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**SURVEY OF EMPLOYMENT AND EARNINGS IN  
THE 'FORMAL' PRIVATE SECTOR OF  
THE GAMBIA 1988 - 1992**

**THE GAMBIA FINANCIAL AND PRIVATE ENTERPRISE  
DEVELOPMENT SUPPORT PROJECT (FAPE)  
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**EXECUTIVE SUMMARY**

This study reports on the changes which have taken place in the 'formal' private sector in The Gambia over the period 1988-1992, with a focus on 1990-1992. The approach of the report follows the same pattern as the Baseline Survey, which was completed in 1991. In addition to the indicators that were used in that study to measure the changes in the 'formal' private sector between 1988 and 1990<sup>a</sup>, the data collected for this report was for the first time disaggregated by gender, as of 1992. The major findings of this report are summarized below.

**The 8 sectors together**

The 'formal' private sector grew, in terms of the number of establishments and the number of persons employed, in each of the bi-annual periods, 1988-1990 and 1990-1992. But the rate of growth has been much higher during the period 1988-1990. For example, the level of employment increased by 18 per-cent, from a figure of 5,583 in 1988 to 6,568 in 1990, and then by only 1 per-cent to a total of 6,632 in 1992.

That rate of expansion in the level of employment has lagged behind that for the increase in the number of establishments and for the total of the wages paid to the employees. Consequently, the establishments have grown smaller in size, in terms of the average of the number of employees, from a figure of 56 in 1988 to 45 employees per establishment in 1992; and the average of the (monthly) wages received by the employees rose, from D 485 in 1988 to D 634 in 1990, and then to D 839 in 1992.

Those changes in the level of the average wage were equivalent to increases of 31 per-cent and 32 per-cent between 1988 and 1990, and between 1990 and 1992, respectively. The corresponding rates of increase of the C P I over the two periods

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<sup>a</sup> i.e. the number of establishments, the total wages paid to the employees and the level of employment, disaggregated by gender.

were much lower at 20 per-cent and 16.3 per-cent, respectively, so that the level of the average wage increased in real terms (by 9% and 14%) 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 high-income earners.

Over the period 1988-1992, the level of female employment expanded much more rapidly than the figures for the men: by 17 per-cent compared to 12 per-cent in 1988-1990 and by 24 per-cent compared to 1 per-cent in 1990-1992. Consequently, while one-in-five of the employees in 1988 had been women, that ratio was reduced to one-in-four as of 1992.

The average of the wages paid to the women in 1992 was D 805, compared to the figure of D 858 for the men. The difference between the two figures was therefore not significant.

### The Three Groups of Sectors

A grouping of the sectors into the components of 'Agriculture', 'Industry' and 'Service' reveals that the 'Service' group, comprising Tourism, Transport, Trade and Finance, contributed a much bigger share of the total throughout the period 1988-1992. At least 66 per-cent of both the number of establishments and the number of employees in the survey were in the 'Service' group in each of the three years. The 'Agriculture' group, on the other hand, has been the smallest in each of the three years.

Of the three, only the 'Service' group exhibited consecutive increases in each of the primary indicators over the two bi-annual periods, even though employment in the group expanded at a lower rate of 13 per-cent in 1990-1992, compared to 20 per-cent in 1988-1990.

The establishments in 'Agriculture' were, on average, much bigger in size than those in either 'Industry' or 'Service'. That difference in size grew over the two periods, as the number of establishments in the group continued to decline while the number employed continued to increase.

The expansion in employment in 'Agriculture' appears to have included very low paid employees, because the increase in the number of employees in the group was accompanied by a reduction in the level of the average wage from a figure of D 479 in 1990 to D 475 in 1992. At the time, the level of the average wage in 'Agriculture' was the lowest of the three. In both 1988 and 1990, the figure for the 'Industry' group had been the lowest. The figures for the 'Service' group, on the other hand, were the highest in each of the three years.

While the level of the average of the wages paid to women was higher than the figure for men in both the 'Industry' and 'Service' groups, the situation was reversed in the 'Agriculture' group. It would appear, therefore, that women constituted a high proportion of the low-wage employees that were recruited in 'Agriculture' between 1990 and 1992. Conversely, in the 'Industry' group, where the level of female employment contracted, while the number of male employees increased, the level of the average wage received by the women (D 802) was much higher than that for the men (D 659).

### The Individual Sectors

#### 1. Industrial Fishing

The fishing sector appears to have experienced difficulties over the period 1988-1992, as the figures for the primary indicators declined over each of the two bi-annual periods. While the sector was the fourth largest in 1988, providing employment to 602 persons, or 11 per-cent of the total, in 1992 it employed only 205 persons, that is the smallest for the 8 sectors. With that big reduction in the level of employment, the average size of establishments in the sector declined steadily, from 108 in 1988 to a figure of 68 in 1992.

Although the average wage increased in real terms in each of the two periods, to D 641 in 1992, it remained the second lowest for the 8 sectors. Of that figure, the average for the women separately was D 428, compared to a figure of D 705 for the men. A higher proportion of women were employed in the group in

1992 (23%) than in 1988 (17%).

## 2. Horticulture

The number of establishments in the 'formal' sector is small, and it remained at a figure of 5 in both 1988 and 1992. However, the level of employment in the sector grew three-and-a-half times between 1988 and 1992, from a figure of 193 to a total of 681 persons, making it the fourth largest.

The high rate of expansion of employment has resulted in a sharp increase in the average size of the few establishments, from 29 persons in 1988 to a figure of 136 in 1992, and in only a modest rise in the level of the average wage, from D 191 in 1988 to D 423 in 1992. The figure for the sector was the smallest in each of the three years. While the level of the average wage increased in real terms during the first period, it declined by 6 per-cent between 1990 and 1992.

A substantial proportion of that increase in employment has been due to an expansion in the number of women employees, whose number increased from 49 in 1988 to 372 in 1992, thus surpassing the figure of 309 for the men. However, it would appear that a large proportion of them were low paid employees as the average of the wages paid to women was D 310 in 1992, compared to a figure of 559 for the men.

## 3. Manufacturing

The sector employed 446 persons, that is, the equivalent of 7 per-cent of the total for the 8 sectors. A rapid expansion of 32 per-cent in the level of employment between 1988 and 1990 was followed by a marginal increase of 1 per-cent in 1990-1992.

However, the average size of the establishments in the sector has remained at about 31 employees in each of the three years. The level of the average wage in the sector rose by 52 per-cent to D 516 in 1990 and then by 41 per-cent to a figure of D 726 in 1992. Therefore, the average wage increased in real terms in each of the two periods. It was the fourth highest in 1992, compared to the sixth highest in 1988. The level of female

employment, which was low (11% of the total for the sector) to begin with in 1988, declined to 26 (or about 6%) in 1992. However, the average of the wages paid to the women was D 945 in 1992, a figure that is higher than the amount of D 713 for the men. It would appear that employment in the sector has expanded to include a higher proportion of low-wage men employees.

#### 4. Construction

Following an expansion in both the number of establishments and the number of employees between 1988 and 1990, both the number of establishments and the figure for the number of employees were reduced between 1990 and 1992, from 17 to 2 and from 1,059 to 847, respectively. Notwithstanding that reduction, the figure for the number of employees is the second highest for the 8 sectors, in 1992.

The average size of the establishments was reduced from 91 in 1988 to 62 in 1990 and then to 56 in 1992. But the level of the average wage rose by 48 per-cent from D 297 to D 441 between 1988 and 1990, and then by 42 per-cent to D 628 in 1992. Despite those high rates of growth, which are positive in real terms, the figure for 1992 was only the second highest for the 8 sectors.

Only a few women (less than 1 % in 1988 and only 2% of the total for the sector in 1992) were employed in the sector. These figures are the lowest for the 8 sectors. The average wage paid to those few women was almost the same as the figure for the men, D 626 as compared to D 629.

#### 5. Tourism

There number of establishments in the sector has been the second highest for the 8 in each of the three years. The increase in the figure over the period 1988-1992, from 20 in 1988 to 35 in 1992, has been due primarily to the inclusion of more restaurants in the survey. In spite of the expansion in the number of establishments, the total number of employees in the sector declined, slightly, between 1990 and 1992, from a figure

of 2,639 to 2,608. The latter figure is equivalent to 39 per-cent of the total, and it is the highest for 8.

The difference in the growth rates of the number of establishments and the level of employment has led to a reduction in the average size of the establishments, from a figure of 115 in 1988 to only 75 in 1992. The level of the average wage for the sector increased in the two periods, by 18 per-cent in 1988-1990 and by 22 per-cent in 1990-1992. Both those rates have been higher than the respective rates of change in the C P I. Thus the average wage has increased in real terms over the period.

A large number of women were employed in the sector, constituting 41 per-cent of the total for the 8 sectors in 1992 (the figures for 1990 was 51%). Within the sector, the proportion of women employees has remained at about 25 per-cent of the total. The average of the wages paid to women in the sector was D 597 in 1992, a figure that is close to the average amount of D 658 which was paid to the men.

#### 6. Transport

This sector comprises the urban, maritime and river, and air sub-sectors and it employed 470 or 7 per-cent of the total for the 8 sectors in 1992. The number of establishments in the sector grew from 11 in 1988 to 16 in 1990, and then to 17 in 1992. In spite of that growth in the number of establishments, employment contracted, marginally, from 486 in 1990 to 470 in 1992.

Consequently, the average size of establishments in the sector was reduced, from 30 in 1990 to 28 in 1992. The level of the average wage, on the other hand, increased by 24 per-cent to D 943 in 1990, and the by 39 per-cent to D 1,313 in 1992. Both rates of increase have been much higher than the corresponding changes in the level of the C P I, which may not be relevant to the sector as a whole, given its 'high-wage' structure.

A high proportion of women were employed in the sector (about 30% of the total in both 1990 and 1992. In 1992, the

women employees were paid, on average, higher wages than the men (D 1,505 compared to D 1,325). It would therefore appear that in this sector, a higher proportion of the men were employed in low wage jobs.

#### 7. Trade

The figure for the number of establishments in this sector grew steadily over the period 1988-1992, from a figure of 33 in 1988 to a total of 47 in 1992, the highest figure for the 8 sectors. Of the 8 sectors, Trade provided the third highest number of jobs in each of the three years, starting in 1988.

However, the establishments got smaller in size over the period. The level of the average wage was also the third highest for the 8 sectors, even though the rate of growth has been modest, by 22 per-cent, from D 670 in 1988 to D 817 in 1990, and then by 27 per-cent to D 1,036 in 1992. 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 relevant.

