



Republic of The Gambia

COVID-19 in THE GAMBIA

An Assessment of the Impact of COVID-19 on the livelihoods of Medium, Small and Micro Enterprises (MSME) engaged in poultry farming, second hand cloth selling, fish selling and horticulture farming in the Banjul, Kanifing and Brikama LGAs.

By

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Outline

- Introduction
- Key findings
 - Socio-demographic
 - Economic
 - Impact, Mitigation and Support

Introduction

- **Purpose**

- To assess the impact of the pandemic on the livelihoods of four MSME's i.e Second hand clothing dealers, Poultry farmers, Fish sellers and Horticulture farmers.
- To help design interventions aimed at reducing the vulnerability of traders and to enhance their ability to cope with the negative consequences of the pandemic.

- **Sampling method**

- A purposive quota sampling design was implemented for horticulture farmers with the different gardens chosen as the quotas due to lack of a complete list of all gardeners in these gardens. Gardens, which were listed as non-operational, were excluded from the sample. The sample size of 132 was distributed proportionally to the number of male/female gardeners in each garden.
- While 136 second hand clothing dealers were interviewed from the different markets in Banjul, Kanifing and Brikama LGAs.
- A list of fish sellers and poultry farmers with names and contact details was also provided and enumerators were assigned each a specific list of poultry farmers and fish sellers to interview. A total of 156 fish sellers and 64 poultry farmers were successfully interviewed through a mixed mode i.e some through phone call and others were visited at their work place.
- A total of 500 traders were interviewed during this assessment

- **Training**

- The first day of the training was conducted in English and the second was for the mock interviews in the local languages. The last day of the training was on the CAPI application as tablets will be used for the data collection exercise.

Introduction cont'd

- **Training**

- The training covered the following aspects: overview of the exercise, concepts and definitions of terminologies in the instrument; including their local equivalents, role of supervisors and enumerators, interviewing techniques and the target population of the survey.
- The first day of the training was conducted in English and the second was for the mock interviews in the local languages, and taking field staff through the CAPI application as tablets were used for the data collection exercise
- 12 people were trained, 2 supervisors and 10 interviewers

Cont.

- **Data Collection**

- Two teams were constituted for the data collection exercise. It involves a mixed mode i.e face-to-face interviews and telephone interviews.
- The main field work lasted for 6 days.
- Computer Assisted Personal Interviewing (CAPI) was used for the data collection. The data capture application used is CSPRo 7.4.

- **Data Analysis**

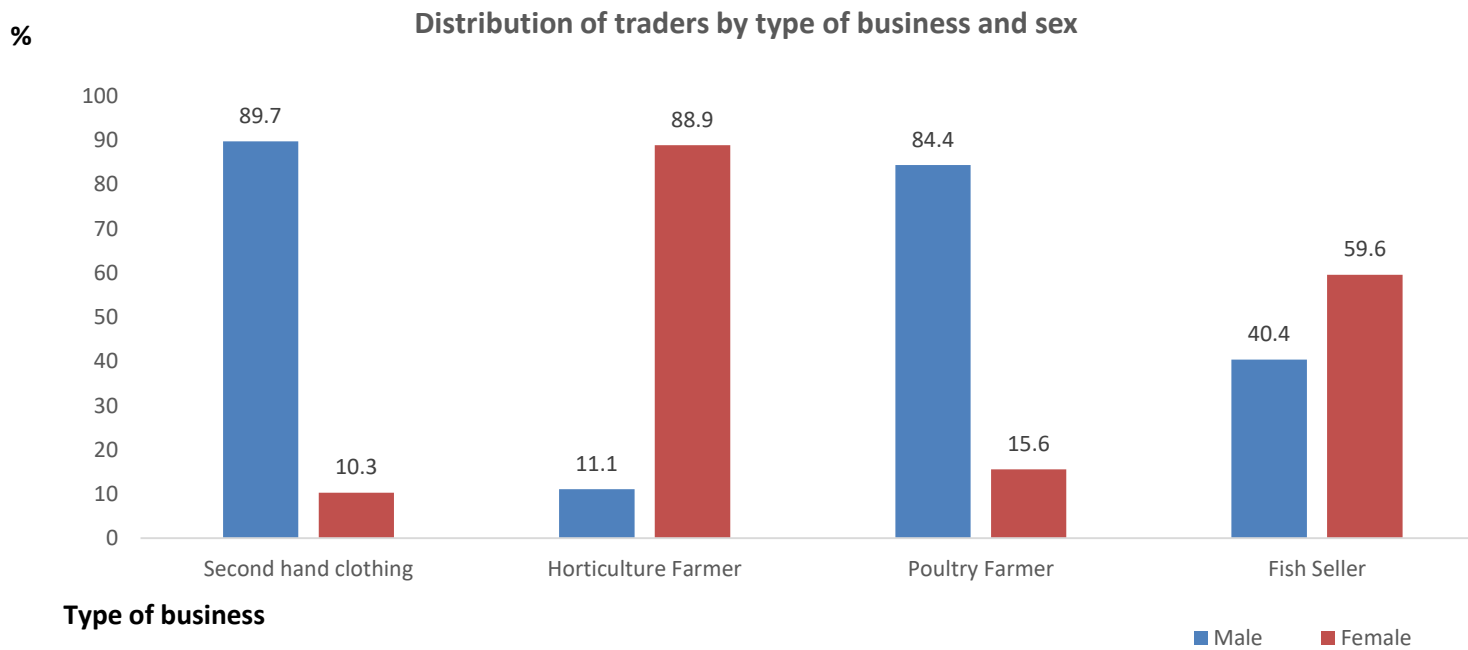
- After the data collection exercise, the data was cleaned and analysed using STATA version 14.2.

