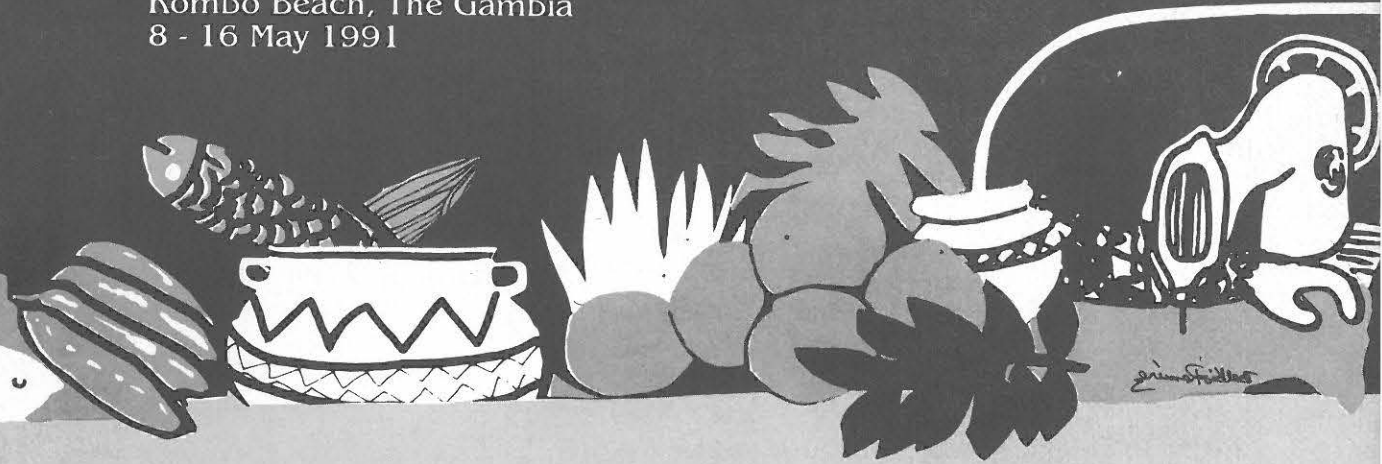Report

National Training Workshop on the Compilation of Statistics on Women in the Informal Sector in The Gambia

Kombo Beach, The Gambia
8 - 16 May 1991

Report of the

NATIONAL TRAINING WORKSHOP ON THE COMPILATION OF STATISTICS ON WOMEN IN THE INFORMAL SECTOR IN THE GAMBIA

Kombo Beach, 8-16 May 1991

ABBREVIATIONS

AATG	ActionAid, The Gambia
AGE	Association of Gambian Entrepreneurs
CSD	Central Statistics Department
CTCS	Co-operative Thrift and Credit Societies
ECA	Economic Commission for Africa
EC	European Community
GCDB	Gambia Commercial and Development Bank
GCU Ltd.	The Gambia Co-operative Union Limited
GPMB	Gambia Produce Marketing Board
GWFA	Gambian Women's Finance Association
IBAS	Indigenous Business Advisory Service
IFPBW	International Federation of Business and Professional Women
ILO	International Labour Organisation
JASPA	Jobs and Skills Programme for Africa
INSTRAW	United Nations International Research and Training Institute for the Advancement of Women
MDI	Management Development Institute
NGO	non-governmental organization
NTC	National Trading Corporation
OAU	Organization of African Unity
RBA	Regional Bureau for Africa of the UNDP
RDI	
SCF	Save de Children Fund (USA)
SSSU	Statistics and Special Studies Unit
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
UNFPA	United Nations Fund for Population Activities
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women
USAID	United States Agency for International Development
WISDOM	Women in Service Development Organization Management
WILSS	WISDOM Indigenous Lending and Saving Scheme

The following technical abbreviations are used in this publication:

CAR	crude activity rate
CPI	consumer price index
EAP	economically active population
EDP	expanded domestic product
ERP	Economic Recovery Programme
GDP	gross domestic product
GNP	gross national product

ISIC	International Standard Industrial Classification
ISCO	International Standard Classification of Occupations
ICSE	International Classification of Status of Employment
MPS	material products system
PHC	Population and Housing Census
PME	petites et moyennes entreprises
PSD	Programme for Sustainable Development
SAM	social accounting matrices
SDA	social dimensions of adjustment
SNA	system of national accounts
SNAB	United Nations System of National Accounts and Balances
WID	women in development

CONTENTS

PREFACE

This report summarizes the proceedings of the national training workshop on the "Compilation of Statistics on Women in the Informal Sector in Zambia", held 8-16 May 1991, in The Gambia.

The purpose of this report is to demonstrate how the two main documents of the workshop, the above-mentioned Handbook and the <u>Synthesis of Pilot Studies in Compilation of Statistics on Women in the Informal Sector in Industry, Trade, and Services in Four Africam Countries</u>, have been used as a tool for training at the national level to facilitate repliction of the training programme in other countries. (Both the Handbook and the Synthesis were published by INSTRAW in 1991.) It includes summaries of the lectures delivered by national resource persons on seven main topics, of the discussions which followed these presentations, and of the discussions in working groups.

Presented as annexes are the texts of the lectures themselves, which were developed from the corresponding chapters of the <u>Handbook on Methods of Compiling and Analysing Statistics on women in the Informal Sector in Industry, Trade, and Services,</u> but adapted to the experience of each country.

Recommendations from the Gambian workshop as well as those from a similar workshop held in Zambia, 24 May - 1 June 1991, suggest there is interest in organizing more training workshops at the national as well as provincial levels for different target groups.

The workshop is one of four national workshops organized as part of the activities of the statistics component of the United Nations Development Programme (UNDP)-funded project, "Improving African Women's Role in the Informal Sector: Production and Management", which aims to establish techniques fro compiling statistics on women's contribution to the sector, as an aid to policy makers. The national workshops were preceded by two regional workshops held for English- and French-speaking countries in Africa, which recommended that the Handbook be revised and used:

a) to train national statisticians, planners, researchers, national officers in charge of women's affairs and other potential users of statistics;

b) as a guide for national statisticians, academic, and research institutions, national officers in charge of women's affairs, planners and other interested users, and

c) as a reference for policy makers, women's organizations, non-governmental organizations (NGOs), subregional, regional, and international organizations and donor agencies.

Participants in the regional workshops also expressed the need for national workshops to be held in all countries in the region to train users and producers in techniques of compiling and analyzing gender-related statistics on the informal sector.

INSTRAW welcomes comments and requests for further information on its work in this field, which should be addressed to the Director, INSTRAW, P. O. Box 21747, Santo Domingo, Dominican Republic.

I. INTRODUCTION

The National Training Workshop on the Compilation of Statistics on Women in the Informal Sector in the Gambia was held 8-16 May 1991, at the Novotel-Kombo Beach Hotel.

The workshop, which was organized jointly by the Central Statistics Department of the Ministry of Finance and Economic Planning and the Women's Bureau of the Office of the President, was conducted under the auspices of the International Research and Training Institute for the Advancement of Women (INSTRAW) and the United Nations Statistical Office, in cooperation with the Economic Commission for Africa (ECA). Funds for the workshop were provided by the United Nations Development Programme (UNDP) through its regional project on "Improving African Women's Role in the Informal Sector: Production and Management".

Participating in the workshop were senior government officials from the ministries and government institutions as well as representatives of non-governmental organizations (NGOs) and international organizations (see list of participants in Annex 1.D).

II. OPENING SESSION

The opening session was chaired by Ms Isatou Njie-Saidy, Executive Secretary of the Women's Bureau. In her introductory remarks, she acknowledged the presence of Hon. Mbemba B.B. Jatta, Minister of Trade, Industry and Employment, and called the attention of participants to the crucial role of the informal sector in the country's economic development efforts, notably in providing skills, employment and basic needs of the population. In an economy and society characterized by low per capita gross domestic product (GDP) and energy consumption, underdeveloped institutions, inadequate adult literacy, low life expectancies, high prevalence of diseases and malnutrition, high infant and child mortality and high fertility, questions about the status of women and their role and level of participation in development are all the more critical.

Women's economic and social roles in food self-sufficiency, the distribution and marketing of basic foodstuffs, retail trade, and the care and pre-school education of children are indispensable to the country's economic development endeavours. Unless women have equal access to skills training and to modern financial mechanisms and resources, they will be unable to make their potential contribution, particularly in the informal and small business sectors. Despite women's key role in food production and commerce, most of the resources and programmes for improving productivity in agriculture and business are directed towards men's activities.

She emphasized the factors that contribute to the country's underdevelopment and the biased approaches to women, including the traditional and cultural practices responsible for a wide discrepancy in data collection. An approach was needed that recognized women's input and participation in economic development, and for that purpose it was important to review the strengths and weaknesses or limitations of national-level data as a tool for planning, monitor changes in the status of women and facilitate their full participation in national development.

Data acquisition, compilation and analysis can be an expensive business, she said; accordingly, data must be highly relevant to the country's planning and decision-making requirements.

The representative of ECA, Mr. K. Amelewonou, outlined the Commission's involvement in implementing the UNDP-funded project, including the two regional seminars held in 1990, in which the ECA Statistics Division had actively participated. The Division had further demonstrated its support for the project by including some of the workshops' recommendations in its work programme. It has included two main outputs in its budget proposal for the biennium 1992-1993: publication of a technical report on the measurement of women's participation in the informal sector, and servicing of an inter-governmental working group on the development of social indicators in the African context. He summarized other ECA activities for the next biennium dealing with statistics on women in the informal sector, noting that the Commission intended to continue its collaborative efforts with INSTRAW and other institutions to promote the gradual establishment in each African nation of a national and integrated system of statistics on the informal sector.

The representative of INSTRAW, Ms Grace Bediako, thanked the Government of the Gambia for what she said had been a most fruitful cooperation in all facets of implementing the project's statistical activities. The measurement of women's activities in the informal sector of national economies has been one of INSTRAW's main programme areas. It has been developed by combining research and training with broader dissemination of information. INSTRAW's work in this area has been greatly enhanced by support from UNDP's Regional Bureau for Africa, which enabled the extension of statistical research experience to the regional and national levels, thereby making the programmes relevant in practical terms.

She said the project was unique in drawing on the expertise of agencies in the United Nations system, the Organisation of African Unity (OAU) and four African Governments (Burkina Faso, Congo, the Gambia and Zambia) to research and identify mechanisms for addressing the problems of women in the informal sector in the region.

Those problems are being dealt with in three broad areas, each of which is now a component of the project: policy, statistics and training. Given its experience in the area of statistics on women, INSTRAW, in collaboration with the United Nations Statistical Office, endeavoured to assess the availability of data on the informal sector, institutional support for the sector in the country, and the potentials for compiling and disseminating information about the significance of the sector in the national economy and about women's activities in particular. Ms Bediako then described the activities undertaken to date, including the production of a technical Handbook and synthesis of pilot studies which explain the techniques for compiling statistics on women's contribution to the informal sector, and the holding of two regional workshops to review those documents. With the statistics component now in its final phase, the present workshop is being held to train users and producers of statistics in the four project countries as to how to use the documents.

Ms Elizabeth Lwanga-Okwenje, Deputy Resident Representative of UNDP in the Gambia, then explained that the workshop formed part of UNDP's efforts to help small-scale women entrepreneurs to assume more productive roles in national economic development and was also intended to provide planners and national institutions with additional skills to formulate complementary policies. After stressing the invaluable role of women in the informal sector as producers and productive members of society and providers for their households, she said that statistical data are indispensable, particularly for assessing and evaluating women's contribution to national economies and for providing information necessary to support gender-related action plans -- plans which regrettably are non-existent. Some of the immediate problems in that regard are the lack of technical know-how in developing required statistics and indicators. The workshop therefore

constituted a step towards strengthening national capacities to respond more effectively to the needs of women.

She underscored the recommendation made at the regional workshops on how the national policies of development institutions could be made to respond to the needs of women in the informal sector. Meaningful development called for the collective participation of the population -- involving both men and women as equal partners. To achieve that goal the special needs of women have to be concretely and systematically addressed. UNDP and its development partners at the national, regional and international levels should work together to provide a cohesive programme for strengthening the role of women in development, as demonstrated by the collaborative efforts between and among the participating agencies on the present project.

She said the RBA programme emphasized women in development with a package of special projects implemented during UNDP's fourth programming cycle (1987-1991). The projects were designed to improve the efficiency and productivity of women in key development sectors where they play a leading role. In addition to the attention to the informal sector, the projects deal with agriculture, energy, water and sanitation, as well as access to credit.

The keynote address was given by Hon. Mbemba B. B. Jatta, Minister of Trade, Industry and Employment, who stressed that as countries struggle to develop, statistical data are indispensable for understanding the interrelationships between incomes, life expectancy, movement in goods and services, national accounts, consumer price indices and the like. Without statistics, planners could hardly operate. Unfortunately, present concepts do not adequately capture the productive activities of women. He wondered if, by not measuring women's work, too many important economic operators were not being excluded from the existing statistical system, and questioned the validity of estimates and their comprehensiveness.

He said his Ministry intended to give special consideration to the informal sector; starting with fiscal year 1991-1992, it planned to have an economist as desk officer to work for and with the informal sector, in order to enhance the effective utilization of the sector's capacities.

The Ministry, he said, had a vested interest in the outcome of the workshop, believing that its results would provide further guidance to the Ministry's work, particularly in directing its new programme on the informal sector.

III. THE INFORMAL SECTOR IN NATIONAL POLICIES AND PROGRAMMES

A. Policy and Development Concerns of the Informal Sector

Ms Lucy Fye observed that policies play an important role in the direction taken by a country in its development. She gave an overview of the developments and concerns of the informal sector, which she said had been receiving a good deal of attention due to the influence of international institutions and concern about its growth rate, which became noticeable with the developing countries' economic crises of the 1980s. Despite the growing recognition of the sector, very little has been done by developing country Governments to improve the policy environment of informal sector activities. Appropriate policies must be formulated if the tremendous growth potential of the sector is to be tapped effectively.

She discussed the challenges faced by developing countries like the Gambia, which include the identification of a policy package suitable for maximizing the sector's operations in a progressive macroeconomic and legal environment. Referring to a 1989 study by Linda McGinnis of UNDP/NGO, she attributed constraints in the development of the informal sector to a number of factors, and suggested the following considerations:

a) Government policies which make it possible to enter the formal sector profitably while directly contributing to broad-based national development;
b) the financial system which mobilizes savings and provides the populace with access to credit and direct investments to the most productive areas;
c) the legal environment which assists the informal sector rather than hinders the improvement of its operations.

She then proposed a definition for the informal sector as consisting basically of economic activities operating under conditions of market imperfections, primarily to provide employment and incomes to those without an alternative. She mentioned other definitions and terms used to represent the informal sector in other countries, such as "Jua Kali" -- the name used in Kenya -- which is translated literally as "working under the hot sun", i.e., under hard conditions. The Government is unable to control or reach informal sector operators through the laws or regulations. Therefore, such operators avoid taxation and disregard labour laws and regulations, such as minimum wages and requirements for a sanitary working environment.

Ms Fye noted that most policy makers and planners in the Gambia have reason to be sceptical about the merits of promoting the sector, mainly because it is perceived as urban-oriented, clandestine and inefficient. However, such scepticism can be attributable primarily to lack of information about the sector; accordingly, it was important to identify its major activities. And while data may be available for male informal sector activities, this is not the case for female activities.

She said the informal sector offers a source of dynamism in developing countries and called on policy makers to try to capture that characteristic, with the following goals: employment and income generation to the poorer section of the society, utilization of local resources, provision of an enabling environment for rural/urban small-scale industry, provision of consumer goods to low-income groups, and development of local human resources. There is a need to implement policies that facilitate the growth of the informal sector, as they would provide a feedback to the overall economy and also assist the poor who make up the majority in the sector.

Ms Fye noted that national development plans have tended to support the promotion of medium- and large-scale formal sector enterprises which are based on imported technologies and skills and produce goods and services that cannot be consumed by a large majority of the population. For example, after 19 years of operation, the Gambia Commercial and Development Bank has only five branches nationwide, whereas the National Trading Corporation caters mainly for the high-income segment of the population (3 per cent of the total).

She also called for the identification of factors that affect progress in the sector and underscored the need to change the attitudes both of the population in general and of policy makers. Consideration should be given to the sector's positive factors, particularly those with an impact on economic growth. Appropriate policies are those which keep inflation rates down; make credit available to all who are able to service their borrowing, including enterprises in the informal sector;

encourage savings (through positive real interest rates); and reflect the true value of imports with realistic exchange rates. Although some of those criteria have been met in the Gambia, much more remains to be done.

Ms Fye also recognized the importance of technical, managerial and entrepreneurial skills, which are lacking particularly for informal sector activities. Education policies should therefore be designed to benefit society at large, and an examination of school curricula is needed. Financial and legal reforms for better development of the informal sector are called for as well.

Turning to the need for appropriate and sufficient data on the informal sector, she said the Government, women's organizations, researchers and statisticians should produce accurate, reliable and useable data on women in all aspects and sectors of development. Such data would be needed in the formulation, review and objective assessment of alternatives for development policies and programmes in the country. Also needed are better gender-specific data on development and redesigned national censuses, especially agricultural surveys, since women-dominated activities in the informal sector are insufficiently covered in national accounts due to several factors, such as the use of inadequate classifications and concepts.

In the ensuing discussion, participants focused on why informal sector operators tend to operate outside the legal framework and on whether the Government should provide assistance to the sector when its operators do not contribute to the nation's tax coffers. The consensus was for an overhaul of the taxation system so as to increase the efficiency of tax collection within the sector. Market traders who are required to pay daily rates for selling in or around local market structures, and informal transport operators who must register their vehicles, were cited as examples of suitable systems that have been developed to ensure compliance with regulations.

On the other hand, participants wondered if much should be expected from the sector, given that it had previously had no official government support. Unless informal sector operators perceived some benefits from complying with the law, it was doubtful that they would voluntarily incur the additional cost frequently entailed by such compliance.

Another issue of concern was limited access to credit. The main source of credit for informal sector operators, especially women, are relatives, friends and an informal system of savings, which is very limited since it is solely dependent on the individual's savings. Mention was made of the traditional credit system called "Osusu", the operational characteristics of which differ markedly from those of the normal banking system in that it demands neither collateral nor interest payments; once one enters the system one is assured of a loan. Participants recommended that existing traditional systems which have proved successful should be studied and used as models for credit schemes targeted to women.

B. Participants' Presentation:
Institutional Support for the Informal Sector

The Women's Bureau is the executive arm of the national Government that is responsible for women in development (WID) issues, including socio-economic, educational and socio-cultural issues affecting women's welfare. The President has the overall responsibility for women's affairs. The Bureau works in collaboration with other government agencies, parastatals and NGOs involved in WID issues. Just recently a WID project was launched in the Gambia with a multidimensional

approach to development. It consists of an agricultural component, a safe-motherhood component, a skills development component and a component for strengthening the Women's Bureau.

Approximately 50.3 per cent of the total population are women, many of whom are at the lower end of the economic ladder, their activities undervalued in the development process. Most of their contribution is concentrated in the informal sector, on which little or no data are available, so that their contribution to the GDP is not well reflected. There is therefore a need for information that planners and policy makers can use to make development issues gender-sensitive.

The WID project -- the first of its type in Africa, and now being piloted in the Gambia -- has just concluded two surveys, one of which is a baseline survey of women's socio-economic activities. A knowledge, attitudes and practices survey also addresses the sociocultural activities, beliefs and practices of both women and men. These surveys were conducted by the Bureau's monitoring and evaluation unit.

That unit, along with the Bureau's research unit, is responsible for collecting data on women and other related activities. Survey data are used as a basis for planning project activities for women in general, especially women in the informal sector, based on their felt needs. The Bureau also uses the findings to advise the Government on women's issues and to influence planning and policy-making at the macro-level.

The National Tourist Office is charged with promoting, controlling and marketing Gambian products. Various outlets have been established in strategic locations in order to market handicrafts. More than 7,000 vendors are engaged in selling tie-dyes, woodcarving, leatherwork, silver and gold; some 5,000 of them are women, involved principally in the production of tie-dyes, batiks and dresses.

These activities, an outgrowth of tourism, have created numerous opportunities for women in the sector. Women have made a niche for themselves in the sector and are able to meet their own economic needs, both at home and outside the home, as well as men.

In the hotel, restaurant and nightclub sector, women were initially employed only as chambermaids, but they are now competing with men in all related occupations. Women presently account for:

- 8 restaurant owners
- 2 accountants
- 4 front office managers
- 13 housekeepers
- 3 reservations managers
- 1 flight catering manager
- 2 guest relations managers
- 1 conference manager

By 1993, the Gambia is expected to have its first woman hotel manager.

The *Forestry Department* has actively dealt with women's development programmes since it started its regeneration programmes. Since the establishment of the plantations, the Department has employed women in the informal sector to sow Gmelina arborea seeds. Women have been found

to be more efficient than men in burning and weeding forestry crops. They are also more enthusiastic, and work with more patience and care, in the nursery works, seed collection and extraction of Gmelina arborea at the Nyambai forest plantation.

Garden/woodlot programmes were set up during the nation's "plant more trees" campaign. These programmes paid greater attention to women than men, as the former were engaged as vegetable garden workers in the dry season. In this programme, forest trees and such fruit trees as mango, orange, papaya and guava are issued to the kafo (women's gardening groups) members without charge to be planted in the gardens and for the benefit of members. The Department of Forestry and other government departments as well as NGOs monitor their progress.

In the fishing industry, women are very active in smoking bonga fish. The Forestry Department has planned that by 1992, Salagi Forest Park will be exploited for fuelwood to fisheries at five different sites: Brufut, Tanji, Batokunku, Sanyang, and Gunjur.

The *Department of Community Development* is involved in the preparation and implementation of rural-based micro projects countrywide. Specialized units have been created within the Department to carry out specific programmes and activities for particular sections, areas and target groups within the rural community. They include the Women's Programme, the Research and Planning Unit, the day-care centre programme and the Appropriate Technology Unit.

The Women's Programme is actively engaged in handicraft, home management and income-generating activities such as vegetable gardening, soap-making, tie-dyeing and leadership training, all of which are geared at improving women's socio-economic status and enhancing their participation in the overall development process.

The activities of the day-care centre programme allow mothers to have maximum productive time in the field during the agricultural season as well as to reduce the burden of child care and improve children's nutritional status by providing food. The ability to spend more time in the fields without also having to care for their children boosts women's productivity level.

The Appropriate Technology Unit has two centres, one in Brikama, in the Western Division, and the other in Mansakonko, in the Lower River Division. The unit designs low-cost technologies, such as farming implements, biogas and improved cooking stoves, which reduce women's workload in processing and other energy-related activities.

The Research and Planning Unit carries out small-scale research and data collection, and the information gathered is used as a planning tool. It also prepares micro project proposals for funding and implementation by interested agencies. For that function, statistical information must be furnished to donors. All these units require statistics on women and literacy, health status, income level and the like. However, the Department, like many other departments working with rural women and women in the informal sector, is handicapped by the lack of adequate and precise data.

ActionAid, the Gambia (AATG) aims mainly at improving the living conditions of the rural residents, through the full participation of every sector of the rural community. Its approach is to help improve the methods of food production and the provision of basic education to inaccessible areas. Assistance is extended -- primarily on a credit basis -- to the communities principally through women's groups and the young farmers clubs. Areas of assistance in food production support include:

a) The Women's Vegetable Garden: gardens are allocated to women upon request in order to help them improve their incomes through intensive dry season vegetable gardening. The project also aims at improving the nutritional status of the rural people in the assisted communities.

b) The Animal Traction Transport System (AATS): the rural women and the young farmers clubs are provided with animals, implements and carts to increase the land cultivated by poor farmers and to transport vegetable produce and farm products to purchasing countries. The project is geared mainly towards improving the lot of women.

c) Bee-keeping: this is an income-generating project handled primarily by the young farmers clubs in most of the areas in which AATG operates. ActionAid provides the necessary materials and bee production equipment to the farmers on a credit basis. It also sometimes helps in marketing the honey.

d) Provision of Mills: some communities, such as women's groups in Buiam, have required and been provided with milling machines.

e) Assisting the most disadvantaged segments of the population: one example is the sewing centre of Jiroffa and Soma, where basic skills training is provided to young girls who have dropped out of school. A similar project is to be established in Wassu in addition to the blacksmith training programme there.

f) Tidal irrigation: this project was recently established in Niamina Kunku as a result of the interest expressed by the women's group, and is expected to go a long way in improving the food self-sufficiency of the areas concerned.

g) *The Indigenous Business Advisory Service (IBAS)*: Its main responsibility is to provide a range of advisory services to the small enterprise sector in the Gambia, in the areas of marketing, technology, finance and management. Specifically, it advises entrepreneurs in such marketing activities as product development, promotion, choice of distribution channels, sales, costing and pricing, and helps them carry out market research and prepare market feasibility studies for start-up enterprises and marketing plans for existing businesses.

IBAS also advises on all aspects of financial management, such as cash management, budgeting, banking and basic accounting, as well as on the choice of appropriate technology, raw materials, machinery and equipment, including repairs and maintenance.

Acting on the knowledge that the universal difficulty of small businesses is to generate capital and gain access to credit facilities, IBAS made a credit scheme available to the small-scale enterprise sector by negotiating two revolving fund schemes: one through the United Nations Capital Development Fund (UNCDF), 25 per cent of which is a contribution from the national Government, and the other from the European Community (EC). A third revolving loan scheme was provided by the Gambian Government, but only for civil servants who have been laid off.

The Training and Research Unit of IBAS was established to provide training facilities as part of an integrated package of assistance to the community of small-scale entrepreneurs in the Gambia, and also to train IBAS professional staff as advisers and keep them updated on small-scale management techniques. The training unit further stimulates and assists the staff with research and

manages a resource bank, the library, a human resource bank, training materials, equipment and a technology resource bank.

So far, the research has covered the following:

1. need for assistance and training
2. functional studies
3. market research
4. feasibility studies

Data on women in the informal sector is needed in order to determine project viability and feasibility. Data used for planning activities or projects would help to determine:

- how many people are in a particular business
- why certain projects are more successful in certain areas than others
- clients' training needs
- the kinds of problems encountered by clients in running their businesses (administrative, managerial, etc.)

Several years ago, the *Gambia Co-operative Union Limited (GCU Ltd.)* initiated efforts to organize women into Co-operative Thrift and Credit Societies (GTCS). Over a short period of time, numerous groups of this kind appeared in both urban and rural areas of the country, with back-up income-generating programmes in vegetable gardening, tailoring, petty trading, tie-dyeing and the like. The idea was to generate savings and promote various economic undertakings with credit from the Apex GCU Ltd. with which the groups were affiliated.

Many of the groups did not survive, however; they became inactive, and the viability of their undertakings was seriously threatened. Efforts to revitalize them have also had little success, and they have severely limited the resources of GCU Ltd. With the advent of the Economic Recovery Programme (ERP) and structural adjustment, GCU is now concentrating on one of the most crucial activities, groundnut marketing.

Nevertheless, the union is still involved in projects with credit components for women. Its credit department is collaborating on the WID project, and 200 project villages have already been identified. GCU continues to support credit for women because of their generally high repayment rate: an estimated 94 per cent of women credit recipients pay back their loans.

GCU has strict requirements for participation in its programmes. The understanding is that beneficiaries should meet the eligibility criteria and will have to accept the GCU lending system, including the rules and regulations governing credit disbursements and recovery. Loans or credit are provided in the form of inputs such as fertilizer, seeds, chemicals, implements and cash for hired labour.

Another of GCU's projects for women is the Dankunku small-scale water control project, aimed at rehabilitating swamps in and around the region's rice fields, for which funds have already been committed. One important prerequisite for GCU's involvement in the projects of other institutions, in view of the constraints on its resources, is that those institutions make resources available to the programme.

In conclusion, GCU has a broad-based framework conducive for both marketing and credit operations; if requirements are fulfilled, more statistical data on WID could be collected for the adoption and launching of either a marketing or credit programme for beneficiaries, bearing in mind that the GCU system must be used and that resources must be made available.

The *Gambia Federation of Business and Professional Women* is associated with the International Federation of Business and Professional Women (IFBPW), founded by an American woman named Lena Madison Phillips who had a vision of hope for women as partners of men in the development process and the quest for peace.

The objectives of IFBPW are:

- to work for high service standards
- to stimulate and encourage women's acceptance of their responsibilities to the community, locally, nationally and internationally
- to encourage women and girls to acquire education, occupational capabilities and intelligence for their own benefit and that of others
- to work for equal opportunities and status of women in the economic, civil and political life of all countries, and to work for the elimination of discrimination
- to promote friendly cooperation and understanding among business and professional women world-wide.

The Gambia's club was founded in April 1989, and since its inception it has strived to bring together women from a cross-section of business and professional areas in meeting the organization's goals. Those goals will be achieved through such projects as:

a) workshops/seminars for women and young people on problematic issues such as drug abuse, women and the acquired immunodeficiency syndrome (AIDS), and women and the environment;
b) presentation of papers on labour and legal issues affecting women, including legislation on the rights of the child and on Muslim marriages;
c) sponsorship of girls through secondary and tertiary education;
d) running day-care and nursery schools, adult literacy and vocational programmes.

The organization, although it is still young, believes that the responsibility for making the country lies with those who have had the opportunity of enlightenment and training. At present, when all issues are shared and when the status of men and women in family life, culture and politics is being changed, women are being called upon to decide on the extent of their involvement, on which their success will depend.