Women employees comprised about 16 per-cent of the total for the sector in each of the three years. The average wage of D 1,079 which was paid to them in 1992, was higher than the figure of D 1,049 for the men.

#### 8. Finance

With only a total number of 10 establishments, the sector had the smallest number for the 'Service' group, but that figure rose from 6 in 1988 and 7 in 1990. Following restructuring programs in the sector, employment contracted by 35 persons between 1988-1990, but the total grew to 591 in 1992, a figure that is higher than the level of 519 in 1988.

Overall, the establishments in the sector have been growing smaller in size. The figure for the average wage is the highest for the 8 sectors and it has remained so since 1988. The average wage grew by 53 per-cent to D 1,341 in 1990, and then by 46 per-cent to D 2,011 in 1992.

Thirty per-cent of the employees in the sector were women, and that figure held steady in all three years. The average wage for those women was D 1,866 which is equivalent to 90 per-cent of the figure of D 2,085 for the men.

### Seasonal variation in the level of employment

Seasonal changes in the level of employment were experienced in each of the three years, although the variation was smaller (16%) in 1992 than in 1990 (22%). Within that difference, the variation in the level of female employment has been much higher than that for the men in both years (49% compared to 16% in 1990, and 39% compared to 11% in 1992). Also, while the level of the average wage for men did not vary over the two seasons, the average of the wages paid to the women was lower in the 'peak' than during the 'of-peak' season. Therefore, proportionally more women are employed on a seasonal basis than men, and the expansion in the level of employment to meet the additional demand for labor, particularly in Tourism and Horticulture, is characterized by the inclusion of low-wage women employees in the system.

### Representative Wages

Data on representative wages by occupational categories were not available. In the absence of such information, the wages paid to individual employees in each of the 8 sectors were compiled. That data revealed that in each of the three years, large differences in wages across sectors existed for the same occupational class: in the 'low-wage' sectors, for example, the higher paid employees appear to have earned lower wages than their counterparts in the 'high-wage' sectors.

For easy reference, the report has been written in three parts, as follows:

- (i) Part 1 measures the changes on a global bases;
- (ii) Part 2 (measures and) discusses those changes in terms of two main areas of economic activity, the

- 'production' and 'service' sectors; and
- (iii) within the two main areas, Part III measures the changes that have taken place in each sector.
  - (iv) Part IV deals with general issues that are related to employment in the private sector - Representative/Distribution of Wages and Seasonality in the level of employment.

**SECTION I: INTRODUCTION**

In 1991, USAID/Banjul reported on the changes which had taken place in the (selected) 8 private and financial sectors in The Gambia between the calendar years 1988 and 1990, using for the first time data gathered at the enterprise level.<sup>b</sup> This report provides an update to that study, using data gathered as of 1992, and measures the bi-annual changes which have taken place in the same sectors from 1988 to 1992, with a focus on period 1990 to 1992.

The approach of this study follows the same pattern as the Baseline Survey: 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; and In addition, the establishment had to be registered with both the Business Registration Office and the Social Security and Housing Finance Corporation, and employ five or more persons as of the end of December.<sup>c</sup>

In addition to the indicators that were used in the Baseline Survey, i.e. the number of establishments, the total wages paid and the level of employment, the last of which was disaggregated by gender, the data on wages collected for this report was for the first time 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 as of the end of the months of June and December.

In analyzing the changes that have taken place in the economy, this report has grouped the 8 sectors into the more conventional components of 'Agriculture', 'Industry' and 'Service'. This is a slight deviation from the classification of 'Production' and 'Service' groups used in the Baseline Survey.

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<sup>b</sup> Carr, Benjamin and Basiru O. Njai. 'Baseline Survey of the 'Formal' Private Sector in The Gambia', Study prepared for USAID/Banjul, October 1991.

<sup>c</sup> Only 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.

The information was gathered mainly from government sources. In cases where the information from those sources was either not available or incomplete for the purposes of this study, the managers of the establishments were contacted directly in order to solicit the required data.

**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 1988 and 1990, as summarized in Table 1, with those in the Baseline Survey. This is due to the fact that the government sources that were used for the gathering of the primary data for the Survey 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.

For this report, eight establishments in all were excluded because data were not always available on them. For example, a firm was in existence in 1988, 1990 and 1992 but data were only available for 1988 and 1990. In such a case, the firm was not included in 1988 and 1990 since to do so would make it seem as though employment had fallen in 1992, only because the data were not available.

Throughout 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.

**Table 1: Annual Wages (in Dalasis '000), and as of December, Wages (in D '000), Number of Employees and Number of Establishments, 1988 - 1992, By Sector**

Sector	1988 <sup>a</sup>				1990 <sup>b</sup>				1992 <sup>c</sup>			
	Wages for the Year (000)	Month of December			Wages for the Year (000)	Month of December			Wages for the Year (000)	Month of December		
		Wages (000)	Number of			Wages (000)	Number of			Wages (000)	Number of	
			Emp	Est			Emp	Est			Emp	Est
Fishing	2752	250	602	5	2554	264	514	5	1562	132	205	3
Horticulture	279	27	143	5	827	73	190	4	2704	288	681	5
Manufactur.	1402	118	349	12	2599	237	460	15	3695	339	466	15
Construction	1577	190	640	7	6681	467	1059	17	6641	532	847	15
Tourism	6744	943	2305	20	12003	1393	2639	26	17092	1676	2608	35
Transport	2692	253	333	11	4732	458	486	16	6352	617	470	17
Trade	4787	440	657	33	6782	573	701	38	9132	791	764	47
Finance	5376	486	554	6	8524	696	519	7	13376	1188	591	10
Total <sup>d</sup>	25610	2709	5583	99	44701	4162	6568	128	60553	5564	6632	147
Bi-annual Growth Rates					75%	54%	18%	29%	35%	34%	1%	15%

<sup>a</sup>excludes 2 establishments for which data was not available.

<sup>b</sup>excludes 6 establishments, including the 2 in 1988, for which data was not always available.

<sup>c</sup>excludes 8 establishments, including the 6 in 1990, for which data was not always available.

<sup>d</sup>the figures above have been rounded-up to the nearest thousand, therefore, totals may not add up exactly.

### Growth Trends of the Primary Indicators

Table 1 shows that the figures for all of the primary indicators, i.e. total annual wages, and, as of December, the wages, total number of employees and number of establishments, have continued to grow each bi-annual period since 1988. By 1992, the number of establishments had increased by 50 per-cent and employment had expanded by 19 per-cent. However, between 1988-1992, the growth rate has been higher in the first bi-annual period than in the second: the figure for the total number of establishments grew by only 15 per-cent between 1990 and 1992, compared to 29 per-cent between 1988 and 1990; total wages paid in December increased by 34 per-cent between 1990 and 1992, compared to 54 per-cent between 1988 and 1990 (the corresponding increases in the level of total annual wages were 75% and 34%,

respectively); and the increase of 18 per-cent in the figure for the total number of employees between 1988 and 1990 is not matched by the marginal increase of 1 per-cent between 1990 and 1992.

**Table 2: Summary of Ratios, 1988 - 1992, By Sector**

Sector	1988		1990		1992	
	No. of Employ. per Estab.	Wage per Employ. (Dal.)	No. of Employ. per Estab.	Wage per Employ. (Dal.)	No. of Employ. per Estab.	Wage per Employ. (Dal.)
Fishing	120	416	103	513	68	645
Horticulture	29	191	48	385	136	423
Manufacturing	29	340	31	516	31	726
Construction	91	297	62	441	56	628
Tourism	115	409	102	528	75	643
Transport	30	760	30	943	28	1,313
Trade	20	670	18	817	16	1,036
Finance	92	877	74	1,341	59	2,011
All	56	485	52	634	45	839
Bi-annual Growth Rate			-10%	31%	-16%	32%

### Growth Trends of the Secondary Indicators

#### A. Size of Establishment and the level of Average Wages

The figures in Table 2 indicate that, the establishments have been, on average, getting smaller in size (with consecutive contractions of 10% and 16% between 1988 and 1990 and between 1990 and 1992, respectively in the ratio). However, the rate of increase of the average wage (as of December) has held steady over the two bi-annual periods, 31 per-cent between 1988 and 1990, and 32 per-cent between 1990 and 1992.

The rate of growth in the level of the average wage over the two bi-annual periods have been much higher than the corresponding changes of 20 per-cent and 16.3 per-cent in the

Consumer Price Index<sup>d</sup>, over the two respective periods, measured on a December-on-December basis. The rates of increase in the level of the average wage for all of the employees in the survey have therefore been much higher than those for changes in the consumer price level. Thus, real wages have increased overall in each of the two bi-annual periods: by 9 per-cent between 1988 and 1990; and by 14 per-cent between 1990 and 1992.

However, considering that the C P I relates to only the low income population a qualification of the above statement is in order.<sup>e</sup> The upper limit of the wages earned by employees in the lower wage strata, comprising approximately 60 per-cent of the total number of employees in the survey, rose by only 25 per-cent and 20 per-cent over the two respective periods, i.e. from D 399 in 1988 to D 499 in 1990 and then to D 599 in 1992.<sup>f</sup> See Table 28. Although these changes are not directly comparable to those for the average wage, given that the two indicators relate to different units of measure, one can infer from them that the average wage for the low-wage employees has grown much less rapidly than that for employees in the high-wage bracket. Therefore, the increase in the level of the average wage for the employees in the low-wage strata would appear to be much lower than the rates of 31 per-cent and 32 per-cent for the population in the survey, and would tend to be much closer to the rate of change in the level of the C P I over the two respective periods.

#### B. Female Employment and Comparative Wages

The level of female employment has increased much more than that for the men over the period 1988-1992, thus resulting in a

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<sup>d</sup> The 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.

<sup>e</sup> In the absence of a standard measure of 'low income' the figures used are admittedly arbitrary, but they are nonetheless indicative of the differences that are being highlighted.

<sup>f</sup> These rates are close to the figures for the rates of increase of 26% and 15% in the indicative level of the average wage for the group (D 314 in 1988, D 396 in 1990 and D 456 in 1992).

change in the composition of the labor force for the establishments surveyed, from a male-female ratio of 4-to-1 in 1988 to a figure of almost 3-to-1, in 1992. Significantly, more women than men were employed in the Horticulture sector as of December 1992. See Table 3.