Findings

- The findings of the assessment shows that a total of 500 traders were interviewed translating to a response rate of 100.0%.
- Slightly more males were interviewed than females with 51.0% and 49.0% respectively.
- Majority of the respondents were between the ages of 36-64 and 25-35 years with 57.0% and 30.6% respectively.
- Most of the traders were Gambians accounting for 83.0%.
- By educational attainment, most of the traders reported to have never been to school (52.0 %).
- Regarding their marital status, most of the traders are married (78.6 %) and the majority (86.8 %) reported to have at least one child.
- Most of the traders (61.6%) were in business for more than 10 years.

Distribution of traders by type of business and sex

- As seen in the graph below, almost equal number of males and females were interviewed but there are variations by sex and by type of business as shown in the chart below.
- The graph also shows that traders in second hand clothing and poultry farming are dominated by males while horticulture farmers and fish sellers are dominated by females.



Economic Characteristics

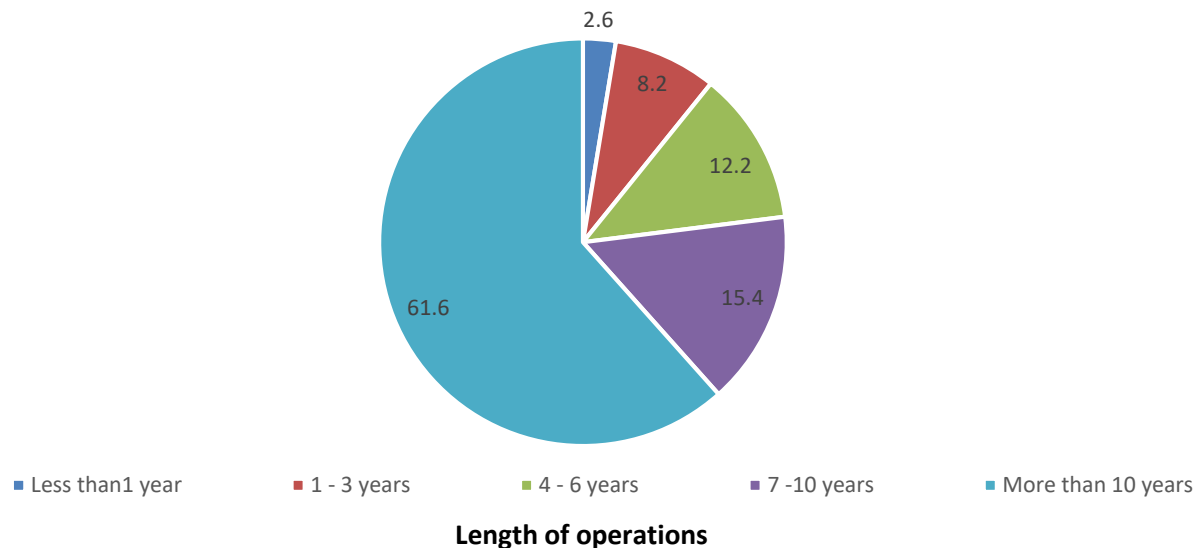
Type of business by average number of paid and unpaid employees by sex

