisdictional boundaries as the latter were not distinctive in many parts of the survey area. Most of the towns and villages have now coalesced into one large area in which local area boundaries are unclear, even to the Central Government land surveyors and mappers.

This selection technique, combined with the use of the systematic sampling technique to collect the data, discussed later in the report, also meant that sampling error was minimized through the avoidance of double-counting of sample units at the same time that travel costs were reduced considerably.

#### Survey Design

The survey design targets the only principal domain of rental "contracts", namely the landlord/compound owner and the tenant. The latter may or may not be paying rent. Within this domain the tenant was the main target of the interviewers since it is believed that the compound owner would tend to misrepresent

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<sup>13</sup>The count would have given a figure of 25 towns and villages had we taken Churchill's Town as part of Bunuka Kunda as the Kanifing Municipal Council does.

the rents received, given the knowledge that such income was taxable. Also, the search costs would have been prohibitive had the compound owner been the target interviewee, given the potentially large number of absentee-compound owners in the area.

Since the primary objective of collecting the information was for income tax purposes, the sample population was the compound. A compound contains housing units that may be rented out for a fee. In such a case, the taxable income so derived accrues to the owner(s) of the compound.

#### Sampling Frame

To collect information on rents paid in the Survey Area, an unrestricted sample of the compounds (with mainly dwelling units) in the towns and villages in the Survey Area constituted the sampling frame. Excluded from the sample were compounds in:

- (i) commercial areas, including the Tourism Development Area (i.e. hotels) and the Kanifing Industrial Estate;
- (ii) "mixed-use" areas (i.e. residential and commercial) areas that contained primarily commercial (i.e. shops and workshops, motels) units;
- (iii) the Social Security and Housing Finance Company's housing estates at Kanifing and Bakoteh, and other public housing estates; and
- (iv) areas where most of the housing units were of "traditional" construction, i.e. of mud block walls and thatched roof.

The "Systematic sampling" technique was used to collect the information for the survey. The total number of compounds in the Survey area was estimated at about 20,000<sup>14</sup>. This figure was divided by the number of sampling units desired, 2,000<sup>15</sup>, to arrive at a figure of 10 for the interval. Thus, every tenth compound in each of the 10 Enumeration Areas was sampled, on a

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<sup>14</sup>Based on a population figure of 363,373 for 1993, an average household size of 6.18 and an estimated average of 3 dwelling units per household in the major residential areas within the towns and villages of the Survey Area. The first two figures were provided by the Central Statistics Department.

This figure is well below the total of about 30,000 compounds that was compiled from the registers of the Banjul City Council, Kanifing Municipal Council and Brikama Area Council. A substantial part of the difference of 10,000 compounds is explained by the large number of "undeveloped"/vacant compounds, and the inclusion of "commercial" compounds that have been registered with the three Local Government Authorities.

<sup>15</sup>It was believed at the time of designing the survey that a large number of potential respondents would not be willing to provide all of the required information for the study, therefore a large population size was considered necessary in order to have adequate data for analysis. However, due to sampling and budgetary conditions, and time limitations, a sample size of about 2,000 was considered statistically appropriate.

continuous basis, beginning with a random start with an element from 1 to 10 in each Area.

Because of the absence of clear town and village boundaries, and the lack of compound addresses in some areas, respondents were asked to include the name of the village that the sample compound was located. The information gathered via the completed questionnaires was then compiled on a town-by-town/village by village basis for analysis.

In addition to the characteristics of the rental arrangements (amount and frequency of rental payments), the information available in the sample included: the location of the compound (the town or village); housing attributes: type of construction and number of rooms; housing tenure; basic housing facilities: electricity and water; and principal use of the housing units<sup>16</sup>. These latter variables should implicitly account for different levels of rents being paid. The basic housing facilities, coming from investments in public infrastructure, should also account for the various fiscal amenities which have some bearing on the "equity of taxation" discussed later in this report.

### Questionnaire

While the questionnaire was written in English, interviews were held in one of the local languages, depending on the first language of the respondent.

### Data collection

Data collection lasted about four weeks, commencing in mid-April. Interviews were conducted as far as possible with occupants (or their representatives) of the housing units in each of the sample compounds, including resident compound owners. When occupants were not available, then the interviewer asked the other residents of the same compound.

### Results of the Survey

#### 1. Number of Compounds in the Survey and the Response rate

A total of 1,560 compounds were originally included in the survey, but complete information was collected on only 1,536 compounds as the potential respondents in the other 22 compounds, of mainly single-tenant occupancy, were either unwilling, unable or unavailable to provide the requisite data. Eleven of the 1538 compounds with completed questionnaires were later excluded

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<sup>16</sup>This last parameter has been included because a number of dwelling units within residential areas are used for purposes other than living-in, including merchandise vending. However, the "conversion" of some of the dwelling units to shops is only temporary, and to the extent that the main structure of the building is not affected, the same unit may be switched back to a dwelling unit, depending on the relative demand for the two uses.

because a high proportion of the housing units in each of them was used for purposes other than residential. Since substitutions were not allowed, the analysis for this study is based on the data for 1,527 compounds.

The figures in Table 1 indicate an overall response rate of 99 per-cent for the survey. However, the response rates for Kotu and Fajara were well below that figure, although at 81 per-cent and 89 per-cent, respectively, the rates for the two areas remained adequate for the purposes of the study.<sup>17</sup>

A large number of the sample compounds, 35 per-cent of the total, were located in 4 of the 26 towns and villages. See Table 2. The 4 were Bunuka Kunda, Banjul, Brikama and Tallinding Kunjang; each of which had more than 100 compounds. At the other end of the scale, the total number of compounds in 8 other towns and villages accounted for only 9 per-cent of the total. These areas included Abuko, Kotu, Kololi, Sering NJagga, Yundum, Old Jeshwang, Churchill's Town and Banjulnding, with fewer than 25 compounds each. (As we noted earlier in the report, Churchill's Town is officially part of Bunuka Kunda.)

## 2. Number of Structures and Accommodation units in Compounds

Overall, there was an average number of 1.8 structures per compound. While compounds in Banjulnding, Kotu, Fajara and Bakoteh had relatively few accommodation structures each (average figure below 1.5), those in Banjul, Bakau, Serrekunda and Dippa Kunda had an average of more than 2 structures per compound. See Table 2.

For the sample as a whole, there was an average of almost 2.8 accommodation units per structure, or an overall average of 4.2 accommodation units per compound. Compounds in Kotu, Fajara, Abuko, Banjulnding and Kanifing each had a small number of accommodation units per compound (fewer than 2), while those in Serrekunda, Dippa Kunda, Churchill's Town, New Jeshwang, Banjul and Bunuka Kunda had the highest number of units, i.e. more than 5 per compound - the figures ranged between 5.2 in Bunuka Kunda and 7.6 in Serrekunda.