Women in Service Development Organization Management (WISDOM) is a non-profit, non-governmental grassroots organization established in 1988 by a group of indigenous rural and urban women to represent rural and informal sector women. It organizes women into effective functional groups of individuals who share a strong commitment to support themselves. The most common activity is the "Osusu" -- the indigenous savings/lending scheme -- which WISDOM is helping to strengthen and develop into a viable and reliable credit scheme.

In July 1990, WISDOM established a minibank, the WILSS (WISDOM Indigenous Lending and Saving Scheme). WILSS encourages and helps women to save and to have relatively easy access to credit. It administers loans to women and women's groups at an interest rate of 12 per cent per annum.

WISDOM is currently sponsored by Oxfam America and is also involved in six pilot projects in the Western Division, North Bank Division and MacCarthy Island Division. These projects include income-generating activities, animal traction, construction of wells, literacy, numeracy and training in entrepreneurship development.

The Credit Support System for Productive Activities of Women (RAF/87/063) is a regional UNDP-funded project covering the Gambia, the Congo, Burkina Faso and Zambia. Its objective is to assist poor women in the informal sector and in agriculture to gain access to credit from mainstream financial institutions. It is being implemented by UNDP's Office for Project Services (OPS); the Women's Bureau is the collaborating agency.

Project implementation is divided into two phases. During the first one-year phase, which began January 1991, socio-economic studies and research have been conducted, on the basis of which methodologies and mechanisms will be developed for implementation and testing during the second phase, in 1992.

Data needed for the designing, monitoring and evaluation of the project, were not available from the regular sources, and therefore a baseline survey was conducted. In general, for a development project to be incorporated into local social structures, thorough baseline research is essential. The baseline surveys must give a clear picture of Women's socio-economic position, for without this information, the picture of the society will be distorted. Hence, in addition to demographic data, information is needed on women's social status, on the sources and amount of their income, on their access to and control of such factors of production as land, labour and capital (including differentiation in some rural areas between their right to use vs. own land), on their access to formal credit and other essential facilities for entrepreneurship, on their access to social services such as education and training, health, water and extension services, and on the time spent on domestic and income-generating activities.

Another area in which data are required concerns power relations within households, i.e., who controls what and why, economic and social activities, needs and interests of women, class relations between women, and household consumption patterns.

With such information it would be possible to identify the problem and have a clear picture of the situation of women in society. Identification of the problem leads in turn to setting priorities and to specification of the target groups. It is essential that the latter be accurately identified and, where necessary, that the various subgroups be differentiated. There is always the question of which categories of women have the most urgent needs. For example, women heads of households are usually the most eligible for credit programmes because they are responsible for bringing in all or most of the family income. However, this data is not easy to find.

Data on women's specific activities in the informal sector, such as retail trade and petty trading in the markets, where most informal sector women operate), are not readily available. This is despite

the fact that each NGO collects its own data, depending on its programme objectives. A good deal of data, though disparate, can therefore be obtained from the NGOs.

The population census provided basic data for the baseline survey, but they were not adequate as far as the activities of women in the informal sector were concerned, and the Central Statistics Department (CSD)'s household survey was outdated.

Participants agreed that the suggestion for improving access to data would be best implemented through a data bank on the informal sector -- based perhaps at the CSD -- whereby data from NGOs, other government departments, and researchers on women could be classified and stored for easy access by users.

C. The Demand for Statistics on Women in the Informal Sector

The theme for the second part of Session I was introduced by Mr. Alieu Ndow, Director of the CSD, covering three main issues:

- scope of the informal sector
- reasons for lack of statistics on women
- the increasing demand for statistics on women, especially those in the informal sector.

Regarding the scope of the informal sector, he said it cuts across both urban and rural industrial activities. The definition of the informal sector used in the country -- namely, all economic establishments, in all industrial activities, that engage less than five employees -- needed further refinement. He then outlined some of the sector's inherent characteristics, its problems and the environmental hazards it caused.

As to the reasons for the lack of statistics on women, he said statistics in the Gambia have been demand-driven. Informal sector statistics were underdeveloped, primarily because of the failure to harness the sector's potential and to recognize women's actual or potential contribution to overall economic development. As a result, existing statistics have been geared towards the formal sector. Both the First and Second Five-Year Development Plans underscored the importance of the informal sector and advanced the demand for data at three levels of the economy: macro, meso and micro.

He mentioned that the United Nations System of National Accounts (SNA) does not reflect informal sector activities, although the social accounting matrices used in national accounts attempt to redress that weakness in that they allow for disaggregation at the macro- and micro-levels, using such variables as household type and enterprise size. The use of standard concepts and definitions in the collection, processing and dissemination of statistics on women in the informal sector further inhibits the development of statistics in this area. Furthermore, although information exists at the divisional level, there is still room for improvement in gender-specific information on economic activities.

The establishment of the Women's Bureau and the increasing drive for rural development, he said, had led to the increased demand for statistics on women. A survey had been conducted in 1975 by the Jobs and Skills Programme for Africa of the International Labour Organisation (ILO/JASPA), the objectives of which included soliciting baseline information on the informal sector

and assessing its impact on the overall economy. The survey failed, however, to address the contribution of women.

He further pointed out the recent shift in the demand and supply of statistics on women in the sector during the period spanning the ERP, when quantitative and qualitative information was being sought on both traditional and new industrial activities. The ERP's data requirements were not in conformity with the available statistical series, and the national statistical system had problems responding to these demands because of human and financial resource constraints. The agencies concerned therefore had to carry out their own enquiries, while international bodies such as the World Bank and UNDP drew up special projects, such as the Social Dimension of Adjustment (SDA) project to mitigate and monitor the social cost of adjustment.

In conclusion, Mr. Ndow urged that a permanent dialogue be sustained between users and producers of statistics in order that future data requirements will be properly addressed. Statistical development is a continuum, and it can be sustained only if enough local resources are made available on a continuous basis.

The main points underscored in the ensuing discussion were timeliness and access to information; distortions in information resulting from data collection procedures; and lack of coordination of statistical activities.

Participants observed that the only available source of socio-economic data is the population censuses, yet due to extreme delays these data are outmoded even before they are published. They were also concerned that the needs of data users are not being adequately met, and urged that data should be collected and disseminated without delays to meet the demands. However, since not all the data collected are actually published, they suggested that the stored data should allow for easy access.

Some participants also expressed concern about the poor quality of data, especially with regard to women's economic activity. They felt that the concepts used might not be appropriate in the Gambian context, and that interviewers were not thoroughly trained to collect data on women's work. They noted the lack of a standard definition of the informal sector, and that the different definitions used in ad hoc surveys made it difficult to reach a consensus on what the informal sector represents. A committee should be formed on the informal sector, comprising producers and users of statistics, to provide a standard definition of the sector and issue guidelines for enumerators on how the sector is to be identified in the field.

The need for better coordination of government statistical units was underscored as a means for controlling duplication of efforts in statistical activities and for standardizing approaches to data collection with respect to definition of concepts, coverage and methodologies for sample sizes, presentation of statistics and their dissemination.

Mr. Ndow explained that the delays in publishing the statistical volumes were due to human resource constraints. There is no restriction to access to data produced by the CSD. However, for purposes of confidentiality the Department disseminates aggregated information only; statistics on individuals or households are not revealed.

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D. Participants' Presentation:
Availability and Use of Data on the Informal Sector

The *Ministry of Trade, Industry and Employment* was created as a result of the Government's reorganization of certain key Ministries in 1990. Its Employment Unit is responsible for suggesting policies for employment creation in the private and informal sectors. It also coordinates the UNFPA population project and all ILO-related activities in the Gambia and is responsible for human resource development.

Because the Ministry is barely a year old, not much has been done directly in the way of developing women in the informal sector. However, given the general trend to enhance the status of women, its future activities and plans have in no way excluded them.

The Unit has come to realize that a large percentage of the labour force is engaged in the informal sector and that women comprise the greater proportion of this workforce. Unfortunately, however, there is not much reliable data to estimate the percentage of women in the sector. Another of the sector's deficiencies lies in the lack of training and legal mechanisms and in the Government's inadvertent failure to provide the necessary support for its development.

In formulating realistic plans and policies on job creation, much depends on the availability of reliable and relevant data, such as on the size of the labour force.

One of the colossal tasks of coordinating the UNFPA population project is to define the country's population policy, for which the need for data -- especially on women -- can not be sufficiently underscored. Such a policy should have an effect on women's development which will indirectly affect women in the informal sector, where most of the female population is engaged. Some of the policy's specific objectives will be the reduction of morbidity, mortality and fertility rates, the creation of greater employment opportunities and increased involvement of women in the development process.

Within UNFPA's WID project there is a programme on women and population management, aimed at enhancing women's socio-economic status through income-generating activities.

The Unit also monitors IBAS's activities, especially the effects of employment creation on women and the various credit schemes sponsored by the EC, UNCDF and the Gambian Government. This task also requires data.

The *Statistics and Special Studies Unit (SSSU)* of the Ministry of Finance and Economic Affairs is small in size, but not in terms of its function. It was established in 1984 to produce badly needed macroeconomic data for policy-making, of the following types:

1. The general data bank (G-data) provides information about different economic activities from 1965 to date which makes it possible to compare different years and to determine if the economy is indeed making progress. Specifically, the following data types are available:

- national accounts
- foreign exchange rate
- consumer price index (CPI)

- government budget
- development budget
- taxes
- imports and exports

In effect, most information is available, except for information on women in the informal sector.

2.   The CSD provides data mainly on national accounts and the CPI.

3.   The Central Bank has monetary data on such items as the exchange rate, interest rates and how the Gambia is performing in its loan repayment schedule.

4.   Other statistics departments, e.g. the Accountant General's Department, also collect and disseminate statistical information.

5.   Information on the government budget is obtained from the Ministry of Finance and Economic Affairs, which prepares the document at the end of every fiscal year. The SSSU actively participates in its preparation, particularly in negotiation meetings with other Ministries, computerization of the budget and the preparation of revenue estimates.

Once the required data are gathered, the Unit studies and analyses trends and then makes recommendations for policy makers. It is most regrettable that studies have not so far included most activities of the informal sector or of women. This is, however, due to the lack of statistical data on the sector.

Implementation of the ERP resulted in a number of social hardships, including the inflation rate and problems of retrenchment. To measure the social costs of adjustment, the SDA committee was created, primarily to make its members aware of the need for policies aimed at alleviating poverty. People realized that after the ERP began, a small proportion of income was spent on health and education, and that there were more basic needs to cater for, such as food and clothing. Accordingly, through that committee, the country became more aware of the social costs of the ERP and the extent to which those costs affected different sectors of the economy, including single mothers and women in polygamous marriages.

Because of the social costs of adjustment, the Government agreed with the World Bank to a 10-20 per cent annual increase in current expenditure on the social sectors --education and health-- despite the call for zero growth in all sectors.

IV. DEFINITION OF CONCEPTS AND CLASSIFICATIONS USED IN DATA COLLECTION

Ms Rohey Wadda presented the paper for this session, which was prepared in collaboration with Ms Vicky Savage and Mr. Sheriff Sonko. The presentation was organized in five parts, corresponding to the following topics:

- Review of the CSD's practical experience in collecting data on women in the informal sector;

- Definitions of concepts and classifications;
- Coverage of women's activities in the application of concepts in data collection;
- Usefulness of classification schemes for analysing the diversity of activities in the informal sector;
- Specific recommendations for improving concepts and classifications for informal sector statistics.

Ms Wadda noted that reliable statistics are prerequisites for effective policies and programmes as well as for monitoring and evaluation. Since there is no universally accepted definition of the informal sector, relevant concepts and classifications are based on those used in the formal sector; in this area, the CSD's most recent experience is limited to the 1983 Population Housing Census and the Establishment Surveys.

However, from these sources, it has been difficult to document women's activities in the informal sector comprehensively. The questionnaires used did not reflect gender sensitivity, and the concept of work was not well understood, since economic activity is defined to include the so-called homemakers, who sometimes work on family lands and in family businesses, but these groups had not always been classified as economically active. Furthermore, a relatively short reference period was used, which underestimated seasonal activities.

Ms Wadda went on to define the concepts and classifications often used in data collection in the Gambia. The term "informal" was first used by Keith Hart (1968) in connection with "Informal income opportunities and urbn unemployment in Ghana". Since then, various definitions have been proposed, most of them based on the idea of the dual nature of the urban economy in developing countries. In Africa, the criteria used in defining or delineating the informal sector comprise one or more of the following:

- private ownership of enterprise
- few (not more than five) or no paid employees
- limited division of labour or specialization among workers
- relatively low level of education and skills
- absence of accounting plans
- businesses are generally unregistered and unlicensed.

In Congo, the informal sector is defined as comprising all activities in agriculture, industry, commerce and services which are not covered by statistics and national accounts. The Gambia, on the other hand, has yet to come up with a definition, although a working definition has been formulated, by which the sector is seen to comprise all establishments employing less than five persons with no organized accounting system and no demarcation between personal and business expenditure.

Having established that the informal sector employs a substantial part of the economically active population (EAP), she said that population, according to the definition to be used for the 1990 round of censuses, comprises "all persons of either sex who furnish the supply of labour for the production of economic goods and services" defined by the SNA. In this context, economic goods and services are defined as all production and processing of primary products, whether for market, barter or own consumption; the production of all other goods and services for the market; and, in

the case of the households which produce such goods and services for the market, the corresponding production for own use. This population includes both employed and unemployed persons.

The employed are those who worked during the reference week, or did not work for some reason but did have a job (i.e., job holders). The unemployed are persons who are not working but are seeking employment for pay or profit, including those who never worked before or were not seeking work due to temporary illness, were to start a new job after the reference period or were on temporary or indefinite leave without pay. Those who are neither employed nor unemployed are classified as "not economically active"; this comprises home-makers, students, income recipients and those who are either too old, too young or too disabled to work.

There are three major classification schemes for employed persons: International Standard Industrial Classification (ISIC), International Standard Classification of Occupations (ISCO), and International Classification of Status of Employment (ICSE).

The ISIC classifies persons according to the activity of the establishment/economic unit where she or he works. Its latest revision covers the following activities: Agriculture; Industry, comprising mining and quarrying, manufacturing, electricity, gas and water supply and construction; Trade, including wholesale and retail trade, repair of motor vehicles and personal and household good, hotels and restaurants; and Services, covering transport, storage and communications, financial intermediation, real estate, renting and business activities, health and social work, private households and employed persons, etc.

The ISCO, which classifies individuals by their occupations, has the following major groups:

- legislators, senior officials and managers
- professionals
- technicians and associate professionals
- clerks
- service workers and shop and market workers
- skilled agricultural and fishery workers
- craft and related workers
- plant and machine operators
- elementary occupation
- armed forces

The classification schemes of ISIC and ISCO are detailed up to three- and four-digit levels, respectively. In the Gambia, however, not all the categories can be used, since the population base is not very large.

The ICSE categories are:

- employer
- own-account worker
- employee
- unpaid family worker
- member of producers' cooperatives

- persons not classified by status (those whose status is unknown or has been inadequately described)

She said women's informal sector activities are given limited coverage in data collection because the sector in general is accorded very low priority. To obtain information on women's activities in the labour force, particularly on the informal sector, therefore, specialized statistical sources -- such as demographic and labour, industrial, trade and service, and household statistics -- must be used.

Accordingly, very specific concepts and methods are needed to overcome the shortcomings of those presently in use. Data on women's economic activities are deficient mainly because of the difficulty in distinguishing between work as physical or mental effort and work as labour force participation. In some countries it has been found useful to supplement survey questions with a list of activities which are conceptually economic but which are not necessarily recognized as such. This technique would be particularly useful for capturing the economic contribution of women in the labour force and in the informal sector in particular.

Another factor which affects the measurement of the EAP is the use of the minimum age limit below which an individual is presumed not to be economically inactive. This contributes to underreporting and misrepresentation, since it may exclude those individuals, mainly females and school drop-outs, who enter the labour market at an early age.

Another dimension of the problem concerns the level of aggregation of data presented. Ms Wadda argued that although designed primarily for the formal sector, schemes like the ISIC and ISCE can be adopted for use in the informal sector. They are useful for the standardization and harmonization of international comparability of data and for facilitating regulation, compilation and analysis. However, detailed categories of occupation and industry should be used in order to capture the myriad of activities in which women are involved.

Information on the amount of time worked can be used to estimate women's earnings in various activities, she suggested. This is also useful in capturing total contributions to economic activities such as fetching water, getting firewood and working in family businesses, which usually go unnoticed and are considered non-productive activities.

Ms Wadda concluded that improving on the concepts and classifications applied to informal sector statistics would require:

a) the application of the United Nations definition of the EAP so as to cover the informal sector in general and women's activities in particular;

b) the development and adoption of an internationally accepted definition of the informal sector which could be adapted to local realities;

c) the development of detailed and comprehensive classification schemes;

d) the formulation of a clear definition of productive vs. non-productive activities;

e) the development of a more detailed list of activities in which women are engaged;

f) the use of harmonized concepts and classifications by all institutions and statistical agencies involved in data collection on the informal sector.

The discussion that followed her presentation centred on the need to adapt the international definitions and classifications to suit the local realities and on the importance of having a clear definition of the term "informal sector".

Participants acknowledged that defining the informal sector is a crucial and yet difficult task which has taken many years of work and on which progress is still limited. There is constant confusion as to what exactly the term represents, although people do agree on the sector's general characteristics, such as low capital and rudimentary technology, low level of skills, and ease of entry and exit from the sector.

It was generally felt that concepts such as EAP and unpaid family worker need to be reviewed to ensure they reflect circumstances peculiar to the Gambia, such as grandmothers acting as babysitters. The limitations of such concepts may lead to some misrepresentation and account for underreporting, which ultimately has an adverse effect on the nation's development indicators (resulting in low GDP and economic activity levels).

Participants also criticized the practice of attaching monetary value to all activities, arguing that little or no value was given to some traditionally significant activities, such as when friends help each other on their farms. They called for the definition, concepts and classifications of economic activities to be modified.

The extensive research produced by INSTRAW and the United Nations Statistical Office has produced several proposals on how to improve the measurement of women's work, including in Chapter VI of the United Nations/INSTRAW publication entitled Improving Statistics on Women Using Household Surveys, which underlines the importance of methods of data collection and questionnaire design.

V. OVERVIEW OF DATA SOURCES:
CENSUSES, SURVEYS, AND ADMINISTRATIVE RECORDS

Mr. Alieu Ndow's presentation on this topic described the traditional sources of data in the Gambia and the problems associated with each: population censuses, establishment surveys, household surveys and administrative records. He explained that population censuses are very expensive and they are usually conducted every 10 years. Because many changes occur within the 10-year interval, the data from censuses easily become outdated, rendering economic projections difficult and highly unstable. Establishment surveys, on the other hand, are conducted annually because the data are needed for national accounts compilations. The problem is that some establishments are difficult to identify and locate, mainly because their physical location may have changed, and also because the composition of output or economic activity changes fast. Household surveys have not been carried out on a continuous basis in the Gambia, and there have been no household surveys during the intercensal period (1973-1983).

The use of administrative records as statistical sources can be very problematic and is generally unreliable due to its limited coverage, he said. The information is incomplete and there is no basis for estimating the degree of completeness. The CSD recognizes the lack of data on women in the informal sector. However, with the SDA project taking off in August 1991, it is expected that economic statistics on women in the sector will be collected.

The presentation further stressed the importance of harmonizing concepts, definitions and classifications between the data sources for which the CSD is responsible -- population and housing censuses, establishment and household surveys -- and those generated from administrative records and statistical units in other institutions, both governmental and non-governmental. Too often, the data from different sources are not comparable.

He then addressed the problems in the field, such as lack of cooperation from respondents, non-response, and problems of communication and interpretation of questions. These problems were attributed on the one hand to the lack of adequate training on the part of interviewers, who are expected to possess some degree of sensitivity to the respondents and to have a basic understanding of the survey theme, and on the other hand to the need for complete and accurate responses from respondents. Non-response, due either to non-contact or to a refusal to be interviewed, complicates the sampling design and estimation techniques.

The general discussion centred on the quality of survey and census data which, participants noted, is influenced by these problems. The following remedies were suggested:

a)   Public education and various other channels of communication should be used to better inform the target populations about the survey and to elicit the cooperation of prospective respondents. Surveys should be heavily publicized.

b)   As a security measure, and to preserve the integrity of interviewers, they should be made to carry identity cards issued by the data collection authority.

c)   Interviewers should be meticulously selected on the basis of the individual's attitude to the subject of the survey and the characteristics of the target population, such as age, sex and marital status. They should have a human approach to data collection, without preconceived ideas about the target.

d)   Enumerators should be well trained with a thorough understanding of the issues, especially the survey's objectives and the advantages of participation.   Non-response is more manageable in statistical analysis than inaccurate information.

e)   Enumerators should not feel uncomfortable in their places of work, and should therefore be recruited from the localities where the surveys are done so that they are sure to understand the language of the respondents. However, this would not eliminate the question of which languages are to used for the questionnaires, or of whether questionnaires ought to be translated into local languages. If interviewers are expected to translate the questions in the field, they should be well trained in the nuances of the local language(s) in which they are expected to work.

f)   Data producers should provide feedback to respondents by informing them about the main findings of the data collection exercise.

Some participants observed that although the CSD's data collection is backed by the Statistics Act, this appears never to have been enforced or invoked for the purpose of obtaining responses from individuals or establishments. Mr. Ndow explained that the enforcement of the Act would antagonize respondents and may result in their deliberately misleading the interviewer by providing

wrong information. Non-response is more manageable in statistical analysis than inaccurate information.

VI. TECHNIQUES FOR ESTIMATING THE PARTICIPATION OF WOMEN AND MEN IN THE INFORMAL SECTOR

This presentation was made in two parts. Ms Amie Gaye discussed the different types of indicators which could be compiled from the available data, while Ms Maimuna Bayo gave an illustration of how indicators could be analysed.

Ms Gaye began by explaining the dual nature of the Gambian economy, in which the informal sector coexisted with the formal. She attributed the current emphasis on the informal sector to the economic crisis of the 1970s and the consequent inability of Government and the parastatal sector to absorb labour force entrants. Public sector workers were being laid off, and the unemployed were having to resort to informal sector employment. She emphasized the need to measure the contribution of the informal sector to employment and GDP and to develop indicators on women, who form a substantial proportion of the sector.

She went on to explain the distinction between variables and indicators: A variable is any measurable characteristic, while an indicator is a statistic which gives a picture of a given situation, or helps to measure change. Indicators are therefore used when these changes cannot be measured directly. They should be ideal, valid, specific and sensitive. Indicators to measure and describe the actual supply of women's labour are needed:

a) to take stock of available female labour resources;
b) to understand the structural location of women in the labour market;
c) to analyse the relationship between women's work and their income, and, subsequently, to estimate the extent of their economic hardship.

To achieve these objectives, however, data collection systems must be modified at the level of censuses, surveys and open-ended interviews. She identified the types of indicators to include numbers, frequency counts, proportions, ratios, rates and percentage distributions, etc.

She then suggested a number of guidelines for constructing indicators. They should:

(i) use existing national data series, noting deficiencies and supplementing them where necessary with special studies and surveys;
(ii) have broad applicability;
(iii) be valid;
(iv) reflect women's participation in development; and
(v) explain women's situation relative to that of men.

On the types of data needed to estimate women's economic participation, she explained that labour force participation measures the input of effort, while a participation in income and production measures its output. Income is a biased estimator because of its unreliability and because women are predominantly involved in the informal sector, where their status is mainly as unpaid family workers and own-account workers, and where the coverage of production by the statistical systems is incomplete.

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The most common indicators of labour force participation are crude activity rate, female/male ratio and refined activity rate, she said, and referred to page 29 of the Handbook which shows some of the indicators used in describing labour force participation. Crude activity rate (CAR) is defined as the total labour force over total population; it is "crude" because the denominator includes children aged between 0 and 9 years who are not considered economically active, and it is therefore downward-biased. The refined activity rate is expressed as the total EAP aged 10 years and above over the total population aged 10 years and above. There are general rates which can be calculated to measure women's and men's contribution. She suggested that the rate of employment could also be used. According to the 1984 census, 94 per cent of the economically active women are employed, while the corresponding figure for men is 90 per cent. The amount of time worked is also important. Longer hours in the informal sector, and the usefulness of cross-tabulations of status in employment with marital status and also with educational attainment.

Ms Bayo also referred to Tables 2 and 3 of the handout, which show the EAP by industry, occupation, educational attainment and sex from the 1983 Population and Housing Census. The need for cross-tabulations -- e.g., EAP by education and marital status -- was again emphasized. Tables G11, G12 and G15 on the Synthesis could be used to calculate rates for the informal sector and the percentage of men and women in the sector, while Table G6 gives the female/male ratio of economically active and not economically active populations.

Ms Gaye explained how to calculate the contribution of informal sector activities to GDP, using mining and quarrying as an example and referring to Tables G16 and G17 of the Synthesis of National Pilot Studies on the Compilation of Statistics on Women in the Informal Sector in Four African Countries. It had to be assumed, however, that productivity and income are equal in both the formal and informal sectors and for both men and women. The formula given was Total mining to GDP, which is Total employment in mining equal to GDP per capita in the mining industry. To get the total informal sector mining contribution to GDP, one multiplies the above result by the number of persons employed in the informal sector mining industry.

The lack of adequate statistics has necessitated making the assumption of equal productivity in formal and informal establishments, she explained. A labour force survey scheduled for September 1991 will fill this gap by examining household enterprises by size and type, occupation, industry, employment status, number of hours worked, income, etc.

The greatest concern expressed in the ensuing discussion was in relation to the assumptions made to calculate the contribution of informal sector activities to GDP. Participants felt they were unrealistic and should not be the basis of the computations. They proposed that small sample surveys be conducted to estimate productivity and incomes in the informal sector, for which the upcoming labour force survey and SDA project would be useful.

The importance of classifications was also discussed, as were discrepancies in the figures for wholesale and retail trade and in the classifications of employers and employees and of permanent and casual workers. Participants agreed that labour force and household data surveys which look at productivity and income would help achieve recognition of the sector's importance to the economy.

The question of the relevance of the data presented was raised, given that they were drawn from a 1984 census. Participants nevertheless deemed them to be useful for compiling indicators, so

long as the period to which the data pertained was indicated. As with any type of data, they express the situation in a specific time period only.

VII. TECHNIQUES FOR VALUATING WOMEN'S CONTRIBUTION TO THE INFORMAL SECTOR

The lecture for this session was given by Mr. D. B. Okumu, based on the paper jointly prepared with Ms Mahen Njie. Mr. Okumu explained that the contribution of women in the informal sector is assessed by their participation in the labour force -- discussed in the previous session -- and the product of their work, as defined by the SNA.

In his overview of the SNA, he said it dealt only with economic activities. According to the 1968 version of SNA, economic activities are those that result in the production of goods and services for sale on the market and other activities carried out by Government and private non-profit organizations, even though their output is not sold on the market. There are some exceptions, such as in the case of construction of buildings by households and enterprises for their own use and the production of crops and livestock on the farm for consumption, the value of which is included in national accounts. However, unpaid services rendered by housewives and other household members to their households are not included.

He then elaborated on the three approaches to measuring national income: the production approach, which aggregates the value of the contribution made to output by each producer and defines the GDP as the sum of gross output minus intermediate consumption; the income (cost) approach, which is the sum of all the costs incurred by the producers for their production operations; and the expenditure approach, which covers the final uses of the country's output for private consumption, government consumption, capital formation and net export (i.e., exports minus imports). All three approaches produce the same aggregate (GDP).

Regarding the distinction made between the formal and the informal sectors in national accounting computations, he explained that the SNA guidelines are extremely general, relating to the modern/traditional distinctions in the mode of production, and not to the formal/informal division. The concept of traditional does not necessarily correspond to that of informal, which -- at least in the Gambia -- is defined mainly on the basis of the size of the establishment (with respect to number of employees). The concept of traditional mode of production, on the other hand, is based on the scale of operation, technology, organization and management, and differs depending on the branch of activity. For example, in the SNA all production carried out on household premises could be classified as traditional, but in the case of mining, manufacturing and construction, the criterion of the use of equipment of two horsepowers or less would characterize a traditional mode of production (enterprise).

He evaluated some of the techniques that can be used to disaggregate national accounts aggregates into formal and informal sector contributions, and also looked at women's and men's contribution to the informal sector. In accordance with the approach outlined in the Handbook, the contribution of the informal sector is obtained as follows:

First, based on economic activity data, the number of persons in the informal sector is estimated by aggregating for each branch of activity "unpaid family workers", "own-account workers"

and those in the "not stated" category -- the assumption being that they are neither employees nor employers.

Secondly, the informal sector's share of GDP is estimated for each branch of activity as the proportion of employed persons in the informal sector multiplied by the total value added for that branch. The sum of these, for all the branches, yields the estimated contribution for the informal sector.

Thirdly, to get women's estimated contribution within the informal sector, for each branch of activity one calculates the proportion of those in the sector who are women, which is multiplied by the informal sector GDP. Similarly, the sum of these calculations for all branches gives the total value of production attributed to women in the informal sector.