**Table 3: Number of Employees as of December By Gender, 1988-1992, By Sector<sup>a</sup>**

Sector	1988			1990			1992		
	Total	Male	Fem.	Total	Male	Fem.	Total	Male	Fem.
Fishing	602	498	104	514	453	61	205	158	47
Horticulture	143	94	49	190	137	53	681	309	372
Manufacturing	349	309	40	460	421	39	466	440	26
Construction	640	635	5	845	829	16	847	826	21
Tourism	2,207	1,744	463	2,524	1,869	655	2,540	1,891	649
Transport	333	221	112	486	344	142	470	336	134
Trade	605	506	99	678	562	116	743	624	119
Finance	554	361	193	519	332	187	591	391	200
<b>Total</b>	<b>5,433</b>	<b>4,368</b>	<b>1,065</b>	<b>6,216</b>	<b>4,947</b>	<b>1,269</b>	<b>6,543</b>	<b>4,975</b>	<b>1,568</b>
Bi-annual Growth Rates				12%	17%		1%	23%	
Composition		80%	20%	80%	20%		76%	24%	

<sup>a</sup> 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. These included, in 1992: two establishments each in Tourism and Trade, with a total number of employees of 68 and 21, respectively. Correspondingly, the data for those establishments do not feature in the data for both 1988 and 1990.

The wage data for the month of December were for the first time gathered by gender as of 1992. The compilation of the data in Table 4 indicate that the level of the average wage of D 805 for the women employees is very close to the figure of D 858 for their male counter-parts. As the figures for 1988 and 1990 are not available it has not been possible to determine the trend of this ratio over the two bi-annual periods.

Table 4: Average Wage per Employee as of December 1992, By Gender, By Sector\*

	Total			Male			Female		
	Total # of Empl.	Total Wages	Avg. Wage	Total # of Empl.	Total Wages	Avg. Wage	Total # of Empl.	Total Wages	Avg. Wage
Fishing	205	131469	641	158	111344	705	47	20125	428
Horticulture	681	288303	423	309	172792	559	372	115511	311
Manufacturing	466	338514	726	440	313935	713	26	24579	945
Construction	847	533058	629	826	519921	629	21	13137	626
Tourism	2526	1646234	652	1881	1261607	671	645	384627	596
Transport	458	611318	1335	324	409590	1264	134	201728	1505
Trade	732	763930	1044	610	635001	1041	122	128929	1057
Finance	591	1188403	2011	391	815145	2085	200	373258	1866
All Sectors	6506	5501227	846	4939	4239333	858	1567	1261894	805

\* The gender break-down of the wages was not available for all of the establishments. Therefore, the data relating to the number of establishments in each of the three sectors have been excluded from the figures in the table, as follows:

Tourism, 4 establishments with 82 employees and total wages of D 28,836;  
Transport, 1 establishment with 12 employees and total wages of D 6,025; and Trade, 4 establishments with a total of 32 employees and wages of D27,297.

#### A Note on the comprehensiveness of the Survey

Data on the number of persons employed in the private sector is also available at the Central Statistics Department (C S D), Ministry of Finance & Economic affairs. The data from the C S D survey and that compiled in the survey for this report are compared in Table 5.

Figures in the table indicate that this report covers the equivalent of 54 per-cent of the totals for C S D as of 1988 and 1990, and only 33 per-cent as of 1992. However, the C S D figures include country-wide employment data for private sector establishments which employed 5 or more workers, compared to the survey for this report which was limited to the Banjul/Brikama area and restricted to the selected establishments, as described in the Scope of Study and Selection of Establishments. Within that much smaller scope, this report further excludes some establishments which had originally qualified for inclusion because complete information was not available on them.

Those facts notwithstanding, the much lower coverage rate

(overall) for 1992 lies principally in the fact that C S D reported a 14-fold increase in the level of employment in Agriculture between 1990 and 1992. We do not believe that C S D's has maintained a consistent set of selection criteria for establishments in that sector over the period. The figure for 1992 is likely to have included, for the first time, data for community-based horticultural projects that are financed by Non-governmental Organizations.

**Table 5: Employment in the Private Sector in The Gambia**

	Year 1988			Year 1990			Year 1992		
	C.S.D	Own	cvrg	C.S.D	Own	cvrg	C.S.D.	Own	cvrg
Agric, Forestry & Fishing	870	745	86%	784	704	95%	11,030	886	8%
Manufacturing	2,079	349	17%	2,252	460	20%	1,548	466	30%
Construction	2,365	640	27%	1,146	1,059	92%	1,019	847	83%
Trade, Hotels & Restaurants	3,529	2,891	82%	5,852	3,278	56%	5,043	3,372	67%
Transport	206	148	72%	739	247	33%	111	249	224%
Business & Industry	543	378	70%	520	355	68%	418	566	135%
<b>TOTAL</b>	<b>9,583</b>	<b>5,151</b>	<b>54%</b>	<b>11,293</b>	<b>6,103</b>	<b>54%</b>	<b>19,505</b>	<b>6,386</b>	<b>33%</b>

Note: The C.S.D. data have been extracted from the "Statistical Abstract" (1988 and 1990) and from the report on the "Survey of Employment and Remuneration in The Gambia, March 1993", also by C S D. The figures under "Own" do not include the data for 4 establishments in the public sector, namely, National Trading Corporation, 1988 and 1990; Gambia Airways, 1988, 1990 and 1992; Gambia Commercial & Development Bank, 1988 and 1990; and Assets Management & Recovery Corporation, 1992.

**SECTION III: CHANGES IN THE THREE MAIN COMPONENTS OF THE  
ECONOMY - AGRICULTURE, INDUSTRY AND SERVICE**

By compiling the data on the individual sectors according to the three main groupings of economic activity, namely, Agriculture, Industry and Service, it has been possible to measure (and compare) the inter- and intra-group changes over the two bi-annual periods. See Table 5. The sectors in 'Agriculture' include Fishing and Horticulture; those in 'Industry' include Manufacturing and Construction; and the 'Service' group includes Tourism, Transport, Trade and Finance.

**Table 6: Summary of Wages (Dalasis), Number of Employees and Number of Establishments, as of December, 1988-1992; by Group of Sectors**

Group Estab.	Year								
	1988			1990			1992		
	Wages for the Month	No. of Empl.	No. of Estab.	Wages for the Month	No. of Empl.	No. of Estab.	Wages for the Month	No. of Empl.	No. of Estab.
'Agriculture'	277746	745	10	337026	704	9	420596	886	8
(% of total)	(10%)	(13%)	(10%)	( 8%)	(11%)	(7%)	(8%)	(13%)	(5%)
- Growth Rates				21%	-6%	-10%	25%	26%	-11%
'Industry'	308651	989	19	704613	1519	32	870271	1313	30
(% of total)	(11%)	(18%)	(19%)	(17%)	(23%)	(25%)	(16%)	(20%)	(20%)
- Growth Rates				128%	54%	68%	24%	-14%	-6%
'Service'	2122629	3849	70	3120381	4345	87	4273050	4433	109
(% of total)	(78%)	(69%)	(71%)	(75%)	(66%)	(68%)	(77%)	(67%)	(74%)
- Growth Rates				47%	13%	24%	37%	2%	25%
<b>Total</b>	<b>2709026</b>	<b>5583</b>	<b>99</b>	<b>4162020</b>	<b>6568</b>	<b>128</b>	<b>5563917</b>	<b>6632</b>	<b>147</b>

Notwithstanding the fact that the number of sectors in the 'Service' group is twice the figure for 'Agriculture' and 'Industry', the group has constituted a disproportionately large share of the total for the three groups. At least 66 per-cent of the total for both the number of establishments and the number of employees were in the 'Service' group in each of the three years. 'Agriculture', on the other hand, has always been

disproportionately small<sup>8</sup> .

### Growth patterns of the Primary Indicators

As the figures in table 5 indicate, each of the three groups has taken a different growth pattern over the two bi-annual periods. While the number of establishments in 'Agriculture' was reduced by one in each of the two periods, the initial contraction (of 6%) in the level of employment was followed by a rapid expansion (of 26%) between 1990 and 1992. The high growth rates in the both the number of establishments and in the level of employment in 'Industry' (68% and 54%, respectively) in 1988-1990, have been followed by a reduction in the level of both indicators (-14% and 6%) over the period 1990-1992. Only the 'Service' group has shown positive changes the two indicators over both periods. However, the level of employment in the group increased by only a small margin (2%) in the period 1990-1992, compared to the first (13%).

### Growth Patterns of the Secondary Indicators

#### **A. Size of Establishment and Average Wages**

The figures in Table 7 show the differences in the growth patterns of the secondary indicators for the three groups of sectors. While establishments in 'Agriculture' continue to grow in size, those in both 'Industry' and 'Service' continue to get smaller. For, while the ever reducing number of establishments in 'Agriculture' continue to employ more persons, the ever increasing number in the other two groups, particularly in 'Service', continue to hire fewer persons. As a result, the average size of the establishments in 'Agriculture' has grown, to almost three times the size of those in both 'Industry' and

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<sup>8</sup> Note however that the total number of employees, particularly women, in Fishing and Horticulture has been under-counted, given that the data collected for this report did not include the large number of persons (mostly women) that are believed to be engaged on a 'casual' or 'temporary' basis by the establishments in those sectors.

the 'Service' sectors as of 1992.

Of the three groups, the average wage of D 312 for 'Industry' was the lowest in 1988. However, that figure has increased by 49 per-cent between 1988 and 1990 and by 43 per-cent between 1990 and 1992, the highest rates for the three sectors over the two periods, to a figure of D 663 in 1992. As of 1992, the 'Agriculture' group, with a 1 per-cent negative growth rate between 1990 and 1992, has the lowest average wage of D 475. The average wage in the 'Service' group, with growth rates of 30 per-cent and 34 per-cent over the two respective periods, has remain the highest of the three in all three years, although the average wage in 'Industry' has risen from 57 per-cent of the figure for the 'Service' group in 1988 to 69 per-cent in 1992.

**Table 7: Summary of Ratios as of December, 1988-1992; by Group of Sectors Year**

Group	1988		1990		1992	
	Empl. per Estab.	Wage per Empl.	Empl. per Estab.	Wage per Empl.	Empl. per Estab.	Wage per Empl.
'Agriculture' (rate of growth)	75	373	78 ( 4%)	479 (28%)	111 (42%)	475 (-1%)
'Industry' (rate of growth)	52	312	47 (-10%)	464 (49%)	44 ( 6%)	663 (43%)
'Service' (rate of growth)	55	551	50 (9%)	718 (30%)	41 (-18%)	964 (34%)
ALL	56	485	51	634	45	839

Compared to the changes in the C P I of 20 per-cent and 16.3 per-cent over the two respective periods, the changes in the level of the nominal average wage indicate a rise in the level of the real average wage for the employees in each of the three groups over the two periods, except for the negative growth rate in the indicator in 'Agriculture' between 1990 and 1992.