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<sup>17</sup>The "non-respondents" in the two areas consisted of mainly single accommodation unit compounds. The information on the rental payment for those compounds was not available because some of the occupant(s) could not be found at the time of the interviews, while others either did not have the information (because the rent was not paid for by themselves) or simply refused to reveal it.

Table 1  
Sample Size and Response Rate for the Survey,  
by Town and Village

Town/village	Original Sample	Non-response	Commercial compound	Final Sample	Response rate <sup>a</sup>
Abuko	4	0	0	4	100
Bakau	97	0	0	97	100
Banjul	143	6	0	137	96
Banjulnding	23	0	0	23	100
Bunuka Kunda	162	0	2	160	100
Churchill's Town	21	0	0	21	100
Dippa Kunda	52	0	2	50	100
Eboe Town	49	0	0	49	100
Fajara	79	9	0	70	89
Faji Kunda	44	0	0	44	100
Kanifing	72	2	0	70	97
Kololi	16	0	0	16	100
Kotu	16	3	0	13	81
Lamin	66	0	0	66	100
Latrikunda	74	0	0	74	100
Latri Sabiji	45	1	0	44	98
Manjai Kunda	50	0	0	50	100
New Jeshwang	30	0	0	30	100
Old Jeshwang	21	0	0	21	100
Serrekunda	98	0	6	92	100
Sering Njagga	17	0	0	17	100
Sukuta	85	0	0	85	100
Tallindnig Kunjang	120	0	1	119	100
Yundum	18	0	0	18	100
Brikama	121	1	0	120	99
Bakoteh	37	0	0	37	100
<b>Total</b>	<b>1,560</b>	<b>22</b>	<b>11</b>	<b>1,527</b>	<b>99</b>

<sup>a</sup> In per-cent, adjusted to exclude commercial compounds from original sample count

Table 2  
Number of Compounds, Structures and Accommodation units  
by Town and Village

Town/village	Number of			Average number of	
	Compound	Structure	Units	Struc/comp.	Unit/comp.
Abuko	4	6	6	1.5	1.5
Bakau	97	228	426	2.4	4.4
Banjul	137	337	753	2.5	5.5
Banjulnding	23	27	41	1.2	1.8
Bunuka Kunda	160	274	828	1.7	5.2
Churchill's Town	21	38	117	1.8	5.6
Dippa Kunda	50	99	332	2.0	6.6
Eboe Town	49	76	208	1.6	4.2
Fajara	70	89	93	1.3	1.3
Faji Kunda	44	72	153	1.6	3.5
Kanifing	70	104	134	1.5	1.9
Kololi	16	30	48	1.9	3.0
Kotu	13	16	17	1.2	1.3
Lamin	66	101	193	1.5	2.9
Latrikunda	74	144	328	1.9	4.4
Latri Sabiji	44	82	203	1.9	4.6
Manjai Kunda	50	83	200	1.7	4.0
New Jeshwang	30	53	173	1.8	5.8
Old Jeshwang	21	38	91	1.8	4.3
Serrekunda	92	218	659	2.4	7.2
Sering Njagga	17	26	45	1.5	2.6
Sukuta	85	129	207	1.5	2.4
Tallindnig Kunjang	119	195	539	1.6	4.5
Yundum	18	30	39	1.7	2.2
Brikama	120	224	449	1.9	3.7
Bakoteh	37	53	93	1.4	2.5
<b>Total</b>	<b>1,527</b>	<b>2,772</b>	<b>6,375</b>	<b>1.8</b>	<b>4.2</b>

### 3. Basic Housing Facilities

#### 1. Electricity

54 per-cent of all of the sample compounds were connected to the U.H.C. mains electricity supply. See Table 3.

Table 3  
Number of Compounds with Indoor Toilets, Electricity,  
by Town and Village

Village/Town	Total no. of Compounds	Indoor Toilets			Electricity		
		With	W/out	Pct.	With	W/out	Pct.
Abuko	4	2	2	50	1	3	25
Bakau	97	47	50	48	79	18	81
Banjul	137	42	95	31	118	19	86
Banjulnding	23	2	21	9	4	19	17
Bunuka Kunda	160	36	124	23	94	66	59
Churchill's Town	21	7	14	33	17	4	81
Dippa Kunda	50	28	22	56	37	13	74
Eboe Town	49	9	40	18	8	41	16
Fajara	70	68	2	97	70	0	100
Faji Kunda	44	2	42	5	11	33	25
Kanifing	70	65	5	93	68	2	97
Kololi	16	2	14	13	1	15	6
Kotu	13	13	0	100	13	0	100
Lamin	66	5	61	8	19	47	29
Latrikunda	74	48	26	65	62	12	84
Latri Sabiji	44	7	37	16	19	25	43
Manjai Kunda	50	3	47	6	2	48	4
New Jeshwang	30	20	10	67	17	13	57
Old Jeshwang	21	16	5	76	17	4	81
Serrekunda	92	35	57	38	80	12	87
Sering Njagga	17	0	17	0	0	17	0
Sukuta	85	8	77	9	8	77	9
Tallindnig Kunjang	119	16	103	13	32	87	27
Yundum	18	0	18	0	0	18	0
Brikama	120	11	101	9	32	88	27
Bakoteh	37	8	29	22	12	25	32
<b>Total</b>	<b>1,527</b>	<b>500</b>	<b>1,027</b>	<b>33</b>	<b>821</b>	<b>706</b>	<b>54</b>

The highest proportion of compounds that were supplied with mains electricity were in Kotu, Fajara and Kanifing, each area with figures greater than 90 per-cent. On the other hand, fewer than 10 per-cent of the sample compounds in Sering NJagga, Yundum, Manjai Kunda, Kololi and Sukuta were connected to the mains electricity grid.

#### 2. Water

The proportion of compounds with indoor toilets may be used as a proxy for the minimum number of compounds that were supplied with water from the U.H.C. mains: since not all compounds with private stand pipes may have indoor toilets, the figures for the

number of compounds with private taps are likely to be much higher than those indicated in Table 3. The figures in the table indicate that at least 33 per-cent of all the compounds in the sample had private sources of water supply. Of that global figure, more than 90 per-cent of the compounds in Kotu, Fajara and Kanifing had private sources of water, while fewer than 10 per-cent of those in Sering NJagga, Yundum, Faji Kunda, Manjai Kunda, Lamin, Sukuta and Brikama had the same facility.

#### 4. Housing Construction

Sixty per-cent of the structures in the sample compounds were constructed of cement blocks, compared to 33 per-cent with mud blocks and 7 per-cent with other material, mainly "krinting". Of those overall, the proportion of structures constructed of cement blocks were much higher in compounds with rental income than those without: 65 per-cent compared to 28 per-cent and 53 per-cent compared to 42 per-cent, for cement and mud respectively.