These estimates are crude, he said, recommending a number of possible refinements, depending on the availability of data. Some of the problematic aspects follow:

a) The definition of informal sector implied by the calculations includes professionals such as accountants, doctors and lawyers, who are sometimes excluded from the informal sector. Refinement of the estimate is needed.

b) Own-account workers may be assisted by family members, and therefore the production of a woman own-account worker may also include the productive effort of her male family members.

c) In the income approach, the numbers of men and women unpaid family workers are known, but not their contribution to income, since by definition they receive no income. The value of their incomes would therefore have to be imputed.

d) The income approach presents certain difficulties which either do not arise or are easier to overcome with the expenditure approach. Furthermore, with the launching of social dimensions of adjustment (SDA) projects, it is to be expected that data for the expenditure approach will be more abundant.

On more general problems, Mr. Okumu indicated that while it is acceptable to compute the value of domestic work within the "expanded GDP" concept, there are problems of valuation and accuracy of estimates which need to be seriously addressed.

Beginning the discussion, CSD Director Mr. Ndow observed that Mr. Okumu had raised three points that were also raised during the presentation in Session III: familiarity with concepts and definitions; assumptions made in working out definitions; and the quality of the data sets in terms of their relevance to the topic.

Mr. Raman, United Nations National Accounts expert, pointed out that no single criterion will help to distinguish the formal from the informal sector. However, he noted that criteria such as location and employment can be useful to delineate the latter. He referred to Annex II of the handout and suggested that electricity be included in the residual category. Manufacturing should also be broken into two parts -- small-scale and large-scale -- so that the former can be included in the informal sector. In column 4 of the Annex, employers and employees are left out. He wondered if this was due to the assumption that there are no employers or employees in the formal sector.

Mr. Okumo explained that employers and employees had been excluded for the sake of convenience, since the data did not distinguish between those employed in establishments with less than five employees and those in establishments employing five or more persons. Thus, if the data are available, employees, employers and apprentices in enterprises with less than five employees would have to be included in accordance with the more prevalent definition in the Gambia.

There was some concern that the concept of "unpaid family worker" was misleading, as some of those so classified are paid, especially during feasts when new dresses are bought for them. It was proposed that distinguishing between those who are unpaid and those who do receive some form of payment would be of interest to policy makers and that the CSD should examine and possibly modify the concept so that those who receive payment in kind are designated as such.

The data used for estimating the contribution both of the informal sector and of women were obtained from the 1983 census, which raised the question of how the data are updated to obtain more current estimates for a regular national accounts series. The use of obsolete census data was unacceptable, as it was not clear how precise projections and extrapolations could be made without precise inter-census data. The validity of the assumption made to calculate these contributions was also questioned, given that productive activities in the formal sector differ significantly from those of the informal sector, making it inappropriate to assume that productivity is equal for men and women, irrespective of the sector in which they work. The lack of data poses a serious problem particularly for national accountants, who are often accused of fixing data.

In response to the criticism that the informal sector is not taken fully into account in the GDP aggregates, reference was made to Table 7.5 of "Sources and Methods of Estimation of National Income at Current Prices in the Gambia" (page 45), which lists the informal activities included in the national accounts aggregates. That list is incomplete, however, and the figures still give an underestimate of GDP in the informal sector. Participants were called upon to help expand the list to cover other activities. Their help, along with the SDA project, should improve the quality of the data.

The CSD Director reiterated that statistics are demand-driven. The informal sector is a relatively new area with respect to interest and demand, and as such it needs further elaboration and development.

Mr. Grey-Johnson noted that the problems concerning projections and extrapolation of data over a period of time are not unique to the Gambia but are faced by many countries where there are limited survey data or where no intercensal surveys are conducted. He warned against the use of time alone to measure productivity, and suggested that time-use should be analysed in relation to the intensity of the work.

VIII. ADEQUACY OF DATA COLLECTION METHODS AND SURVEY INSTRUMENTS

Mr. Cole's presentation covered two main issues: traditional data collection methods of research procedures, and data requirements on women in the informal sector. He said the special difficulties in conducting data collection in developing countries can be attributed to socio-economic factors as well as to demographic and social evolution.

Explaining the statistical system in the Gambia, he said the CSD has the authority to carry out censuses and surveys, but there are gaps in the information base. National censuses and surveys do not collect adequate data and there is therefore a need for improvement, especially regarding the informal sector. Censuses record information on every individual, while surveys deal only with a sample of individuals. Data on the industrial sector are available on an annual basis, from establishment surveys also carried out by the CSD, but these surveys do not sufficiently cover small-scale industrial activities.

He noted that sample surveys have been found to be more economical in terms of cost and time; they are accurate, efficient and quite easily adapted for data collection on any target population and topic. In general, however, this method has not been used much. To improve the quality of data on the informal sector, there should be a sampling frame, and to ensure that women's contribution is adequately taken into account, certain precautions should be taken at all stages of data collection.

He referred to the United Nations/INSTRAW Publication on "Improving Statistics and Indicators on Women Using Household Surveys", pages 2-35 of which underline the preparatory stages of surveys. He also stressed the importance of training the enumerators, an activity which has not received the necessary time. Training should not only focus on techniques of administering questionnaires, but should also cover the relevance and purpose of the survey or census, so as to enable enumerators to convince reluctant respondents to participate in the survey.

Although as a general rule women should be interviewed directly on topics requiring very specific information on themselves or their households, in some cases it may be preferable to obtain information from other members of the household who could provide more accurate information.

User/researcher dialogues held prior to undertaking surveys, he stressed, can be used to agree on users' requirements, such as the population to be sampled, demographic information and the selection of topics to be covered in the survey.

Secondary or alternative sources of data should be explored to avoid duplication, and a draft questionnaire should be circulated to a broad group for comments and additions. Committees should be formed to examine the questionnaires critically. Researchers should also visit the sampled population for clarification.

Mr. Cole then discussed the different methods of collecting information through surveys, including face-to-face interviewing, questionnaire mailings and participant observation. Some participants felt the use of questionnaires in surveys was potentially problematic, since respondents may be reluctant to respond to questions if they feel their answers are being recorded. Some participants shared their experience in collecting data without using a questionnaire. While the idea was intriguing to some, others thought it would be difficult to compare the results of interviews if they were left entirely to interviewers. Variation in responses could well be attributed to the experience and capability of the interviewers, and not solely to the variables being measured. Participants concluded that it is advisable to use structured questionnaires which also provide scope for probing.

On the determinants of the sample size, participants observed that time and resources alone are not sufficient criteria: The complexity of the sample design; the prevalence of the phenomenon being measured; and distribution of the target population all need to be taken into consideration.

Participants noted that no provision had been made for the workshop to cover techniques for non-statisticians to calculate statistics and interpret data. While agreeing that this was indeed important, they acknowledged that the workshop could not discuss all the details of techniques of statistical analysis, but that a special training programme or workshop would need to be conducted.

Observations were made on the limitations of household surveys despite the fact that they are one of the best methods of data collection. Among the limitations are the facts that sample frames used are usually outdated, and that production in the informal sector is not measured directly because of the lack of accounting records; rather, the income expenditures approach is used. Participants recommended that pilot studies be conducted to obtain estimates of informal sector production. Furthermore, intermediate consumption is also difficult to obtain from household surveys.

Efforts are being made to collect information on family and household enterprises. In addition, the African household survey capability programme is trying to address the problem of data collection on informal sector units which are not family enterprises. It is possible to collect information on production by using special techniques, such as daily production records, from which statistical authorities can work out yearly production.

African countries should conduct more ad hoc surveys on the informal sector, participants said. Establishment surveys usually have large biases.

Another limitation of surveys is that they contain simple errors which do not exist in censuses. In the United States, surveys have been found to be more accurate to the extent that they are used in conjunction with censuses for estimating the population.

IX. STRATEGIES FOR IMPROVING STATISTICS ON THE INFORMAL SECTOR: RECOMMENDATIONS OF THE WORKING GROUPS

The discussions on this topic were conducted by working groups, each of which focused on one of three topics:

a) coordination of statistical activities in the country;
b) follow-up activities and plan of action for the dissemination and utilization of statistics on the informal sector;
c) policies to improve production and management in the informal sector.

A. Coordination of Statistical Activities in the Country

The group discussed mechanisms to set up a national and integrated system of informal sector statistics. To put the discussion in the proper context, two questions were raised:

Why do we coordinate statistics on women in the informal sector?

Why do we need to integrate data?

At the national level there are various data sources using different concepts, methodologies, etc. This causes inconsistencies in the data generated because of the various methodological frameworks used and unnecessary duplication of efforts. As a result, the following needs became

apparent: to set up a common methodological framework; establish a central body responsible for the collection of information on the informal sector at the national level; and ensure that definitions, classifications and methods of valuation on informal sector statistics are standardized.

The group recommended the following:

a)   Establishment of a national committee on activities related to the informal sector, comprising all organizations involved in the sector's development.   The committee would meet on a regular basis to review practices and experiences concerned with informal sector statistics and policies. Two subcommittees would be set up, one on statistical activities (to comprise both producers and users of statistics), and the other responsible for policies.

The CSD should be strengthened to serve as the secretariat of the sub-committee on statistics (subject to the subcommittee's endorsement).   The CSD could be the central body responsible for coordinating statistical activities on the informal sector at the national level. However, surveys should not be conducted without prior consultations with the CSD on methodological aspects.

b)   Setting up of a central coordinating body/focal point for national initiatives in the development of statistics on the informal sector.

To enable the central body to coordinate those activities effectively, it should be given a legal status and strengthened with the necessary financial and human resources.

c)   Establishment of a common methodological framework for the organization and execution of surveys on the informal sector.   The framework should focus on harmonized concepts, definitions and classifications.

d)   Methods for the systematic processing of survey data on the informal sector should be worked out.

e)   Timely dissemination of survey findings should be ensured in consultation with other bodies involved in data collection.

f)   Establishment of a central database on the informal sector which should be accessible to all concerned.

B.   Follow-up Activities and Plan of Action for the Dissemination and Utilization of Statistics on the Informal Sector

1.   Given that there are serious deficiencies in the availability of statistics, and in view of the importance of issues relating to the informal sector, especially as concerns women, the group suggested:

a)   The setting up of a data bank on the informal sector which should be designed to collate, store and make more accessible such information as:

- inventory of studies and researchers conducted;
- inventory of projects and institutions involved in promoting women's activities in the informal sector;
- statistical information on the informal sector.

The CSD should be given the lead role in the establishment and maintenance of the data bank; as the focal point of the data bank programme, it should ensure that all institutions with special units for data collection and analysis are involved in implementing the programme.

b)   Compilation of statistics from the data bank for ready use, and their dissemination in the form of:

- fact sheets
- statistical booklet
- graphic/pictorial presentation and charts

c)   Information disseminated should be addressed to different target groups using the appropriate channels of communication, which may include: publicizing the existence of the data bank through radio and newspapers; conducting one-day seminars on access to and utilization of the data bank; and using traditional music with lyrics aimed at changing women's attitudes about the importance of work in the informal sector, opportunities for diversification of their activities, and availability of support (as indicated by statistics from the data bank). The Department of Information and Broadcasting, along with the information, education and communication component of the WID project, should be involved in this phase of the programme.

d)   Instituting mechanisms for monitoring and evaluating the data bank's impact on the intended users.

2.   There is an urgent need to designate a focal point in the most relevant ministry which would address itself to the provision of legal status and protection for the informal sector. The focal point should have the mandate of establishing and operating such a the data bank. This would ensure government recognition and continuous commitment to informal sector issues.

3.   Addressing the issue of inadequacy of data on the informal sector and their utilization, a series of training workshops should be conducted for specific target groups.

a)   For producers of statistics, including researchers and departments engaged in data collection: to identify what constitutes the informal sector, how it is to be covered in data collection, standard concepts and classifications to be used, and appropriate methods of data analysis and interpretation.

b)   For users of statistics: to orient those with no or limited statistical background, particularly those involved in women's programmes, in the basic techniques of accessing data from various sources and compiling statistics and indicators relevant for programme design, and to deduce concrete policy implications from their interpretation.

c)   For staff and potential users of the data bank, including the media: training on how data can be accessed.

d)   More generally, there is need for sensitization on women's issues and for statistical training for those involved in development programmes.

e)   The need for study tours was also underscored.

C. Policies to Improve Production and Management in the Informal Sector

Participants noted that the informal sector serves the needs of people in terms of goods and services in both the formal and informal sectors. Furthermore, the informal sector is not inefficient but less efficient, and could be made more efficient with greater support and development. Even though the sector contributes substantially to a country's economy, its importance is often underestimated.

The group considered the following as areas that could improve the production and management of the informal sector: improvement to ensure quality services; improved technology, development of skills; greater access to credit facilities; creating markets for production; and efficient forms of management, equipment and technology.

The following policies were recommended:

1. Training for the Informal Sector

Quite a number of institutions are involved in training on both the formal and informal sectors, such as IBAS and other NGOs. This training is very important in that it enhances production and general development. An example was cited from Nigeria, where youths receive training and, eventually, loans to help them set up businesses. In order to avoid duplication, a national coordinating mechanism should be set up to be responsible for training in the informal sector.

2. Access to Credit

A number of problems were identified as hindering the access to credit of people operating in the informal sector, including collateral, management skill deficiency and high interest rates. In this connection, the People's Bank of Nigeria was cited as an example of an institution which, instead of demanding collateral, uses guarantors to ensure that the beneficiaries repay the loan.

It was recommended that credit facilities for small-scale business should be set up, including credit lines to be made available either by the Government or a bank like the People's Bank of Nigeria.

3. Markets

The Government should come up with strategies to protect both local and international markets for the goods and services of the informal sector. However, this should be done as part of a complete package, for example to ensure the quality of goods, efficient production techniques, and access to raw materials and product markets.

4. Institutions

It was suggested that an institution should be set up, in the form of a department or section within a Ministry -- such as the Ministry of Trade, Industry and Employment -- which would be solely responsible for the informal sector. Its terms of reference would include the coordination of activities and monitoring of policy implementation on the informal sector. A section or department would be better equipped than a desk officer to carry out such a broad and diverse task.

X. RECOMMENDATIONS

A. Standardization and Coordination of Statistical Activities

Various data sources exist at the national level, each representative of different concepts, data collection methodologies, coverage and the like. This leads to unnecessary duplication of efforts and to the inconsistency and noncomparability of the data generated by different sources. It is therefore necessary to ensure the standardization of the concepts, classifications and methods of estimation and valuation used in informal sector statistics. Participants recommended that:

1. A national technical committee on statistical activities of the informal sector should be established, comprising producers of statistics, to perform the following functions:

   a) Establish a common methodological framework for the organization and execution of surveys on the informal sector. The framework should focus on harmonized concepts, definitions and classifications.

   b) Work out methods for the systematic processing of survey data on the informal sector.

   c) Ensure timely dissemination of survey findings.

   d) Coordinate the establishment of a central database on the informal sector.

2. The functions of the national steering committee for the informal sector and credit support projects should be extended to include the coordination of national initiatives on the development of informal sector statistics. The committee's membership should include the CSD.

3. To facilitate effective coordination of statistical activities on the informal sector, the two committees should be given legal status and strengthened with the necessary financial, human and material resources.

B. Improvement of Data Availability and Utilization

Considering the general lack of appreciation of the crucial role of the informal sector, and the increasing demand for data to enhance programme design and promotion of income-generating activities, especially for women, participants further recommended that:

1. The CSD should include in its programme the collection, compilation and analysis of statistical data on the informal sector.

2. A data bank on the informal sector should be set up, designed to collate, store and increase the accessibility of such information as:

   -   inventory of studies and researchers conducted;
   -   inventory of projects and institutions involved in promoting women's activities in the informal sector;
   -   statistical information on the informal sector, with the CSD taking the lead role in establishing and maintaining the data bank. As the focal point of the data bank

programme, the CSD should ensure that all institutions with special units for data collection and analysis are involved in implementing the programme.

3.   Statistics from the data bank should be compiled and, using all available media, disseminated to different target groups in the form of:

- fact sheets
- statistical booklet
- graphic/pictorial presentation and charts
- directory of available data and the institutions responsible

C. Measures for Enhancing Informal Sector Management and Production

Given that without Government recognition and support, the informal sector will not attain its full potential in generating employment and income, and that individuals' capacities to expand their productive activities in the informal sector are greatly limited by the low level of skills and the lack of access to credit and training in enterprise management, it was strongly recommended that:

1.   A section or department for the informal sector should be created in the Ministry of Trade, Industry, and Employment, to coordinate activities and monitor policy implementation in the informal sector. The importance of the informal sector in the national economy, and the complexity of issues requiring intervention, suggest that only a section or department can best serve these needs, and that a desk officer would not be capable of the task.

2.   Training workshops should be conducted for specific target groups, such as producers and users of statistics and operators in the informal sector, at the national and divisional levels.

3.   A national coordinating mechanism should be set up to provide training for those in the informal sector.

4.   Credit facilities for small-scale businesses should be set up, for example a People's Bank.

5.   Strategies to protect both local and international markets for the informal sector should be instituted by the Government.

ANNEXES

ANNEX 1

INFORMATION ON THE WORKSHOP

A. AIDE-MEMOIRE
B. SPECIAL SESSION ON THE INFORMAL SECTOR
IN NATIONAL POLICIES AND PROGRAMMES
C. WORK PROGRAMME
D. LIST OF PARTICIPANTS
E. EVALUATION FORM

ANNEX 1.A

AIDE-MEMOIRE

I. Introduction

A major difficulty confronting planners today is the lack of statistics on all aspects of the economy, including the participation and contribution of population groups and the potential contribution of different economic sectors. In most African countries, the informal sector plays a key role in the sustenance of families and in the provision of basic needs to the poorer segments of the population. Though its contribution is indeed sometimes acknowledged, there have been few attempts to counter some of the sector's constraints on higher productivity. As much research has shown, the capacity of the informal sector is not fully utilized, nor are there specific government policies to help it attain its potential.

The reasons for this neglect are many, mostly stemming from the exclusive attention focused on the formal sector by planners, policy makers, statisticians, and training and financial institutions. National machineries are often geared towards fulfilling the needs of the formal sector; and as regards training, the educational system has only a limited capacity to provide the necessary guidance for developing entrepreneurial skills. It has generally been left up to the informal sector to provide such training, which is often limited in scope and content. Furthermore, there is only a minimum allocation of resources from the Government. Few of the sector's operators have access to credit, with the result that financial and capital inputs in informal sector businesses are usually generated from private sources, such as relatives, friends and informal credit schemes.

Given the multifaceted nature of these problems, UNDP funded a project on "Improving African Women's Role in the Informal Sector: Production and Management", which aims to make the participation of African women in development more effective by improving the productivity of their informal sector activities.[1]

There is undoubtedly an urgent need for more development programmes and projects to promote investments and production in the sector. There should also be a better understanding of the size of the informal sector, the characteristics of its enterprises and operators, the production and income generated by the sector and the nature of constraints on the ability of its businesses to operate at optimum capacity. By and large, qualitative and quantitative data on these questions are scarce and not comparable between sources. Informal sector statistics are inconsistently compiled and tend to underestimate the actual size and contribution of the sector.

In several cases, the approaches used in data collection reflect biases due to difficulties in defining and in applying the relevant concepts to measuring women's economic activity, which have

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[1] The project is a cooperative effort of the Economic Commission for Africa (ECA), as executing agency; the Organization of African Unity (OAU); the Internation Labour Organisation (ILO); the International Research and Training Institute for the Advancement of Women (INSTRAW); the United Nations Statistical Office and the United Nations Development Fund for Women (UNIFEM).

led to less accurate information on the role of women in the informal sector, the level of their participation and their contribution to the economy through informal sector activities. Women's labour input is not fully acknowledged in view of their concentration in the sector, for which current methods of enumeration are inappropriate, and techniques for the compilation and analysis of relevant statistics from existing sources are lacking.

II. Identification of the Data Problem

An assessment of the data situation concerning the informal sector, with specific reference to women, was made by participants in two regional workshops (Zambia, 23-27 July 1990, and Burkina Faso, 8-12 October 1990). The following observations are based on presentations and discussions at the workshops, which centred on the availability of data in the four project countries (Burkina Faso, Congo, the Gambia and Zambia) and 22 other countries participating in the workshops, which were sponsored by INSTRAW in collaboration with the United Nations Statistical Office and the Economic Commission for Africa (ECA).

In almost all countries in Africa, Governments have indeed become more aware of the importance of women's role in development through their activities in the informal sector. Yet not enough research has been conducted, nor are there sufficient sex-disaggregated statistics on the sector, to evaluate women's participation and their contribution to production and to GDP.

The insufficiency of statistics was attributed to a variety of causes, notably:

a)   The regular programmes of national statistics systems are organized to collect current social and economic data and do not include the development of statistics on the informal sector, which consequently are obtained from ad hoc studies, are limited in scope and are often carried out by private institutions.

b)   The censuses and surveys covering industrial and commercial activities collect information only on large-, medium- and small-scale enterprises having a certain minimum number of employees. Production units with very few or no employees and self-employed workers are not included.

c)   The principal sources of sex-disaggregated data on the EAP are population censuses and demographic surveys. Unfortunately, in a number of countries the results are often published with extreme delays, and sometimes information on the occupations are given but not on the type of activity (as for example in the case of Burkina Faso).

d)   Censuses and surveys on retail trade -- one of the most important female activities of the informal sector -- are very rare, since retail trade is accorded low priority in the development of statistics relative to industrial censuses and surveys.

e)   In the four project countries, there is no comprehensive list of activities on the informal sector, activities undertaken equally by men and women, those in which females dominate, and those which women carry out on a full-time basis. Compiling such lists for different regions would greatly facilitate the research work and surveys on women's contribution to the sector. Due to the lack of statistics on these activities, the estimation of national accounts is inaccurate.

Evaluating women's contribution to production and the national product on the basis of what data do exist could lead to erroneous conclusions and poorly formulated policies for improving women's productivity and income.

The statistics component activities preceding the workshops produced two documents which outline procedures for compiling statistics on women in the informal sector, based on the data collection experiences of the four project countries: Handbook on Methods of Compiling and Analysing Statistics on Women in the Informal Sector in Industry, Trade and Services, and Synthesis of National Pilot Studies on Compilation of Statistics on Women in the Informal Sector in Industry, Trade and Services in Four African Countries.

The two workshops, one held for English-speaking countries and the other for French-speaking countries, were convened to review the documents and adapt them for wider application in Africa. The workshops recommended that the Handbook be used:

a)   for training national statisticians, planners, researchers, national officers in charge of women's affairs and other potential users of statistics;

b)   as a guide for national statisticians, academic and research institutions, national officers in charge of women's affairs, planners and other interested users;

c)   as a reference for policy makers, women's organizations, non-governmental organizations, subregional, regional and international organizations, and donor agencies.

To this end, a national workshop similar to the one in the Gambia will be held in each project country. In Zambia, it will be held 24 May-1 June 1991; in Burkina Faso and Congo, August 1991. These workshops are part of the activities of the statistics component and also provide the opportunity to test the applicability of the Handbook and Synthesis for training the producers and users of statistics.

III. Details of the Workshop

A. Organization

The workshop, which will be held 8-16 May[2], at the Kombo Beach, St. Mary, is sponsored by INSTRAW in collaboration with the United Nations Statistical Office. At the national level, it has been jointly organized by the Central Statistics Department (CSD) and the Women's Bureau of the Office of the President. Financial support is being provided by UNDP within its fourth regional programming cycle.

B. Objectives

In general terms, the workshop is intended to train users and producers of statistics in techniques for compiling and analysing gender-related statistics on the informal sector in order to

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[2] The opening session and Session I will be held at the Movotel, Kombo Beach on 8 May to ensure that a wider audience, particularly officials at the decision-making level, can be present.

enhance the effectiveness of planning and formulation of policies for increasing the sector's role in national economies.

Specifically, the workshop aims to:

1. create awareness and sensitize both users and producers of statistics as to the relevance of statistics on the informal sector to overall planning and policy formulation;
2. familiarize participants with methods of evaluating the relevance of concepts and techniques of data collection on the informal sector in general and on women's involvement in the sector;
3. acquaint participants with the variety of sources of data and the approaches for compiling and analysing statistics on women's relative participation in, and contribution to, informal sector production;
4. formulate strategies to foster cooperation between producers and users of statistics for the development of an integrated statistical system.

C. Participation

The workshop will be attended by approximately 35 participants, mostly senior-level personnel from governmental and non-governmental organizations (NGOs), including national women's machineries and organizations. The producers of statistics will include representatives of statistical units/divisions of government ministries, the CSD and research units known to have collected data on the informal sector. Users of statistics will comprise representatives of the research units of governmental and non-governmental organizations which have demonstrated interest in promoting informal sector activities and of women's units and specialized institutions dealing with informal sector issues. Representatives from other international and regional organizations will be invited to attend as observers.

Participants are expected to be fully committed to the objectives of the workshop and training programme proposed by organizers. Some degree of familiarity with the informal sector, women's economic activity and/or the collection and analysis of statistical information is required.

By way of preparation, participants should endeavour to review at least one research report on the informal sector in the country; to peruse the two primary documents (the Handbook and the Synthesis) to be used at the workshop; and to acquaint themselves with the functions of their respective ministries, especially as regards administrative procedures governing the registration of businesses, enterprise development programmes, provision of services to private sector businesses. Participants from NGOs and private institutions should be acquainted with the demands for promoting income-generating activities for women, data needs, problems encountered with income-generating projects and how they have been solved, or at least how bottlenecks can be alleviated.

Participants will be encouraged to share their diverse experiences through individual presentations, for which time has been allotted in the programme. Following are the categories of participants and the main issues expected to be covered by the presentations:

Presentation by representatives of ministries/departments dealing with economic promotion in agriculture, industry, trade and services

Administrative and statistical coverage of industrial, commercial and production activities in the economy and the informal sector:

- Description of the ministries' administrative functions as regards industry, trade and services
- Procedures for regulating or monitoring productive activities of enterprises in these different types of businesses/enterprises
- Specific forms[3] used for registration of businesses and types of data collected through registration
- Types of establishments covered by the administrative procedures
- Analysis and presentation of the statistical information
- Accessibility of the data and how they are disseminated

Presentation by representatives of NGOs and institutions involved in the design and implementation of income-generating activities for women

Experiences in promoting enterprise development in the country:

- Description of the organization's programme and income-generating projects
- Level of participation of women and their characteristics, including previous engagement in economic activities in formal or informal sector
- Prerequisites and procedures for setting up small enterprises or income-generating activities
- Regulations governing business establishments and the positive and negative effects these might have on an individual's ability to engage in small-scale enterprises (do the effects differ for women and men?)
- Problems encountered with respect to policies, financial issues and the like in implementing income-generating projects for women, and how these problems have been solved

Presentation by users of statistics, including researchers, officers of women's programmes, project designers, coordinators and evaluators

The demand for statistical information on women in the informal sector:

- Introduction on functions of the institution and how they relate to the informal sector or women's economic role (income-generating activities)
- What kinds of statistical information are needed for designing or monitoring programmes/projects to benefit women
- Availability of, and accessibility to, the relevant data
- Suggestions for improving access to data

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[3] Copies of such forms should be made available for discussion in group sessions.

Presentation of research reports on the informal sector

For the review of research reports on the informal sector, the following questions could serve as a guide for participants' reading:

- Definition of concepts and how they are applied
- Methods of data collection, sample selection, coverage and content of the survey
- Exhaustiveness of variables measured and their relevance to analysing the relative contribution of women and men in the informal sector; the constraints and needs of informal sector operators
- Presentation, analysis and interpretation of data
- Relevant implications drawn from the results presented
- Any other observations

In general, participants' contributions will take the form of a brief presentation in any of the above categories; active participation in general discussions; group work; and completion of individual assignments derived from the techniques of data compilation being presented. Participants are advised to bring calculators for the computation exercises.

D. Results Expected

The main output of this workshop is to have producers and users trained in methods of compiling and analysing statistics on women's participation in the informal sector. Participants should also be in a position to train personnel in their units or departments.

The workshop is expected to produce:

i) Strategies for ensuring coordination of statistical activities in the country, particularly as relates to the compilation of statistics on the informal sector;

ii) A clear and workable definition of what constitutes the informal sector and its characteristics;

iii) Recommendations for the collection and analysis of data relating to all aspects of women's contribution to the economy, for effective planning and policy formulation for the informal sector;

iv) A report on the proceedings of the workshop, documenting the experience gained from the use of the Handbook and the Synthesis and their adaptation for training at the national level.

E. Format of Presentations/Discussions

The workshop will be conducted in several sessions covering seven main topics, in addition to the opening and closing sessions. Each of the seven main sessions comprises a lecture, comments on the presentation, general discussion and group work addressing specific questions as well as the compilation of statistics and their analysis.

The lectures are to be delivered in two parts, the first covering the material presented in the two basic training documents (Handbook and Synthesis), and the second presenting specific examples

taken from the country, illustrating the intricacies of the approaches and techniques discussed in the first part. The information in the two basic documents will be supplemented by the results of national case studies conducted during the first phase of the UNDP project.

Session I: The informal Sector in National Policies and Programmes: The Demand for Statistics on Women and the Informal Sector

The presentation and discussion will aim at sensitizing participants and creating awareness of the importance of statistics and indicators for assessing and providing for the needs of informal sector operators in national planning and policy. Participants will also explain the statistics-related activities of their units or organizations, highlighting their data needs or uses in the field of women and the informal sector. Their presentations will follow the lecture and comments by the discussion leader. This procedure should make it possible to obtain indications of the variables for which data are needed by the different offices represented.