The figures in Table 8 present the peculiar situation of the 'Agriculture' in the period 1990-1992 further. It will be observed that the upper limit of the wages earned by 90 per-cent

of the employees in that group in 1988 was below D 600, and that the same proportion earned less than D 700 in both 1990 and 1992. Considering that there was a large expansion of employment in 'Agriculture' between 1990 and 1992, it can be suggested that the much lower wages, which served to reduce the level of the average for all of the employees together, would have been paid to the new employees. Therefore, the level of the real wage for the then subsisting employees might not have fallen, after all.

Unlike the 'Agriculture' group, both the nominal and the real average wage for 'Industry' grew over each of the two bi-annual periods, even though the levels remain relatively low as in 'Agriculture'. It would appear that while the establishments in 'Agriculture' expanded employment to include very low-wage employees, employment in the establishments in 'Industry' was reduced by releasing a much higher proportion of low-wage employees.

Table 8: Distribution of Wages, 1988 -1992, by Group of Sectors\*

Wage Interval	Year																	
	1988						1990						1992					
	Agric.		Industry		Service		Agric.		Industry		Service		Agric.		Industry		Service	
	# of Empl	Cum %age																
1- 99	11	1	60	7	3	0	1	0	8	1	3	0	5	1	4	0	1	0
100-199	76	12	290	39	131	4	7	1	99	9	40	1	40	6	23	2	16	0
200- 299	150	32	241	65	1007	34	92	15	300	35	350	10	258	42	132	12	125	4
300-399	295	71	117	78	684	54	327	63	282	59	968	35	198	69	198	28	585	18
400-499	104	85	76	86	377	65	104	78	179	74	696	53	91	82	282	49	919	41
500-599	32	90	43	91	310	74	50	85	72	80	348	62	39	88	216	66	479	53
600-699	28	93	19	93	216	80	32	90	63	85	269	69	31	92	125	76	364	62
700-799	11	95	16	95	112	84	11	91	50	90	251	75	11	93	66	81	231	67
800-899	11	96	8	96	84	86	12	93	16	91	194	80	12	95	49	84	175	72
900-999	6	97	7	97	81	89	3	94	20	93	117	83	10	96	42	88	123	75
1000-1249	10	99	13	98	113	92	19	96	30	95	210	89	5	97	49	91	263	81
1250-1499	5	99	7	99	70	94	2	97	23	97	94	91	7	98	45	95	99	84
1500-1999	2	99	6	100	93	97	11	98	24	99	136	95	4	99	35	98	252	90
2000-2999	4	100	3	100	62	99	6	99	6	100	102	97	6	100	16	99	193	95
3000 & Over	0	100	1	100	47	100	6	100	4	100	104	100	4	100	16	100	220	100

\* The cumulative percentages have been rounded up to the nearest whole number.

**B. Female Employment and Comparative Wages**

The very much reduced figure for the male-to-female ratio in 1992, compared to that for 1988, has been due mainly to a 268 per-cent increase in the number of women employees in 'Agriculture' between 1990-1992, as the figure for the total rose from 114 to 419. This high rate of growth followed a contraction of 25 per-cent in the level of female employment between 1988 and 1990. The rates of increases in the other groups have been much smaller. Thus, while the male-to-female ratio remained at the level of almost 3:1 in the 'Service' sectors and at 24:1 in 'Industry' over the period 1988-1992, the ratio in 'Agriculture' decreased from 4:1 in 1988 to just under 1:1 in 1992. These changes within the sectors have led to a change in the relative share of the number of women employees in each of the three groups. See Table 9.

Although a very high proportion of the women in the survey have been employed in the 'Service' sector throughout the period 1988-1992, its share of the total has declined from 82 per-cent in 1988 to 70 per-cent in 1992, after rising to a high of 87 per-cent in 1990. The proportion of women employees in 'Agriculture', on the other hand, increased from 14 per-cent in 1988 to 27 per-cent in 1992, after it had dropped to a low of 9 per-cent in 1990. While these changes were taking place in those two groups, the figure for 'Industry' has remained at around 4 per-cent of the total throughout the period.

**Table 9: Number of Employees as of December by Gender, 1988-1992;  
by Group of Sector'**

Sector	1988			1990			1992		
	Total	Male	Fem.	Total	Male	Fem.	Total	Male	Fem.
Agriculture	745	592	153	704	590	114	886	467	419
- % for Group		79%	21%		84%	16%		53%	47%
- % of Total	14%	13%	14%	11%	12%	9%	14%	9%	27%
- Growth Rate					0%	-25%		-21%	268%
Industry	989	944	45	1,305	1,250	55	1,313	1,266	47
- % for Group		95%	5%		96%	4%		96%	4%
- % of Total	18%	21%	4%	21%	25%	4%	20%	25%	3%
- Growth Rate					32%	22%		1%	-15%
Service	3,772	2,882	890	4,207	3,107	1,100	4,344	3,242	1,102
- % for Group		76%	24%		74%	26%		75%	25%
- % of Total				68%	63%	87%	66%	65%	70%
- Growth Rate					8%	24%		4%	0%
<b>Total</b>	<b>5,433</b>	<b>4,368</b>	<b>1,065</b>	<b>6,216</b>	<b>4,947</b>	<b>1,269</b>	<b>6,543</b>	<b>4,975</b>	<b>1,568</b>
Bi-annual Growth Rates					12%	17%		1%	23%
Composition		80%	20%		80%	20%		76%	24%

The figures in Table 9 show that the level of the average wage for the women in 'Agriculture' is D 324, which is just over half of the figure of D 608 for the men. It is also the lowest for the three groups. Therefore, although many more women have been employed in 'Agriculture', at the same time that the level of male employment has decreased, it would appear that most of those women have been the persons who have received the very low wages.

**Table 10: Average Wage per Employee as of December 1992, by Gender; by Group of Sectors**

	Total			Male			Female		
	Total # of Empl.	Total Wages	Avg. Wage	Total # of Empl.	Total Wages	Avg. Wage	Total # of Empl.	Total Wages	Avg. Wage
Agriculture	886	419772	474	467	284136	608	419	135636	324
Industry	1313	871571	664	1266	833855	659	47	37716	802
Service	4307	4209884	977	3206	3121342	974	1101	1088542	989
All Sectors	6506	5501227	846	4939	4239333	858	1567	1261894	805

Conversely, the 'Industry' group, in which the level of the average wage for women (D 802) is much higher than the average wage for men (D 659), the relatively small number of women employees was reduced by 15 per-cent between 1990 and 1992, while the number of male employees increased, marginally, by 1 per-cent. In the 'Service' sector, where the level of the average wage for women is only slightly higher (D 989) than the figure for men (D 974) the number of men employed in the sector increased by 4 per-cent while the number of women remained at the same level. The figures for the years 1988 and 1990 are not available, so that it has not been possible to determine the trend of these differences in male/female wages.

**SECTION IV: CHANGES IN THE INDIVIDUAL SECTORS****The Sectors in 'Agriculture'****A. Industrial Fishing**

The Industrial fishing sector is geared primarily to supplying the export market with high-value fish and fish products. It has been difficult to monitor activities in the sector because most of the companies are incorporated by Gambians solely for purposes of registering foreign-owned vessels, for a fee, the operations of which they neither control nor monitor. The situation is made worse by the absence of on-land processing facilities to monitor the operations of those vessels. Therefore, it has been difficult to gather information on the sector. Although it was reported that there were 13 establishments in the 'formal' sector as of December 1992, only 3 could be included in the survey. This follows a similar pattern to 1990, when, of the 13 registered establishments, only 5 were included in the survey.

Total recorded exports of the 3 establishments that were included in the survey for 1992 was 261 tons valued at D 11,177,825. These figures are equivalent to 70 per-cent of the total volume and 79 per-cent of the value of exports of frozen fish and shrimps from The Gambia in 1992 (i.e. from January to December). These figures compare to 86 per-cent and 90 per-cent of the total volume and value respectively, for 1990.<sup>h</sup>

The 3 categories used in the Baseline Survey for the analysis of the sector have been adopted in this report and, as of 1992, there was one establishment each in the three categories, as follows: 'fully integrated', National Partnership

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<sup>h</sup> While this may appear significant, the total volume of 565 tons is only a small proportion of the estimated catch of 25,462 tons for the industrial sector in 1992. The comparative figures of 1,150 tons out of a total catch of 11,500 tons in 1990 means that the monitoring situation has got much worse over the two-year period and that the large number of mainly foreign vessels which are registered in The Gambia and fish in its waters continue to export without proper documentation.

Enterprises<sup>i</sup>; 'breeding/ catching', Scan Gambia Shrimp<sup>j</sup>; and G B International, in 'processing'<sup>k</sup>.

The number of establishments in the survey for the sector remained the same in both 1988 and 1990. That figure of 5 was reduced by 2 to a total of only 3 establishments as of 1992. The closure of the two large establishments was accompanied by a large reduction in the level of employment in a third so that, over the period 1988-1992, the number of employees in the sector continued to decline. After dropping from 602 in 1988 to 514 in 1990, the level of employment contracted further, by more than 50 per-cent, to a figure of 214 in 1992. See Table 5. In 1988, the sector provided employment to 11 per-cent of the total for the 8 sectors; in 1992, that figure was reduced to only 3 per-cent, thus making the sector the smallest of the eight, in terms of the total number of employees.

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<sup>i</sup> Of the establishments in this category, only National Partnership Enterprises appears to be fully operational. Pelican, which is currently under receivership, has not operated for a long time. It was not possible to get any information on the establishment during the survey, and it has therefore been excluded from the report. Seagull Coldstores which did not operate in 1990, was liquidated in 1991.

<sup>j</sup> Scan Gambia went under receivership in late 1990. Although it has continued to operate, albeit on a much smaller scale, the assets are still up for sale. Lyefish appears to have had difficulties and has not been operational for a while in 1992. Since it was not possible to get any information on the establishment for 1992, it has been excluded from the survey.

<sup>k</sup> Although G B International has been in existence prior to 1990, the data available on it during the Baseline Survey was incomplete, and the establishment was therefore excluded from the report at that time.