In only 8 of the 26 towns and villages were substantially more structures constructed of cement walls than mud or other material (i.e. by a ratio of at least 3:1). These included Fajara, Kotu, Kanifing, Old Jeshwang, New Jeshwang, Dippa Kunda, Serrekunda and Bunuka Kunda. On the other hand, substantially more structures (higher than a ratio of 3:1) in Yundum, Banjulnding, Sering NJagga and Brikama were constructed with mud or other material than with cement. What comes as a surprise is the indication that a relatively high percentage, 44 per-cent, of structures in Banjul were constructed with other material (mainly "krinting").

**Table 4**  
**Number of Structures by Type of Wall Construction,**  
**by Town and Village**

Town/village	Type of Wall			Total	Proport. of Total		
	Cement	Mud	Other		Cem.	Mud	Other
(Number of Structures)							
Abuko	3	3	0	6	50	50	0
Bakau	140	78	10	228	61	34	4
Banjul	189	0	148	337	56	0	44
Barjulnding	5	22	0	27	19	81	0
Bunuka Kunda	206	68	0	274	75	25	0
Churchill's Town	25	13	0	38	66	34	0
Dippa Kunda	78	18	3	99	79	18	3
Eboe Town	52	24	0	76	68	32	0
Fajara	89	0	0	89	100	0	0
Faji Kunda	34	38	0	72	47	53	0
Kanifing	101	3	0	104	97	3	0
Kololi	17	13	0	30	57	43	0
Kotu	16	0	0	16	100	0	0
Lamin	27	74	0	101	27	73	0
Latrikunda	101	41	2	144	70	28	1
Latri Sabiji	52	30	0	82	63	37	0
Manjai Kunda	35	48	0	83	42	58	0
New Jeshwang	47	6	0	53	89	11	0
Old Jeshwang	37	1	0	38	97	3	0
Serrekunda	184	33	1	218	84	15	0
Sering NJagga	5	21	0	26	19	81	0
Sukuta	41	88	0	129	32	68	0
Tallinding Kunjang	104	90	1	195	53	46	1
Yundum	1	29	0	30	3	97	0
Brikama	46	176	2	224	21	79	1
Bakoteh	29	24	0	53	55	45	0
<b>Total</b>	<b>1664</b>	<b>941</b>	<b>167</b>	<b>2772</b>	<b>60</b>	<b>33</b>	<b>7</b>
<b>Of which:</b>							
with rent <sup>a</sup>	1038	449	111	1598	65%	28%	7%
without rent <sup>b</sup>	626	492	56	1174	53%	42%	5%

**Notes:**

<sup>a</sup> For structures that are in compounds with rental payments

<sup>b</sup> For structures within compounds without any rental payments.

## 5. Principal Use of Housing Units

As indicated in the section on "Sampling Frame", compounds with units that are used mainly for commercial purposes were excluded from the survey. Nonetheless, a large number of mainly residential compounds contained at least one unit that was rented out as a "street shop". The effect of this has been to raise the level of rents in the Sample Area: as we shall find out later in the report, within the same compound and for the same housing attributes, non-residential units have a much higher rental value than residential units.

Table 5  
Number of Housing Units by Principal Use, by Town and Village

Town/village	Principal Use					Total No. of Units
	Residential	Shop	Commerc.	Combine	Other	
Abuko	6	0	0	0	0	6
Bakau	392	22	3	4	2	423
Banjul	695	30	5	16	0	746
Banjulnding	39	0	10	1	0	41
Bunuka Kunda	717	47	0	0	0	774
Churchill's Town	109	6	5	0	0	115
Dippa Kunda	305	12	0	1	0	323
Eboe Town	192	8	0	0	0	200
Fajara	85	2	0	4	0	91
Faji Kunda	149	4	0	0	0	153
Kanifing	127	2	0	5	0	134
Kololi	46	0	0	2	0	48
Kotu	16	1	0	0	0	17
Lamin	173	4	3	12	0	192
Latrikunda	312	15	3	0	0	330
Latri Sabiji	183	13	5	0	0	201
Manjai Kunda	193	5	1	0	0	199
New Jeshwang	160	12	0	0	0	172
Old Jeshwang	88	1	1	1	0	91
Serrekunda	556	64	6	1	0	627
Sering Njagga	38	0	1	5	0	44
Sukuta	201	4	0	6	0	211
Tallindnig Kunjang	510	22	4	0	0	536
Yundum	37	1	0	1	0	39
Brikama	414	11	11	14	0	450
Bakoteh	85	3	1	3	0	92
<b>Total</b>	<b>5,828</b>	<b>289</b>	<b>60</b>	<b>76</b>	<b>2</b>	<b>6,255</b>
<b>Proportion</b>	<b>93%</b>	<b>5%</b>	<b>1%</b>	<b>1%</b>	<b>0%</b>	

The above notwithstanding, the sample remains largely of "residential" compounds, as 93 per-cent of the units in the compounds were used for residential purposes: in all but 2 of the 26 towns and villages were at least 90 per-cent of the units in the compounds used for "residential" purposes. These 2, Serrekunda and Sering Njagga, nonetheless, had high proportions of residential units, 89 per-cent and 86 per-cent, respectively.

## 6. Housing Tenure

Of the total number of 1,527 compounds in the sample, 1,035, or 68 per-cent, had a combination of rent-paying and rent-free housing/accommodation units. In this context, the units occupied by compound owners and vacant units are included in the "rent-free" category.

Table 6.1

Compounds with Rent-Paying Units: by No. of Compounds and Housing Units  
by Town and Village

Area	Number of Compounds				Number of Units			
	Total	With	W/out	%	Total	With	W/out	%
Abuko	4	0	4	0	6	0	6	0
Bakau	97	66	31	68	426	268	158	63
Banjul	137	116	21	85	753	556	197	74
Banjulnding	23	4	19	17	41	13	28	32
Bunuka Kunda	160	130	30	81	828	691	137	83
Churchill's Town	21	16	5	76	117	94	23	80
Dippa Kunda	50	41	9	82	332	254	78	77
Eboe Town	49	36	13	73	208	163	45	78
Fajara	70	40	30	57	93	47	46	51
Faji Kunda	44	26	18	59	153	99	54	65
Kanifing	70	41	29	59	134	81	53	60
Kololi	16	9	7	56	48	26	22	54
Kotu	13	4	9	31	17	4	13	24
Lamin	66	41	25	62	193	124	69	64
Latrikunda	74	50	24	68	328	212	116	65
Latri Sabiji	44	34	10	77	203	150	53	74
Manjai Kunda	50	34	16	68	200	144	56	72
New Jeshwang	30	23	7	77	173	144	29	83
Old Jeshwang	21	13	8	62	91	67	24	74
Serrekunda	92	81	11	88	659	564	95	86
Sering Njagga	17	10	7	59	45	20	25	44
Sukuta	85	38	45	45	207	99	108	48
Tallindang Kunjang	119	92	27	77	539	413	126	77
Yundum	18	5	13	28	39	11	28	28
Brikama	120	67	53	56	449	254	195	57
Bakoteh	37	18	19	49	93	49	44	53
<b>Total</b>	<b>1,527</b>	<b>1,035</b>	<b>492</b>	<b>68</b>	<b>6,375</b>	<b>4,547</b>	<b>1,828</b>	<b>71</b>

The remaining 492 compounds did not have any units that were rented out for a fee. Of that figure, 370 compounds were occupied by only the owner or his immediate family. The remaining 122 compounds included units that were occupied by persons other than the owner.