Session II: Definition of Concepts and Classifications Used in Data Collection on Economic Activities in General and on the Informal Sector in particular

The lecture will review previously proposed definitions of the informal sector as well as the characteristics of the sector often used as criteria for its delineation. The definition used in the Handbook, along with its merits and limitations, will also be discussed. In addition, concepts considered to be integral to enumerating informal sector activities -- such as economic activity, employed and unemployed -- will be reviewed. The relevance of these and other concepts for measuring the size of the informal sector and the level of production within it will be presented, along with insights into the difficulties associated with applying these concepts in the field, especially with regard to women's economic participation and contribution.

Session III: Review of the Sources and Limitations of Data on the Informal Sector

The session will give a basic orientation to alternative sources of data, such as those produced by national statistics offices (population censuses, household sample surveys, establishment surveys and other ad hoc surveys), surveys conducted by the statistics units of government ministries, research institutions, etc., and administrative sources. The presentations will address issues of data availability and compatibility of sources. In the discussions to follow, participants will address other types of data produced by their respective offices, the conformity of concepts with those applied by the CSD, and limitations of the available data. Some suggestions on how these data may be improved will also be considered.

Session IV: Techniques for Estimating the Economic Participation of Women and Men in the Informal Sector (from Available Sources)

This session will be concerned with illustrating the methods of compiling the available statistics. The presentations and exercises will cover principles of compiling indicators, indicating the different types of indicators to be compiled and how they are computed and interpreted. Methods of analysing the data, procedures for defining variables, the derivation of direct and indirect measures of the variables, as well as the need for cross-classification of variables to obtain more relevant policy

formulation will also be discussed. Working group exercises will assess women's participation in the informal sector relative to men's and relative to their participation in the formal sector.

Session V: Techniques for Valuating Women's Contribution to the Informal Sector

The presentations will dwell largely on the valuation of women's production within the framework of the system of national accounts (SNA). The first part will deal with computations derived from the aggregate figures for the gross domestic product (GDP) and employment ratios of men and women in the different branches of activity. The second part will review the limitations of these estimates and present other approaches to measuring women's economic contributions, some of which involve using other variables or defining additional indicators.

Session VI: Adequacy of Data Collection Methods and Survey Instruments for Gathering Information on Women in the Informal Sector

This session will deal with problems of measuring women's economic participation through censuses and surveys. Since concepts and definitions will have been covered by earlier sessions, this session will focus on the biases in economic activity data. It will address the inadequacy of survey procedures -- the instruments used, scope and coverage -- and highlight the need for specific surveys on the informal sector. Discussions will concern the development of a survey programme to fill in the gaps in current data collection systems.

Session VII: Strategies for Improving Statistics on Informal Sector Activities

This session will comprise discussions in working groups, followed by the presentation and synthesis of the results of the groups. Action plans and programmes for developing an integrated statistics system will be drawn up, and recommendations on improving the quality and use of information will be prepared for adoption in plenary session.

F. Working Groups

Although some discussion of the lectures and presentations by discussion leaders will be conducted in plenary session, group sessions will also be organized for a more focused discussion of the specific problems raised by participants. At these sessions, participants will also perform the exercises under the guidance of resource persons.

The first working group discussion will be held after the presentations and plenary discussions of Session III. Participants will be divided into three heterogeneous groups, each to address the same questions and/or topics. The following results are expected:

a)   data required by the different offices;
b)   comments on the concepts applied for measuring the size of the informal sector; and
c)   suggestions or guidelines on how the available data produced by different offices could be improved.

For group work in sessions IV to VI, participants will work in teams of two (to the extent possible, each team will consist of a user and a producer) to prepare the data or tabulations and computations of relevant variables. Take-home exercises will be given as necessary. Comments and

problems encountered by the groups/teams in applying the techniques will be discussed in plenary session the following morning, prior to introduction of a new topic.

For the last working group discussions, each group is expected to outline strategies for improving data quality and action plans and programmes for developing an integrated statistics system. This session will be followed by the presentation and synthesis of the results of the groups in plenary session.

Instruments required: calculators; tabulation sheets; graph paper; and blank sheets.

G. Report of the Workshop

In the workshop report, greater emphasis will be placed on the statements and comments made by participants during the discussions than on the lectures, which are to be taken directly from the Handbook and the Synthesis. The report will include the exercises for individual and group work as well as the main results of the group work.

ANNEX 1.B

SPECIAL SESSION ON
THE INFORMAL SECTOR IN NATIONAL POLICIES AND PROGRAMMES

There is undoubtedly an urgent need for more development programmes and projects to promote investments and production in the informal sector. However, meeting that need will require a better understanding of the problems and constraints encountered by those in the sector and of the potentials for expanding the sector to absorb a burgeoning segment of the young adult population: school-leavers, the unemployed and displaced workers. Statistical information is needed to provide clear indications to policy makers on the dimensions of the problem; they must know the size of the informal sector, the characteristics of its enterprises and operators, the production and income it generates and the type of constraints on the ability of its businesses to operate at optimum capacity.

More crucial still is the quest for a better appreciation of the sector's contribution to the national economy in order that it can be placed on the national agenda along with other macro-policy issues.

The Steering Committee[1] of the UNDP project on "Improving African Women's Role in the Informal Sector: Production and Management", recognizing the importance of linking planning considerations with statistical concerns, strongly recommended at its last meeting held in Addis Ababa, Ethiopia, that a special session be held at the beginning of the national workshop and that Government officials at the decision-making level be invited to attend. This special session is being conducted on 8 May at Novotel, Kombo Beach, as Session I of the workshop.

At this session, planners and decision makers will encounter participants of the national training workshop; statisticians involved in the production and use of statistics; representatives of government ministries concerned with economic promotion in enterprise development, business registration, formulation of procedures for regulating business practices; and representatives of non-governmental organizations (NGOs) and project managers, coordinators and advisers with experience in programme design, implementation or monitoring of income-generating projects for women. It should be a unique opportunity for the exchange of experiences, especially as concerns the impact of policies on enterprise development. Policy makers can guide the practitioners towards more pragmatic recommendations and strategies which might be more favourably viewed by government decision-making bodies.

Organization of Session I

The session will be organized in two parts. The first comprises a presentation by a resource person on "Integration of informal sector concerns into development planning in the Gambia", following which representatives of the NGOs will speak of their experiences in promoting income-generating activities for women in the informal sector. They will discuss the various problems

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[1] The Steering Committee comprises representatives of UNDP, ECA, OAU, ILO, INSTRAW and UNIFEM, as well as of the four project countries.

encountered, particularly those attributable to policies or regulations governing economic activities; solutions adopted; and suggestions for change. Policy and decision makers will then be invited to address some of the proposals drawn from these presentations and comments. Of special interest are the views of high-level officials on the prospects for and constraints to changes or formulation of new policies on the informal sector.

The second part of the session will include a presentation by a resource person on "The use of statistics and indicators on the situation of women", followed by brief expositions given by users of statistics such as researchers, officers of women's programmes, project designers, coordinators and planners on the demand for statistical information in their work. At the ensuing general discussion, participants are will be able to comment on the presentations and interventions. If necessary, a working group session will be organized in the afternoon for in-depth discussions of pertinent policy issues and recurring themes of the plenary session.

On the final day of the workshop, participants will consider for adoption the recommendations and strategies emanating from the week-long presentations, discussions and working groups.

ANNEX 1.C

WORK PROGRAMME

<u>Wednesday, 8 May</u>

9:00 - 10:00   <u>Opening session</u>
        A.   Introduction to the project
        B.   Objectives and organization of the workshop
        C.   Opening address

10:00 - 10:30   Tea break

10:30 - 12:30   **Session I:**   <u>The Informal Sector in National Policies: Demand for Statistics on Women and the Informal Sector</u>
        A.   Background presentation: informal sector and development planning (Lucy Fye)
        B.   Presentation by NGOs on policies and regulations affecting the informal sector
        C.   Discussion

12:30 - 14:00   Lunch break

14:00 - 17:00   <u>Session I continued:</u>
        D.   Introduction to the demand for statistical information on women
        E.   Presentations by participants
        F.   General discussion

<u>Thursday, 9 May</u>

9:00 - 10:30   **Session II:**   <u>Definition of concepts and classifications used in data collection</u>
        A.   Background presentation: Concepts and definitions
        B.   Presentation by representatives of departments dealing with industry, trade and services
        C.   Discussion

10:30 - 11:00   Break

11:00 - 12:30   **Session III:**   <u>Review of the sources and limitations of data on the informal sector</u>
        A.   Background presentation: Overview of data sources: censuses, surveys and administrative records
        B.   Relevance of administrative sources
        C.   Ad hoc surveys on the informal sector
        D.   Discussion

12:30 - 14:00   Lunch break

14:00 - 17:00   Working groups

Friday, 10 May

9:00 - 9:45   Recapitulation of Sessions I-III

9.45 - 12.30   **Session IV:** Techniques for estimating the economic participation of women and men in the informal sector
                  A.   Principles of calculating indicators
                  B.   Lecture on compilation of statistics

12:30 - 14:00   Lunch break

14:00 - 17:00   Working groups

Saturday, 11 May

9:00 - 12:00   Visit to selected informal sector programmes/enterprises

Monday, 13 May

9:00 - 9:45   Recapitulation of Session IV

9:45 - 12:30   **Session V:** Techniques for valuating women's contribution to the informal sector
                  A.   Background presentation: national accounts estimates and women's production
                  B.   Discussion

12:30 - 14:00   Lunch break

14:00 - 17:00   Working groups

Tuesday, 14 May

9:00 - 9:45   Recapitulation of Session V

9:45 - 12:30   **Session VI:** Adequacy of data collection methods and survey instruments
                  A.   Lecture on survey methods for households and enterprises and specific information to be collected
                  B.   Participants' presentations examples of informal sector survey
                  C.   Discussion

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| 12:30 - 14:00 | Lunch break |
| 14:00 - 17:00 | Working groups |

Wednesday, 15 May

9:00 - 9:45	Recapitulation of Session VI
9:45 - 10:30	**Session VII:** Strategies for improving statistics on the informal sector Introduction of issues for discussion and organization into groups (Women's Bureau)
10:30 - 11:00	Break
11:00 - 12:30	Group discussion
12:30 - 14:00	Lunch break
14:0O - 17:00	Continuation of group discussions

Thursday, 16 May

9:00 - 11:00	Discussion and adoption of strategies and recommendations
11:00 - 12:00	Break
12:00 - 13:00	Closing

ANNEX 1.D

LIST OF PARTICIPANTS

Name/Title

Address

ANDREWS, Ms Patricia
Monitoring and Evaluation Assistance

Women's Bureau
Office of the President
The Gambia

BAH, Mr. Demba
Marketing Officer

Gambia Cooperative Union Ltd.
The Gambia

BALDEH, Mr. Cherno Michael
Programme Support Officer

Save the Children Fund (USA)
The Gambia

BARBER, Ms Lucretia
Administrator/Planner

Employment Human Resources Division,
Ministry of Trade, Industry, and Employment
The Gambia

BAYO, Ms Maimuna
Programmer

Central Statistics Department
The Gambia

DIBBA, Mr. Bakary S.
Economist

Trade Division
The Gambia

DIBBA, Mr. Yusupha F.J.
Assistant Research Officer

ActionAid, The Gambia
The Gambia

GASSAMA, Ms Naba
Training Officer

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Department of Planning
Ministry of Agriculture
The Gambia

JOBE, Ms Fatou J.
Programme Officer

Women's Association of Gambian Entrepreneurs
The Gambia

JOBE, Ms Nyanya
Product Control Officer

Department of Tourism
The Gambia

JOBE, Ms Saptiem Editor	Women's Bureau Office of the President The Gambia
JOINER, Mr. Alade Sunni Executive Secretary	The Association of Non-Governmental Organizations(TANGO) The Gambia
JOOF-COLE, Ms Amie Head of Rural Broadcasting and Adult Education	Ministry of Information and Tourism Radio Gambia The Gambia
KASSIM-LOUM, Ms Mariatu Project Manager	WISDOM The Gambia
LEIGH, Ms Fatou Economist	Statistics and Special Studies Unit Ministry of Finance and Economic Affairs The Gambia
SALLAH, Ms Hassan Coordinator	Information, Education, and Communication Women's Bureau President's Office The Gambia
SAMBA, Ms Kinday N'Della Supplements Dev. Coordinator	Gambia Food and Nutrition Association The Gambia
SAMBOU, Mr. Dullo M. H. Marketing Officer	Gambia Co-operative Unions Ltd. The Gambia
SANNEH, Mr. Abdu Rufal Coordinator	Monitoring and Evaluation Unit Women's Bureau Office of the President The Gambia
SANNEH, Mr. Faal Senior Community Development Assistant	Community Development Ministry of Local Government and Lands The Gambia
SIDIBE, Ms Binta Coordinator	Training and Social Reforms Women's Bureau President's Office The Gambia
TEMU, Ms Elizabeth Credit Specialist	Credit Support System for Women UNDP/OPS The Gambia

TOURAY, Mr. Abdou B.
Senior Community Development officer

Community Development
Ministry of Local Gov. and Lands
The Gambia

TOURAY, Ms Isatou
Monitoring and Evaluation Assistant

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RESOURCE PERSONS

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Coordinator

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GAYE, Ms Amie
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The Gambia

JOINER, Ms Julia
Coordinator of Projects and Programmes

Women's Bureau
The Office of the President
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NJIE, Ms Mahen
Statistician

Central Statistics Department
Ministry of Finance and Economic Affairs
The Gambia

SAVAGE, Ms Victoria
Cadet Statistician

Central Statistics Department
Ministry of Finance and Economic Affairs
The Gambia

WADDA, Ms Romey
Statistician

Central Statistics Department
Ministry of Finance and Economic Affairs
The Gambia

ANNEX 1.E

EVALUATION FORM

To participants:

Your response to the following questions will help us improve future workshops. On a 5-point scale (5 = very much, 1 = not at all), please assess the material and presentations in terms of their usefulness to you. For each item, circle the rating which most accurately reflects your assessment and give us your comments or suggestions.

A. Workshop design

Please indicate how satisfied you were with each of the following:

		Very much				Not at All
1.	Overall design of the workshop	5	4	3	2	1
2.	Overall schedule	5	4	3	2	1
3.	Amount of time allocated for discussion	5	4	3	2	1

B. Sessions

Please indicate how useful each of the following was for you:

		Very much				Not at All
4.	Session I.A: The informal sector in national policies	5	4	3	2	1
5.	Session I.B: The demand for statistical information on women	5	4	3	2	1
6.	Session II: Definition of concepts and classifications used in data collection	5	4	3	2	1
7.	Session III: Review of the sources and limitations of available statistics on the informal sector					
	Lecture presentation	5	4	3	2	1
	Working group (I, II, III)	5	4	3	2	1
8.	Session IV: Techniques for estimating the economic participation of women and men in the informal sector					
	Recapitulation (I, II, III)	5	4	3	2	1
	Lecture presentation	5	4	3	2	1
	Working group (IV)	5	4	3	2	1

		Very much				Not at All
9.	Session V: Techniques for valuating women's contribution to the informal sector					
	Recapitulation (IV)	5	4	3	2	1
	Lecture presentation	5	4	3	2	1
	Working group (V)	5	4	3	2	1
10.	Session VI: Adequacy of data collection methods and survey instruments					
	Recapitulation (V)	5	4	3	2	1
	Lecture presentation	5	4	3	2	1
	Working group (VI)	5	4	3	2	1
11.	Session VII: Strategies for improving statistics on the informal sector					
	Recapitulation (VI)	5	4	3	2	1
	Lecture presentation	5	4	3	2	1
	Working group	5	4	3	2	1
12.	Field trip	5	4	3	2	1

13. Comments on the training content:_____

_____

_____

_____

C. Workshop arrangements

Please indicate how satisfied you were with each of the following:

14.	Information received before the workshop	5	4	3	2	1
15.	Workshop venue: Novotel	5	4	3	2	1
16.	Hotel meals	5	4	3	2	1
17.	Hotel services	5	4	3	2	1
18.	Workshop staff	5	4	3	2	1

19. Comments: _____

_____

_____

_____

_____

D. Workshop overall

20. What did you like best about the workshop?

_____
_____
_____
_____

21. What did you like least about the workshop?

_____
_____
_____
_____

22. What did you gain from the workshop?

_____
_____
_____
_____

23. What use do you think you will make of your experience at the workshop after its completion?

_____
_____
_____
_____

24. How could future workshops be improved?

_____
_____
_____
_____

25. What suggestions would you like to make for follow-up:
     (a) In general terms?

_____
_____
_____
_____

     (b) In terms of your own or your institution's activities?

_____
_____
_____
_____

26.   Please state in one or two sentences what you perceive as the main outcome of the workshop.

_____
_____
_____
_____

Thank you for participating in the evaluation of this workshop.

ANNEX 2

OPENING AND CLOSING SPEECHES

A. EXECUTIVE SECRETARY OF THE WOMEN'S BUREAU
B. REPRESENTATIVE OF ECA
C. INSTRAW REPRESENTATIVE
D. UNDP DEPUTY RESIDENT REPRESENTATIVE (OPENING ADDRESS)
E. MINISTER OF TRADE, INDUSTRY, AND EMPLOYMENT (KEYNOTE ADDRESS)
F. DEPUTY EXECUTIVE SECRETARY OF THE WOMEN'S BUREAU
G. INSTRAW REPRESENTATIVE (CLOSING STATEMENT)
H. DEVELOPMENT SUPPORT COMMUNICATIONS OFFICER,
UNDP/RBA (CLOSING STATEMENT)
I. REPRESENTATIVE OF ECA (CLOSING REMARKS)
J. UNDP RESIDENT REPRESENTATIVE (CLOSING REMARKS)
K. NABA GASSAMA, A PARTICIPANT (VOTE OF THANKS)

ANNEX 2.A

OPENING REMARKS BY MS ISATOU NJIE-SAIDY
EXECUTIVE SECRETARY OF THE WOMEN'S BUREAU

Honourable Minister of Trade, Industry, and Employment,
Deputy Resident Representative of UNDP,
Representatives of INSTRAW and ECA,
Representative of the Regional Bureau for Africa,
Distinguished Ladies and Gentlemen.

It gives me great pleasure to welcome you all to the opening of this timely and crucial workshop on the "Compilation of Statistics on Women in the Informal Sector in the Gambia".

We are here to address a sector which is very crucial to our country's economic development efforts, since it provides skills, employment and the basic needs of our population (let's recall the Economic Recovery Programme period when the informal sector came to our aid).

Distinguished ladies and gentlemen, the main factors which contribute to our nation's underdevelopment are also invariably responsible for our relatively underdeveloped statistical systems. Notable among these factors are traditional and cultural practices, negative attitudes, biases and inadequate resources, all of which are anti-developmental. A wide discrepancy in data collection practices is due to legitimate differences as to what is appropriate in our varying cultural contexts. This calls for a different approach and manipulation to provide comparability and the missing link.

By almost any measure of economic and social development, the people of the African region are among the least advantaged. Our economic base is narrow and largely agricultural; it relies on the export of primary products and sometimes labour. Our region is characterized by low per capita gross domestic product (GDP) and energy consumption, undeveloped financial institutions, inadequate adult literacy, low life expectancies, high rates of disease and malnutrition, high infant and child mortality and high fertility. What a gloomy picture!

It is in this context that the question of the status of women must be considered. Besides being one of social justice and human rights, the issue of women's access to resources is critical to the development process itself due to women's indispensable roles in our economic development endeavours. Their role and level of participation in development are decisive factors in food self-sufficiency, the distribution and marketing of basic foodstuffs and other goods and services, retail trade and the like. But unless women have equal access to skills training and to modern financial tools and resources, the informal and small business sector cannot make its maximum contribution to development.

As single parents and wives in polygamous homes, women are both economically and personally responsible for the care and pre-school education of their children. Inadequate access to education and economic resources will have a direct and limiting impact on the welfare and

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opportunities available to their children. Thus, the status of women is an important economic and development issue.

Despite their key role in food production and commerce, most of the programmes and resources designed to improve productivity in agriculture and business have hitherto -- that is, prior to our structural adjustment programme -- been directed towards men's activities. A close examination of the costs and benefits of development reveals that women have borne a disproportionate share of the costs.

While participating in the workshop, one must consider what is really wanted for planning and policy purposes. Measurements are as good as the data which goes into them, to avoid "rubbish in, rubbish out" (RIRO) and/or "garbage in, garbage out" (GIGO).

The data to be produced must be timely and of reasonable quality. The data we collect and analyse, and the methods of enumeration and techniques of analysis, must take cognizance of women's input and participation in economic development. This should hopefully help to best describe the situation of women. We must also consider the strengths, weaknesses and/or limitations of national-level data as a planning tool, for monitoring changes in the status of women and for facilitating their full and meaningful participation in national development.

Last but not least, it must recognized that data acquisition, compilation and analysis can be an expensive business. Therefore, data must be highly relevant to our planning and decision-making requirements.

Thank you.

ANNEX 2.B

ADDRESS BY MR. K. AMELEWONOU,
REPRESENTATIVE OF THE ECONOMIC COMMISSION FOR AFRICA

Madame Chairperson,
Honourable Minister of Trade, Industry and Employment,
UNDP Deputy Resident Representative,
Distinguished Ladies and Gentlemen.

Since last year, the Statistics Division of the United Nations Economic Commission for Africa (ECA) has been closely involved in the implementation of the UNDP-funded project on "Improving African Women's Role in the Informal Sector: Production and Management". Indeed, the Division was invited by INSTRAW to participate in the two regional workshops held under the project's auspices in 1990 in Zambia and Burkina Faso. INSTRAW has once again invited the Division to participate in the present workshop.

In order to comply with the recommendations of the two regional workshops, the ECA Statistics Division has included two main outputs in its programme budget proposals for the biennium 1992-1993. The first is the publication of a technical report on the measurement of women's participation in the informal sector. The second is the substantive servicing of an Intergovernmental Working Group on the development of a social indicators framework for Africa. During the biennium, the Division will continue to provide advisory services on improvement of informal sector statistics through the Regional Advisory Service in Demographic Statistics, the African Household Survey Capability Programme, the National Accounts Capability Programme and other specific projects dealing with establishment-based surveys and basic economic statistics in general.

The Division will present the recommendations of the two regional workshops to the Seventh Session of the Joint Conference of African Planners, Statisticians and Demographers. As recommended by the regional workshops, this meeting, which has been scheduled to take place during the first quarter of 1992, will be invited to set up an ad hoc expert group in order to study the "Handbook on Methods of Compiling and Analysing Statistics on Women in the Informal Sector in Industry, Trade and Services" and to make recommendations to national statistical offices for its use.

Madame Chairperson, Honourable Minister, Ladies and Gentlemen:

Given that national initiatives for the development of statistics on women and the informal sector should cover various areas, such as national accounts, population censuses, employment, time use, and household and establishment surveys, a common methodological framework is needed to ensure the consistency of the data collected.

The ECA Statistics Division will continue to cooperate very closely with INSTRAW and other institutions in order to promote, in each country of the African region, the gradual establishment of a national and integrated system of statistics on the informal sector.

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ANNEX 2.C

STATEMENT BY MS GRACE BEDIAKO,
INSTRAW REPRESENTATIVE

Madame Chairperson,
Honourable Minister of Trade, Industry and Employment,
Deputy Resident Representative of UNDP,
Distinguished Representatives of UNDP,
Representatives of United Nations agencies,
Distinguished Guests and Participants,
Ladies and Gentlemen.

As a representative of INSTRAW, I would like to welcome this audience to the opening of the national training workshop on the "Compilation of Statistics on Women in the Informal Sector in the Gambia", which is being sponsored by INSTRAW and the United Nations Statistical Office. Furthermore, it is with great pleasure that I convey to the Government of the Gambia the Institute's gratitude for what has indeed been a fruitful cooperation in all facets of implementing the statistical activities of the UNDP-funded project on "Improving African Women's Role in the Informal Sector", which is being executed by the ECA.

Measuring women's activities in the informal sector of national economies has been one of INSTRAW's main programme areas, a major reason for this emphasis being that it is only when women's activities are made visible in statistics; when the value of their contribution is assessed in both quantity and monetary terms; and their constraints to increased productivity identified that concerns can more effectively be addressed in national policies and programmes. In this context, the Institute's programme on the informal sector has been developed combining both research and training, with dissemination of information for wider outreach. INSTRAW's work in this area has been greatly enhanced by the support of the UNDP's Regional Bureau for Africa, which enabled extension of statistical activities from global research to the regional and national levels to ensure the practical relevance of these programmes.

The UNDP-funded project has the unique quality of drawing on the varied expertise of agencies in the United Nations system, of the OAU and of four African Governments (Burkina Faso, Congo, the Gambia and Zambia) to research and identify mechanisms for remedying the pressing problems of women in the informal sector in the African region. The problems which plague the sector are being assessed in three broad categories -- policy, statistics and training -- which correspond to the three components of the project.

In consenting to participate in this inter-agency effort, the Institute sought to contribute to the research process, given its experience in this area. However, as with any endeavour of such magnitude and diversity, we are pleased to acknowledge that much has also been gained from this collaboration. Our experience has been enriched from working closely with government officials in the project countries, which show different characteristics in economic structure, female participation

in economic activities and degrees of coverage of informal sector statistics in the national statistical systems.

In this joint effort, Madame Chairperson, we have endeavoured to assess the availability of data on the informal sector, the extent of institutional support for the informal sector in place in the country, and the potential for compiling and disseminating information on the significance of the sector in the national economy and of women's activities in particular. A disturbing realization is that many of the sector's difficulties stem primarily from the negative connotation and sentiments which the term "informal" often evokes. For this reason, at a regional statistics workshop held in July 1990 in Siavonga, participants contemplated whether abandoning this term for another or refining it to remove the stigma would not be more conducive to promoting its productive activities. While this may appear extreme, it exemplifies the dilemma of those involved or concerned with the situation in the informal sector.

Madame Chairperson, much has been done in preparations for this workshop: A handbook and synthesis of pilot studies were prepared which discuss the techniques for compiling statistics on women's contribution to the informal sector, with a view to providing relevant information to aid policy formulation and planning; two regional workshops were convened to review these documents; and now, in the final phase of the statistics component activities, this workshop is being held to train users and producers of statistics in the respective countries on how to use the documents. In keeping with the project's institution-building objectives, the Women's Bureau and the Central Statistics Department have borne most of the responsibility for organizing the workshop, not only by arranging its logistics but more especially by studying the techniques in the Handbook and preparing lectures on the topics to be covered. They therefore deserve much of the credit.

Madame Chairperson, you would no doubt agree that when the project has ended, it will have left an indelible impression on those who have been in some way associated or come into contact with it. We cannot forget that for the first time, a concerted effort has been made through inter-agency, regional and national collaboration to address the concerns of women in the informal sector. Sensitivity on issues of policy, statistics and training has been kindled, and therefore awareness of the sector's needs has also been raised. As concerns this workshop, it is our hope that the training process begun here will extend to other levels and that the participants will begin to apply the techniques learned in order that the quality of data and planning for the informal sector will improve.

In closing, Madame Chairperson, may we express our deep appreciation and thanks to the Honourable Minister for availing us of his time to open this workshop, and to yourself for your involvement in the project; to the Government and its officials who have contributed to the project's activities during various stages of implementation; to the United Nations agencies collaborating on the project, for sharing their experiences; and especially to UNDP for their continued support and commitment to promoting Women in Development issues.

We wish the participants a successful training.

Thank you.

ANNEX 2.D

**OPENING ADDRESS BY MS ELIZABETH LWANGA-OKWENJE,
UNDP DEPUTY RESIDENT REPRESENTATIVE**

Honourable Minister,
Ladies and Gentlemen.

On behalf of UNDP, we welcome you to the National Training Workshop on the Compilation of Statistics on Women in the Informal Sector. The workshop is part of UNDP's efforts to help small-scale women entrepreneurs assume more productive roles in national economic development. It is intended to provide planners and national institutions with additional skills to formulate complementary policies and to design and deliver gender-sensitive programmes and projects.

Time and again, studies point to the invaluable role of women as caretakers of their households, as producers and as productive members of society. Studies also demonstrate the importance of the informal sector, which absorbs a great number of the working population, and the high percentage of women in the sector.

However, the statistical data needed to assess and evaluate women's contribution to national economies, and which should provide the information necessary to support gender-related action plans, are regrettably unavailable. This is because most national statistical systems are designed in such a way as to exclude means of developing statistics on women and on the informal sector in particular.

Some participants present here today also attended a policy seminar last September organized by the ECA and OAU, which are the two agencies responsible for the project's policy component.

Recommendations were made as to how national policies of development institutions could be modified and enhanced to respond to the needs of women in the informal sector.

Similarly, representatives from the Gambia participated in a regional statistical workshop for English-speaking countries last July, in Zambia, where the Handbook was reviewed and revised for general use in Africa.

Meaningful development calls for the collective participation of the population, which involves both men and women as equal partners. To achieve this goal the special needs of women have to be concretely and systematically addressed. UNDP has taken an initiative, and it is hoped that other development partners -- national and regional as well as international -- will work together to provide a cohesive programme for strengthening the role of women in development.

In this regard, we should like to mention UNDP's Regional Bureau for Africa's Women-in-Development package of projects formulated during its fourth programming cycle (1987-1991). The projects were designed to improve the efficiency and productivity of women in key development

sectors where they play a leading role. In addition to the attention paid to the informal sector, the projects deal with agriculture, energy, water and sanitation as well as women's access to credit.