- During the assessment, business owners were asked about the number of employees they currently employed.
- The data shows that 79.4% of traders reported not having any paid male employees while 91.0% of traders reported not having any female paid employees.
- Whilst 87.2% of traders reported not having any unpaid male employees and 94.0% of the traders reported not having any unpaid female employees.
- Poultry farmers accounts for the highest proportion of traders who reported to have paid male and female employees.

Economic Characteristics cont'd

- The chart below shows that most of the traders (61.6%) were in business for more than 10 years followed by those who are in business between 7-10 years and 4-6 years with 15.4% and 12.2% respectively. Only 2.6% of the traders were in business less than a year.

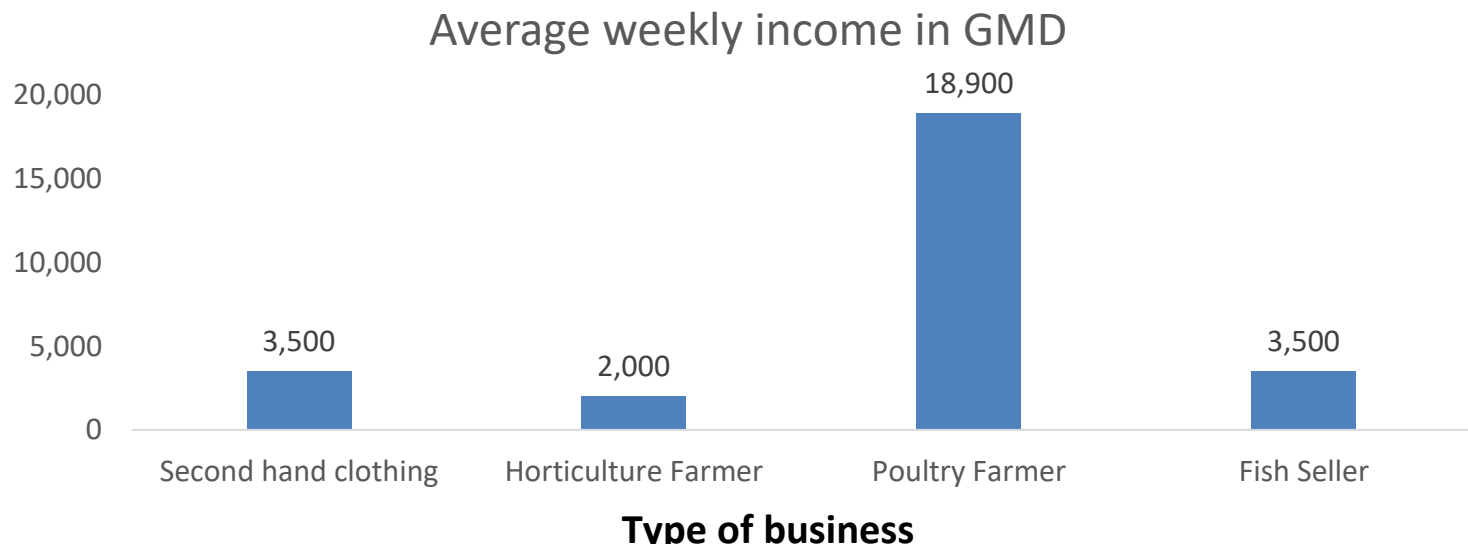
Distribution of traders' length of operation



Economic Characteristics cont'd

Distribution of average weekly revenue pre-COVID-19 by type of business

- The highest average weekly income was GMD 18,900 for poultry farmers, followed by those selling second hand clothing and fish with both recording an average weekly income of GMD 3,500 each.
- The lowest was reported in the horticulture business with an average weekly income of GMD 2,000 per week.



Economic Characteristics cont'd

Distribution of MSMEs level of Business since the onset of the Pandemic by type of business

- The pandemic had different impact on the livelihoods of the traders; most of the traders reported that the pandemic has led to reduction in their earnings (90.8%) and the proportion was highest for second hand clothing sellers (94.9%) followed by fish sellers (91.7%).
- Some of the poultry farmers (1.6%) reported that the pandemic has led to an increase in the level of their business followed by horticulture farmers (1.4%).
- Horticulture farmers reporting the highest proportion (8.3%) of those who reported that their level of business remained the same since the onset of the pandemic followed by poultry farmers (6.3%).