While more than 80 per-cent of the compounds in Banjul, Bunuka Kunda, Dippa Kunda and Serrekunda each had a combination of rent-paying and rent-free units, none of the compounds in Abuko, and fewer than 50 per-cent of those in Bakoteh, Banjulnding, Kotu, Sukuta and Yundum had any unit rent-paying units.

## 1. Compounds with Rental Units

### A. Units for which Rents are paid

#### (i) Number of Units

The figures in Table 6.1A(i) indicate that Banjul, Bunuka Kunda, Serrekunda and Tallinding Kunjang each had a figure greater than 10 per-cent of the total number of rent-yielding units the sample; Abuko, Banjulnding, Kotu, Sering NJagga and Yundum, on the other hand, had fewer than 1 per-cent of the total each.

99 per-cent of the tenants reported paying their rents monthly. Only about 1 per-cent reported paying rents yearly, and an even smaller proportion reported having agreements to pay either semi-annually or quarterly.

Most of the tenants in 7 of the 25 towns and villages that reported rental arrangements other than the monthly payments were concentrated in Bakau, Fajara and Kanifing. Of those, Fajara accounted for almost half of the total.

#### (ii) Level of Total Rents

The rental payments for the 26 towns and villages and the frequencies of payments are shown in Table 6.1A(ii). The figures for rents have been "annualized", i.e. projected over a 12-month period. Abuko has been excluded from the tables in this section, since no rental payment was reported for any of the compounds.

Tenants in Bakau, Bunuka Kunda, Fajara and Serrekunda together reported paying 50 per-cent of the rents payments for the sample compounds: each of the 4 towns and villages had total payments of more than D 1.0 million. On the other hand, 6 villages together accounted for just over 1 per-cent of the total. These include Abuko, Banjulnding, Kololi, Sering NJagga, Sukuta and Yundum.

Although almost all (99%) of the rents area are paid on a monthly basis, the total of those rents account for a smaller proportion (80%) of the total; 17 per-cent is paid on an annual basis; and much smaller proportions, 2 per-cent and 1 per-cent, are paid on a semi-annually and quarterly basis, respectively.

Only about 4 per-cent of the rents, by value, are paid on a monthly basis in Kotu, compared to the second highest figure of 21 per-cent for Fajara. Furthermore, except for Bakau, Brikama, Kanifing, Latri Sabiji and Serrekunda, rental payments are made on a monthly basis in all of the other 18 towns and villages.

Table 6.1A(i)  
Number of Rental Units by Frequency of Payment of Rents,  
by Town and Village

Area	Frequency of Payment/Receipt				Total Number of Units	Prop. of Sample Total
	Annual	Semi- annual	Quart- erly	Monthly		
Abuko	0	0	0	0	0	0
Bakau	9	2	1	256	268	6
Banjul	0	0	0	556	556	12
Lanjulnding	0	0	0	13	13	0
Bunuka Kunda	0	0	0	691	691	16
Churchill's Town	0	0	0	94	94	2
Dippa Kunda	0	0	0	254	254	6
Eboe Town	0	0	0	163	163	4
Fajara	21	4	2	20	47	1
Faji Kunda	0	0	0	99	99	2
Kanifing	12	0	0	69	81	2
Kololi	0	0	0	26	26	1
Kotu	3	0	0	1	4	0
Lamin	0	0	0	124	124	3
Latrikunda	0	0	0	212	212	5
Latri Sabiji	1	0	0	149	150	3
Manjai Kunda	0	0	0	144	144	3
New Jeshwang	0	0	0	144	144	3
Old Jeshwang	0	0	0	67	67	1
Serrekunda	1	0	1	562	564	12
Sering Njagga	0	0	0	20	20	0
Sukuta	0	0	0	99	99	2
Tallindnig Kunjang	0	0	0	413	413	9
Yundum	0	0	0	11	11	0
Brikama	1	0	0	253	254	6
Bakoteh	3	0	0	46	49	1
<b>Total</b>	<b>52</b>	<b>6</b>	<b>4</b>	<b>4,485</b>	<b>4,547</b>	<b>100</b>
<b>Proportion</b>	<b>1%</b>	<b>0%</b>	<b>0%</b>	<b>99%</b>		

Table 6.1A(ii)

Total Rents (annualized) by Frequency of Payment,  
by Town and Village

Area	Frequency of Payment				Total Rental Income (annualized)
	Annual	Semi- annual	Quarterly	Monthly	
(figures in Dalasis)					
Bakau	543,500	156,000	16,000	556,740	1,272,240
Banjul	0	0	0	866,700	866,700
Banjulnding	0	0	0	18,960	18,960
Bunuka Kunda	0	0	0	1,822,020	1,822,020
Churchill's Town	0	0	0	163,920	163,920
Dippa Kunda	0	0	0	526,440	526,440
Eboe Town	0	0	0	225,660	225,660
Fajara	884,000	54,000	116,400	279,900	1,334,300
Faji Kunda	0	0	0	142,920	142,920
Kanifing	312,000	0	0	528,720	840,720
Kololi	0	0	0	44,760	44,760
Kotu	140,000	0	0	6,000	146,000
Lamin	0	0	0	135,660	135,660
Latrikunda	0	0	0	453,180	453,180
Latri Sabiji	18,000	0	0	295,320	313,320
Manjai Kunda	0	0	0	183,540	183,540
New Jeshwang	0	0	0	315,660	315,660
Old Jeshwang	0	0	0	208,020	208,020
Serrekunda	11,000	0	6,000	1,409,580	1,426,580
Sering Njagga	0	0	0	12,360	12,360
Sukuta	0	0	0	80,040	80,040
Tallindnig Kunjang	0	0	0	716,940	716,940
Yundum	0	0	0	6,360	6,360
Brikama	2,400	0	0	229,800	232,200
Bakoteh	80,000	0	0	103,200	183,200
<b>Total</b>	<b>1,990,900</b>	<b>210,000</b>	<b>138,400</b>	<b>9,362,400</b>	<b>11,701,700</b>
<b>Proportion</b>	<b>17%</b>	<b>2%</b>	<b>1%</b>	<b>80%</b>	

(iii) Address of Compound owners

Only 62 per-cent of the compounds owners were resident in the in the same compound in which rent was paid. While Banjulnding and Yundum reported no "absentee-owners", 25 per-cent or fewer of the compounds with rents in Fajara and Kotu had resident owners. For Banjul and Sukuta, more that 65 per-cent of the owners were reported to be living in the same compounds as the units with rental income. More than 50 per-cent of the owners who lived in compounds other than those for which the rental income is reported, live in Banjul and Sukuta, together. A similar pattern is also observed in Brikama.