Finally, we would like to take this opportunity to thank the organizers of the workshop, in particular the Government of the Gambia, the Central Statistics Department of the Ministry of Finance and Economic Affairs and the Women's Bureau of the Office of the President. We would also like to extend a special thanks to INSTRAW, the United Nations Statistical Office and the ECA representatives, on whose statistical and policy experience we hope to draw.

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ANNEX 2.E

KEYNOTE ADDRESS BY THE HON. MBEMBA B. B. JATTA, MINISTER OF TRADE, INDUSTRY AND EMPLOYMENT

Madame Chairperson,
Members of the Diplomatic Corps,
UNDP Deputy Resident Representative,
Representative of INSTRAW,
ECA Representative,
Distinguished participants,
Ladies and Gentlemen.

It is for me a source of considerable pride and satisfaction to be invited to deliver the opening address of the National Training Workshop on the Compilation of Statistics on Women in the Informal Sector in the Gambia. As a professional statistician and one of the pioneers in the statistical field in the Gambia, I feel honoured to be given the opportunity to perform this function today.

Madame Chairperson, with my long association and experience as a statistician, I have been able to observe the collection and the use of statistical data in this country as well as abroad. As countries struggle to develop, statistical data are utilized for many purposes, such as for understanding incomes, life expectancy, movements in goods and services, and national accounts. Planners could hardly operate without the data that statisticians provide: Gross domestic product (GDP), per capita income, consumer price index and the like are household words at economic ministries and international organizations.

Too often, however, these concepts do not capture the productive activity of most operators in the national economies. Studies have shown that most of the food produced in Africa is the outcome of the labour of women in the informal sector. This is only in the food-producing subsector: What about the other sectors, such as cottage industries and marketing?

The question is, Madame Chairperson, are we not leaving too many important economic operators out of our existing statistical data? If the answer is affirmative, then how reliable and comprehensive are the data we use daily in our offices as management tools?

I am happy to note that this workshop will examine in some depth that fundamental question, since we need knowledge of this informal sector; Governments must realize that a significant proportion of any African population derives its livelihood from informal activities.

It is in the informal sector that the true costs of the factors of production are most accurately reflected in African economies. Therefore, it deserves greater attention from Governments than it has hitherto received. In this workshop, the focus will be on women in the informal sector. I believe that by focusing on women, the workshop will be able to go deeper into the subject and therefore come up with concrete and practical recommendations that touch upon women's day-to-day lives.

In addressing the need for compiling statistics on women in the informal sector, we must look at the process of data collection as well as the usefulness and the use to which the data would be put. We must avoid the use of scarce resources for collecting data that are not very useful. We would take a functional approach and collect data that can be used to improve the living standard of women and not to make their plight an object of speculative academic exercise.

As Minister in charge of industrial development and employment, I am particularly interested in this workshop and its outcome. The informal sector of the national economy is programmed for special attention in my Ministry; indeed, as from fiscal year 1991/92 we plan to have a trained economist on board as desk officer working only for and with the informal sector. Our objective is to help the informal sector realize its full potential and to facilitate the effective utilization of its capacities. My Ministry therefore hopes to benefit from the outcome of this workshop.

Madame Chairperson, you will observe that I have a vested interest in this workshop. Therefore, I wish to thank the organizers for their efforts and initiative. In particular, I wish to thank the ECA, the ILO, INSTRAW, the United Nations Statistical Office and UNDP, all of whom in one way or another have made a significant contribution to this workshop. On behalf of the Government of the Gambia, I wish to express our sincere appreciation for their contributions to our development efforts and in particular for taking steps to address an area too often taken for granted. To the participants, I wish you successful deliberations full of good and concrete proposals for adoption by the Government.

Madame Chairperson, Ladies and Gentlemen, I now have the pleasure to declare this workshop officially open.

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ANNEX 2.F

CLOSING REMARKS BY MS KUMBA BARENAH
DEPUTY EXECUTIVE SECRETARY OF THE WOMEN'S BUREAU,

Distinguished Ladies and Gentlemen, we have now come to the end of a very important and timely occasion in the history of the Gambia. It is important in the sense that the whole world is calling for information on women, especially women in the informal sector. You will all agree with me that this sector, though informal in nature, embraces the vast majority of Africa's labour force, and the female population in turn comprises the largest number of informal sector operators. It can no longer be considered solely urban, but is equally associated with rural areas and related growth centres. We cannot say that its activities concern only such businesses as petty trading, retailing or barter trading; female farmers in the rural areas are also part of the informal sector. All contribute considerably to all sectors of economic and social development.

However, national statistics on which all development plans and programmes are based neither incorporate the activities of women in the informal sector nor consult with them. Therefore, like most plans, the top-down approach to development planning becomes the fashion, although it is not the most effective way of achieving the desired goals.

In the same vein, most development planners, especially economic planners, fail to regard the roles of women in the informal sector as being as significant as those in the formal sector. This is because of the women's economic and financial status and because the planners lack the statistical data which could be used to measure how successful women are in these roles.

Some will argue that women's activities in the informal sector are not economically viable because they do not yield direct financial benefits. But I would strongly argue that on the average, the benefits outweigh the costs. This could only be done if there were systematic, comprehensive and detailed statistical data available.

Development cannot be achieved in the absence of well-defined plans and programmes designed to implement national policies. Such plans should be realistic and replaceable, using available resources. However, this is possible only if the plans are based on real situations and addressed to existing problems -- for which available statistical data are a sine qua non.

We have reached a turning point in our development endeavour and are now at a stage when women can no longer be excluded from the statistical battlefield. Not only do they form more than half the population, they are also the most productive in both the formal and informal sectors. Now that the Government has begun to focus on their role in the informal sector, the ball is in the courts of the data's users and providers.

Workshop participants have recognized the importance of acquiring knowledge and skills in statistical data collection, analysis and compilation, and this has been manifested by their level of concentration and participation. Every minute has been wisely spent, with participants going so far as to work on the weekends. But things do not end here: the plans, practical work and different techniques learned at the knowledge should be put to further use; only then will the workshop sponsors relax. It is one thing to learn but another to make use of what is learned.

ANNEX 2.G

CLOSING STATEMENT BY MS GRACE BEDIAKO
INSTRAW REPRESENTATIVE

Madame Chairperson,
Attorney-General and Minister of Justice,
Members of Parliament,
Representatives of the United Nations agencies,
Distinguished Guests, Ladies and Gentlemen.

The participants and resource persons alike have gone through an 8-day programme of training involving attendance at lectures; acquainting each other with the work of their respective institutions in the field of data collection and improvement of women's socio-economic status; deliberating on the statistical problems associated with the informal sector; and computing examples of statistics and indicators on women in the informal sector.

Despite the time constraints, we managed to accomplish our objectives, which were to:

1.   Create awareness and sensitize both users and producers of statistics as to the relevance of statistics on the informal sector to overall planning and policy formulation.
2.   Familiarize participants with methods of evaluating the relevance of concepts and techniques of data collection on the informal sector in general and on women's involvement in the sector.
3.   Acquaint participants with the variety of sources of data and the approaches for compiling and analysing statistics on women's relative participation in, and contribution to, informal sector production.
4.   Formulate strategies to foster cooperation between producers and users of statistics for the development of an integrated statistical system.

I am sure we can say this workshop has successfully introduced us to the statistical issues, such as definition of concepts, methods of data collection, sources of data, classifications, techniques of compilation of specific types of indicators and deductions to be made from such indicators. It is now our individual responsibility to seek further knowledge on what has been discussed here.

As with every training programme, it is what is made of the information received that determines the degree of success. This was indeed acknowledged by the workshop during its deliberations in its call for an evaluation of the impact of its training programme. From such an evaluation, the UNDP as funding agency, and INSTRAW, the United Nations Statistical Office and the ECA as sponsoring agencies, would be interested to learn:

-       how the materials provided for the workshop are being utilized
-       whether what has been learned is also being transferred to other staff working in our respective areas

- how participation in the workshop has influenced our work and our ability to interact and cooperate with those involved in data collection or utilization and project implementation.

Madame Chairperson, although this is the final activity INSTRAW is to undertake in the Gambia on behalf of the project's statistics component, the Institute is keenly interested in the follow-up activities proposed. Compilation of statistics and their dissemination as booklets, fact sheets, wall charts and the like would undoubtedly make data more accessible to and relevant to users' immediate needs. For such an exercise, and in order to develop information and a data bank on the informal sector, the case studies in "Women, Statistics and the Informal Sector" which were conducted in the preparatory phase of the project should be a useful starting point.

The report on these case studies; the Handbook and Synthesis with which this workshop is already familiar; and the reports of the regional workshops and this national workshop -- soon to be available for distribution -- are all background documentation which will be at the disposal of the team chosen to carry out the programme. It is therefore hoped that the experiences from the UNDP project will be drawn upon for any future work at the national level on the informal sector.

In addition, there are several avenues for support in this field of work. These include the advisory services offered by the United Nations Statistical Office's Women's Programme for the development and use of statistical databases, which can be provided upon request, and the advisory services frequently provided upon request by INSTRAW for help in organizing national statistics workshops.

Madame Chairperson, the implementation of the informal sector project has ensured cooperation between national institutions and INSTRAW which we hope will continue in other areas of the Institute's regular programme of activities. On behalf of INSTRAW, let me reiterate our deep appreciation for the hospitality of the Government of the Gambia in facilitating our work on this project.

I personally wish to thank the national organizing committee for the workshop, as well as the resource persons and participants who worked tirelessly to bring the workshop to its successful completion.

Honourable Minister, Distinguished Ladies and Gentlemen, Madame, thank you.

ANNEX 2.H

CLOSING STATEMENT BY MS VIOLA MORGAN, DEVELOPMENT SUPPORT COMMUNICATIONS OFFICER, UNDP/REGIONAL BUREAU FOR AFRICA

Madame Chairperson,
Attorney-General and Minister of Justice,
Members of Parliament,
Representatives of the United Nations Agencies,
Distinguished Guests, Ladies and Gentlemen.

On behalf of UNDP's Regional Bureau for Africa, I am pleased to speak on a subject so basic that it is often taken for granted.

Communication, Madame Chairperson, is viewed by many as an obvious discipline that could easily be practised by anyone, at any time. Its essence in the development context is often downplayed in favour of hardware or technological inputs.

Apathy towards projects, inappropriate technology, abandoned water pumps and inappropriate irrigation schemes are some of the visible reminders of planning that is indifferent to the perceptions and capacities of the intended beneficiaries.

Development practitioners are beginning to seek channels of communication with the communities and people whom their projects are trying to help.

Development in the 1990s means development by beneficiaries, with beneficiaries at every stage of the process. UNDP's 1990 Human Development Report, and the Khartoum Declaration on "development with a human face", have highlighted this conclusion.

Communication for development is not a new concept in the international community. A development support communication project was launched by UNDP two decades ago.

Regrettably, the momentum of that period was not fully recovered until recent years, when the benefits of development projects were being maximized as a result of mass participation. Communication, however should be planned, budgeted for and systematically implemented. There must be commitment.

The Regional Bureau for Africa cautiously began to experiment with development support communication in 1987, with its Women in Development projects. The benefits of this effort have extended even to this national training workshop. I shall give you a few examples:

Last Saturday, workshop participants went on a field trip to observe women in the informal sector at close quarters. We thank the National Women's Bureau and the Central Statistics Department for organizing such a successful trip.

The significance of the field experience is twofold and exemplifies the meaning of communication for women in development. Our visit enabled us to interact with women entrepreneurs, the focus of this workshop, in order to understand more concretely how they work, where they work, and what they produce.

Secondly, we were able to document at first hand, on video, the views, concerns and experiences of women who work under arduous conditions -- long hours, little pay, but with such dynamism and relentless drive to succeed. Through interpersonal and audiovisual channels we were able to collect, and will eventually exchange, information among all those concerned in hopes of mobilizing groups, individuals and national and regional institutions for responsive action.

Moreover, the workshop's topic -- statistical data collection -- is quite pertinent to communication, for several reasons. Data collection is important, but dissemination of the information is crucial for planning and other purposes. Communication is useful for training enumerators to gather the right information. Providing informal sector employees with information on available credit or skills development programmes, and sensitization campaigns to make the sector visible, are other uses to which communication can be put.

Madame Chairperson, UNDP's project on women in the informal sector has also benefited from the use of national radio broadcasts, including in vernacular languages, and press coverage, for which we would like to thank the Gambia Broadcasting Service and Press Corps for their role and cooperation in promoting WID issues during the project's implementation.

A project of such a multi-disciplinary nature, involving various subjects including policy, statistics and training, as well as numerous ministries, international agencies and a cross-section of the population, requires communication support to provide the linkage that will ensure coordinated management and collective participation.

The importance of education through training, information dissemination and communication, using all possible channels -- village theatre, art, music, audiovisuals, cultural groups and individuals -- to elicit participation, particularly at the grassroots level, cannot be overemphasized. Development hinges on changes in the attitudes and behaviour of the people concerned, as well as on popular participation.

Madame Chairperson, in closing we wish to take this opportunity to thank the audiovisual team of Express Studios -- Kebba Cole, Ousainou Bittay, Lamin Jallow and the manager, Gambian journalist Peter Da Costa -- for their assistance in producing over the last few days a three-hour documentary, entitled "Women in the Informal Sector: a UNDP Approach".

We hope the film will serve the purpose for which it was intended -- and beyond. We also hope that the workshop's recommendations on communication support will be fully implemented.

And to all those who have made our work meaningful -- Queen Amie, Batik entrepreneur; the soap-making women at Brikama; the fish-smokers and vegetable gardeners at Tanji; the food processors at Cassakunda; workshop participants, representatives of government ministries and other organizations -- thank you.

ANNEX 2.I

CLOSING REMARKS BY MR. CRISPIN GREY-JOHNSON, REPRESENTATIVE OF THE ECONOMIC COMMISSION FOR AFRICA

Madame Chairperson,
Attorney-General and Minister of Justice,
Members of Parliament,
Representatives of United Nations agencies,
Distinguished Ladies and Gentlemen.

On behalf of my colleague and myself, I wish to express our thanks to the Government of the Gambia, particularly to the Minister of Trade, Industry and Employment and his colleague, for having, all along given their full support and encouragement to this project on women in the informal sector.

In addition, we appreciate the Government's support to this particular activity, which we are gathered here to close formally. In particular, we commend the Women's Bureau and the Central Statistics Department for their substantive support to this workshop.

We have spent eight very fruitful days going through a range of issues pertaining to women in the Gambian informal sector, as well as designing strategies for building an information and data base to be used in policy formulation or informal sector promotion. In the process, our eyes have been opened to the tremendous potential the informal sector holds for providing gainful employment and incomes to Gambian women. It is my hope that in our daily activity as public servants, NGO officials, private sector operators and so forth, we shall endeavour to project this new potential into our work in ways that will enhance women's participation in the informal sector.

For their part, policy makers should match this effort by providing an enabling environment -- policy, structures and infrastructures -- that would be supportive of our objectives and our efforts.

Permit me now to thank our collaborators, INSTRAW, the United Nations Statistical Office, and UNDP, for their excellent cooperation with ECA in this particular venture, and to express the hope that this cooperation will be maintained in the years ahead.

Finally, let me thank participants for their vigour, enthusiasm and obvious commitment. We have been impressed by the liveliness and intelligence with which the discussions were conducted. We think this is a true sample of the resources available to the Government to encourage growth, not only of the informal sector but of the entire economy of the Gambia.

We look forward to participating with you again in the conduct of similar activities for development in the Gambia, and hope that UNDP will consider further concrete actions by way of assistance in this direction.

Thank you for your attention.

ANNEX 2.J

CLOSING REMARKS BY MR. J. V. ANGELO,
RESIDENT REPRESENTATIVE OF UNDP

Madame Chairperson,
Parliamentary Secretary, Ministry of Finance and Economic Affairs,
Seminar Organizers and Resource Persons,
Distinguished Guests,
Ladies and Gentlemen.

At the opening of this workshop, participants were reminded of the main activities and outputs which the statistics component of the project set out to achieve, as follows:

- Preparation and distribution of a technical handbook and synthesis of pilot studies on techniques for measuring women's contribution to the informal sector;
- Convening of two regional workshops to review the handbook and synthesis and make recommendations for their adaptation to the statistical realities of the African region, and for their use in training users and producers of statistics at the national level in Africa;
- Conduct of national training workshops in the four project countries on the use of the Handbook.

The conclusion of this National Training Workshop on the Compilation of Statistics on Women in the Informal Sector in the Gambia brings us to the end of the pilot phase of the statistics component of the UNDP-funded project, which aims to improve African women's role in the informal sector.

In the broader context of UNDP programme development, this marks the beginning of a new era in which the goals and objectives of the project and the statistics component in particular should be more firmly institutionalized. The workshop has laid the necessary foundations and has brought together representatives of various departments and institutions -- governmental and non-governmental -- to examine in depth the problems of data collection, concepts and methods for compiling and analysing statistics on women's participation in the informal sector.

Several recommendations have been made for better coordination of statistical activities in the country and for strengthening the dialogue between users and producers of statistics. A concrete plan of action has been proposed for follow-up activities in the compilation and dissemination of statistics on the informal sector. And finally, suggestions have been made for a better policy environment that will help make the country's informal sector activities more productive.

Madame Chairperson, I would like us to turn our attention to the need for follow-up activities to this workshop, which UNDP deems crucial if the development goals of the informal sector and credit projects are to be achieved. Clear linkages between policy issues and statistics have been underlined by the workshop. Additionally, a fundamental need for a more adequate database on the informal sector has been expressed, to complement the need to provide credit and training to

informal sector operators. Under the aegis of UNDP projects RAF/87/042 and RAF/87/063, mechanisms are being established to address these issues. Improvement of the quality of data is dependent on the extent to which available data are used; weaknesses and gaps which are identified can then be communicated to the data producers. Users of statistics therefore have as much responsibility as the producers for ensuring there is a continuous updating of data collection and compilation methods.

As this workshop comes to an end, one asks about the extent to which the experience gained in these eight days will be utilized, and how the results are to be disseminated to other levels and divisions within the country. I am informed that keen interest has been expressed in the holding of similar workshops at the divisional level to sensitize community leaders, project implementers and extension workers to the relevance of statistics for their work and to give them the basic tools for compiling statistics of their own.

UNDP is encouraged by the enthusiasm demonstrated by the participants of the workshop and, in line with its programme of activities, is prepared to consider national initiatives in this direction. It is my hope that the team spirit and cooperation initiated by the workshop will continue beyond this day, and that we can expect from the group concrete programmes to be considered within the next country programming cycle, due to begin in 1992.

Madame Chairperson, Honourable Parliamentary Secretary, Ladies and Gentlemen, I wish to congratulate you for this very successful initiative. It was a period of hard work on a very difficult subject matter, but it has been worthwhile.

Congratulations!

ANNEX 2.K

VOTE OF THANKS BY MS NABA GASSAMA, A PARTICIPANT

Hon. Parliamentary Secretary of the
Ministry of Finance and Economic Affairs,
UNDP Resident Representative,
Representatives of other United Nations agencies,
Director of the Central Statistics Department,
Distinguished Guests,
Fellow Participants.

It is indeed an honour and a privilege to be accorded the opportunity to deliver the vote of thanks on this auspicious occasion. The end of this important workshop marks yet another milestone to involve and give more recognition to Gambian women in the informal sector and their contribution to the national economy and national development.

As this workshop has dealt with the compilation of statistics on women in the informal sector, I should point out that not only have the comprehensive presentation and the very important discussions proved invaluable, they also formed the basis for interaction between the different agencies, departments and institutions entrusted in their own right with the task of improving women's role in enhancing the country's social and economic development.

The myth of women's place being the home, and of men as a family's sole breadwinner, is now absolute. From the experience of the Indigenous Business Advisory Service (IBAS) over the past five years, our female clientele has grown dramatically in number, and their success rate in operating their own businesses is most encouraging. Furthermore, they are more dedicated to fulfilling their obligations. I am pleased to tell you that 50 per cent of our clients are women in the informal sector, and that this percentage is expected to rise.

On that note, Madame Chairperson, I wish to thank ECA, INSTRAW and UNDP for sponsoring such a worthy workshop. I wish also to thank the coordinators -- the Central Statistics Department and the Women's Bureau -- for their magnificent job. In conclusion, it is not very common for people to thank or congratulate themselves, but at this moment I would urge all participants to give themselves a pat on the back for the magnitude of devotion and cooperation shown throughout the workshop.

ANNEX 3

INTRODUCTORY LECTURES

A. THE INFORMAL SECTOR IN NATIONAL POLICIES AND
PROGRAMMES
B. THE DEMAND FOR STATISTICS ON WOMEN IN
THE INFORMAL SECTOR
C. DEFINITIONS AND CONCEPTS USED IN COLLECTING DATA ON
THE INFORMAL SECTOR
D. SOURCES OF DATA ON ECONOMICALLY ACTIVE POPULATION AND
EMPLOYMENT IN THE INFORMAL SECTOR
E. TECHNIQUES FOR ESTIMATING THE ECONOMIC PARTICIPATION OF
WOMEN AND MEN IN THE INFORMAL SECTOR
F. TECHNIQUES FOR VALUATING WOMEN'S CONTRIBUTION TO
THE INFORMAL SECTOR
G. ADEQUACY OF DATA COLLECTION METHODS AND
SURVEY INSTRUMENTS

ANNEX 3.A

THE INFORMAL SECTOR IN NATIONAL POLICIES AND PROGRAMMES

INTRODUCTION

This presentation will focus mainly on the need to integrate informal sector concerns into the development planning process. The first section discusses the existing policy stance towards the sector, while the second and third deal with the nature and background of the sector, including its activities. The fourth part elaborates on different forms of government intervention in the sector, including areas which need to be addressed by planners, and the last two sections are devoted to data issues and the need for separate and distinct gender-based data.

I. CONCERNS FOR THE DEVELOPMENT OF THE INFORMAL SECTOR

It is only recently that developing countries have started to pay some attention to development issues of the informal sector. The main reason for this change is the influence and concern shown by international institutions about the sector's growth rate, which came to the fore after the economic crises of the 1980s in developing countries. The treatment of the informal sector by most developing country Governments has been based on the belief that its nature and operating environment make it problematic. However, some recognition of the sector by these Governments has emerged, as evidenced by recent policy statements.

The informal sector constitutes a significant proportion of developing countries' economies; its growth offers an appropriate channel for reaching the growing population of developing countries and thus helping policy makers to achieve most of their ambitious targets for growth and equity. This is evident in the growing number of projects funded by Governments and non-governmental organizations concerned with informal sector activities.

However, given that very little has been done to improve the policy environment surrounding informal sector activities, this presentation stresses that if the tremendous growth potential of the sector is to be tapped effectively, it is essential for developing countries to formulate appropriate policies. All existing distortions in the sector could be addressed through policy changes.

In this context, the challenges encountered by developing countries like the Gambia include identification of a policy package suitable for making the most of informal sector operations in a progressive macroeconomic and legal environment. A 1989 study by Linda McGinnis of UNDP/NGO identified the following three areas of intervention which can foster development of the informal sector:

1.   Government policies: make it possible to enter the informal sector profitably while contributing directly to the country's broad-based development;

2.   Financial system: mobilizes savings, provides universal access to credit and directs investments to the most productive uses;

3.   Legal environment: assists the informal sector rather than hinders improvement of its operations.

It will be more appropriate to describe the informal sector in the global and Gambian context first before discussing strategies that could be put into force to promote the sector.

II. DEFINITION OF THE INFORMAL SECTOR

The informal sector can basically be defined as consisting of economic activities carried out under conditions of market imperfections, primarily to provide employment and incomes to those without an alternative. Most research economists have classified the sector as a segmented labour market of developing countries in order to understand the behaviour of least developed countries' economies. In some cases, the dichotomy between such terms as traditional versus modern sector, or rural versus urban sector, has been used in the attempt to define the sector. The International Labour Office's report on Kenya in 1972 did succeed in popularizing the term "informal sector", which the Kenyans call jua kali, in Swahili.

In October 1990, a national workshop was organized by UNDP/OAU/ECA on improving women's role in the informal sector, which put into place the following working definition:

"The informal sector comprises those economic activities that feature at least four of the following characteristics:

a)   no formal organizational structure;
b)   operating from more than one premises;
c)   having relatively few employees;
d)   not registered/non-legal entity;
e)   lack of formal record-keeping systems;
f)   low level of technology;
g)   traditional channels of distribution;
h)   remuneration is made in more than one form."

This definition can be further improved to capture the sector's market structure and technology characteristics, as follows:

a)   no barrier to entry into the sector; the market is unregulated and highly
        competitive
b)   use of indigenous resources
c)   family ownership of enterprises
d)   small scale of activities
e)   technology is normally labour-intensive
f)   minimal level of skills required; skills are often acquired outside the
        formal school system

Therefore, for a firm or an individual to be included in the informal sector it means that the Government cannot control or reach such persons by law or regulations. These firms and workers can thus avoid paying taxes and disregard labour laws and regulations (such as minimum wages and regulation of the working environment).

III. JUSTIFICATION FOR PROMOTION OF THE INFORMAL SECTOR

With such a definition in place, most policy makers and planners have reason to be sceptical about the merits of promoting the informal sector. Evidently it is often perceived as urban-oriented, clandestine and inefficient. Thus, any positive measures to support its activities will exacerbate the existing problems of excessive urbanization in terms of poorer living and working conditions through migration. Policy makers also do not want to encourage economic activities or units which are both viewed and defined as "illegal" in the eyes of the law. Finally, most policy makers still believe that informal sector enterprises cannot be very productive because of the backwardness of technology in the sector, which ends up being seen as non-progressive.

However, most of this scepticism is attributable to the lack of information about the sector. For example, in the Gambia, we have yet to determine its size and productive capacity. It is characterized by small, competitive individuals or firms which are mostly family-owned and engage in petty trading and services. The following major activities were identified in 1982 data of the Central Statistics Department (CSD):

Table 1
THE GAMBIA: SMALL-SCALE MANUFACTURING ACTIVITY BY BRANCH
Informal Sector Establishments in 1982

Activity	No. of Establishments
1. Tailoring/batik	950
2. Shoe-making	67
3. Wood (furniture/carving)	131
4. Welding/smithing	62
5. gold and silver smithing	n.a.
6. fish-smoking	n.a.
7. palm oil	n.a.
8. mattress-making	67

Source: The Gambia Development Issues and Prospectus 1985.

Several studies have established that the existence of the sector reflects Government's failure to satisfy the basic needs of the poorest segments of society, both rural and urban. Those individuals who do not have access to facilities provided in the formal sector -- such as credit, institutions or markets -- have no other alternative but to join the parallel economy, which enables them to operate efficiently and unaffected by government policies. According to Linda McGinnis, this sector is actually the true private sector, since not only does it provide income and generate employment, it also represents tremendous potential for future economic growth and development.

The informal sector does represent a source of dynamism for developing countries, and policy makers should try to capture this characteristic for several reasons, including employment and income generation for the poorer elements of the population, utilization of local resources, provision of an

enabling environment for rural/urban small-scale industry, provision of consumer goods to low-income groups and development of local human resources.

However, policies to facilitate informal sector growth have yet to be implemented. None the less, the national development plans of most developing countries -- including the Gambia -- have put priority on the promotion of medium- and large-scale formal sector enterprises based on imported technologies and skills, and producing goods and services which cannot be consumed by most of the population.

During the 1970s and early 1980s, many public enterprises were established once the essential role these industries play in the development strategy of an economy was recognized. However, this policy decision did not warrant ignoring the informal sector: 19 years after Gambia Commercial and Development Bank (GCDB) was established, only five branches were opened nationwide. The type of goods marketed by the National Trading Corporation (NTC), especially the supermarkets, caters for the high-income segment of the population -- about 3 per cent of the total. The importance of the informal sector lies in its being a vital source of employment, a fact which reflects the failure of earlier development policies to create jobs. In the process of creating public enterprises in the formal sector it was expected that more employment opportunities would be available from the different investments of the priority sectors. However, this expectation did not materialize, and the industrialization process failed to absorb large numbers of unskilled and semi-skilled persons into productive employment, resulting in high levels of underemployment and unemployment among the fast-growing urban labour force.

The slowdown of economic growth in the 1980s to 2.2 per cent a year for sub-Saharan Africa led to the tightening of government budgets, while rapid population growth rates of over 3 per cent a year for most developing countries further constrained employment opportunities in the formal sector. Therefore, given the increased demand for non-agricultural jobs, the informal sector had to absorb the excess labour force, and promoting it appears to be the natural focal point for employment and income generation, since it also puts that labour to productive use.

IV. CONSTRAINTS OF THE INFORMAL SECTOR AND AREAS FOR POLICY INTERVENTION

Before policy makers can formulate any meaningful policies to facilitate development of the sector, there is a dire need not only to identify factors affecting its progress but also to change the attitude of the population in general, and policy makers in particular, towards the sector. Moreover, in the process of choosing appropriate policies, consideration should be given to the sector's positive factors, especially those with an impact on economic growth. Policy makers should take into account the sector's positive internal mechanism, without dampening the entrepreneurs' initiative and spirit of self-reliance.