**Table 11: Fishing - Annual Wages, Wages, Employment Levels and Number of Establishments as of December, 1988 - 1992; by Sub-sector**

Category	1988	Month of December		1990	Month of December		1992	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
1. Fully Integrated	1649017	138849	341	3	981854	124061	199	2	1103178	93182	146	1
2. Breed / Catching	1103147	111552	261	2	1443625	129073	294	2	188584	15328	40	1
3. Mainly Processing	0	0	0	0	128556	10713	21	1	270396	23783	19	1
<b>TOTAL</b>	<b>2752164</b>	<b>250401</b>	<b>602</b>	<b>5</b>	<b>2554035</b>	<b>263847</b>	<b>514</b>	<b>5</b>	<b>1562158</b>	<b>132293</b>	<b>205</b>	<b>3</b>

Except for 1990, when the 'Breeding/Catching' sub-sector employed more persons than the other two groups, the sector has been dominated by the 'Fully Integrated' sub-sector. But the level of employment has continued to decline in that sub-sector, from a total of 341 persons in 1988 to a figure of 146 in 1992. However, the highest level of contraction in the level of employment took place in the 'Breeding/Catching' sub-sector. For, after the level of employment was raised from a figure of 261 in 1988 to 294 in 1990, that figure dropped remarkably to only 40 in 1992.

Table 12: Fishing, Selected Ratios as of December, 1988 - 1992, by Sub-sector

Sub-sector	December 1988			December 1990			December 1992		
	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. Fully Integrated	171	407	2	100	623	3	73	638	2
2. Breed / Catching	131	427	86	147	439	73	40	383	-
3. Mainly Processing	-	-	-	21	510	6	19	1252	9
<b>AVERAGES</b>	<b>151</b>	<b>416</b>	<b>5</b>	<b>103</b>	<b>513</b>	<b>7</b>	<b>51</b>	<b>645</b>	<b>3</b>

As the amount of wages received by the employees declined much less than the reduction in the number of employees, the level of the average continued to rise, by 23 per-cent and 26 per-cent, in 1988-1990 and 1990-1992, respectively. These relatively high rates of increase notwithstanding, the average wage of D 641 for the sector, as of 1992, remained the second lowest for the 8 sectors.

The rate of increase in the average of the wages received by the employees in the sector in each of the two periods has been higher than the corresponding increases of 20 per-cent and 16.3 per-cent in the C P I, so that on average, real wages rose in the sector in both periods. But the level of the real average wage declined in both the 'Fully Integrated' and 'Breeding/Catching' sub-sectors between 1990 and 1992, and also in 1988-1990 for the 'Breeding/Catching' sub-sector.

Proportionately more male employees continued to lose their jobs as the overall employment levels declined over the period 1988-1992. Therefore, the proportion of female employees in the sector grew, from 17 per-cent in 1988 to 23 per-cent in 1992, after having dropped to the lowest figure of 12 per-cent in 1990. See Table 3.

Since the disaggregated wage data for the years 1988 and

1992 are not available, it has not been possible to determine the extent to which that change in the gender composition of the work force has affected the level of wages for the two sexes. As of December 1992, however, the average wage of D 428 that was paid to women employees was much lower than the amount of D 705 which was paid to the men. See Table 4.

## **B. Horticulture**

Except for a small reduction (to 4) in 1990, the number of establishments in the survey remained at 5 in both 1988 and 1992. The net increase of between 1990 and 1992 resulted from the creation of two new establishments, Makumbaya Farm and Fruits & Flowers Ltd, and the suspension of operations by M P Farm. The two new establishments produced and sold fresh flowers on a commercial scale, for the first time in The Gambia, with Makumbaya Farm catering for the export market.

Together, the 5 establishments in the accounted for all of the flowers (50 tons, valued at D 1,722,754) and 99 per-cent (2,368 tons valued at D 10,271,590) of the exports of fruits and vegetables from The Gambia in the year 1992. These mainly large farms, only one is 'small' (because it employed fewer than 10 persons in 1992), clearly dominate the export market.

The level of employment in this sector grew remarkably between 1988-1992 as the number of employees increased from a figure of 193 in 1988 to a figure of 681 in 1992.<sup>1</sup> See Table 13. The sector, which was the smallest of the 8 in both 1988 and 1990, rose to the fourth largest in 1992, in terms of the level of employment.

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<sup>1</sup> Although 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

**Table 13: Horticulture - Annual Wages; Wages, Employment Levels and Number of Establishments as of December, 1988-1992, by Establishment**

Category	1988	Month of December			1990	Month of December			1992	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
1. Large	190528	20867	122	3	778054	68717	180	3	2676099	282773	674	4
2. Small	88889	6478	21	2	49086	4462	10	1	28190	5530	7	1
<b>TOTAL</b>	<b>279417</b>	<b>27345</b>	<b>143</b>	<b>5</b>	<b>827140</b>	<b>73179</b>	<b>190</b>	<b>4</b>	<b>2704289</b>	<b>288303</b>	<b>681</b>	<b>5</b>

The bulk of the increase in the level of employment between 1990 and 1992 has been due to the additional persons that were employed by the large farms as the 2 new establishments together created only 69 of the total number of 491 additional jobs, over the period. That expansion in the level of employment has resulted in a four-fold increase in the average size of the large farms, from a figure of 41 employee-per-unit in 1988 to a figure of 169 in 1992. Conversely, the average size of the small farm dropped from a figure of 11 in 1988 to 7 in 1992.

The level of growth in employment between 1990 and 1992 has not been matched by the increase in the wages paid to the employees over the same period. Although the figure for the average wage was doubled between 1988 and 1990, from D 191 to D 385, it increased by only 10 per-cent, to D 423 in 1992. Those figures for the average wage are the lowest for all of the 8 sectors. See Table 14.

**Table 14: Horticulture, Selected Ratios as of December, 1988 - 1992, by Sub-sector**

Sub-sector	December 1988			December 1990			December 1992		
	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	41	171	1	60	382	2	169	420	1
2. Small	11	308	-	10	446	-	7	790	3
<b>AVERAGES</b>	<b>29</b>	<b>191</b>	<b>2</b>	<b>48</b>	<b>385</b>	<b>3</b>	<b>136</b>	<b>423</b>	<b>1</b>

While the average wage increased in real term between 1988 and 1990, the increase of only 10 per-cent between 1990 and 1992, is very much lower than the corresponding figure of 16.3% for the change in the C P I. Thus the average wage in the sector declined in real terms over the latter period.

As the figures in Table 3 show, sixty-five per-cent of the increase in the level of employment in the sector between 1990 and 1992 was due to an expansion in the level of female employment. In fact, a higher number of women (372) than men (309) were employed in the sector in 1992. This is not the case for any of the other sectors.

The large number of women employed in the sector comprised 24 per-cent of the total for all 8 sectors in 1992. However, it would appear that a large number of them were engaged in low-paying jobs, as the average of the wages paid to them was only D 310. This figure is the lowest of the average of the wages paid to any of the other groups in the 8 sectors in 1992.

### The Sectors in 'Industry'

#### **A. Manufacturing**

The 'formal' component, on which this report is based, constitutes only a small proportion of the Manufacturing sector in The Gambia. The 'informal' sector, which comprises a large number of small establishments, is believed to employ a far greater number of persons.

The figures in table 1 indicate that the manufacturing sector employed the equivalent of only 7 per-cent of the total number of employees in the 8 sectors. This makes the sector relatively small within the 'formal' sector as well. Except for the one establishment, Nacif Confectionery, which has now found an export outlet for its sweets, this sector produces mainly import-substitution goods for the local market.

The number of establishments which qualified for inclusion in the survey as of 1988 increased by 3, to 15 in 1990, and has remained at 15 in 1992. Two establishments (a bakery and a cement-block factory) closed down during the period 1990-1992 but

they have been replaced by two establishments which expanded employment to more than five persons.

Of the 15 establishments in the survey for 1992, three were in 'food products' (including 2 bakeries and a confectionery); two bottled carbonated drinks (i.e. the 'beverages' group); three produced 'intermediate building materials'; five manufactured 'consumer items' (ranging from soap to wooden furniture); and of the two establishments in the 'other' category, one produced oxygen for industrial purposes and the other was a printing press.

There has been a net increase of only 6 persons (or just over 1%) in the level of employment in the sector between 1990 and 1992, a much smaller figure than the increase of 111 employees (32%) between 1988 and 1990. While the 'Beverages' and 'Building Materials' sub-sectors have recorded increases in the level of employment over both periods, the other 3 sectors have each reduced the total number of employees between 1990 and 1992 (after the increases experienced between 1988 and 1990). See Table 15.

The average of the wages received by the employees in the sector rose by 52 per-cent, from a figure of D 340 in 1988 to D 516 in 1990, and by a further 41 per-cent to D 726 in 1992. The sector now ranks fourth, up from the positions of sixth and fifth in 1988 and 1990, respectively, in the level of average wages paid.

The high rates of increase in the level of the average wage for the sector have been attributed mainly to the changes in the 'beverages' and 'Others' sub-sectors. In the 'beverages' sub-sector, the level of the average wage rose by 55 per-cent (from D 369 to D 571) between 1988-1990, and then by 41 per-cent, to D 804, in 1992. With 46 per-cent of the total number of employees in that sub-sector such significant changes would have an impact on the whole. Although the 'Others' sub-sector has a very much smaller proportion of the employees in the sector, they have been paid, on average, significantly higher wages than the employees in other sub-sectors.

The increases in the level of the average wage overall have kept up with the changes in the C P I over the respective periods. Real wages grew in all but two of the sub-sectors over the two periods. 'Food Products' and 'Building materials' sub-sectors experienced a decline in 1988-1990 and 1990-1992, respectively.

**Table 15: Manufacturing - Annual Wages; Wages, Employment Levels and Number of Establishments as of December, 1988 - 1992, by Sub-sector**

Category	1988	Month of December			1990	Month of December			1992	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
1. Food Products	158444	11560	39	3	191426	16523	51	4	306499	27021	45	3
2. Beverages	675446	58446	159	2	1375846	122757	215	2	1799050	176022	219	2
3. Build. Materials	103417	14311	42	2	249064	23800	50	4	370210	33533	69	3
4. Consum. Items	394954	26572	93	3	563065	54696	122	3	872742	68392	115	5
5. Others	70170	7388	16	2	219285	19392	22	2	346093	33546	18	2
<b>TOTAL</b>	<b>1402431</b>	<b>118495</b>	<b>349</b>	<b>12</b>	<b>259868</b>	<b>237168</b>	<b>460</b>	<b>15</b>	<b>3694595</b>	<b>338514</b>	<b>466</b>	<b>15</b>
G/Rates(%)					85%	100%	32%	25%	42%	43%	1%	0

Table 3 shows that the number of female employees in the sector declined continuously over the period, from 40 in 1988 to 26 in 1992. Conversely, the figure for the number of male employees has been rising over the same period. However, the average wage of D 945 paid to the women in 1992 was very much higher than the amount of D 713 for the men. See Table 4. Although the figures for the earlier years are not available, the observation above would suggest that, a much higher proportion of men are replacing women as the low-wage employees in the sector.