Of the total number of "absentee-owners" in the sample, only 21 per cent were reported to be living in the same town or village (as the compound in which rents are paid). The remaining 89 per cent resided in other areas, including other areas in The Gambia, other African Countries, Europe and the United States.

Table 6.1A(iii)  
Compounds with Rent-paying Units: Address of compound owner,  
by Town and Village

Town/village	All Compounds				Of those Away		
	Total	Home	Away	% Home	Same Area	Other Area	% Same
Bakau	66	39	27	59	11	16	41
Banjul	116	75	41	65	21	20	51
Banjulnding	4	4	0	100	0	0	0
Bunuka Kunda	130	79	51	61	6	45	12
Churchill's Town	16	12	4	75	0	4	0
Dippa Kunda	41	25	16	61	1	15	6
Eboe Town	36	23	13	64	3	10	23
Fajara	40	9	31	23	9	22	29
Faji Kunda	26	19	7	73	1	6	14
Kanifing	41	16	25	36	1	24	4
Kololi	9	7	2	78	0	2	0
Kotu	4	1	3	25	0	3	0
Lamin	41	28	13	68	3	10	23
Latrikunda	50	29	21	58	2	19	10
Latri Sabiji	34	23	11	68	0	11	0
Manjai Kunda	34	26	8	76	0	8	0
New Jeshwang	23	14	9	61	3	6	33
Old Jeshwang	13	7	6	54	2	4	33
Serrekunda	81	47	34	58	2	32	6
Sering Njagga	10	8	2	80	0	2	0
Sukuta	38	29	9	76	5	4	56
Tallindnig Kunjang	92	65	27	71	3	24	11
Yundum	5	5	0	100	0	0	0
Brikama	67	47	20	70	9	11	45
Bakoteh	18	9	9	50	0	9	0
<b>Total</b>	<b>1,035</b>	<b>646</b>	<b>389</b>	<b>62</b>	<b>82</b>	<b>307</b>	<b>21</b>

B. Housing Units for which no Rents were paid

(i) Number of Units

For the purposes of this section, units under "Compound owner" include those occupied by the compound owner, the spouse(s) and their children. Units occupied by other family members are counted under "Relative".

According to the figures in Table 6.1B(i), 68 per-cent of the units without rental payments were occupied by relatives of the compound owners, compared to only 17 per-cent for the compound owners. Only 8 per-cent of the units were vacant at the time of the survey.

Table 6.1B(i)  
Units without Rent, by Relationship of Occupant to Owner,  
by Town and Village

	Relative	Employee	Other	Owner	Vacant	Total	%	
Bakau	21	1	1	2	0	25	6	
Banjul	43	0	2	6	0	51	12	
Banjulnding	2	0	0	0	0	2	0	
Bunuka Kunda	13	0	0	3	3	19	5	
Churchill's Town	11	0	0	2	0	13	3	
Dippa Kunda	20	0	0	6	4	30	7	
Eboe Town	20	0	0	6	0	26	6	
Fajara	1	0	0	0	0	1	0	
Faji Kunda	13	0	0	3	0	16	4	
Kanifing	2	0	0	1	0	3	1	
Kololi	5	0	0	1	0	6	1	
Kotu	0	0	0	0	0	0	0	
Lamin	13	0	0	5	0	18	4	
Latrikunda	12	0	0	1	1	14	3	
Latri Sabiji	5	0	2	4	2	13	3	
Manjai Kunda	8	0	0	3	2	13	3	
New Jeshwang	7	0	1	3	0	11	3	
Old Jeshwang	1	0	1	0	0	2	0	
Serrekunda	36	7	0	3	1	47	11	
Sering NJagga	5	0	1	1	0	7	2	
Sukuta	6	5	0	4	2	17	4	
Tallinding Kunjang		30	0	7	4	6	47	11
Yundum	1	1	0	0	0	2	0	
Brikama	9	0	1	8	10	28	7	
Bakoteh	3	0	0	3	1	7	2	
<b>Total</b>	<b>287</b>	<b>14</b>	<b>16</b>	<b>69</b>	<b>32</b>	<b>418</b>		
<b>Proportion</b>	<b>69%</b>	<b>3%</b>	<b>4%</b>	<b>17%</b>	<b>8%</b>			

Sixty-one per-cent of the "rent-free" units were located in Banjul (with the highest number), Serrekunda and Tallinding Kunjang, Latrikunda, Brikama, Bakau and Eboe Town. Except for Brikama, Latri Sabiji, Sukuta and Bakoteh, at least 50 per-cent of the "rent-free" units in each of the 26 towns and villages were occupied by relatives of the compound owners. Indeed, it was only in Brikama that a significant number of "rent-free" units were occupied by compound owners.

Table 6.1B(ii)

Imputed Rents, by Relationship of Occupant to Owner,  
by Town and Village

Town/village	Relative	Employee	Other	Owner	Vacant	Total
(figures in Dalasis)						
Bakau	64,320	1,440	1,200	0	0	66,960
Banjul	58,920	0	1,920	0	0	60,840
Banjulnding	2,400	0	0	0	0	2,400
Bunuka Kunda	29,760	0	0	0	13,200	42,960
Churchill's Town	20,460	0	0	0	0	20,460
Dippa Kunda	31,320	0	0	0	8,160	39,480
Eboe Town	34,260	0	0	0	0	34,260
Fajara	9,000	0	0	0	0	9,000
Faji Kunda	17,640	0	0	0	0	17,640
Karifing	1,800	0	0	0	0	1,800
Kololi	3,840	0	0	0	0	3,840
Lamin	16,320	0	0	0	0	16,320
Latrikunda	20,880	0	0	0	40,000	60,880
Latri Sabiji	7,200	0	6,000	0	4,320	17,520
Manjai Kunda	9,840	0	0	0	1,020	10,860
New Jeshwang	21,000	0	1,200	0	0	22,200
Old Jeshwang	1,440	0	2,040	0	0	3,480
Serrekunda	73,320	8,400	0	0	900	82,620
Sering NJagga	3,000	0	540	0	0	3,540
Sukuta	5,040	4,920	0	0	960	10,920
Tallind. Kunjang	46,840	0	7,680	0	4,100	58,620
Yundum	360	360	0	0	0	720
Brikama	7,260	0	480	0	11,640	19,380
Bakoteh	4,320	0	0	0	6,000	10,320
	490,540	15,120	21,060	0	90,300	617,020
	80%	2%	3%		15%	

(ii) Levels of Total Imputed Rent

The level of imputed rents for the various towns and villages, estimated for the rent-free units, follow a pattern similar to the profile for the number of housing units: the units occupied by relatives accounted for 80 per-cent of the total rents that would have been paid to the compound owner, had those units been occupied by rent-paying tenants. No attempt was made to compute indicative rates for the owner-occupied units. See Table 5B(ii)

The total imputed rents for the units in 5 of the 26 towns and villages together account for 53 per-cent of the total. These include Serrekunda (with the highest number), Bakau, Banjul, Latrikunda and Tallinding. On the other hand, the figures for Banjulnding, Fajara and Yundum are relatively very small.