Most of the constraints of the informal sector are similar to those confronted by private sector development as a whole. A World Bank study has recognized five areas of concern which could prevent the emergence and performance of a healthy private sector. These are as follows:

i)   entry barriers caused by government- created monopolies;
ii)   obstacles to foreign investment posed by restriction on prices, expatriate staff, location, etc.

    iii)   financial constraints
    iv)   labour policies and price controls
    v)   trade policies and competition

These constraints are often identified in structural adjustment programmes with the World Bank and/or International Monetary Fund (IMF), with specific public policies put in place to address them. The macroeconomic environment creates the basic incentives under which private and informal enterprises operate and is essential for signalling the direction of new investment. Before the implementation of structural adjustment programmes, macroeconomic policies used to discriminate against the private sector while protecting public enterprises and large firms. This was done, for example, by providing easy access to credit, since small enterprises -- especially those in the informal sector -- would be crowded out or forced to borrow at higher rates on the parallel market when credit and interest ceilings are imposed. Overvalued exchange rates reduced the cost of capital to below its social opportunity cost for firms able to obtain rationed foreign exchange or borrow abroad on the international capital markets. This induced firms to become prematurely large and capital-intensive, and discriminated against the development of smaller firms without such facilities.

Appropriate policies are therefore those which keep inflation rates down; make credit available to all those who are able to service their borrowing, including enterprises in the informal sector; encourage savings (through positive real interest rates); and reflect the true value of imports and realistic exchange rates.

As of today, the Gambia Government has managed to bring down the inflation rate from 70 per cent in 1986 to 8 per cent in March 1991, and has set itself the task of reducing the rate to 3 per cent by 1993. The flexible exchange rate introduced in 1986 had a major impact on economic performance and has contributed to economic efficiency in all sectors by reducing imbalances between the demand for and supply of foreign exchange and by providing a clear measure of the real value of the dalasi as a guide to appropriate pricing decisions.

By March 1986, the interbank market rate of the dalasi had depreciated to D7.6 per US$, compared to D3.8 before the float rate. Today the rate is D8.65 per US$, and the differential between the bank and the parallel market has been virtually eliminated. The interest rates were also allowed to follow market forces, and as a result, positive real interest rates replaced negative interest rates, thereby helping to encourage savings in the economy.

In order to remove barriers to entry into certain activities, the Government did liberalize trade and removed licensing requirements, which are normally regarded as major constraints to informal sector entrepreneurs, since they add to production costs and raise consumer prices. They also further reduce both the standard of living and the comparative advantage of smaller businesses (which make up the largest portion of the informal sector) wishing to import but unable to afford complicated procedures. Removal of such barriers therefore improves the entrepreneurship environment.

Price and marketing controls also form part of public policy constraints on all entrepreneurs in both the informal and formal sectors. Costs incurred are normally not reflected in the price, and expenses such as depreciation, finance charges, sales expenditures, taxes, foreign exchange loss and other administrative costs are not captured. For example, the prices of most agricultural commodities, such as rice and groundnuts, were controlled by Government through the Gambia Produce Marketing Board (GPMB). Producer prices used to be fixed by the Government irrespective of developments

on the world market. Moreover, until February 1990, GPMB had an export monopoly of groundnut. Such policies reduced the incentive for formal enterprises to produce and grow, and for informal enterprises to join the formal sector, e.g., through cross-border trade.

Table 2
THE GAMBIA: SELECTED ECONOMIC INDICATORS 1975-1990

	1975/76 1979/80	1980/81 1985/86	1986/87 1988/89	1989/90
	Annual average changes			
Real GDP	5.8	3.9	5.2	6.0
Inflation (CPI)	11.0	15.9	22.1	10.1
	Per cent			
Interest rate (Treasury bill rate)	6.4	11.3	18.3	17.5
	In per cent of GDP			
Gross investment	23.1	20.8	18.9	22.0
Fiscal deficit (excluding grants)	9.7	15.1	16.9	10.7
	In millions of SDR			
Overall BoP	-10.4	-9.9	14.9	20.1
Official Reserve	3.8	1.4	16.4	25.4
External payment arrears End of period	...	89.0	15.0	0.2

Source: International Monetary Fund. Recent Economic Developments 1990.

Minimum wage and tax laws -- normally, tax on income and profits -- can also hamper the incentives of informal enterprises to grow and enter the formal sector. For example, if a small firm is supposed to pay a tax on profits and its wages are below minimum wages, it can choose not to pay the tax and grow in size, but once it does so it also incurs a higher tax rate, reducing its incentive to grow. However, the Gambia's 1988 tax reform rationalized the tax rate and increased the standard relief for all individuals to D 5,000.00, which had the effect of completely removing private entrepreneurs in the informal sector from the tax system.

Apart from public policy constraints, the informal sector must also cope with private and institutional constraints. An example of this is the capital market shortages facing both private and informal small businesses, which mean that the major sources of investment for most developing

countries are retained earnings and foreign investment. The main reason for such a pattern has been conservative banking practices, especially the type of financing which is geared to short-term facilities and demands collateral for loans. Moreover, there are no equity markets in the Gambia which could help mobilize long-term capital.

Technical, managerial and entrepreneurial skills also play a role in informal and formal business development. The shortage of such skills cannot be overemphasized; they should be encouraged, especially for use in the informal sector, and education policies should be designed which would benefit society as a whole.

In targeting the development of the informal sector, financial and legal reforms are essential. There is widespread evidence that not only the informal sector but also small- and medium-scale formal enterprises are unable to take full advantage of development finance available from national investment banks and other commercial credit institutions. Problems encountered are common ones, such as the lack of suitable collateral, bureaucratic red-tape procedures in processing credit applications, heavy loan repayment schedules, the lack of management skills and capacity to implement investment programmes, and bank policies which favour larger commercial enterprises.

The Gambia Government took a bold decision to restructure the financial sector through a comprehensive reform. At the beginning of the Economic Recovery Programme (ERP), two government banks faced severe financial difficulties, with large non-performing loan portfolios. The poor performance of the economy, the tight financial position of many public enterprises, and political interference in credit decisions played a role in the shortfall, while internal factors such as weak management and inadequate staffing and operational procedures further contributed to their financial disarray. As a result, the GCDB -- the country's largest bank and sole source of term lending -- became insolvent, and the Government had to conduct a diagnostic study to determine a medium-term strategy for the bank. The study, after completion in 1988, recommended changes in top management and banking operations. The other major bank, the Agricultural Development Bank, was suspended in 1982 and liquidated in 1989. Moreover, with the introduction of positive real interest rates, savings were mobilized into the banking system and resources were drawn away from low-yield investments as deposits earned positive real rates. These funds were then used by the financial intermediaries for activities that promised the highest real rates of return.

Full utilization of financial market segmentation is necessary to capture the full gamut of resources available to the informal sector. There is a need to promote informal financial institutions which are organized through self-help (osusu) and individual financial brokers (e.g., money lenders, deposit collectors and traders). These institutions have tremendous advantages in dealing with the informal sector, as they are part of the community they serve and attract a greater response from its members. They offer lower costs to members and fewer bureaucratic rules and regulations. They are also willing to lend to the informal sector and provide services other than credit, including technical assistance, linking community groups and introducing other agencies to the groups and communities.

Formal financial intermediaries should also be linked to informal ones without eroding the intrinsic economic rationale of informal financial institutions. This can be done by creating a favourable working environment -- for example, by setting up special units in the Central Bank to address their needs -- and by encouraging commercial banks to adapt to informal sector lending:

simplifying banking procedures, being sensitive to their operating environment, and basing credit decisions on a personal appraisal of a project's net worth, rather than on collateral and cash flows.

Legal reforms are necessary since present requirements appear to favour the formal sector, preventing the largest segment of the economy from being formal and thereby maintaining underdevelopment. Most unemployed youth become a part of the informal sector due to legal constraints. If they are to trade, manufacture, use transport or even consume, these people must do so in the informal sector. Such illegality is not, like theft, antisocial in intent, but is designed to achieve such essentially legal objectives as building a house, providing a service or developing a business.

In attempting to encourage people to "plan, promote, regulate and participate" in the economy, planners have created bureaucratic red tape which the private sector has responded to by avoiding the law at the expense of improving production levels. The most effective way to introduce legal reform is to abolish the laws and regulations that seek to interfere in each transaction and replace them with ones which are efficient in promoting desired ends. Only legal institutions that are efficient can reduce the existing imbalance between the limits on Government's capacity and the complexity of a developing economy.

There is an urgent need to simplify the functions of legal institutions and to decentralize administrative responsibilities from central government to local governments and other local bodies who can have more direct contact with the target population. Deregulation is necessary to relieve market constraints and distortions created by political brokers, arbitrary law-making and special interest groups.

V. THE NEED FOR DATA ON THE INFORMAL SECTOR

The absence of sufficient data on most developing economies is well-known and applies also to the Gambia. Major economic and financial indicators are far more readily available than those needed to measure women's contribution to the overall economy. This lack of data and information on women-oriented activities limits the extent of women's integration into the development process. In order to overcome such limitations, all interested parties -- the Government, women's organizations, and researchers and statisticians have to produce accurate, reliable and usable data on women in all aspects and sectors of development. Policy makers also need such information in order to formulate, review and make objective assessments of alternative development policies and programmes.

Women-dominated activities, especially in the informal sector, are insufficiently covered in the process of calculating national accounts, because of such factors as classification and concepts. As explained in the Handbook, the need to address the lack of information on the value of women's work is clearly expressed in the Nairobi Forward-looking Strategies for the Advancement of Women, which called for recognition of women's remunerated and unremunerated contributions to development and for appropriate efforts "to measure and reflect these contributions in national accounts and economic statistics and in gross national product".

A common complaint among women world-wide is that "women count but are not counted", as the UNDP Human Development Report 1990 puts it. Much of women's work is seen as invisible

because it is taken for granted that it consists primarily of small-scale agricultural work and informal sector and household activities. This ignorance of women's contribution to productive activities is linked to the fact that most of women's work is unpaid and therefore unaccounted for. Even when it is remunerated, their contribution is often undervalued. In formal employment, women earn significantly less than men in every country for which data are available. In the informal sector, where most women work, sometimes their earnings reach only a third (Malaysia) to a half (Latin America) of those of men.

Do women remain invisible in statistics because little value is attached to what they do? Apparently, yes.

Women shouldered a large part of the adjustment burden of developing countries in the 1980s. To make up for lost family income, they have increased production for home consumption, worked longer hours, slept less and often eaten less -- substantial costs of structural adjustment that have gone largely unrecorded. The low value attached to women's work requires a fundamental remedy: If women's work were more fully accounted for, it would become clear how much women count in development. To do that requires much better gender-specific data on development. National censuses, particularly agricultural surveys, must be redesigned.

This workshop and its Handbook have a difficult but important task to accomplish, namely, to familiarize participants with methods for enumerating women's economic activities in the informal sectors of industry, trade and services. The information available in the Handbook is based on data from population and housing censuses and national surveys. Even these statistics are influenced by classifications and concepts which tend to be biased in measuring women's contribution to the economy.

Shortcomings in the available data should be identified for further modification. As a starting point, however, this workshop should acquaint users with the economic value of women's work in the informal sector, teach them methods for assigning such value, and evaluate inadequacies in the data for measuring women's economic contribution.

VI. GENDER ISSUES IN THE INFORMAL SECTOR

The objective of this workshop is to make users of statistics on the informal sector recognize the importance of women's contribution to development -- in other words, "making women's labour statistically visible". The interests of women and of the community as a whole are captured in the measurement methods utilized in the Handbook. Recognizing the role of women in the informal sector alone is not enough; that role must be quantified to have an impact on policy makers' attitude towards women and the informal sector. Most government policies do take account of important concerns of the economy, such as employment, income and production. Therefore, when labour statistics are required, they should include the total labour force, including women in the informal sector.

Data on women provide an important insight into what is happening in society. For example, data on changes in women's absolute and relative participation in the labour force and the informal sector, and on their role as shock absorbers against the fluctuations of business cycles, will contribute to a better understanding of what happens during the different phases of the cycles. This also has an impact on the population's expenditures, consumption and savings patterns.

Exercises

1.   Give a definition of the informal sector along with 10 examples of informal activities in trade, industry, and services.

2.   What are the objectives and uses of statistics on the informal sector?

3.   What are the problems in concepts, definitions and classifications of the:
        i)   informal sector
        ii)   development contribution
        iii)   gross domestic product?

4.   If you were a policy maker, what areas of intervention would you consider for policy reforms to improve the informal sector's working environment? (Give in order of priority.)

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ANNEX 3.B

DEMAND FOR STATISTICS ON WOMEN IN THE INFORMAL SECTOR
Presented by Mr. Ndow
Director of the Central Statistics Department

I. THE INFORMAL SECTOR

In the Gambia, the informal sector is generally defined as all economic establishments in all industrial activities that engage less than five employees. As such, it encompasses both rural and urban industrial activities. This arbitrary delimitation of the scope of the sector could be regarded as a general operational definition requiring further elaboration. For instance, where do we classify the dabada -- the production unit -- that has more than 10 family workers, that is mainly engaged in farming subsistence food crops, or a bakery which has a turnover of about D150,000 yet engages less than five employees?

These examples and many others underscore the need for careful application of the "less than five employees" criterion to all industrial activities. The inapplicability of the above definition argues for the adoption and use of different definitions in different industries by different intervention agents.

Apart from the quantitative criteria used in delineating the informal sector, there are certain qualitative features of informal sector establishments, such as their physical location, relationship to the households which own them, availability of social services, and access to credit and other financial facilities.

Non-farm informal sector establishments are usually located in residential areas, and in most cases on the premises of the households that own them, or within commuting distance. Their location tends to flout land-use regulations and thereby cause such environmental hazards as noise and air pollution.

Usually there is no clear-cut distinction between the transactions of such establishments and those of the households that own them. Putting establishment finances to household use is quite common. Such establishments generally have inadequate water and electricity supply, if any. Access to credit is often an inhibiting factor for the establishments as well, mainly because the owner/operators lack the necessary guarantors or collateral usually demanded by financial institutions. Application of high labour-intensive technology is also sometimes a constraint on establishments in the informal sector.

II. REASONS FOR THE LACK OF STATISTICS ON WOMEN

The economic structure of the Gambia, as in most developing countries, has an informal sector with great economic potential -- a potential which has not been fully harnessed, largely because of economic policies and programmes pursued prior to national independence, when development of the sector was limited both for rural and urban industries. Rural industrial development was

restricted to groundnut production, while urban industrial development was synonymous with distributive trade of imported commodities -- mainly "manufactures".

This lack of development of the informal sector finds its parallel in the development of statistics in general, because in the Gambia, data collection, analysis and dissemination has been mainly demand-driven. One result is that statistics on women in the informal sector are generally underdeveloped. There are two reasons for this limitation: the failure to harness the potential of the informal sector, and the failure to recognize the contribution that women make or could potentially make in overall economic development.

As a result of these two factors, existing statistics focus mostly on the formal sector and are not gender-specific. This is especially true of statistics collected prior to independence and before the Women's Bureau was set up, which promotes women's participation in national development both as promoters and beneficiaries.

Generally speaking, prior to the establishment of the Women's Bureau and the preparation of the nation's first five-year plan, rural development and urban planning were not given due consideration. The informal sector was viewed as existing on the periphery of the formal sector and as benefiting from the growth of the latter. The President inaugurated the first five-year plan with the following remarks:

"The plan is the people's, and its emphasis lies on rural development, self-sufficiency in basic foodstuffs, creation of more equitable income distribution, better educational opportunities and increased participation of people throughout the nation in the planning and development process".

The second plan also underscored the importance of the informal sector, stressing the "primacy of rural development, balanced development of natural and human resources, equitable distribution of income -- so that the fruits of economic development can be available to all our peoples".

The rethinking evident in both the first and second plans ushered in a demand for data at the three levels of the economy -- macro, meso and micro -- and in particular the convergence of these levels with the informal sector and women's emancipation and development.

Macro-level data -- especially economic statistics, which are usually not locality- or gender-specific -- tend to be highly aggregated. A noteworthy subject is national accounts. Women's contribution to national income is not generally given, because in general the United Nations System of National Accounts (SNA) -- the international guidelines for the preparation of accounts on economic activities -- were not intended to reflect such activities. Social accounting matrices (SAMS) are attempts to redress these anomalies in that they allow disaggregation of data at the macro and micro levels as "household type", "enterprise size" and the like.

The inapplicability of international statistical standards, concepts and definitions, and the absence of locally developed substitutes for them on the gathering, processing and dissemination of statistics on women in the informal sector, inhibits the development of statistics in this area. This workshop will hopefully address this issue and come out with recommendations. The Central Statistics Department (CSD) and the research unit of the Women's Bureau should spearhead this venture.

Centralization of government services/functions in the urban areas also explains the non-existence of statistics on the informal sector. Although information exists at the divisional level, there is much room for improvement, especially as concerns gender-specific information on economic activities. Decentralized regional/divisional plan formulation and implementation has been non-existent in the Gambian experience, which limits the development of statistics on women in the formal sector.

III. INCREASE IN THE DEMAND FOR STATISTICS ON WOMEN

With the establishment of the Women's Bureau and the growing drive for rural development, the demand for statistics on women increased. Planners and statisticians increasingly felt the need to develop this area of statistics. The Both the Women's Bureau and the social ministries and agencies concerned with such areas as health and education required more gender-specific information. The need of non-governmental organizations (NGOs) for such information also started to be felt -- not just on social variables, but also on agriculture (crop protection), non-agricultural activities and small-scale industries, including batik-making, retail trade, agro industries and dressmaking.

This great demand for data led to a survey being conducted in 1980 by the Government and the Jobs and Skills Programme for Africa of the International Labour Organisation (ILO/JASPA) to solicit baseline information on the informal sector, with a view to assessing its impact on the overall economy. The contribution of women was not addressed.

The development of a comprehensive system of national accounts in the late 1970s and early 1980s led to the dissemination of two volumes on national income, which greatly helped to fill the statistical gap on informal economic activity. Ad hoc enquiries were carried out and information on 20 industrial activities disseminated, cutting across both the formal and informal sectors. Gender-specific information was not, however, collected. Information collected on the informal sector dealt with small bars, restaurants, bakeries, tailoring, batik-making and dyeing, small-scale manufacturing, etc.

The decennial population and housing censuses have also been a source of information on the informal sector. In many instances, however, researchers dealing with women in the informal sector have found census data to be limited for purposes of analysis, mainly because there were no standard definitions of the sector and also because economic variables were not gender-disaggregated. In fact, it was only the 1983 Population Census that had modules on economic and industrial activities. Prior censuses mostly collected information on fertility, mortality and migration.

Localized and gender-specific enquiries were first carried out by intervention agencies such as NGOs and specialized government agencies in order to monitor specific projects.

During the period of the economic recovery programme (ERP), there was a marked shift in the demand and supply of statistics on women in the informal sector. The nature of this demand was both quantitative and qualitative. More information was required on the subject not just for traditional industrial activities but for other new ones. This was mainly the result of social hardships that accompanied the adjustment programme, which led to women being identified as a "vulnerable group". To help alleviate the social hardships, action programmes were needed which in turn required more data sets that are highly disaggregated and released on a more timely basis.

This was a challenge to statistical agencies, in that the traditional statistical series being generated were not of this nature. Intervention agencies then carried out their own enquiries to make the information available. International bodies, including the World Bank and the United Nations Development Programme (UNDP), came up with the social dimensions of adjustment (SDA) project as an instrument for monitoring the social cost of adjustment, and a lot of information was collected on the subject during this period.

On the supply side, government statistical agencies experienced problems in fulfilling their missions, mainly because of low resource allocations. Budget cuts had to be made, both for personnel and "other charges". The prevailing real wages in Government were low compared to the private sector, which led to high staff attrition and low productivity.

Increasing recognition of women, and their integration in the development process, will ultimately boost the demand for statistics on women in the informal sector. Planners and statisticians alike should be able to project future data requirements, but this will only be possible through permanent dialogue between users and producers of statistics.

As the Programme for Sustainable Development (PSD) is an extension of the ERP, the data requirements on women in the informal sector will be the same during the ERP in terms of both volume and quality. One point to be underscored is the sustainability of the supply of information once international funding has been withdrawn. Statistical development is a continuum that needs a lot of funds, and it can be sustained only if enough local resources are made available on a continuous basis.

ANNEX 3.C

DEFINITIONS AND CONCEPTS USED IN COLLECTING
DATA ON THE INFORMAL SECTOR

Presented by Ms Rohey Wadda, Ms Victoria Savage,
and Mr. Sheriff Sonko

INTRODUCTION

This presentation will focus on the definitions of concepts and classifications used in collecting data on the informal sector, with particular reference to women. We will review the practical experiences of the Central Statistics Department (CSD) in collecting data, examine the extent to which such concepts and classifications adequately cover women's economic activities and analyse the diversity of informal sector activities. Finally, we will make specific recommendations as to how these concepts and classifications may be improved.

The need for precise concepts and classifications in data collection in any area cannot be overemphasized. Reliable statistics are a prerequisite for effective development of policies and programmes and for their evaluation, especially as pertains to women. At the outset, it is important to note that there is no universally accepted definition of the informal sector. Consequently, informal sector data collection shares the same concepts and classifications as those used for the formal sector.

In agriculture, the informal sector is very important because it contributes substantially to gross domestic product (GDP). Here in the Gambia, it was estimated in early 1980 to account for more than 40 per cent of total employment in the urban sector. This is, however, considered to be an underestimate. The sector also absorbs much of the female labour force which otherwise has limited access to the formal labour market.

I. PRACTICAL EXPERIENCE AND CONSTRAINTS

Data on women's economic activities were covered in the 1983 Population and Housing Census (PHC), the most comprehensive attempt at collecting data on economic activity. Establishment surveys for national accounts compilation have also been conducted, but the data are not sex-disaggregated and there is no information on ownership of establishment. In general, because of the scope of coverage, the census questionnaire was not a very good instrument for measuring women's economic activity. The concept of work is not always clearly understood -- e.g., a question like "Do you work for pay or profit?" has different meanings when translated into different local languages. Also, some domestic activities, such as working on family land without pay, may not be considered as work.

Another constraint was the relatively short reference period of one month used to determine a person's activity status. Given the seasonality of occupations and incomes in the Gambia, it is not unlikely that the number of economically active persons was not that accurate.

II. DEFINITIONS OF CONCEPTS

First, we will look at the economically active population (EAP). The informal sector is one part of economic activity -- the other being the formal sector -- and should therefore not be regarded as a separate entity. Hence the need to define the EAP and related concepts before attempting a definition of the informal sector itself.

a)   Economically Active Population

This group "comprises all persons of either sex who furnish the supply of labour for the production of economic goods and services as defined by the United Nations System of National Accounts and Balances. In this context, economic goods and services are defined as all production and processing of primary products, whether for the market, for barter or for own consumption; the production of all other goods and services for the market; and, in the case of the households which produce such goods and services for the market, the corresponding production for own use". This is the definition given by the International Labour Organisation (ILO) based on a resolution of the Thirteenth Conference of Labour Statisticians in 1982 and recommended for the 1990 round of censuses.

The United Nations-recommended definition for that round of censuses, which was adopted by the Gambia for the 1983 PHC, defines the EAP as comprising all persons of either sex who furnish the supply of labour for the production of economic goods and services during the time-reference period -- in this case, one month. In the census, persons aged 10 years and above were asked about their economic activity status: for example, "What were you doing most of the time?" and "Did you work for pay or profit?" if a homemaker, student or something else. Questions on occupation, industry and employment status were also asked.

The EAP consists of those who are employed and the unemployed.

Employed: this refers to all persons, including family workers, who worked during the reference period or had a job in which they had already worked but from which they were temporarily absent. The category is subdivided into paid employment and self-employment.

Unemployed: this encompasses all persons who are not working but were seeking work for pay or profit, including those who never worked before or were not seeking work due to temporary illness, were to start a new job after the reference-period, or were on temporary or indefinite leave without pay.

b)   Not Economically Active

This group comprises homemakers, students, income recipients, others (i.e., too old, too young, too disabled, etc.) -- in other words, all those who are not economically active.

c)   Underemployment

This is difficult to measure, but the ILO defines it as the difference between the amount of work performed by persons in employment and the amount of work they would normally be able and

willing to perform. Attempts to concretize the definition at an ILO meeting in the late 1950s led to its division into two major categories:

1. Visible: when persons involuntarily work part-time or for shorter periods than usual.
2. Invisible: when persons work full-time but the work is inadequate because earnings are too low or the job does not permit the broadest exercise of skills.

d)   Labour Force

This includes all persons who contribute to the supply of labour for the production of economic goods and services during the time-reference. The term is a subset of the EAP.

e)   Production Boundary

This is difficult to delineate because of the controversy surrounding productive vs. non-productive activity. The difficulty is more acute for the informal than the formal sector since the latter separates productive and non-productive activities more tangibly, while in the former all kinds of activities are clustered together and are nearer to each other in space, in time and even in purpose. The system of national accounts (SNA) considers as economic production all output produced for the market. However, the boundary between economic production and other activities does not depend on whether it is feasible to sell the output at market, but on the rather inclusive criterion of whether the outputs produced can be delivered or provided to other economies. It follow that all production which is marketable is economic production, but not all economic production is marketable.

The boundary of production used within the SNA is drawn more narrowly than the boundary of economic production in that all unpaid, domestic or personal services produced for home consumption within households are excluded from measured production and hence from GDP. Thus, economic production includes on the one hand all output by Government and by private, non-profit institutions serving households, and on the other, the portion of their output that has been retained by the producers for their own use. The SNA has made an important distinction in the latter case. In the case of primary producers, all output retained by them plus the processing of these products is considered economic production. But in the case of other, non-primary producers, the output retained by them is economic production only when part of it is also sold at market.

f)   Production/Economic Unit

This can be defined as an individual, establishment or industry that produces marketable goods and services. Thus, it excludes services rendered by households and other household members.

g)   Informal Sector

The term was first used by Keith Hart in connection with informal income opportunities in Ghana. It was later made popular by the ILO in its study Employment, Incomes and Equality - A strategy for Increasing Employment in Kenya (Geneva, 1972).

The concept has various definitions, most of which are based on the idea of the dualistic nature of the urban economy in developing countries -- hence the concepts of organized vs. unorganized and traditional vs. modern.

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What, then, is the informal sector? What are its inherent characteristics which are useful in defining and delineating the sector? What difficulties, if any, are there in applying the concepts to data collection? These are some of the questions we will try to answer, but first, let us look at the informal sector as defined in some African countries.

The Gambia: the informal sector comprises all establishments employing less than five persons, which do not have an organized accounting system and which make no demarcation between personal and business expenditure.

Congo: the informal sector 1) is composed of all activities in agriculture, industry, commerce and services which are not currently covered by statistics or national accounts; or 2) consists of all small-scale production units outside petites et moyennes entreprises (PME). PME are enterprises registered with the Chamber of Commerce, having banking accounts and bookkeeping and employing five to 99 salaried workers covered by the social security scheme.

Elsewhere in Africa, various criteria including one or more of the following have been used to define and delineate the informal sector:

1. Ownership and unit size (number of paid employees): All public and joint public and private enterprises are excluded from the informal sector. In addition, a size limitation of not more than five or so paid employees has been imposed.

2. Operating characteristics: there is usually a limited division of labour or specialization among workers of the productive unit. The unit is also more labour- than capital-intensive.

3. Quality of labour force: a high standard of education and training is not required for its labour force, which comprises own-account workers, unpaid family workers, apprentices and a very limited number of paid employees.

4. Registration: informal sector units are usually unregistered and unlicensed. Registration has been used in some countries to distinguish formal from informal sector production units. Such units are also not regularly captured in conventional statistical surveys as belonging to a separate category.

5. Accounting records: the unavailability of accounting records has also been used to define the informal sector. In some French-speaking African countries, the informal sector units are those that do not use an accounting plan, detailed or simplified. Such plans are not generally used in English-speaking countries.

Other criteria, such as absorptive capacity, turnover and capital investment, have also been used. A 1988 report by the Jobs and Skills Programme for Africa of the International Labour Organisation (ILO/JASPA) on African employment also identified features similar to those discussed above to describe the informal sector.

IV. CLASSIFICATIONS

Classifications of industries and occupations are useful for harmonizing statistics of different countries. It is in recognition of this that the United Nations Statistical Office and Statistical

Commission have developed three major classification schemes: the International Standard Industrial Classification (ISIC), International Standard Classification of Occupations (ISCO) and International Standard Classification of Status in Employment (ICSE).

a)   ISIC, Rev.3: this includes activities in industry, trade and services, which are the main foci of this workshop.

Industry: this includes mining and quarrying, manufacturing, electricity, gas and water supply, and construction.

Trade: this includes wholesale and retail trade, motor vehicle repair, bicycles and personal and household goods, and hotels and restaurants.

Services: this includes transport, storage and communications, financial intermediation, real estate, renting and business activities, public administration and defence*, compulsory social security*, health and social work, other community work, social and personal service activities, private households and employed persons, and extraterritorial organizations and bodies*.

The detailed classification is given in Annex 1 (pages 133-140) of the Handbook. Note that the activities described here relate to the major product or service of the establishment or productive unit and not the actual work done by individuals working there, which is covered by the occupational classifications referring to the individual.

Note that the Gambia used ISIC Rev.2 for the 1983 PHC.

b)   ISCO-88: this has the following major groups:

- Legislators, senior officials and managers
- Professionals
- Technicians and associate professionals
- Clerks
- Service workers and shop and market sales workers
- Skilled agricultural and fishery workers
- Craft and related workers
- Plant and machine operators and assemblers
- Elementary occupations
- armed forces

c)   ICSE: this has the following six categories of status in employment:

- Employer: a person who operates his or her own production unit or who engages independently in a profession or trade and hires one or more employees.