IMPACT, MITIGATION and SUPPORT

Distribution of the impact of COVID-19 on MSMEs by type of business

- Most of the traders reported that the virus has led to a reduction in their earnings (62.0 %) and the proportion was highest for Horticulture Farmers (67.9%) followed by fish sellers (60.7%).
- Poultry farmers have the highest proportion among the traders (21.3%) who reported that the pandemic has led to a total loss of earnings.
- Horticulture farmers (7.6%) and the fish sellers (7.0%) have the highest proportions among the traders who reported the pandemic has led to a loss of jobs.
- The findings of the assessment has also shown that the pandemic has led to high indebtedness as reported by 11.6% of the respondents, the proportion was highest among fish sellers and second-hand clothing traders with 16.6 % and 15.2% respectively.

IMPACT, MITIGATION and SUPPORT CONT'D

Distribution of COVID 19 impact mitigation strategies employed by MSMEs by type of business

- Most of the traders reported to be doing other business (21.0%) and the proportion was highest for poultry farmers with 37.7%.
- This is followed by relying on support from family/friends with 23.8% and the proportion was highest among fish sellers with 29.0% and lowest among poultry farmers with 3.9%. Embarking on other activities was also another mitigating measure adopted by the traders (15.9%).
- The proportion was highest among fish sellers and second-hand clothing sellers with 16.5% and 16.4% respectively. Other measures adopted by the traders are: get paid employment and Handouts and there were variations by type of business.
- None of the horticulture farmers and poultry farmers reported seeking paid employment as a mitigating measure.

IMPACT, MITIGATION and SUPPORT CONT'D

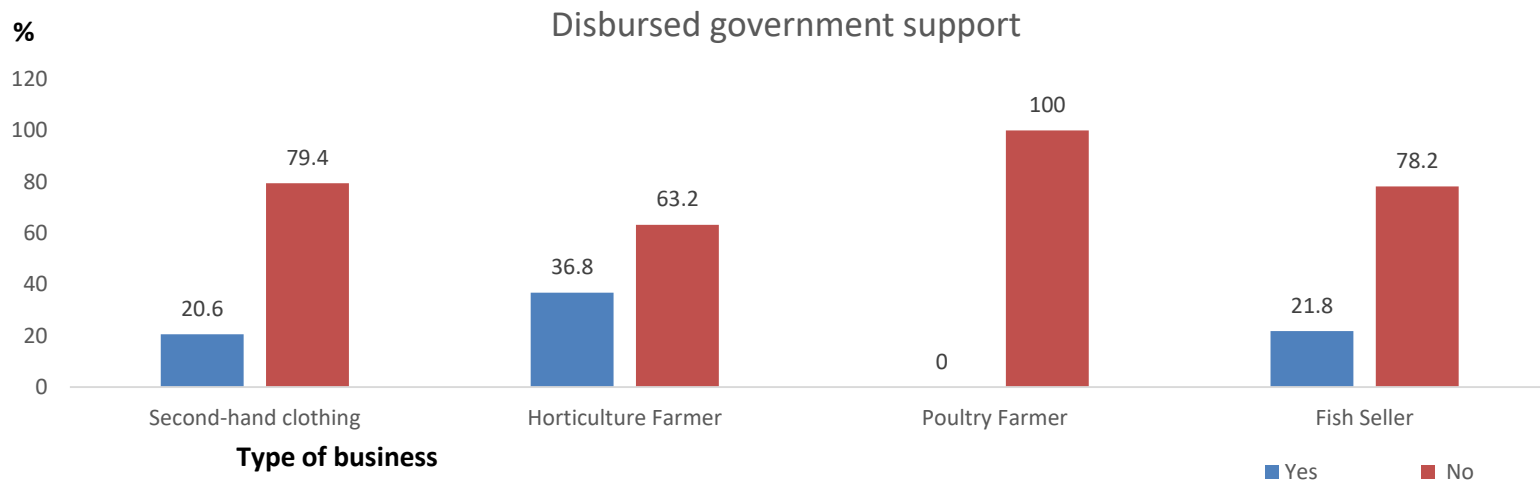
Distribution of support needs of MSMEs by type of support needed by type of business