6.2 Compounds with only Rent-free Housing Units(i) Number of Housing Units

According to the figures in Table 6.2(i), 73 per-cent of the units without rental payments were occupied by the compound owners. Relatives accounted for another 22 per-cent of the total. Only 2 per-cent of the total number of units were vacant at the time of the survey.

Forty-seven per-cent of the "rent-free" units were located in 6 areas, namely Brikama (with the highest number), followed by Bakau, Banjul, Bunuka Kunda and Latrikunda. Only in Latrikunda were more units occupied by relatives than by compound owners. Overall, only a small number of units were reported vacant, mainly in Brikama, Fajara, Bakau and Banjul.

(ii) Imputed Rents for Housing Units

The figures in Table 6.2 (ii) show that the imputed rental values for the units in Bakau, Fajara, Kanifing and Latrikunda together account for 58 per-cent of the total.<sup>16</sup> Although Fajara and Kanifing had a much smaller figure for the number of "rent-free" units, compared to Bakau and Latrikunda, figures for the first two show a disproportionately high ratio of rents "foregone". This is so because the relatively small number of vacant units in Fajara and Kanifing were each of high rental value, compared to the units of other categories in the other towns and villages.

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<sup>16</sup>No attempt has been made to compute imputed rents for units occupied by compound owners, since such measure is not relevant to the main purpose of this study.

Table 6.2(i)

Number of Units by Relationship of Occupant to Compound Owner,  
by Town and Village

Town/Village	Relative	Employee	Other	Owner	Vacant	Total
Abuko	0	0	0	0	0	0
Bakau	35	0	1	93	4	133
Banjul	58	5	0	80	3	146
Banjulnding	5	2	0	19	0	26
Bunuka Kunda	3	0	0	115	0	118
Churchill's Town	5	0	0	5	0	10
Dippa Kunda	16	0	0	32	0	48
Eboe Town	4	0	0	15	0	19
Fajara	0	0	0	41	4	45
Faji Kunda	5	0	2	31	0	38
Kanifing	1	0	0	48	1	50
Kololi	2	0	0	14	0	16
Kotu	0	0	0	13	0	13
Lamin	7	1	4	39	0	51
Latrikunda	51	0	2	48	1	102
Latri Sabiji	4	1	1	34	0	40
Manjai Kunda	17	0	0	24	2	43
New Jeshwang	5	0	0	13	0	18
Old Jeshwang	2	0	0	20	0	22
Serrekunda	17	1	0	30	0	48
Sering NJagga	6	0	0	12	0	18
Sukuta	20	1	4	66	0	71
Tallinding Kunjang	14	0	3	61	1	79
Yundum	4	1	0	20	1	26
Brikama	34	4	3	118	8	167
Bakoteh	3	0	2	32	0	41
<b>Totals</b>	<b>312</b>	<b>16</b>	<b>22</b>	<b>1,029</b>	<b>25</b>	<b>1,410</b>
<b>Proportions of Total</b>	<b>22%</b>	<b>1%</b>	<b>2%</b>	<b>73%</b>	<b>2%</b>	

Note:

<sup>a</sup>"Owner" includes 490 Units in 370 compounds in which the only residents were the owner, his/her spouse(s) and their children

Table 6.2(ii)

Imputed Rents, by Relationship of Occupant to Compound Owner,  
by Town and Village

Town/village	Relationship to Compound Owner					Total Imputed Rent
	Relative	Employee	Other	Owner	Vacant	
(figures in Dalasis)						
Bakau	93,000	0	1,200	0	6,750	100,950
Banjul	70,240	6,000	0	0	6,000	82,240
Banjulnding	7,200	1,800	0	0	0	9,000
Bunuka Kunda	2,400	0	0	0	0	2,400
Churchill's Town	26,400	0	0	0	0	26,400
Dippa Kunda	22,560	0	0	0	0	22,560
Eboe Town	11,040	0	0	0	0	11,040
Fajara	0	0	0	0	184,000	184,000
Faji Kunda	3,600	0	2,760	0	0	6,360
Kanifing	1,800	0	0	0	144,000	145,800
Kololi	2,640	0	0	0	0	2,640
Kotu	0	0	0	0	0	0
Lamin	6,720	1,200	4,440	0	0	12,360
Latrikunda	128,700	0	0	0	1,800	130,500
Latri Sabiji	4,560	600	360	0	0	5,520
Manjai Kunda	16,680	0	0	0	3,480	20,160
New Jeshwang	4,200	0	1,200	0	0	4,200
Old Jeshwang	1,920	0	0	0	0	1,920
Serrekunda	53,160	1,200	0	0	0	54,360
Sering Njagga	6,120	0	0	0	0	6,120
Sukuta	27,300	720	8,040	0	0	36,060
Tallindnig Kunjang	29,400	0	9,000	0	600	39,000
Yundum	3,000	720	0	0	360	4,080
Brikama	31,320	6,840	3,960	0	19,560	61,680
Bakoteh	1,560	0	1,200	0	0	2,760
<b>Total</b>	<b>555,520</b>	<b>19,080</b>	<b>30,960</b>	<b>0</b>	<b>366,550</b>	<b>972,110</b>
<b>Proportion of total</b>	<b>57%</b>	<b>2%</b>	<b>3%</b>		<b>38%</b>	

### 6.3 Summary, All "Rent-free" Units

The figures for all of the "rent-free" units in both the compounds with and without rent-paying units are aggregated in Tables 6.3(i) and 6.3(ii).

#### (i) Number of Housing Units

According to the figures in Table 6.3(i), 60 per-cent of the units without rental payments were occupied by compound owners. Units used by relatives accounted for another 33 per-cent. Only 4 per-cent of the units were vacant at the time of the survey.

Fifty-four per-cent of the "rent-free" units were located in 6 areas, namely Brikama (with the highest number), followed by Bakau, Banjul, Bunuka Kunda, Tallinding Kunjang, Latrikunda and Sukuta. Indeed, in both Banjul and Latrikunda, and four other areas, namely, Churchill's Town, Dippa Kunda, Eboe Town and Serrekunda, more units were occupied by relatives than by compound owners.

Significantly, a high proportion of the number of housing units in Fajara, 9 per-cent, were vacant at the time of the survey. On the other hand, few vacancies were reported in the densely populated areas of bunuka Kunda, Old Jeshwang, New Jeshwang and Serrekunda.