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* Asterisked categories are not necessarily in the informal sector.

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- Own-account worker: a person who operates his or her own economic enterprise or engages independently in a profession or trade and hires no regular salaried employees.

- Employee: a person who works for a private or public employer and receives remuneration in wages, salary, commissions, tips, piece rates or pay in kind.

- Unpaid family worker: a person who usually works without pay in an economic enterprise operated by a related person living in the same household. Sometimes, where it is customary for young persons to work without pay in an economic enterprise operated by related persons who do not live in the same household, the requirement of "living in the same household" is dropped. "Unpaid" in this connection should be understood to mean without an agreed amount to be paid for work done.

- Member of producers' cooperative: a person who is an active member of such an organization.

- Persons not classified by status: persons whose status is unknown or has been inadequately described.

The categories of employment status used in the 1983 PHC differ from the ICSE in that there were no categories 5 and 6.

V. COVERAGE OF WOMEN'S ACTIVITIES IN APPLYING CONCEPTS TO DATA COLLECTION

In statistical enquiries, various methods of data collection are used, such as censuses, surveys and administrative records. Censuses are large-scale operations in which one collects data on many variables, as a result of which sector-specific information -- such as on women in the informal sector -- may not be readily available. Furthermore, even if such data are collected, they may be omitted from tabulation and publication because of low priority. In order to capture the activities of women in the labour force and the informal sector, such specialized statistics as demographic and labour statistics, industrial, trade and service statistics and statistics on households are required. In addition, relevant and specific concepts and characteristics designed to cover women's activities should be enumerated.

Of paramount importance is activity status. It is generally accepted that data on the economic activities of women are deficient mainly because of the difficulty in distinguishing between work as physical or mental effort and work as labour force participation. Activity status tables show the number of economically active and not economically active persons. The former, it will be recalled, includes all persons who furnish the supply of labour for the production of economic goods and services. In theory, this definition should include women homemakers and those who work on family land or in the family business, but whether these are included as economic activities in practice is important in determining the number of women to be considered as being in the labour force. Cultural factors are important in our society; the man is considered the family provider and may consider it a slight if his wife is reported as working.

Age Limits: usually, in measuring the EAP, age limits are set. The norm is 15-64 years, i.e., everyone within this cohort is considered as part of the labour force. In the 1983 PHC, questions relating to economic activity were directed to persons aged 10 years and above. Underreporting in the case of women at both ends of the age limits is at times more severe than in the case of men as a result of the early entry of females into the labour market and their higher life expectancy. Some underreporting may occur if high age limits are set; e.g., 13-year-old dropouts who work will not be covered if the age limit is 15 years.

Employment Status: the ICSE has been described above, and the concept of employment status is relevant not only for women but also for men in the informal sector. Data classified on this basis can be used to determine the way production is carried out, particularly for economic activities in the informal sector. Such a criterion distinguishes the formal from the informal productive units. The categories of employment status are vital in capturing the economic contribution of women in the labour force and in the informal sector in particular. Tables G8 (page 62) and G11 (page 65) of the Synthesis show the predominance of women in some age groups of both own-account workers and unpaid family workers.

"Unpaid family workers" are mostly females. "Own-account workers" are the self-employed. Table 9 (page 82) of the Handbook employs population by sex and status in employment and breaks down the employer and employee categories into small enterprises and other enterprises, thus helping to distinguish between the formal and the informal sectors.

Occupation and industry: when applied to data collection, particularly on the activities of women, these concepts give an indication of the women's occupational and industrial structure and also serve as an alternative for estimating women's earnings. For the informal sector in particular, detailed categories of occupation and industry can capture the myriad of activities in which women are involved.

Time worked: according to the United Nations System of National Accounts and Balances (SNAB), the production of goods and services includes all production and processing of primary products, whether for the market, for barter or for own consumption, and in the case of households which produce such goods and services for the market, the corresponding production for own use. Consequently, this gives a precise measurement of women's efforts, and information on time worked can be used to estimate their earnings from various activities. Furthermore, the concept of time worked is useful in capturing women's total contributions to economic activities, such as fetching water, getting firewood or working in the family business, which usually go unnoticed or are considered non-productive activities.

VI. USEFULNESS OF CLASSIFICATION SCHEMES FOR ANALYSING THE DIVERSITY OF INFORMAL SECTOR ACTIVITIES

Although designed primarily for the classification of activities in the formal sector, the ISCI and ICSE mentioned above can be adapted for used in the informal sector. ISIC Rev.3 and the lower levels of ISCO-88 have this objective in mind but are yet to be used by a number of countries.

The structure of ISIC Rev.3 has not changed considerably from that of ISIC Rev.2. However, in order to improve its usefulness, particularly in the classification of informal sector activities, the

level of detail has been made greater than ISIC Rev.2, especially as regards the service activities where many women are concentrated.

In the same vein, the lower levels of ISCO-88 -- Major Groups 5 and 9 and their breakdown -- also cover occupations in which women engage. Because they appear at the lower levels, however, there is a danger they will not be referred to in the questionnaire, or that, even if they do appear in basic records, they will not be tabulated because of difficulties in taking them out of the base document.

The Gambia's 1983 PHC preceded these revisions, but the latest versions will be used in the forthcoming 1993 census. See Tables G9 and G10 (pages 63-64) of the Synthesis.

These schemes are useful for the standardization and harmonization of international economic classifications which help to foster international comparability of data. However, individual countries may need to tailor them to their particular conditions. Given the problems discussed earlier in defining the informal sector in Africa, such classifications in their original form may not be adequate to cover all economic activities in a given country. Table 10 (page 83) of the Handbook shows a cross-tabulation of employed population by sex, kind of economic activity and status in employment -- another useful way of identifying the formal and informal sectors.

Classification schemes also help to give order and coherence to the wide array of activities and occupations in industry. These are then accorded some degree of homogeneity which facilitates tabulation, compilation and analysis.

VII. SPECIFIC RECOMMENDATIONS FOR IMPROVING CONCEPTS AND CLASSIFICATIONS FOR INFORMAL SECTOR STATISTICS

1.   The EAP as defined by the United Nations should be strictly applied in the field so as to cover the informal sector in general and women's activities in particular.

2.   A universal definition of the informal sector in Africa should be developed, adopted and accepted. Individual countries may have their own characteristics included in their definition as the case may be.

3.   In order to better understand statistics on economic activity, particularly in the informal sector, classification schemes should be as comprehensive and detailed as possible.

4.   Consensus should be reached on the activities to be considered productive or non-productive.

5.   More detailed classification of the activities of special interest to women, such as hotels and restaurants etc., needs to be made.

6.   All institutions and statistical agencies involved in collecting data on the informal sector should harmonize the concepts and classifications used.

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ANNEX 3.D

SOURCES OF DATA ON ECONOMICALLY ACTIVE POPULATION
AND EMPLOYMENT IN THE INFORMAL SECTOR

Presented by Mr. Alieu S.M. Ndow

I. SCOPE OF ECONOMIC ACTIVITY

Conceptually, economic activity could be viewed as the production of "goods" and "services" by actors in an economic system, who could be individuals or a group of persons, or comprise production units such as enterprises or establishments. This broad definition encompasses many activities but implies that while the end-product of the "production" process could either be tangible or intangible, it has to satisfy the basic requirements that the inputs have undergone some increase in value or physical transformation involving human endeavour in order to emerge as an economic output.

The concerns of statisticians and economists are the valuation of these transformation processes, their categorization into types of activity and types of actors both as producers and consumers, and the interpretation of the relationships between the transactions.

It is apparent from the above generalization that not all these activities have monetary value, in that they do not enter the market. According to the revised United Nations System of National Accounts (SNA) now under consideration, the production boundary which delineates economic from non-economic activities cover all "goods" and "services" which are actually delivered to other economic units, whether paid for in money or not; they also cover goods which are retained by the producers for own use but which could have been offered to other economic units in the market. Finally, they include services produced for own use by processes of production in which the factors of production employed are remunerated by the producers; but domestic or personal services rendered by members of a household are not included.

For operational purposes, the informal sector could be defined as "establishments employing less than five persons". This delineation needs further refinement in some cases, depending on the industrial or economic activity under consideration. Although some establishments employ less than five persons, their output or turnovers are within the ranges of those observed for formal economic units/establishments. Notable examples are gold and silversmith workshops, foreign exchange outlets in urban markets or even metal fabrication workshops.

Qualitative discriminants for informal sector establishments should also be considered in delineating the sector. Such criteria are physical location, relationship of workers to households owning the establishments, availability of social services like water and electricity, access to credit, and record-keeping.

II. POPULATION CENSUSES

Decennial population and housing censuses are one of the main sources of data on the general structure of the economy. Although there is no clear-cut definition of the informal sector, the operational definition of establishments employing less than five people could be applied as a discriminant.

In the Gambian experience, prior to the 1983 Census information on economic activity -- at least the variables presented -- was limited. With the 1983 census, however, data on occupation and industrial activity were collected, but income-level information was not. Cross-classified tables were generated, but in some cases the quality of such data was lacking, notably with regard to occupational categories. The cross-classified tables were also highly aggregated, thereby limiting some of the information that could have been useful for micro-analysis.

Questions on secondary occupations and secondary industrial activities were not included in the 1983 Census. This cuts off a large part of the informal sector in the sense that many informal activities are secondary in nature, more so in the rural areas.

III. ECONOMIC SURVEYS RELATED TO NATIONAL ACCOUNTS

The development of a comprehensive system of national accounts in the late 1970s and early 1980s that led to the dissemination of two volumes on national accounts greatly helped fill in the statistical gap on informal sector economic activity. Although information on 20 industrial activities was collected, encompassing both the formal and informal sectors, gender-specific information was. Those economic activities relevant to the informal sector pertained to the operation of bars and restaurants, bakeries, tailoring, batik-making and dyeing and small-scale manufacturing (metal fabrications and carpentry, for example).

IV. SURVEYS BY NON-GOVERNMENTAL ORGANIZATIONS

The generation of information on the informal sector by NGOs played an important role in developing statistics in the Gambia. The Medical Research Council, Gambia Family Planning, ActionAid, the United States Agency for International Development (USAID) and, more recently, the United Nations Children's Fund (UNICEF) have all contributed to the drive towards data self-sufficiency. These data sets are usually too locality-specific, not always sex- disaggregated and usually void of economic variables, one exception being the recent USAID/UNICEF survey on the impact of the structural adjustment programme on vulnerable groups.

V. SDA PROJECT

Permanent household survey programmes are unknown in the Gambian experience. As a result of the social hardships for vulnerable groups, the Gambia Government, in collaboration with the African Development Bank and the World Bank, will be mounting a permanent household survey programme to monitor the social dimension of the Economic Recovery Programme (ERP) and the Programme for Sustainable Development (PSD) at the household level. This survey programme will be nationwide and will make information on different socio-economic modules available to policy makers. Topics will include income levels, employment, occupation, health status and the like. This project will greatly enhance data availability at the household level.

VI. ADMINISTRATIVE STATISTICS

Administrative records are usually potential sources of information for statistics, but they have their limitations in terms of their access, completeness and relevance to the topic under research.

Access to administrative records is usually limited, especially when such records fall under the category of "classified". Cases in point are income tax returns or individual establishment records in statistical offices. Access to administrative files is also limited by poor record-keeping practices, particularly before the advent of the computer. Files tend to be destroyed after five to 10 years, which does away with some useful information.

Completeness of the information in administrative records is usually not satisfactory as far as research needs are concerned. This is the result of the general distinction between research and planning needs vis-à-vis day-to-day administrative data requirements. Some information useful for research and planning could be extracted from administrative records, but in most cases the researchers' needs are not adequately met.

Relevance of statistics from administrative records for planning and research purposes is usually limited, primarily because development themes change over time and these changes are quite rapid, while information from administrative records tends to be "static" in nature and composition.

The usefulness of administrative records as data sources for planners and policy makers is also limited because of their highly aggregated nature. They mostly appear as summaries in the form of "attachments" in executive briefings. Disaggregated information on women in the informal sector is generally non-existent.

In general, one can surmise that regular sources of data are quite useful for collating data on women's economic activities in the informal sector but not sufficient in terms of quality or for studying women's contribution to the sector. This is due in large part to the fairly recent integration of women in the development process. The concepts, definitions and methodologies that the topic demand are yet to be developed in the form of a comprehensive framework. Such a framework should recognize the dynamics and importance of both women and the informal sector in the development of developing countries where the social superstructure -- cultural beliefs and norms, social organizations and the like -- are critical influencing factors.

TECHNIQUES FOR ESTIMATING THE ECONOMIC PARTICIPATION OF WOMEN AND MEN IN THE INFORMAL SECTOR

Presented by
Amie Gaye, Maimuna Bayo, and Lolly Jallow

INTRODUCTION

The economy of the Gambia, like many developing economies, is dualistic in nature. One aspect -- the "formal sector" -- is characterized by methods of production, consumption patterns, business organization, level of personal sophistication and relationships with various units of the economy typically identified as formal, and the other -- the "informal sector" -- by very informal production methods and economic relations. These two aspects of the economy mutually coexist in the same community and at times so blend together that one does not know where one ends and the other begins.

The emphasis on the role of the informal sector in alleviating unemployment problems was reinforced by the economic crisis of the 1970s. Currently it is the single most important source of urban employment in the country and is dominated by females. An estimated 60 per cent of Gambia's urban population rely heavily on the sector, and over half of them are women. The heaviest concentration of informal sector activities is in peri-urban areas, in authorized and non-authorized marketplaces and on sidewalks.

The operators are mostly self-employed people engaged in activities like petty trading, fish-smoking, handicraft production, food processing, soap-making, etc. Many of the activities of women are home-based.

Most of the women operating in the sector are poor, have little education and are between 20 and 45 years of age, with heavy responsibilities. High fertility levels push them further into poverty. A number of them are single, divorced, separated or deserted and therefore are heads of households with all the responsibilities and difficulties that entails. Women tend to stick to those parts of the informal sector that are cheap and require very little capital to run; their multiple roles make it difficult for them to take time off for training in management or technological know-how.

The use of traditional concepts in data collection makes it difficult to estimate the sector's contribution to development. The sector usually escapes enumeration; at best, its contribution is underestimated. To facilitate the effectiveness of planning and formulation of policies, and in order to appreciate the role of women in the informal sector and their contribution to the economy, available statistics should be reviewed.

I. PRINCIPLES OF CALCULATING STATISTICS AND INDICATORS

Why the need for indicators on women? Before we go on to stress the need to compile indicators on women, we will first attempt to define variables and indicators.

A variable is any measurable characteristic, such as occupation, income or earning. An indicator is a statistic which gives a picture of a given situation or a reflection of that situation and therefore helps to measure changes in a given situation. Indicators are often used when these changes cannot be measured directly.

An indicator should be ideal; that is, it should be valid, specific and sensitive: It should measure what actually is to be measured; should reflect changes only in the situation concerned; and should be sensitive to changes in the situation.

The development of appropriate indicators to measure and describe the actual supply of women's labour is necessary for three purposes:

1.   To take stock of the female labour resources available for the production of goods and services;

2.   To better understand the structural location of women in the labour market;

3.   To inquire into and analyse the relationship between women's work and income and, where relevant, to estimate the extent of economic hardship.
Several modifications need to be made in data collection systems at the level of censuses, surveys and open-ended interviews as a prerequisite to achieving these objectives.

The question now is what type of indicators to be calculated that will reflect the situation of women as well as men. Some of these indicators are:

Proportions: the number of persons in a given category as a proportion of all persons (when multiplied by 100, a proportion becomes a percentage of the total).

Numbers: the numbers of persons falling into a given category. This is an absolute, not a relative, measure and therefore does not measure differentials.

Ratios: the number of persons in a given category divided by the number of persons in another category.

Rates: the number of persons in a given category as a proportion of all persons who could be -- who have the potential to be -- in that category.

The numerator may be the same in each case, but the denominator will differ, and is the key to interpretation of the statistics.

a)   What framework should be used for comparisons?
        -       Percentages
        -       Ratios
        -       Per capita, e.g., income per person
        -       Average age, i.e., age distribution of women (relatively young or older).

b)   Why do we calculate rates for the informal sector?
        -       Comparisons of informal and formal
        -       Comparisons of male and female in informal sector
        -       Percentage shares of informal sector
        -       Age ratios of male and female.

Following are suggested guidelines for constructing indicators on women in development:

1. Use existing national data series whenever possible, noting their deficiencies and supplementing them with special studies where feasible.
2. Construct indicators of broad applicability.
3. Develop indicators which are both valid and a reliable measure for the phenomena of interest.
4. Develop indicators which reflect the participation of women in all aspects of development.
5. Develop indicators which describe the situation of women relative to that of men.
6. Develop indicators which are easily interpreted and are signposts for action.
7. As no single indicator can capture women's many roles, avoid composite indexes. They are hard to interpret and may obscure important differentials.
8. Present statistics and indicators in simple tables and graphically where possible.

II. TYPES OF STATISTICS AND THEIR INTERPRETATION

In considering the types of statistics needed for estimating women's economic participation, one must first consider what is being measured. Are we trying to measure women's participation in the labour force, or their participation in production and income generation? Which of the two is an unbiased estimator of women's economic participation?

First, let us look at what each of them attempts to measure. A measure of participation in labour force is a measure of the inputs of efforts, while a measure of participation in income and production is a measure of the outcome of the effort. The latter approach will be a biased estimator because of women's predominant involvement in the informal sector and their status as unpaid family workers and own-account workers. A more reliable estimator of women's economic participation is therefore their participation in labour force.

Four measures will be considered here in order to measure women's participation. Each will be examined in terms of the general population and then extended to the informal sector and the subsectors of industry, trade and services.

The first measure is the labour force participation rate, also known as crude activity rate. Before we calculate that, let us review some of the definitions of concepts highlighted earlier during the workshop. One of these is activity status, which can be either economically active or economically inactive.

The labour force participation rate is measured by:

$$\frac{\text{Total labour force}}{\text{Total population}} = \frac{325,618}{687,817} \times 100 = 47.3\%$$

Table 6 (page 60 of the Synthesis) gives economically active and not economically active populations by sex and age group. From this table the labour force participation rate can be calculated using the above formula.

This measurement is, however, crude because the denominator does not take into consideration the part of the population younger than 10 years who do not answer questions on economic activity and are supposed to be inactive economically. The indicator is weighed down by these children.

Women's share of the labour force is measured by:

$$F = \frac{\text{Total female labour force}}{\text{Total labour force population}}$$

and men's share $M = \dfrac{\text{Total male labour force}}{\text{Total labour force population}}$

A similar calculation can be done for the female/male ratio, which will give the ratio of female contribution to the labour force as well as to that of males. That is,

$$\text{female/male ratio} = \frac{\text{female share in the labour force participation rate}}{\text{male share in the labour force participation rate}} = \frac{F}{M}$$

$$= \frac{\text{female labour force}}{\text{male labour force}} = \frac{150,762}{174,856} = 0.9$$

If we move on to Table G12 (page 66 of the Synthesis), the calculation can be done for the formal as well as the informal sector.

The calculations can also be done for the refined activity rate, which is measured by:

$$\frac{\text{Economically active population aged 10 years and over}}{\text{Total population 10 years and over}}$$

This indicator is preferable because the denominator is not weighed down by children under 10 years. It can also be calculated for males and females, for specific age groups and subsequently for formal and informal sectors. It can further be classified with educational attainment, if possible, and perhaps with marital status. Classification with educational attainment give an insight into the level of education and skills of the sector's operators.

If we turn to page 29 of the Handbook, the types of data necessary for measuring the participation of women and men are listed. Most of the information we will use is drawn from the 1983 Population and Housing Census (PHC). Population censuses, because of the huge volume of work involved in collecting data on income or time worked, are not included. We therefore have to make some extreme assumptions which are not realistic.

Table G7 (page 61 of the Synthesis) depicts employed and unemployed population by sex and age group. It shows that although only 46.3 per cent of the economically active population (EAP) are females, about 94 per cent of the economically active females are employed, as opposed to only about 90 per cent of the economically active males. However, women predominate in industries like agriculture and mining. (Mining constitutes an insignificant proportion of employment -- 0.02 per cent -- and agriculture is not a lucrative industry.) Although the economy is agricultural-based, females predominate because they have little education.

As mentioned above, employment in the informal sector is obtained from Table G12 (page 66 of the Synthesis), which classifies type of economic activity by sex and status in employment, making the extreme assumption that there are no employers or employees in the informal sector. This shows 85.7 per cent of the EAP engaged in the informal sector, of which 50.5 per cent are females.

Table F16 of the same document gives the estimated gross domestic product (GDP) by type of economic activity, total and per employed person in 1983. Here the underlying assumption is that productivity is the same per each employed person, which is not realistic. If we disaggregate between formal and informal sector, as was done earlier, we have the informal sector contribution to GDP as given in Table G18 (page 74 of the Synthesis). It shows that the informal sector contributed 59 per cent of total GDP in the selected industries given, of which the female contribution was 25 per cent.

In practice, this is not the case. Incomes in the informal sector cannot be the same as in the formal sector. Although there is no data on informal sector incomes in the Gambia, various studies in the African region have established that both incomes and productivity in the informal sector are low compared to the formal sector. Although time worked in the informal sector has also been shown to be longer than that in the formal sector, productivity is still low because of production methods.

The nearest approximation possible would be obtained through statistics on income and time worked. Time worked can also be used to measure contribution to development. Unfortunately, past censuses have not asked questions on time worked, although this can be done in future censuses. The Quarterly Employment and Earnings Survey of the Central Statistics Department (CSD) collects data on time worked but it covers the formal sector only. However, studies have shown that women in the informal sector work longer hours than their female counterparts in the formal sector. Time worked is usually calculated in terms of person half-days, person-days and person-hours, depending on how questions are asked and answers recorded.

Income can also be used to measure the contribution of women and men to development, and the ratio can then be calculated for the formal and informal sectors and for informal sector subsectors such as industry, trade and services. Here, income can be defined as income in cash or kind. Data are being collected on cash earnings (e.g., monthly and daily earnings) by the CSD's Quarterly Employment and Earnings Survey, mainly in the formal sector. Incomes in the informal sector are usually low compared to incomes in formal establishments, however, and it has been found that in manufacturing subsectors, the incomes of informal sector entrepreneurs are comparable to and probably higher than wages of workers in the formal sector.

Unfortunately, data collected on income in Africa have been unsatisfactory. and must therefore be used with caution. Using income to estimate women's contribution is biased by women's predominant involvement in the informal sector, where income is considered as operating surplus, and by their status as unpaid family workers.

III. LABOUR FORCE SURVEY

The CSD is planning to conduct a labour force survey in September 1991, the objective of which is to estimate:

1. The number of household enterprises by type and size;

2. The number of currently economically active and inactive persons by their demographic and social characteristics;

3. The number of currently employed persons by main occupation, industry and employment status and by number of hours worked during the previous week of the survey;

4. The number of currently underemployed persons by availability to work more hours during the last seven days and other variables;

5. The number of employed persons in the formal and informal sectors.

The estimates will be presented at the national level, and urban, semi-urban and rural areas will all be disaggregated by sex. The participation of women in the labour force will be highlighted.

The following are examples of tables that the survey plans to come up with:

a) Labour force participation rate, dependency ratio and unemployment rate (this will be generated for all seasons, including post-rainy season, dry and rainy seasons).

b) Number of persons aged 10 years and above by sex, current activity, urban, semi-urban and rural residence;

c) Distribution of household enterprises (excluding agriculture households) by place of work and number of workers;

d) Distribution of currently employed persons by employment status, urban, semi-urban and rural residence;

e) Distribution of currently employed persons by educational attainment, sex, urban, semi-urban and rural residence;

f) Distribution of currently employed persons by sex, employment sector and urban, semi-urban and rural residence;

g) Distribution of currently employed persons by sex, industry, urban, semi-urban and rural residence;

h) Distribution of currently employed persons by occupation, sex, urban, semi-urban and rural residence;

i) Distribution of currently employed persons in the formal and informal sectors by age and sex (this will be generated for urban, semi-urban and rural residences and will also be cross-classified by educational attainment and by occupation and status in employment);

j) Distribution of currently employed persons in the formal and informal sectors by sex and status in employment;

k) Distribution of currently employed persons in the formal and informal sectors by sex and occupation.

In conclusion, we would like to suggest that the census also attempt to find out which sector people are engaged in and to tabulate data on the formal and informal sectors separately.

We also hope that the CSD labour surveys will be carried out frequently to reflect the actual situation of the informal sector in economic development.

ANNEX 3.F

TECHNIQUES FOR VALUATING WOMEN'S CONTRIBUTION TO THE INFORMAL SECTOR

Presented by D.B. Okumu and Mahen Njie

INTRODUCTION

Women's contribution to development can be measured by assessing the role they play in rising or lowering certain indicators of development. It can also be measured either as participation in the labour force or as participation in the outcome of work -- that is, in the product and income (of the nation, region or sector). In this discussion, we are concerned with measuring the contribution to development made by women in the informal sector, within the national accounting framework.

National accounting is based on principles similar to those used in business accounting, with the basic differences being in scope and sources of data. While business accounting is intended to measure production, profits and net worth of the business enterprise, national accounts are meant to measure production, income and wealth of the entire nation. They of course give details of the sectors and subsectors comprising the national figures.

I. OVERVIEW OF THE SYSTEM OF NATIONAL ACCOUNTS

There are two main systems of national accounts, namely, the United Nations System of National Accounts (SNA), and the material products system (MPS). The latter is designed for use in centrally planned economies. Here, we shall concern ourselves with the former. The SNA lays down the rules to be followed in measuring such economic aggregates as production, income, savings, capital formation and wealth.

It does have a special chapter on national accounting in developing countries, given that the economic and political questions to be solved in these countries as well as their economic structure differ from those of developed countries.

II. APPROACHES TO MEASURING PRODUCTION AND INCOME

Human activities are various. They can, however, be broadly categorized into two types: productive (or economic), and non-productive.

National accounting is concerned only with activities defined as economic. This does not mean that non-economic activities are not important and hence worthless. We all know the value of our social and cultural activities, and a system should be evolved to measure them, either in line with the SNA or through a separate system.

Since the SNA deals only with economic activities, the question arises as to what constitutes an economic activity and what does not. According to the 1968 version of the SNA, economic

activities are those which result in the production of goods and services for sale on the market, as well as other activities carried out by Government and by private non-profit organizations even though their output is not sold in the market. Presently, except for the services of Government and such organizations, national accounting does not include goods and services that are not marketed, unless identical or very similar goods and services are also sold in the market. National accounting aggregates include, for example, the construction of buildings by households and enterprises for their own use, and the production of crops and livestock for consumption on the farm. There are usually close market parallels for these activities. However, omitted from these aggregates are unpaid services rendered by housewives and other household members to their households.

Once the boundary of economic activity has been established, national accounting aggregates may then be derived in three ways (or through a combination thereof):

a)   The production approach: this looks at the way output is produced and measures the contribution to output made by each producer. The total value of that output (gross output) is worked out, from which we deduct the value of all goods and services purchased from other producers and used up in producing the output. What is left is called the value added.

VALUE ADDED= GROSS OUTPUT minus INTERMEDIATE CONSUMPTION.

RELATIONS BETWEEN NATIONAL ACCOUNTING AGGREGATES

DOMESTIC	NATIONAL
GROSS DOMESTIC PRODUCT at market prices plus NET FACTOR AND PROPERTY INCOME from rest of the world	GROSS NATIONAL PRODUCT at market prices
Minus	Minus
CONSUMPTION OF FIXED CAPITAL (Depreciation)	CONSUMPTION OF FIXED CAPITAL (Depreciation)
Equals	Equals
NET DOMESTIC PRODUCT at market prices	NET NATIONAL PRODUCT at market prices
Minus	Minus
INDIRECT TAXES Less SUBSIDIES	INDIRECT TAXES Less SUBSIDIES
Equals	Equals
NET DOMESTIC PRODUCT at Factor Cost	NET NATIONAL PRODUCT at Factor Cost = NATIONAL INCOME

For example, when a woman is making soap, her gross output is the total value of all the soap she has made in one year, and her intermediate consumption is the total value of all raw materials she purchased for making that soap. The difference between the two is this value added to the national economy.

(Note: soap-making, fish-smoking and batik-making all result in the production of goods sold on the market. They may have been used at home, but they are capable of being sold on the market. Thus, national accounting does not omit these activities in principle. They may only be omitted in practice because data are not collected on them since they may not appear in the registers of statistical offices.)

When the value added by each producer is summed up throughout the country, one gets the gross domestic product.(GDP) of that country. This GDP is the national accounting aggregate most commonly known and most widely used. By definition, therefore,

"The GDP is the total value of output of goods and services for final use produced by a nation's economy by residents within a specific period (usually a year or part thereof)."

From GDP, other national accounts aggregates may be derived. One such aggregate is the gross national product (GNP). These terms are usually used interchangeably, but in fact they are not the same. GDP relates to total value added within a country's territorial boundaries. The production may be that of Gambians and non-Gambians who are in the country. GNP, on the other hand, relates to the total value added by nationals (Gambians) within the country or working/producing abroad.

For most developing countries, GNP is less than GDP because foreigners invest more in their countries than nationals do in developed or other developing countries.

b) The income (cost) approach: this considers the costs incurred by the producer within his/her own operation, which include:

- income paid to employees
- indirect taxes paid to Government
- consumption of fixed capital (depreciation)
- operating surplus.