- Findings of the assessment show cash donations (51.2 per cent) and food items to feed a family (23.9 per cent) were the most reported needed support requested by the traders.
- Second-hand clothing have the highest proportion among the traders who reported cash donation as their support need with 60 per cent followed by poultry farmers and fish sellers with 52.6 per cent and 52.7 per cent respectively.
- Food items as a support was reported by all type of traders except poultry farmers. Getting paid employment, access to finance/ bank loan and other support needs were also reported as needed support by the traders.
- Amongst the three measures, access to finance/bank loan accounted for the highest proportion with 4.7 per cent and was requested more by second-hand clothing sellers (7.0 per cent) followed by fish sellers (6.9 per cent).

IMPACT, MITIGATION and SUPPORT CONT'D

Distribution of whether traders benefit from the recently disbursed government support

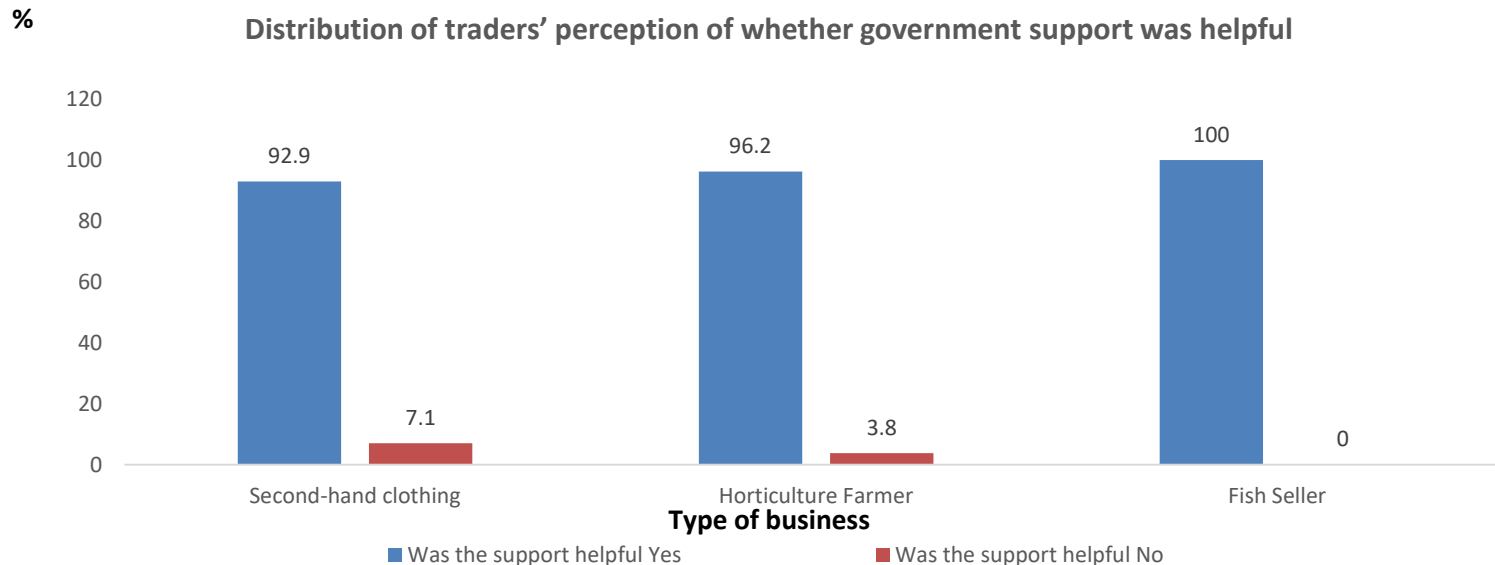
- Less than a quarter of traders (23.0%) reported they have benefited from recently disbursed government support.
- The proportion of those who reported that they received the support was highest among horticulture farmers with 36.8% followed by fish sellers and second-hand clothing sellers with 21.8% and 20.6% respectively.
- All interviewed poultry farmers indicated not benefitting from the recently disbursed government support.