**Table 16: Manufacturing, Selected Ratios as of December, 1988 - 1992, by Sub-sector**

Sub-sector	December 1988			December 1990			December 1992		
	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. Food Products	13	296	13	13	324	50	15	600	44
2. Beverages	80	369	17	108	571	17	110	804	19
3. Build. Materials	21	341	41	13	476	-	23	486	-
4. Consum. Items	31	286	3	41	448	4	23	595	9
5. Others	8	462	15	11	881	6	9	1864	5
<b>AVERAGES</b>	<b>29</b>	<b>340</b>	<b>8</b>	<b>31</b>	<b>516</b>	<b>11</b>	<b>31</b>	<b>726</b>	<b>17</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 relatively large construction 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 establishments have withdrawn from the country. One establishment, SOGEA, has recently taken over the management of the water and sewerage division of the privatized Gambia Utilities Corporation, under the Holding Company, Management Services (Gambia) Limited.

The Ministry of Works' classification of contractors is reported to be out-dated. 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 14 confirm the down-turn in the level of activities in the sector between 1990 and 1992. This, after

the expansion in 1988-1990, when both the number of establishments and number of employees had increased, from 7 to 17, and from 640 to 1,051, respectively.

Although 3 new establishments qualified for inclusion in the survey for the first time in 1992, six had dropped out of the sample during the same period. The 3 new establishments have been much smaller in size (providing a total of 83 jobs), compared to the six (3 of which had employed a total number of 375 persons in 1990) so that the level of employment in the sector declined by almost 21 per-cent to 839. This significant reduction in the level of employment notwithstanding, the sector continued to employ the second highest number of persons for all the 8 sectors, and is second only to the Tourism sector in this regard.<sup>m</sup>

While the level of employment declined between 1990 and 1992, the level of the wages paid to the employees increased by 33 per-cent from a level of D 395,736 in 1990 to D 526,958 in 1992. Given the 21 per-cent contraction in the level of employment over the same period, the figure for the average of the wages paid to employees in the sector increased by 42 per-cent. This compares to a rise of 48 per-cent between 1988 and 1990. Despite these high rates of the increase in the level of the average wage, the figures remained the second highest for the 8 sectors.

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<sup>m</sup> The 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 2,098 employees, i.e. the sum of 839 permanent and 1,259 temporary employees. The temporary employees are engaged subject to the level of contracts to be 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.

**Table 17: Construction - Annual Wages; Wages, Employment Levels and Number of Establishments as of December, 1988-1992, by Sub-sector**

Category	1988	Month of December		1990	Month of December		1992	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
1. Large	1545240	184066	619	6	5877248	394835	931	11	6034942	484039	767	9
2. Small	31398	6090	21	1	803357	72610	128	6	605675	47719	80	6
<b>TOTAL</b>	<b>1576638</b>	<b>190156</b>	<b>640</b>	<b>7</b>	<b>6680605</b>	<b>467445</b>	<b>1059</b>	<b>17</b>	<b>6640618</b>	<b>531758</b>	<b>847</b>	<b>15</b>

The group of 'large' establishments continue to dominate in the sector in terms of the level of employment. Since the level of the average wage is highest in that sub-sector, an expansion of employment in this sector is likely to result in higher average wage rates.

**Table 18: Construction, Selected Ratios as of December, 1988 - 1992, by Sub-sector**

Sub-sector	December 1988			December 1990			December 1992		
	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	103	297	618	85	424	80	85	631	69
2. Small	21	290	4	21	567	16	13	596	11
<b>AVERAGES</b>	<b>91</b>	<b>297</b>	<b>127</b>	<b>62</b>	<b>441</b>	<b>52</b>	<b>56</b>	<b>628</b>	<b>48</b>

Few women have been employed in the sector. As of 1992, only 2 per-cent of the total for the sector were women employees. This figure is the lowest for the 8 sectors.

## The Sectors in 'Service'

### **A. Tourism**

This sector, which comprised 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; and the restaurants fall into either the 'year-round' or 'seasonal' category.

The total number of establishments in the survey increased from 20 in 1988 to 26 in 1990 and then to 35 in 1992.<sup>n</sup> A substantial proportion of the increase has been due to the growth in the number of restaurants which rose from a figure of 6 in 1988 to 16 in 1992. During that period, the number of hotels increased by 4, from 14 to 18: while there was a net increase of 1 in both the number of 'small' and 'large' hotels over the period 1988 to 1992, the number of 'medium' hotels increased from 5 to 9 over the same period.

In spite of the growth in the number of establishments, the figure for the total number of employees in the sector declined, slightly, between 1990 and 1992: from 2,639 to 2,608, after having increased by 334 between 1988 and 1990.<sup>o</sup> See Table 19. That figure for 1992 represented 39 per-cent (down from 41% in both 1988 and 1990) of the total number of employees in the survey in 1992, which makes Tourism, of the 8 sectors, the biggest provider of employment. Within the sector, the hotels together employed more than 91 per-cent of the total in all three years.<sup>p</sup>

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<sup>n</sup> Data have been collected for 18 of the total number of 22 hotels in the survey area, as of 1992. One large hotel, Wardner Beach, remained closed during the year.

<sup>o</sup> This is partly due to the fact that the 'peak' month for tourist arrivals appears to have shifted from December to January of the succeeding year. Senegambia Beach Hotel, for example employed 34 more persons in January, 1993, than in December, 1992.

<sup>p</sup> A 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

**Table 19: Tourism - Annual Wages; Wages, Employment Levels and Number of Establishments as of December, 1988 - 1992, by Sub-sector**

Cat.	1988	Month of December			1990	Month of December			1992	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
Hotel Large	4739815	572487	1434	4	7280180	762164	1414	4	9713839	912080	1231	5
:Med.	1489033	309660	657	5	4048766	552002	1017	8	5913087	615625	1038	9
Small	289046	37663	124	5	125620	18500	66	2	334228	41483	101	4
Rest.	226048	23408	90	6	462706	53558	126	11	958016	92668	211	16
Other	-	-	-	-	85644	6969	16	1	172510	14222	27	1
<b>TOTAL</b>	<b>6743942</b>	<b>943218</b>	<b>2305</b>	<b>20</b>	<b>12002916</b>	<b>1393193</b>	<b>2639</b>	<b>26</b>	<b>16919169</b>	<b>1676078</b>	<b>2608</b>	<b>35</b>

With the figure for the number of establishments having grown much faster than the rate of increase of employment, the average size of the establishments in the sector declined steadily over the period: from a figure of 115 employees-per-establishment in 1988, to 102 in 1990, and then to 75 in 1992. This has been due mainly to the fact that the 'large' and 'medium' hotels continued to reduce the number of persons they employed. See Table 20.

Total wages paid in the sector continued to increase. Against the more recent reduction in the level of employment, the level of the average wage in the sector increased by 28 per-cent, from a figure of D 411 in 1988 to D 528 in 1990, and by a further 22 per-cent, to D 644 in 1992. However, within the sector, the rate of increase of the average wage has been much lower in areas where employment has expanded the fastest. For example, in the 'medium' group of hotels, where the figure for the number of

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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.

employees increased from 657 in 1988 to 1,171 in 1992, the level of the average wage increased by only 25 per-cent over the same period (i.e. by 15% between 1988 and 1990 and then by 9% between 1990 and 1992); on the other hand, the level of the average wage increased by some 86 per-cent (35% between 1988 and 1990, and 37% between 1990 and 1992) in the 'large' sub-sector, where the level of employment had declined by 14 per-cent. It would thus appear that the lower paid workers were being inadvertently transferred from the 'large' to the 'medium' hotels.

Although the increases in the level of the average wage for the sector (28% and 22%) have kept up with the level of inflation, as measured by the respective changes in the C P I (28% and 22%), not all of the sub-sectors have experienced that positive growth in the real wages over the two periods. See Table 20.

**Table 20: Tourism, Selected Ratios as of December, 1988 - 1992, by Sub-sector**

Sub-sector	December 1988			December 1990			December 1992		
	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.Hotels - Large	359	399	3	354	539	3	275	755	4
2.Hotels - Medium	131	471	3	127	543	3	117	597	3
3.Hotels - Small	30	304	1	33	280	2	25	411	2
4.Restaurants	15	260	2	11	425	2	13	439	2
<b>AVERAGES</b>	<b>29</b>	<b>340</b>	<b>3</b>	<b>105</b>	<b>528</b>	<b>3</b>	<b>76</b>	<b>644</b>	<b>3</b>

The total number of women employed in the sector continues to be a significant proportion of both the number of employees in the sector and of the total number of women employees in the 8 sectors together. Within the sector, the male-to-female ratio of almost 3:1 has been maintained in all three years; in 1992, the number of women employees constituted 41 per-cent of the

total for the survey (this figure is lower than the 52% for 1990).

The average wage paid to women in 1992 was D 597 which is equivalent to 95 per-cent of the figure of D 658 for the male employees. This is a significant percentage and it is the highest ratio for the 'low-wage' sectors. (See section VI of the report).

## **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 gathered together. Absent from the survey is 'Road Transport', as a separate category. This sub-sector is highly underdeveloped and no registered private sector establishment appears to be operating a fleet of trucks on an industrial basis.

The 'Urban' sector includes sub-urban and inter-urban transport activities. Urban transport services, except for that part which caters directly to tourists, are disorganized. The Government-owned Gambia Public Transport Corporation appears to have continued to provide a significant proportion of the private passenger service, particularly buses to the rural areas, while a large number of small operators (mainly single vehicle owners) compete with the parastatal in the provision of sub-urban and inter-urban transport services, mainly through mini-buses.

Despite the importance of the 'international maritime' sub-sector (almost 90% of the Gambia's foreign trade is sea-borne) no Gambian establishment operates its own ocean-going vessel, and, in spite of its vast potential, the 'River' sub-sector has not been well developed.

The 'Air' sub-sector is dominated by activities at Banjul/Yundum International Airport. Scheduled Flight operations continue year-round, while Chartered Flights, transporting tourists from Europe, are common during the winter months. While the Scheduled Flight operators have permanent offices/representation in the country, Chartered Flight

operations are handled locally by 'ground operators' are majority of whom are expatriates.

The figure for the total number of establishments in the survey grew over the period 1988-1992. While the number of establishments in the 'Maritime and River' sub-sector has remained at 2, the number of 'Air' transport establishments has risen from 4 in 1988 to 5 in 1990, and then to 7 in 1992. The experience of the 'Urban' sector has been much more checkered: 4 new establishments were included in 1990 (to the 5 that were already in existence); then, in 1992, there was a net reduction of 1 establishment, leaving a total of only 8. See Table 21.