#### (ii) Imputed Rents for Housing Units

The figures in Table 6.2 (ii) show that the imputed rental values for the units in Bakau, Fajara, Kanifing and Latrikunda together account for 58 per-cent of the total. Although Fajara and Kanifing had a much smaller number of "rent-free" units, compared to Bakau and Latrikunda, figures for the first two show a disproportionately high ratio of rents "foregone". This is so because the relatively small number of vacant units in Fajara and Kanifing were each of high rental value, compared to the units of other categories in the other towns and villages.

The corresponding rents "foregone" by the compound owners are given in Table 6.3(ii) below. Because no attempt has been made to compute imputed rents for the units occupied by the compound owners, the proportion of the total for the total that is accounted for by the relatives is much higher than that of the number of units occupied by them: 66 per-cent is associated with them, compared to 29 per-cent for the vacant units and 3 per-cent and 2 per-cent for "others" and employees, respectively.

Table 6.3(i)

All "Rent-free" Units by Relationship of Occupant to Owner,  
by Town and Village<sup>a</sup>

Town/village	Relationship of Occupant to Owner					Total No. of Units
	Relative	Employee	Other	Owner <sup>a</sup>	Vacant	
Abuko	0	0	0	6	0	6
Bakau	56	1	2	95	4	158
Banjul	101	5	2	86	3	147
Banjulnding	5	2	0	19	0	28
Bunuka Kunda	16	0	0	118	0	137
Churchill's Town	16	0	0	7	0	23
Dippa Kunda	36	0	0	38	4	78
Eboe Town	24	0	0	21	0	45
Fajara	1	0	0	41	4	46
Faji Kunda	18	0	2	34	0	54
Kanifing	3	0	0	49	1	53
Kololi	7	0	0	15	0	22
Kotu	0	0	0	13	0	13
Lamin	20	1	4	44	0	69
Latrikunda	63	0	2	49	2	116
Latri Sabiji	9	1	3	38	2	53
Manjai Kunda	25	0	0	27	4	56
New Jeshwang	12	0	0	16	0	29
Old Jeshwang	3	0	1	20	0	24
Serrekunda	53	8	0	33	1	95
Sering Njagga	11	0	1	13	0	25
Sukuta	25	6	4	63	2	108
Tallindnig Kunjang	44	0	10	65	7	126
Yundum	5	2	0	20	1	28
Brikama	43	4	4	126	18	195
Bakoteh	6	0	2	35	1	44
<b>Total</b>	<b>605</b>	<b>30</b>	<b>38</b>	<b>1,098</b>	<b>57</b>	<b>1,828</b>
<b>Proportion of Total</b>	<b>33%</b>	<b>2%</b>	<b>2%</b>	<b>60%</b>	<b>3%</b>	

Note:<sup>a</sup> Includes vacant units.

Table 6.3(ii)

Total Imputed Rents by relationship of Occupant to Compound Owner,  
by Town and village

Town/village	Relative	Employee	Other	Owner	Vacant	Total
Bakau	157,320	1,440	2,400	0	6,750	167,910
Banjul	129,160	6,000	1,920	0	5,000	143,080
Banjulnding	9,600	1,800	0	0	0	11,400
Bunuka Kunda	32,160	0	0	0	13,200	45,360
Churchill's Town	46,860	0	0	0	0	46,860
Dippa Kunda	53,880	0	0	0	8,160	62,040
Eboe Town	45,300	0	0	0	0	45,300
Fajara	9,000	0	0	0	184,000	193,000
Faji Kunda	21,240	0	2,760	0	0	24,000
Kanifing	3,600	0	0	0	144,000	147,600
Kololi	6,480	0	0	0	0	6,480
Lamin	23,040	1,200	4,440	0	0	28,680
Latrikunda	149,580	0	0	0	41,800	191,380
Latri Sabiji	11,760	600	6,360	0	4,320	23,040
Manjai Kunda	26,520	0	0	0	4,500	31,020
New Jeshwang	25,200	0	1,200	0	0	26,400
Old Jeshwang	3,360	0	2,040	0	0	5,400
Serrekunda	126,480	9,600	0	0	900	136,980
Sering NJagga	9,120	0	540	0	0	9,660
Sukuta		32,340	5,640	8,040	0	960
Tallind. Kunjang	76,240	0	16,680	0	4,700	97,620
Yundum	3,360	1,080	0	0	360	4,800
Brikama	38,580	6,840	4,440	0	31,200	81,060
Bakoteh	5,880	0	1,200	0	6,000	13,080
<b>Total</b>	<b>1,046,060</b>	<b>34,200</b>	<b>52,020</b>	<b>0</b>	<b>456,850</b>	<b>1,589,130</b>
<b>Proportion</b>		<b>66%</b>	<b>2%</b>	<b>3%</b>	<b>0</b>	<b>29%</b>

**APPENDIX 2**

**GREATER BANJUL RENT SURVEY QUESTIONNAIRE**

**PART I: SAMPLE IDENTIFIERS AND COMPOUND OWNER CHARACTERISTICS**

Enumerator code: \_\_\_\_\_ Area code: \_\_\_\_\_ Compound code: \_\_\_\_\_  
 Address of compound (include village/town): \_\_\_\_\_  
 Name of Compound owner: \_\_\_\_\_  
 Does owner live in compound?: \_\_\_\_\_ Yes \_\_\_\_\_ No  
 If No, Address of owner (include area/country): \_\_\_\_\_  
 None response: \_\_\_\_\_ Yes, Reason: \_\_\_\_\_

**PART II: SAMPLE COMPOUND CHARACTERISTICS**

Number of structures in compound: \_\_\_\_\_

Primary Structures in compound						
	Structure 1	Structure 2	Structure 3	Structure 4	Structure 5	Open Space
Roof made of						
Wall made of						
Number of Indoor bathrooms/toilets						
Electricity						
No. of accommodation units						

**Notes for completing questions on Primary Structures:**

1. Roof material  
 1 = corrugate  
 2 = reinforced concrete
2. Wall material  
 1 = mud  
 2 = cement
3. Electricity  
 1 = Yes  
 2 = No

Structure 1						
	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6
Name of respondent						
Number of rooms						
Principal use						
Rent paid						
Freq. of pmts.						
If no rent:						
1. relationship to owner						
2. imputed rent						

Structure 2						
	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6
Name of respondent						
Number of rooms						
Principal use						
Rent paid						
Freq. of pmts.						
If no rent:						
1. relationship to owner						
2. imputed rent						

Structure 3						
	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6
Name of respondent						
Number of rooms						
Principal use						
Rent paid						
Freq. of pmts.						
If no rent:						
1. relationship to owner						
2. imputed rent						

Structure 4						
	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6
Name of respondent						
Number of rooms						
Principal use						
Rent paid						
Freq. of pmts.						
If no rent:						
1. relationship to owner						
2. imputed rent						

Structure 5						
	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6
Name of respondent						
Number of rooms						
Principal use						
Rent paid						
Freq. of pmts.						
If no rent:						
1. relationship to owner						
2. imputed rent						