IMPACT, MITIGATION and SUPPORT CONT'D

Distribution of traders' perception of whether government support was helpful

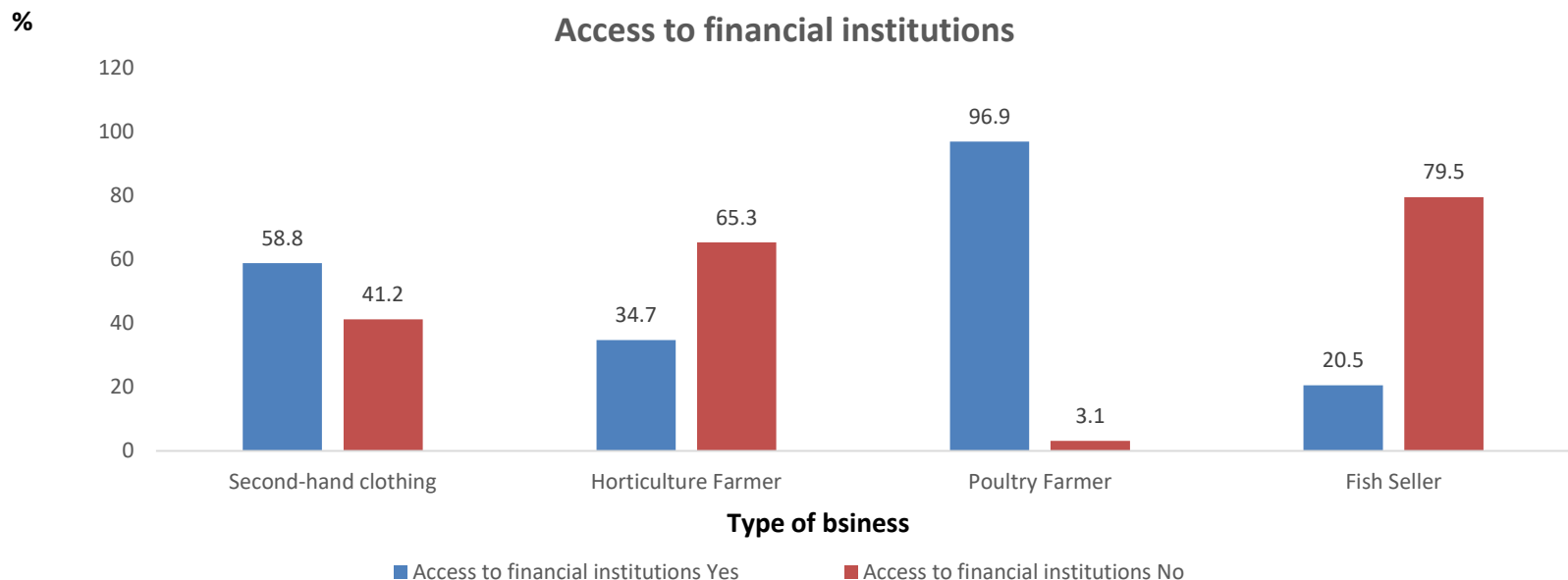
- About 97.0% of the traders who received the support reported that it was useful with all the fish sellers reported to have received the support indicated that it was helpful.
- It can also be observed that very few of the traders' who received the support reported that the support was not helpful, the proportion was highest among second-hand traders with 7.1% followed by horticulture farmers with 3.8%.



IMPACT, MITIGATION and SUPPORT CONT'D

Distribution of traders' access to financial services

- About 45.0% of the traders reported to have a bank account. Poultry farmers have the highest proportion of those who report to have a bank account followed by second-hand clothing sellers with 96.9 % and 58.8 % respectively.
- Among the traders who reported not having access to financial services, fish sellers and horticulture farmers have the highest proportion of those without a bank account with 79.5% and 65.3% respectively.



IMPACT, MITIGATION and SUPPORT CONT'D

Distribution of traders with outstanding loans at the bank

- About 92.0% of the traders reported not having any outstanding loans at the bank.
- The proportion of traders without outstanding loans at the bank was highest for poultry farmers with 95.2% followed by second-hand clothing sellers and fish sellers with 91.3 per cent and 90.6 per cent respectively.
- While the proportion of traders who have outstanding loan at the bank was highest for horticulture farmers with 12.0% followed by fish sellers and second-hand clothing dealers with 9.4% and 8.8% respectively.

End of Presentation

Thank You
For
Your Attention