Furthermore, the figures in Table 21 show that even though the total number of establishments increased over the period, the level of employment in the sector was reduced marginally, by 3 per-cent, from a figure of 486 in 1990 to 470 in 1992. The reduction in the number of employees in the sector has been due to the fact that 2 establishments in the 'Urban' sub-sector closed down and the establishment with the highest number of employees in the sector reduced its staff compliment. The sector has remained relatively small through the period, and as of 1992 it employed only 7 per-cent of the total number of employees in the 8 sectors.

**Table 21: Transport - Annual Wages; Wages, Employment Levels and Number of Establishments as of December, 1988 - 1992, by Sub-sector**

Category	1988	Month of December		1990	Month of December		1992	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
1. Urban	394683	38870	78	5	845137	97865	157	9	1070590	96064	135	8
2. Marit. & River	313475	29126	46	2	454767	44513	60	2	542733	54795	67	2
3. Air	1983992	185121	209	4	3431934	315743	269	5	4738336	466484	268	7
<b>TOTAL</b>	<b>2692150</b>	<b>253117</b>	<b>333</b>	<b>11</b>	<b>4731838</b>	<b>458121</b>	<b>486</b>	<b>16</b>	<b>6351659</b>	<b>617343</b>	<b>470</b>	<b>17</b>

The different rates of growth of the number of establishments compared to the level of employment has led to a reduction in the average size of the establishments in the sector, from 30 in both 1988 and 1990 to a figure of 28 in 1992. See Table 22.

While the number of employees in the sector declined between 1990 and 1992, the wages paid to the employees increased by 35 per-cent over the same period, following a rise of 81 per-cent in the 1988-90 period. Consequently, the level of the average wage rose over both periods, by 24 per-cent between 1988 and 1990 and by 39 per-cent between 1990 and 1992. Both rates are much higher than the respective rates of growth of 20 per-cent and 16.3 per-cent in the C P I over the corresponding periods.

However, with the relatively high levels of the average wage, D 943 and D 1,313 in 1990 and 1992, respectively, the sector appears to be in the 'high-wage' bracket, while the C P I applies to changes in the consumer prices for the low income population. But, the C P I seems to be applicable to the 'Urban' and 'Maritime' sub-sectors, given that both had low figures for the average wage. Of the figures for the changes in the level of the average wage for both these sub-sectors, 25 per-cent and 14 per-cent for the 'Urban', and 17 per-cent and 10 per-cent for 'Maritime', only the 25 per-cent for the 'Urban' sub-sector is higher than the corresponding rate of increase of the

**Table 22: Transport, Selected Ratios as of December, 1988 - 1992, by Sub-sector**

Sub-sector	December 1988			December 1990			December 1992		
	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. Urban	16	498	7	17	623	6	17	712	10
2. Marit. & River	23	633	3	30	742	4	34	818	3
3. Air	52	886	1	54	1174	2	38	1741	1
<b>AVERAGES</b>	<b>30</b>	<b>760</b>	<b>2</b>	<b>30</b>	<b>943</b>	<b>2</b>	<b>28</b>	<b>1313</b>	<b>2</b>

C P I. Except for that one period, therefore, the changes in the level of the average wage in those two sectors have not kept pace with those in the consumer price level.

The level of female employment remained high in the sector, comprising 30 per-cent of the total. The proportion (43%) is even higher in the 'Air' sub-sector (see Table 3). The figures in Table 4 show that as of 1992, the average of the wages paid to the women employees in the sector (D 1,505) was higher than the figure for their male counterparts (D 1,325). It would therefore appear that a much higher proportion of men are hired to do the low-paying jobs in the sector.

### C. Trade

Almost all of the goods handled by the establishments in this sector are imported into the country. Because the establishments that import the merchandise are generally their own distributors, it has not been possible to use that distinction to categorize the establishments in the sector. Neither has it been possible to separate them by 'wholesalers' and 'retailers', as most of the establishments do both. Instead, the establishments have been grouped according to the following criteria: size (in terms of the level of employment), organizational form (including whether ownership is foreign-based), type of commodities imported/ distributed and the type of network used by the establishments to distribute their

merchandise. This provides us with four groups, namely, 'Major Importers', 'Medium-size Importers', 'Other Importers' and 'All Others'.<sup>4</sup>

The total number of establishments in this sector increased by 5 to 38 in 1990 and then by 9 to 47 in 1992. This is the highest figure for the 8 sectors. Each of the 4 sub-sectors has recorded increases in the number of establishments over the period. See Table 23.

**Table 23: Trade - Annual Wages; Wages, Employment Levels and Number of Establishments as of December, 1988 - 1992, by Sub-sector**

Category	1988	Month of December		1990	Month of December		1992	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
1. Major Importers	1328836	127420	43	2	1676076	137005	44	2	2419713	221674	50	2
2. Medium Importers	2229488	203707	307	7	3126584	264753	322	8	3727191	312419	331	9
3. Other Importers	721674	64373	177	10	1450365	127210	223	15	2059317	178726	249	16
4. All Others	507327	44759	130	14	529156	43970	112	12	926009	78407	134	20
<b>TOTAL</b>	<b>4787325</b>	<b>440259</b>	<b>657</b>	<b>33</b>	<b>6782181</b>	<b>572938</b>	<b>701</b>	<b>37</b>	<b>9132230</b>	<b>791226</b>	<b>764</b>	<b>47</b>

<sup>4</sup> 'Major Importers' import large volumes of a single commodity, fuel, and distribute it through their own agencies; the two establishments in this group are branches of foreign based establishments that are headed locally by Gambians.

'Medium-size Importers' comprise locally incorporated establishments of foreign-based firms, and some of the larger 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' mainly to service the re-export market.

'All Others' is a catch-all category to include one-shop sole proprietorships often owned by non-Gambians who are active in the retail business.

The level of employment also increased over the 1988-1992 period, from a total of 657 persons in 1988 to 764 in 1992; the figure for 1990 is 701. With those figures, the sector has been the third highest provider of jobs in all three years. However, the growth in the number of employees over the period has not matched the rise in the number of establishments so that the figure for the average size of the establishments has been getting smaller. See Table 24.

The level of the average wage paid in the sector has remained the third highest for all 8 sectors, even though the bi-annual rate of growth of the average wage has been lower than in the other sectors. The figure rose by 22 per-cent between 1988 and 1990 (from D 670 to D 817) and by 27 per-cent between 1990 and 1992 (from figure of D 817 to D 1,036).

**Table 24: Trade, Selected Ratios as of December, 1988 - 1992, by Sub-sector**

Sub-sector	December 1988			December 1990			December 1992		
	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. Major Importers	22	2963	6	22	3114	5	25	4433	6
2. Medium Importers	44	664	6	40	822	5	37	944	5
3. Other Importers	18	364	4	15	567	5	16	718	6
4. All Others	9	344	4	9	410	5	7	585	4
<b>AVERAGES</b>	<b>20</b>	<b>670</b>	<b>5</b>	<b>18</b>	<b>817</b>	<b>5</b>	<b>16</b>	<b>1036</b>	<b>5</b>

C D B).<sup>3</sup> In addition, Gamstar Insurance Company qualified for inclusion in the survey for the first time in 1992.

The restructuring exercise that was undertaken by some of the establishments in the sector between 1988 and 1990 resulted in a decline in the number of employees, from a total of 554 in 1988 to 519 in 1990. Although that exercise continued through 1992, culminating in the privatization of GCDB, employment in the sector expanded to a total of 591 persons by the end of the year.

However, it should be noted that the banking sub-sector did not experience any decline through out the period, even though the staff reduction exercise was started at the GCDB during the 1988-1990 period.

The rate of growth in the figure for the number of employees has not matched that for the number of establishment in both sub-sectors over the period 1998-1992. Therefore, the average size of the establishments declined over the same period. See Table 25.

**Table 25: Finance - Annual Wages; Wages, Employment Levels and Number of Establishments as of December, 1988 - 1992, by Sub-sector**

Category	1988	Month of December		1990	Month of December		1992	Month of December				
	Wages for the Year	Wages for the Month	# of Emp	# of Es	Wages for the Year	Wages for the Month	# of Emp	# of Es	Wages for the Year	Wages for the Month	# of Emp	# of Es
1. Banks	4105557	370418	326	3	6001490	506734	334	3	8665503	873610	352	4
2. Insur. Comp.	1269947	115617	228	3	2522383	189395	185	4	3152974	235840	214	5
3. Other	-	-	-	-	-	-	-	-	1557498	44696	25	1
<b>TOTAL</b>	<b>5375504</b>	<b>486035</b>	<b>554</b>	<b>6</b>	<b>8523873</b>	<b>696129</b>	<b>519</b>	<b>7</b>	<b>13375975</b>	<b>1154146</b>	<b>591</b>	<b>10</b>

<sup>3</sup> As in the Baseline Survey, the banking sector has been covered in its entirety, including the government-owned commercial bank. As of 1992, the government continues to maintain some presence in the sector through the ownership of the A M R C. The A M R C has been set up in order to try to recover that portion of the loan portfolio of the now defunct G C D B which was not accepted by Meridien Bank at the time of the purchase of G C D B.

The level of the wages paid in the sector continued to grow at a much higher rate than the rate of growth in figure for the number of employees. This has resulted in relatively high rates of growth in the level of the average wage paid in the sector: 53 per-cent between 1988 and 1990, and 46 per-cent between 1990 and 1992. These high rates of growth over the period have anchored the sector firmly at the top of the table in terms of the level of the average wage.

However, the experiences of the banking and insurance sub-sectors have been different in this respect: the rate of 100 per-cent in the level in the insurance sub-sector between 1988 and 1990 has not matched by the rate of only 8 per-cent between 1990 and 1992; the banking sub-sector followed a significant rise of 34 per-cent between 1988 and 1990 with one of 64 per-cent between 1990 and 1992.

The sector continued to have a high ratio of female employees, at close to 35 per-cent of the total for the sector in each of the three years. The level of the average wage paid to the women in the sector is the highest for all 8 sectors, and within the sector it is equivalent of almost 90 per-cent of the figure for the male employees.