Open Space						
	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6
Name of respondent						
Area (approx.)						
Principal use						
Rent paid						
Freq. of pmts.						
If no rent:						
1. relationship to owner						
2. imputed rent						

APPENDIX 3

INDICATIVE/REPRESENTATIVE RENTAL RATES FOR COMBINED/COMBINED HOUSING UNITS

1. Units with Electricity and Indoor toilets

Table 7

Indicative/Representative Rents (per annum):  
Commercial and Combined Units with Cement walls;  
by Number of Rooms; by Town and Village<sup>a</sup>

Town/village	(Number of Rooms)			
	1	2	3	4
Bakau	1,200	n.a.	12,000	n.a.
Banjul	4,800	n.a.	n.a.	n.a.
Bunuka Kunda	n.a.	n.a.	2,400	n.a.
Dippa Kunda	3,600	n.a.	n.a.	n.a.
Eboe Town	n.a.	n.a.	4,800	n.a.
Fajara	3,000	3,600	n.a.	40,000
Kanifing	n.a.	4,800	n.a.	n.a.
Latrikunda	n.a.	2,400	n.a.	n.a.
New Jeshwang	3,000	n.a.	n.a.	n.a.
Serrekunda	6,000	7,200	19,200	n.a.
Tallinding Kunjang	3,600	n.a.	n.a.	n.a.
Bakoteh	n.a.	2,400	n.a.	n.a.

Notes:

- <sup>a</sup>(i) Only Units with cement block walls had indoor toilets at the same time that they were connected to mains electricity;  
(ii) n.a. - insufficient data points to arrive at conclusive rates;  
(iii) For towns and villages that are not included, too few units had all of the housing characteristics required for inclusion in the table.

2. Units with Electricity but Without Indoor toilets

Table 8

Representative/Indicative Rents (per annum) for:  
Commercial and Combined units; by Type of Wall and Number of Rooms;  
by Town and Village<sup>a</sup>

Town/village	Cement walls			Mud Walls		
	(Number of Rooms per Housing Unit)					
	1	2	3	1	2	3
Bakau	960	6,000	n.a.	n.a.	n.a.	n.a.
Banjul	2,400	4,560	n.a.	1,800	2,400	8,400
Bunuka Kunda	3,600	4,400	n.a.	n.a.	n.a.	n.a.
Churchill's Town	3,600	n.a.	n.a.	n.a.	n.a.	n.a.
Dippa Kunda	4,200	4,200	n.a.	3,000	n.a.	n.a.
Eboe Town	n.a.	7,600	n.a.	n.a.	4,200	n.a.
Fajara	2,400	4,800	n.a.	n.a.	n.a.	n.a.
Kanifing	1,800	n.a.	n.a.	n.a.	n.a.	n.a.
Lamin	n.a.	2,700	n.a.	1,800	3,600	n.a.
Latrikunda	2,400	3,000	n.a.	n.a.	n.a.	2,400
Latri Sabiji	3,600	n.a.	n.a.	n.a.	n.a.	n.a.
Manjai Kunda	n.a.	3,600	n.a.	n.a.	n.a.	n.a.
Old Jeshwang	3,600	n.a.	n.a.	n.a.	n.a.	n.a.
Serrekunda	3,600	6,000	7,500	n.a.	n.a.	n.a.
Tallinding Kunjang	3,900	4,500	n.a.	n.a.	n.a.	n.a.
Brikama	n.a.	3,000	n.a.	n.a.	1,080	n.a.

Note:

<sup>a</sup>(i) n.a. - insufficient data points to arrive at conclusive rates;  
(ii) For towns and villages that are not included, too few units had all of the housing characteristics required for inclusion in the table.

3. Units without Electricity and Without Indoor toilets

Table 9

Representative/Indicative Rents (per annum) for:  
Residential Units without Electricity or Indoor Toilets,  
by Type of Walls and Number of Rooms,  
by Town and Village<sup>a</sup>

Town/village	Cement walls				Mud Walls		
	(Number of Rooms per Housing Unit)						
	1	2	3	4	1	2	3
Bakau	n.a.	3,000	n.a.	n.a.	600	3,600	n.a.
Banjul	2,400	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Bunuka Kunda	1,800	n.a.	n.a.	n.a.	n.a.	1,380	n.a.
Dippa Kunda	n.a.	2,100	n.a.	n.a.	n.a.	n.a.	n.a.
Eboe Town	1,800	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Kololi	n.a.	n.a.	n.a.	n.a.	n.a.	1,200	n.a.
Lamin	n.a.	n.a.	n.a.	n.a.	600	1,080	2,400
Latri Sabiji	1,440	2,400	2,700	n.a.	n.a.	1,200	n.a.
Manjai Kunda	1,200	n.a.	n.a.	n.a.	n.a.	720	n.a.
Serrekunda	n.a.	6,000	n.a.	n.a.	600	n.a.	n.a.
Sukuta	n.a.	1,800	n.a.	n.a.	n.a.	1,320	n.a.
Tallinding Kunjang	n.a.	3,120	n.a.	n.a.	n.a.	3,000	n.a.
Yundum	n.a.	n.a.	n.a.	n.a.	n.a.	720	n.a.
Brikama	n.a.	n.a.	n.a.	9,600	900	1,272	n.a.
Bakoteh	n.a.	1,800	n.a.	n.a.	n.a.	n.a.	n.a.

Note:

- <sup>a</sup>(i) n.a. - insufficient data points to arrive at conclusive rates;  
(ii) For towns and villages that are not included, too few units had all of the housing characteristics required for inclusion in the table.

**APPENDIX 4 : COMPARISON WITH S.D.A. FIGURES**

1. Housing and associated facilities

(i) Housing Construction

Type of Construction	This Study	SDA Study
Non-permanent	-	6%
Semi-permanent	40%	44%
Permanent	60%	49%
Other	-	1%

(ii) Housing Tenure

Tenure Category	This Study (in %)	SDA Study (in %)
Own dwelling	17	29
Tenant	71	59
Rent-free	9	11
Vacant	3	..
Other	1	1

(iii) Basic Housing facilities

Type of facility	This Study (%)		SDA Study (in %)	
	with	without	with	without
Water (private supply)	> 33	> 67	54	46
Electricity (mains)	54	46	57	43

2. Expenditure on rents for the year:

(i) This Study - D 117,017,000

(ii) SDA Study - D 138,227,000

3. Prices

Rents per annum	This Study	SDA Study
3 rooms (with elect. & water)	D 4,800 - 30,000	D 6,000
2 rooms (no elec., no water)	D 1,200 - 1,800	D 1,200

Generally, the figures for this survey are within the "range" of the SDA figures. The differences are in a large part explained by the fact that the Research Area were not exactly the same for the two surveys: while the SDA included all of the small villages in Greater Banjul, this survey excluded all of those small villages but included the town of Brikama. Therefore, compared to this study, which is restricted to the urban and semi-urban areas, the SDA figures would tend to be weighted more by the "rural phenomena" as they relate to the housing/rental market.