**Table 26: Finance, Selected Ratios as of December, 1988 - 1992, by Sub-sector**

Sub-sector	December 1988			December 1990			December 1992		
	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. Banks	109	1136	2	111	1517	2	88	2482	2
2. Insur. Companies	76	507	2	46	1024	2	43	1102	2
3. Other	-	-	-	-	-	-	25	1788	3
<b>AVERAGES</b>	<b>29</b>	<b>340</b>	<b>2</b>	<b>105</b>	<b>528</b>	<b>2</b>	<b>59</b>	<b>1953</b>	<b>2</b>

**SECTION V: A NOTE ON THE SEASONALITY IN  
THE LEVEL OF EMPLOYMENT**

For the 8 sectors together, the employment levels have been much higher in December (the representative month for the 'peak' period) than in July (the 'off-peak' period), although the variation of 16 per-cent in 1992 has been much lower than the figure of 22 per-cent recorded in 1990. The difference between the figures for the number of women employees in the two months is very much higher than that for the men, 39 per-cent to 11 per-cent in 1992, and 49 per-cent to 16 per-cent in 1990. However, while there has been no change in the figure for the average wage for the men between the two 'seasons', the average wage for the women employees dropped from by just over 2 per-cent, from D 861 in July to D 842 in December. The seasonal expansion in the level of female employment is therefore characterized by an increase in the number of lower-paid employees. See Tables 26.

While the level of employment is 10 per-cent lower in December 1992 than in July 1992 for the group of sectors in 'Industry', the seasonal swing in the level of employment has been much higher for both groups of sectors in 'Service' and 'Agriculture' (25% and 23%, respectively). Also, for the two groups, the level of employment has been higher in December than in July.<sup>1</sup> However, the increase of 25 per-cent in the level of employment for 'Agriculture' has been accompanied by a 29 per-cent rise in the level of the average wage, while, for the 'Service' group, the rise of 20 per-cent in the level of the average wages has been smaller than the 23 per-cent expansion of employment. Thus, the seasonal expansion in employment in 'Agriculture' has led to an increase in the average wage for the

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<sup>1</sup> This pattern is similar to the experience in 1990, and similar reasons apply for its occurrence: the seasonality of the activities in the 'Agricultural' sector (both fishing and horticulture) and the 'Service' sector (mainly tourism, but also transport); and also in 'Industry' where two major construction establishments completed projects before the end of the year, and duly closed down.

sector, while the increase in the 'Service' sector has led to a decline in that indicator (as workers are recruited for the low-paying jobs in the hotels, in particular).

The seasonal variations in the level of employment have been much higher for women, 38 per-cent and 54 per-cent, than for men, 4 per-cent and 34 per-cent in the 'Service' and 'Agriculture' groups, respectively. This follows the same pattern as in 1990 and shows that the high level of expansion of female employment has been due to a much larger proportion of women being employed on a 'seasonal' basis.

Table 27 summarizes the data on a sectoral basis. The figures for the following sectors exhibit strong seasonal trends in their levels of employment.

1. Industrial Fishing

Because of the very much reduced number of establishments in the Fishing sector in 1992, the variation in the level of employment has been very much reduced, compared to 1990. In fact the figures for 1992 exhibit a trend that has reversed that in 1990, with the level of employment slightly higher in July than in December. It would appear that only the 'permanent' employees are now being maintained on the payrolls of the establishments.

2. Horticulture

As with the Fishing sector, although Horticulture continues to exhibit some seasonality in the level of employment, the trend has moved in the opposite direction in 1992. Whereas in 1990, the employment level was 11 per-cent higher in July than in December, in 1992, the level of employment is 37 per-cent in December than in July.

3. Construction

The figures for the Construction sector follows the same pattern in 1992 as in 1990, and for similar reasons: major establishments that were engaged in projects completed them by the end of the year and then shut down their operations by

December. The levels of employment was therefore higher in July than in December.

#### 4. Tourism and Transport

Tourism and Transport are very much tied to the tourist season, which is largely a winter operations. Therefore the levels of employment continue to be much higher in December than in July, for both sectors. The proportion of workers that are laid off in Tourism during the off-season (July) continue to be significant at 45 per-cent of the figure for the 'peak-season' (December). The comparative figure for 1990 is 45 per-cent. The variation in the Transport sector has been much lower, 17 per-cent in 1992 and 14 per-cent in 1990.

**SECTION VI: A NOTE ON REPRESENTATIVE WAGES**

Data on representative wage by occupational category are not widely available and it has not been possible to collect adequate information on this subject from the establishments.

In the absence of such information, the wages paid to the individual employees in the establishments in each sector were compiled and these have been summarized in Table 27. The data for 1988 and 1990 were extracted from the Baseline Survey.

The minimum wage for daily-rated workers were set by the Joint Industrial Council for Artisans and General Workers (i.e. common labor).<sup>u</sup> The minimum rates for common labor in 1988 was set at D 5.50, and the rate for 1990 was D 9.00. It is not clear as to whether employers are bound to any minimum wage rates currently, although D 12.00 appears to be commonly applied. Assuming a 26-day month (without any payment for extra hours worked), these rates translate to D 145, D 235 and D 312 per month in 1988, 1990 and 1992, respectively.

Figures in Table 28 show that a very high proportion of the employees earned relatively low wages. Of the total number of persons who earned wages at or below the wage intervals containing the indicative amounts for the minimum rates, ninety-three per-cent were in the 'low-wage' sectors in all three years.<sup>v</sup> Conversely, only a small proportion of the employees who earned high wages were in one of the 'low-wage' sectors.

The employees who earned wages within the highest wage intervals in the 'Service' sectors were 'managers', an occupational category that was uncommon in the 'low-wage' sectors as a large number of those establishments were headed by expatriates (whose wages have not been included in this study).

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<sup>u</sup> Wages for the higher categories of employees are set by the employers on a monthly basis. The workers are paid the agreed amounts without consideration to the number of days the employees work in the month.

<sup>v</sup> The sectors for which the average wage-per-employee is lower than the average for all 8 sectors have been categorized as 'low-wage' sectors; these include fishing, horticulture, manufacturing, construction and tourism.

That fact notwithstanding, the figures in the table show that, overall, the highest paid employees in the 'low-wage' sectors, including 'professionals', earned wages that were lower than those in the 'high-wage' sectors.

It can therefore be inferred from those observations that large differences in wages across sectors exist for the same occupational class, and that employees in the higher occupational groups in the 'low-wage' sectors appear to earn lower wages than their counterparts in the 'high-wage' sectors.

AMEX International, Inc.

'FORMAL' PRIVATE SECTOR EMPLOYMENT AND EARNINGS

## ANNEX 1: SURVEY FRAME FOR BANJUL/BRIKAMA

<b>Sector</b>	<b>Category</b>	<b>Name of Establishment</b>
<u>Fishing</u>	Fully Integrated	National Partnership Enterp. Ltd Pelican Seafood Seagull Coldstores Ltd
		Breeding/Catching Lye Fish Co. Ltd Scan Gambia Shrimps Ltd
	Processing	G B International Co. Ltd
	<u>Horticulture</u>	Large
Small		M. P. Farm Gambia Ltd Yundum Tesito Farm Ltd Fruits & Flowers Ltd
<u>Manufacturing</u>	Food Products	Nacif Confectionery Co. Ltd Sabine Bakery Co. Ltd Rima Bakery (Banjul Branch) Serrekunda Modern Bakery
	Beverages	Chelleram Industries (Gambia) Ltd Banjul Breweries Ltd
	Building Material	Nanning Benjie Industry Escapag (G) Ltd Gamblock (Tony Eid Block Factory) 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
<u>Construction</u>	Large	SOBEA/SOGEA S Ceesay Construction Ltd Agro Industries Co. Ltd Compagne Sahelienne d'Entreprise Arne Sande A/S S O S Construction China Building Materials Co. (G) Taf Construction Ltd

Construction (Cont.)

Strabag Austria AG  
 GITEC Consult GMBH  
 'Rotary International Ltd  
 Techniques Ltd

## Small

M E Properties  
 M E Services  
 Banko Industries Ltd  
 General Construct & Trading Co.  
 Gamtech  
 George Stow & Co. Ltd  
 Atom Construction  
 IDRO Consult  
 T O A Corporation

Tourism

## Hotels

## Large

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

## Hotels

## Medium

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

## Hotels

## Small

Cape Point  
 Bakotu  
 Kantora  
 Adonis  
 Carlton  
 Serrekunda Motel (Prosperity  
 Ent.)  
 Teranga (John Musa)

## Restaurants

Braustubl  
 Yvonne Class  
 Francisco Grill House  
 Weinstube  
 Calypso Cape Bar  
 Lotus Bar & Restaurant  
 Bakotu/Sir William Bar & Rest.

## Other

West African Entertain. Co. Ltd

Transport

## Urban

Lasse Motor Transport Ltd

		Gamtours Ltd (formerly Wing Afric)
		Gambia Safari Ltd
		West African Tours Ltd
		Gamtrade Co. Ltd (Sunshine Hol.)
		Crocodile Safaris and Cruise
		Gambia Tours (Edmond Hobeika)
		Hertz (Gambia) Ltd
		Executive Removals Co. Ltd
		J Antonio & Elouata Travel Service
	Maritime & River	Gambian River Excursions Ltd Gambia Shipping Agencies
	Air	Banjul Travel Agency Ltd Nigeria Airways Ltd D H L International (G) Ltd Gambia Airways Ltd Air Gambia Ltd Ghana Airways Corporation Sabena World Airlines
<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 (formerly C N Elhajj) N T C Ltd (formerly GNTC) Jimpex International Ltd Alseka West African Ltd (Banjul)
	Small Importers	Nazla & Nora G T O E K Chelleram & Sons Ltd Banjul Pharmacy Sonnar Stores Ltd Breckwoldt Co Ltd The Milky Way New Welfare Drug Store Ltd A Jacobs & Co 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

		Western Motors Gambia Ltd M/S Intra Amusements Co. Ltd
Other Importers		Gambia Methodist Bookshop Ltd International Traders Ltd/ASME Musa Njie & Sons Enterprise ACE Ltd Mbye Njie & Sons Ltd M S Tamedou & Co. Ltd Mohammed Diab Ghanim Ahmed Diab Shop Bollope Enterprise M & C Co. Ltd Decor (G) Ltd (African Home Strs) Tarek K Musa Ltd Jeng's Electrical I T S Top Shop Faridas Trad Afric Gambia Ltd Gampest Ltd Take Care Optic T & T Co. Ltd (Fashion Shop)7
<u>Finance</u>	Banks	Gambia Commercial & Development Bank Ltd (formerly GCDB) Standard Chartered (Gambia) Ltd International Bank for Commerce & Industry (BICI) Banjul Continent Meridien Bank (Gambia) Ltd
	Insurance Companies	Gambia National Insurance Co. Senegambia Co. Capital Co. (Lennap Services Ltd) Great Alliance Co. Ltd Gamstar Co. Ltd
	Other	Assets Management & Recovery Corp.