It also adds up to value added, because when output is valued, it is done at the price paid to create it, which price is the rewards paid to the factors that produced it; and since the income will also be spent on the output, the third method will also be the same. The third method is:

c) Expenditure approach: this examines the final uses of the country's output for private consumption, government consumption, capital formation and net exports (exports minus imports). It shows what becomes of output once it has been produced.

III. FORMAL AND INFORMAL SECTORS IN NATIONAL ACCOUNTS

In so far as the 1968 SNA deals with the problem of delineating the informal and formal sectors, it presents a number of guidelines for certain supplementary classifications, including a scheme of classification into modern (recent) and traditional modes of production, based on scale of operation; technology; and organization and management.

The existence of a special sector based on traditional modes of production is considered to be a basic feature of developing countries, that is, "the existence, side-by-side, of traditional and more recent modes of living, social and economic organization, and carrying out production".

The SNA does mention that all production carried out within household premises would be classified as traditional, while in the case of mining, manufacturing and construction, the dividing line would be the use of power equipment: two horsepowers or less would characterize the traditional

mode of production. Because this implies low capital intensity and heavy reliance on hard labour, the amount of labour engaged is also considered to be a suitable way of distinguishing the two modes of production. The Gambia uses the latter criterion and considers economic units employing less than five persons as traditional.

As is clear from the above argument, the guidelines given by the SNA for classification by mode of production are general and not specific. Taking into consideration the needs of this workshop, there is an urgent need for a clear-cut, comprehensive definition of the informal sector. However, it should be mentioned that the SNA is now under revision, and it is expected that the revised system will be out by 1993. In this revision, a national accounting aggregate called the expanded domestic product (EDP) is expected to be born. Roughly speaking, EDP = GDP + the estimated value of household services rendered by housewives and other members of the household to satisfy the needs of household members.

IV. DISAGGREGATION OF NATIONAL ACCOUNTS AGGREGATES INTO FORMAL AND INFORMAL SECTOR

Now let us turn to the crux of the matter: before 1993. How do we disaggregate available national accounts aggregates between the formal and informal sectors? Then, within the informal sector, how do we determine the contribution of women (and men) separately in that sector of a nation's GDP?

There are various techniques that can be applied to answer these two complementary questions. Let us look at a few that can be used:

a) Crude Production Ratio Technique

Usually, central statistical offices and other agencies have demographic data showing statistics on employed population classified by kind of economic activity, occupational status and sex. In such cases, "own-account workers" represent an important part of informal sector activities. But one can add together the data on "own-account workers", "unpaid family workers" and the "not stated" categories to represent employment in the informal sector, and the proportion of persons engaged in the informal sector can then be easily worked out for each kind of economic activity.

When these proportions are multiplied by the corresponding GDP figures for each industry, one obtains the GDP contributed by the informal sector by kind of economic activity. But this still relates to both women and men working in the informal sector. The second stage is to use the data on employment in the informal sector broken down into female and male, and then work out the proportion of women in each industry in the informal sector. By multiplying the corresponding proportions with the informal sector GDP of that industry, one obtains the value added by women in the informal sector of each industry. When we add up across industries, we obtain GDP contributed by women in the informal sector to the national total. For comparison purposes, the value added by men in the informal sector can also be worked out in a similar manner. (Worksheet is attached as Annex 3-F.1).

It should be noted that the problem is not fully solved, because the available data on GDP had already left out the household services of housewives and other household members done to satisfy

the needs of household members. But it is a technique that can show that, even with that figure, we can still argue a case about the contribution of females in the informal sector to recorded GDP.

b) Refined Ratio Technique

This aims at refining the definition of those engaged in the informal sector. In the first place, "own-account workers" may include professionals such as lawyers, doctors, accountants and architects. Should they be included in the informal sector? If yes, no refinement is needed on that basis. If no, then one has to subtract their number from the informal sector before working out the proportions.

Secondly, the term "own-account worker" frequently refers to the designation of the person (man or woman) in charge of this type of production unit whose product becomes part of the GDP, both at the informal sector level and the national level. In most cases, the product of this activity would not have been created by this person alone; there might have been unpaid family workers helping her/him. These unpaid family workers could be men or women. The sexes of these unpaid family workers should be taken into account. It should be noted here that, in case all and only female unpaid family workers were working for the female own-account worker, then no adjustment would be necessary according to the technique mentioned above. But usually daughters help their fathers and sons their mothers, in which case the refinement is called for.

c) Total Income Technique

Usually, only the total number of women and of men who are unpaid family workers is known. Their income is not known simply because they are not paid any income. We can impute values to represent their income -- that is, assign them an approximate income more or less in accordance with what similar work would attract if it were done for a wage/salary. The total operating surplus of female own-account workers and female unpaid family workers therefore will represent their contribution to GDP in the informal sector. This looks simple but is actually the most difficult, because of problems to be mentioned later.

d) Sex-Specific Per Worker Income Techniques

Certain own-account activities are customarily carried out by women, while others are reserved for men (i.e., sex-specific division of labour by sex). If we identify such activities among all economic activities within the informal sector component, where there is no sex-specific division of labour, one could look for activities engaging more women than men. We then compute the per worker income by dividing the total income (product) of own-account workers in that activity by the number of female own-account workers so engaged.

Now work out the approximate salary per person a female unpaid family worker would receive in a typically female activity in the various industries. Multiply the average income per female own-account worker in each sector by the number of females engaged in that sector. Next, multiply the assumed average salary per female unpaid family worker by the total number of females engaged in the sector. The sum of the two will give the contributions to GDP by women in the informal sector.

e) Total Expenditure Technique

In practice, household income and expenditure surveys show that information collected on expenditure tends to be more accurate and less subject to bias because:

- income tends to be understated due to fear of taxation;
- income may be overstated for prestige;
- illegal income is usually not stated;
- legal but socially undesirable income is usually omitted;
- it is easier to remember past expenditure than income; for example, if the goods purchased are retained for some time and are commonly seen, the time they were bought and the cost can easily be remembered.

Some African countries, including the Gambia, have launched or are about to launch the collection of highly disaggregated data on individual and household expenditure under the social dimensions of adjustment (SDA) project.

One can analyse these data and sort out consumption flows of both consumable and durable goods for women in the informal sector. Statistical systems like ASYCUDA (Automated System for Customs Data Acquisition) may also be helpful to provide sex-disaggregated data on import and export trade by individuals and production units. From these, net exports can be arrived at, based on the sex of the transactor, and/or sex-specific ratios may be worked out to obtain women's contribution to value added through the expenditure approach. The main disadvantage of that approach is that it can be classified by type of economic activity.

V. PROBLEMS FACED IN APPLYING THESE TECHNIQUES

We have cited various approaches and techniques that may be used to determine the contribution of women in the informal sector to the nation's GDP. However, one usually faces many problems and shortcomings in applying them. It is therefore appropriate to point out some of the shortcomings so that we can determine how best to conquer them.

A. Formal vs. Informal Sector

The first limitation one thinks of is in the delineation of what is formal and what is not. By now, most African countries have comprehensive coverage of the formal sector. The informal sector activities to be covered in order to determine women's contribution to GDP are not even fully known. As a priority, these should be agreed upon, listed, defined and rationally classified to avoid further omission and/or duplication. This is the first building block of the national accounts statistician. Any ambiguity in definition and classification will lead to confusion, criticism and unwarranted delays in the production of national accounts.

B. Border Cases

We have discussed what the 1968 SNA considers to be economic activity and what it leaves out. We now want the boundaries of production to be expanded so that:

"Non-marketed activities, with special reference to the chores of housekeeping, should be included in productive activities within the expanded GDP, even if these activities are carried out by the same person who enjoys their benefits, whenever there exists the possibility that they could be carried out by others on their behalf."

Unfortunately for us, however, if we try to expand the production boundary we still encounter problematic border cases. Driving your own car to the office/market would be considered productive

because a hired driver could do it for you. Learning would be an unproductive activity, however, because unlike the process of teaching, learning can be done only by the person concerned.

C. Valuation Problems

Several methods can be used to estimate the value of women's work in their own households. Activities that lack a monetary counterpart have no price tags attached to them and are therefore quite different from those which take place in the market. In order to price household activities, one has to look for an equivalent in the marketplace. We can then arrive at an imputed price, which is only an approximation. Two approaches of imputation may be used:

a) The Opportunity Cost Approach

The price assigned to domestic activity is equal to what that person would earn in her/his non-domestic occupation. An hour of domestic activity of a lady clerk would be priced at the same amount as she would normally earn in an hour in her office. Accordingly, the price attached to non-salaried work varies according to the average income of the person who performs it. This has serious weaknesses, in that the same kind of work is valued differently depending on who does it> It is also assumes that opportunities for work always exist, or that additional hours of work would yield the same average income. It cannot be applied to those women who do not have any other occupation beyond working in their homes.

b) The Equivalent Market Function Approach

Look for the price of functions or activities in the market that can be considered equivalent to those rendered in one's own home. Then we can either
(a) adopt the price paid to domestic servants who discharge the different duties of this service; or (b) price the different activities which the work comprises in accordance with corresponding market rates if available (Hedonic principle).

By adopting the price paid to domestic servants, women's work at home is priced at a rate equal to domestic servants' wages, possibly adjusted for the differences in the number of hours worked. In (b) above, one has to determine the time spent on all different activities in the home, such as cooking, cleaning and nursing, and assign to each of these pursuits the same prices that they get when contracted in the market. But the problem here is that the quality of services varies. There will therefore be no single price for a certain service (unless regulated by law).

D. Degree of Accuracy of Estimates

The degree of accuracy of estimates of women's contribution to national income depends largely on the validity and/or reliability of data available. The usual practice is to present national accounting data on a yearly (or half-yearly or even quarterly) basis. Unfortunately, demographic and social data are usually collected in population censuses, household surveys and ad hoc social surveys which are of longer duration. The accuracy of estimating women's contribution to GDP may hence be hampered by application of insensitive ratios and norms which would not reflect fast-changing phenomena in women's activities. The alternative of adopting some growth rates based on linear extrapolations makes the estimates liable to even more criticism.

E. Toil vs. Enjoyment

Is household work all toil and exertion, or is it also, at least in part, enjoyable in itself? Activities at home differ from those in the formal sector in that the outputs of the latter are for exchange in the market; hence, they will not be enjoyed directly by the producer, whereas the production of household work is entirely for own consumption. Thus, there can be an enjoyment in the proper execution of the work, which is not present -- or much less present -- in the case of work for the market. It should be noted that if work at home is carried out in a hostile environment, under deplorable physical conditions and with the pressure of time, it is not conducive for enjoyment. On the other hand, formal production may take place under favourable conditions and may produce a sense of satisfaction.

F. Leisure and Productivity

Though this is not always the case, it appears that work at home is usually done at a more leisurely pace than work done under supervision and within the constraints of an organized management. To enhance comparison, therefore, the productivity of household work has to be measured (production per hour). This introduces another major dimension to the problem: the use of equipment and power in the household. Between the mortar and hand-mill, the open fireplace and the gas cooker or microwave oven, there are differences not only in convenience but also in enhanced productivity. An hour's work with utensils and equipment may well create more product than the same amount of work without them. Productivity will therefore have to be taken into account, which in turn leads to the problem of how to value household activities.

G. Interpretation of Measures within the EDP

Some of the measures recommended within the EDP approach may be difficult to interpret. For example, suppose a country imputes values to women's water-collecting activities for inclusion in GDP. Clearly, that country's GDP will boom at a time when women are required to travel longer distances or have to queue for longer hours to fetch the same amount of water than when they are provided with, say, tap water in all their houses. In this case, that country's economy would be interpreted as being in better shape when there was no tap water in close proximity to the women than when all of them had abundant tap water within easy reach.

WORKSHEET FOR DERIVING THE CONTRIBUTION OF WOMEN IN THE INFORMAL SECTOR TO GDP

A. CRUDE RATIO TECHNIQUE

INDUSTRY	VALUE ADDED (D'000)	TOTAL EMPLOYMENT (PERSONS)	OWN-ACCOUNT WORKERS + UNPAID FAMILY WORKERS + NOT STATED = (INFORMAL SECTOR)			EMPLOYMENT IN INFORMAL SECTOR AS PROPORTION OF TOTAL	VALUE ADDED IN INFORMAL SECTOR FOR BOTH SEXES (D'000)	PROPORTION OF FEMALE IN INFORMAL SECTOR	VALUE ADDED BY FEMALE IN INFORMAL SECTOR (D'000)	VALUE ADDED BY MALE IN INFORMAL SECTOR (D'000)
			FEMALE	MALE	TOTAL					
(1)	(2)	(3)	(4)	(5)	(6) = (4) + (5)	(7) = (6)/(3)	(8) = (2)x(7)	(9) = (4)/(6)	(10) = (8)x(9)	(11) = (8)-(10)
AGRICULTURE, ETC.										
MINING, ETC.										
MANUFACTURE										
ELECTRICITY										
CONSTRUCTION										
TRADE, RESTAURANT, ETC.										
TRANSPORT										
FINANCE, INSURANCE, ETC.										
OTHER SERVICES										
RESIDUAL*										
TOTAL										

NOTES: Column (2) either from   (i)   Sources and Methods of Estimating National Income at Current Prices
                                       (ii) National Accounts of The Gambia, or
                                       (iii) Statistical Abstract of The Gambia.
       Columns (3), (4), and (5) either from:
                                       (i)   Population and Housing Census Report, or
                                       (ii) Statistical Abstract of The Gambia.

* Residual Includes: Financial Services, Real Estate, and Business Services (Lawyers, Accountants, etc.) and Public Administration.

ANNEX 3.G

ADEQUACY OF DATA COLLECTION METHODS AND
SURVEY INSTRUMENTS

Presented by Mr. Lawalley Cole

INTRODUCTION

Data collection involves a wide range of activities, from an individual researcher in a library extracting information from several volumes of national and international statistics, to a large team of enumerators, supervisors, etc., carrying out a national census.

There are special difficulties in conducting surveys in third world countries, and these derive mainly from their socio-economic structure. All these countries, including ours, are in a period of rapid transition -- demographically, economically, and culturally. They also have characteristics which are peculiar to them only. For instance, they normally have high, but changing, birth and death rates. There is great mobility, particularly by rural-urban migration. Agriculture is still the main occupation of the majority of the population and is one of the major subjects investigated by sample surveys.

I. TRADITIONAL DATA COLLECTION METHODS AND INSTRUMENTS

A. Censuses and Surveys

Data can be collected from a defined population by recording the appropriate information about every member of that population. Alternatively, data can be collected only for some of the members of the population. This process is described as the selection of a <u>sample</u> and the operation of a sample survey, or merely a <u>survey.</u>

Data collection requires both census and sample surveys. In the early years of building a national data collection capability, the emphasis was on the census approach, which restricted the range of data that could be included to population counts and the enumeration of well-defined statistical populations to those which were limited in number and easily accessible -- for example, censuses of manufacturing industries or of licensed traders. Usually, only government organizations, such as central statistical offices, have the power and authority to carry out censuses. With this emphasis, large gaps inevitably exist in the information base. For example, in the industrial sector, census data for large industrial establishments may be available even on an annual basis, with no data at all for the much larger number of small-scale industries that in aggregate contribute more to the economy. In some cases data are compiled and presented as if based on complete enumeration when, in fact, the recording process omits much of the population.

The sample survey provides a flexible method that can be adapted to almost every requirement of data collection. It covers the many circumstances in which inferences about populations are required.

The advantages of sample surveys can be summarized as follows:

1. Economy: this includes economy of cost and of time, because only a limited number of units have to be examined and analysed.

2. Accuracy: because the quality of enumeration and supervision can be higher than in censuses, the quality of the data collected should be better. This improvement will generally more than offset the variability in the result arising from the sampling process.

3. Adaptability: many topics, in particular those involving detailed transactions of individuals or households, require an intensity of interview or observation that cannot conceivably be covered by censuses. A sample may be the only mode of inquiry available.

Surveys require a careful choice of a design and selection procedure if the data collected are to meet the objectives. The type of sample most commonly adopted is a stratified, multi-stage clustered sample, with the primary sampling unit being a small administrative area.

B. Data Limitations

A great deal of importance has been attached to national accounts, and particularly to the calculation of the gross domestic product (GDP). This was because it provided the most convenient framework for fitting together existing data and assessing the relative priorities for various statistical activities. In addition, the form in which national accounts calculations had been developed in the Western world since the 1940s was designed to provide the orders of magnitude occurring in the key relationships of the Keynesian economic framework, which was being adopted for national economic planning models in many countries.

The general method of calculation relied on administrative statistics of external trade, public finance, Agricultural Department estimates of crop and livestock production supplemented by marketing board reports, population data and especially collected estimates of employment and earnings in the "modern" and "monetary" sector. The GDP calculation has retained its priority status, and much effort has been devoted to its extension and improvements. Constant price calculations and functional and economic classifications of government expenditure are made. Sampling has been used in order to obtain supporting information about the income and expenditure of urban workers.

However, details of the important transactions and interrelationships occurring in the mass of the population working in agriculture or in informal sector activities are neglected. Although sampling is increasingly used for such surveys as are conducted on the general population, the standard of data collection is often poor, leading to indifferent results and a consequent lack of support for this type of enquiry.

The needs and resources of third world countries require that official statistical policy should now give greater emphasis to investigating the activities of the majority of the population, that is, the activities of the agricultural and the rural and urban informal sectors. It is not being suggested that improvements in the calculation of the GDP should cease. Rather, it is likely that the emphasis suggested will, among other benefits, refine the calculation, particularly in those areas for which data have always been deficient in quantity and quality. A change in priority should result in some recognition and the reallocation of resources.

One reason why these small-scale but widely spread activities are not covered is that their very nature makes it difficult to collect information about them. Circumstances will usually vary from country to country. However, it is easy to say that the key is to achieve the most appropriate mix of censuses, surveys and secondary sources of material.

It must be pointed out that the major data collection effort of any government statistical office is likely to be concentrated on the population census, surveys of business and industry and surveys of agriculture. In the Gambia, this was the case with the Central Statistics Department (CSD) until only recently, when other statistical units within ministries have embarked on data collection in specific sectors of the economy. It is noteworthy that the structure and composition of the population and economy as revealed by the data from these investigations provide the background against which all other data will be assessed and evaluated.

Following are the major requirements essential for data collection:

1. Simpler cost-effective methods.
2. More efficient and effective use of sampling methods.
3. Greater emphasis on providing timely information to primary users.

C. Data Collection Methods

The collection of data is almost always an expensive operation. The greater relative need for physical counts and measurements by the enumerator adds substantially to the cost per sample unit. A researcher cannot afford to waste scarce resources on collecting data that will not be put to good use. Data users are ready to suggest a never-ending sequence of data requirements. Few of them will have weighed the cost of obtaining the information against its potential value; indeed, many will have neither the knowledge nor experience needed to make this assessment. The researcher should be able to do this. He or she should ensure that responsibility is taken for surveys only when there has been a conscious decision that the resulting data are important and will be used, and that equivalent information cannot be obtained in a cheaper way.

1. User-Producer Dialogue

Before any work on a survey begins, the producer and user of the data must talk to each other. The survey should be initiated by, and focus precisely on, well-defined requirements of a particular user.

2. Definition of the Problem and Survey Objectives

It is useful for researchers to have some knowledge of the field of enquiry so that they can probe the users' requirements. Usually, a great deal of effort will be required to agree upon a common approach. If researchers know little about the substantive field in which the enquiry is to take place, there will normally have to be at least two meetings, and researchers will have to familiarize themselves with the users' problem to establish whether the survey method will be useful, and if so, to define the main lines of the investigation.

The issues at hand will vary from survey to survey, but two obviously fundamental aspects will recur. They are:

a) <u>Time:</u> the period to which the investigation refers and the period in which it will take place.

b) <u>Place:</u> is the enquiry to be national, regional, or will it apply to a smaller area? Is it rural and/or urban? Has the most appropriate area already been properly identified (for example, areas with populations suffering from high malnutrition, or the project impact area in an evaluation survey)?

Demographic characteristics will also recur. Characteristics such as age and sex are almost universally required. Others relating to household structure may be essential for the investigation, or may just be suggested for identification or as explanatory background.

The selection of the topics to be dealt with in the survey will also set limits to the types of survey that are appropriate. In addition to establishing time and place, the methods of enquiry and level of enumeration will have to be matched with the agreed objectives. Clarity and precision at this stage will prevent wasted time at later stages of planning when, for instance, the objectives are crystallized in detail and embodied in specific questions.

3.   Existing Knowledge

Researchers will often know, at least in broad outline, the scope of the information already available which is relevant to the subject of the survey. However, they should explore the situation with the users, who may know local or international sources better than the researchers or have contacts to whom the latter can be directed. Secondary sources may be used in four ways:

a) as an alternative to the survey, or part thereof;
b) as independent additional information;
c) as a check on possible survey biases;
d) as a means of improving the survey estimates.

Researchers should be alert to possible improvements which may be obtained by exploiting secondary or alternative sources of data. It is well worth making extensive enquiries to find them and to check on work in progress. It could be quite irritating to mount an elaborate survey only to find at the publication stage that the information is already available. It has happened in the past and can easily occur again, as institutions and individual research projects are usually inadequately coordinated.

With the general objectives of the survey confirmed, it is necessary to discuss and agree with the users on a more detailed specification of the issues to be investigated. The listing of the items to be included and their definitions should be discussed. This will not only make the final survey more effective, it will also make policy makers think hard about their problem in a survey context.

Once the surveyors have reached agreement with the primary users on the basis contents, concepts and definitions, they and their associates should get on with the job of designing the survey and the questionnaires. It is at this stage that things often go wrong. Draft questionnaires are circulated not only to the users with whom discussions have been held, but to a much wider group. Comments are requested and additions solicited. Committees are formed to vet the drafts.

Questionnaire design -- that is, deciding how to translate detailed data needs into specific questions -- is a highly technical and skilled exercise. Most users and many non-survey statisticians

have little idea of how to go about it. Sometimes surveyors may not be quite conversant with the techniques of questionnaire design. If so, they should consult colleagues who may be more experienced in one phase of a design.

When the questionnaire is ready, surveyors should visit the primary users and explain precisely what they think will be achieved and to what extent the original objectives will be met. The users may then wish to take advantage of the opportunity for second thought and slightly change the direction or content of the survey. This will require redrafting by surveyors but is a necessary part of the preparatory process.

4.   Research Procedures

The following important factors can influence the quality of survey data on women (INSTRAW, Improving Statistics and Indicators on Women Using Household Surveys, 1988):
Survey organization factors

   a) sex composition of the survey organization team;
   b) sponsorship of the survey (national and local);
   c) publicity for the survey;
   d) rewards for participation in the survey (tangible and intangible);
   e) timing of the survey during the agricultural cycle.

Interviewer effects

   a) sex of interviewer;
   b) training of interviewer;
   c) previous survey experience of interviewer;
   d) social background of interviewer.

Respondent effects

   a) sex of respondent;
   b) use of proxy respondents;
   c) perception of the purpose of the survey;
   d) sex differences in language facility of respondents (knowledge of lingua franca, technical terms and so on).

Stages

The following stages in planning and conducting a household survey may be considered:

   a) Securing official commitment: This should be done at the highest level possible. It is important to ensure that everyone understands the priority and weight to be given to gathering adequate data on women.

   b) Selection of those responsible: It is recommended that women be included in the staff who will be responsible for the survey. In the absence of female statisticians, women with a background in the social sciences can be recruited. This is because of their special knowledge of the issues involved and because of their capacity to act as role models for other women involved (as interviewers, etc.).

c) Appointment of the Advisory Committee: Members should be highly committed and represent a wide range of groups: economists and social scientists, academics and public servants, people with field experience and practical data analysts, women and men, those with long experience and those recently qualified, people with rural and urban backgrounds, representatives from a range of the different departments of government, etc.

d) Review of existing data. This would include:
   - An examination of tabulations from recent populations censuses and household surveys. Are there any obvious tabulations of individual characteristics that are not available cross-classified by sex, and if not, why not?
   - An examination of existing policies with respect to issues such as definition of the head of household, measurement of labour force participation, etc.
   - An examination of any existing surveys, however small, that have made a special effort to take women's concerns into account to see what can be used or adapted from them.

e) Protecting the past: Wherever possible, the attempt should be to expand upon the past rather than abandon it. It is only where past practice is quite unsatisfactory and cannot be salvaged that it may be necessary to start afresh.

f) The questionnaire

g) Decisions on the organization of the survey:
   - interviewer selection
   - rural-urban division

h) The pre-test

i) Advertising the survey

j) Training of enumerators, etc.

k) The survey itself

l) Coding and editing

m) Preliminary tabulation and analysis, and publication of the results

n) The next survey

II. DATA REQUIREMENTS FOR WOMEN IN THE INFORMAL SECTOR

A. Household Surveys

The following may be considered:

1. Include additional questions directed to some subgroup of the population which is potentially economically active or in the labour force, without introducing major changes in the design of the survey or the questionnaires used. For example, questions can be added concerning the size of the establishments or economic units, or to determine whether the activity declared is performed within or outside the household.

2. Modify the formulation and sequence of the questions which determine the activity status of the population. For instance, it can be determined whether women who declare themselves as "housewives" have also performed economic activities, in order to include them in the economically active population (EAP). Their activities over a longer period of time, such as a month or a year, instead of a week can also be considered.

3. Include in some round of a continuous household survey a special module to study the informal sector in depth, as has been done for other topics such as health and labour force qualifications.

B. The Invisible Informal Sector

Activities within the invisible informal sector are performed mainly by women whose "statistical invisibility" stems from the difficulties posed by their identification within the EAP. The appropriate way to treat this sector in household surveys therefore consists of introducing modifications in that part of the questionnaire which researches the conditions of activity of the potentially active population.

The procedure consists of posing a set of questions to people who say they have not worked in the week of reference and those who, not having worked, further state they did not have a paid job, enterprise or business. Within this module, questions are posed as to whether or not the person performed one or more activity from an extensive, previously established list. The greater or lesser probability of detecting these activities essentially depends on this list, which the interviewer reads to the people being surveyed. It is therefore very important that such a list be based on knowledge of which activities are most frequently performed by the people surveyed, especially the economic activities performed by women in the household. This may require previous small surveys to develop listings of activities or the use of past research studies on specific sectors of the population where these types of situations are frequently found, such as studies of women in low-income sectors.

It should be noted that the location of a module of this type within the questionnaire determines the population segment that can be researched. For example, these activities can be investigated among the not currently economically active as well as among the unemployed.

Furthermore, studying the time devoted to the various activities is important -- specifically, the total number of hours per week dedicated to each activity as well as the destination of goods produced, and whether all or a portion was for sale or entirely for household consumption.

This module, which is geared towards studying the informal sector, makes it possible to investigate a broader spectrum of jobs performed by women within the household which are difficult to distinguish from typical domestic tasks, such as the care by minors of other people who are not household members, preparation of food for others, and laundering and ironing outside the household. However, additional information is required in order to establish whether the activities in question may or may not be classified as economic according to the system of national accounts (SNA); their appraisal in terms of contribution to GDP may pose additional problems requiring another type of information.

C. A Look at Some Survey Types Relevant to the Informal Sector

1. Labour force surveys

One reason for undertaking labour force surveys was the need to find new means for measuring women's activity which population censuses traditionally failed to catch. And since women are an important part -- if not the most important -- of informal sector employment, this question has become a real challenge for statisticians.

In most labour force surveys, all persons having reached the age when they are likely belong to the labour force are asked their time allocation for a reference period, which is usually the last week. The occupation does not result from the answer to a single question, but from a careful examination of the activities undertaken during the referenced period. In other surveys, it results from the answers to a series of complementary and convergent questions. Thus, youth employment and women's activity will have been taken into account correctly.

The general purpose of labour force surveys is to assess the economic activities of the population, the size and composition of the labour force and -- especially for ongoing surveys -- changes in size and composition. Assessment of unemployment and underemployment is a major objective of these surveys, as is the evaluation of the kinds of jobs which must be provided if unemployment and underemployment are to be minimized.

Recently, the purpose of labour force surveys has been extended from this target population represented by the unemployed to other target populations, particularly youth (with high unemployment rates), women (whose home-based activities are difficult to identify) and the participants in the informal sector (supposedly underemployed).

Labour force surveys could collect data on informal employment and household activities by applying the following rules which refer to the characteristics of the business (as in Botswana 1984-85 and Rwanda 1987-88). Four or five questions were systematically asked to all occupied persons:

- Name of business
- Kind of activity (description)
- Are more than five people working? (all locations included)
- Type of location (owner's home, fixed place, no fixed place)
- Legal status of business (public, private, etc.)

Questions on the type of location may be shorter. For example (Kenya, (1986): "Is your business located in the same place where you live"? It may also be more detailed (Kenya, 1988): on the location by the roadside, on vacant land, no set location, in open-air market, in covered stall or kiosk, in office or factory, other. Or, in a demographic survey (Mali, 1985): factory -- modern enterprise, workshop, shop, building site, fixed market (stalls and kiosks), mobile market, home with specific installation, home without specific installation, fixed place on the street, no fixed place on the street.

Such detailed classification would allow useful distinctions between an informal sector of small-scale enterprises and a non-localized informal sector. Another interesting classification (Tunisia, 1989): administration, public enterprise (number of jobs), private enterprise with wage employees

(number of jobs), private enterprise with non-wage employees, farm holding or fisherman's boat, building site, other work site without premises, own home, other person's home, street with fixed place, street with no fixed place.

The many informal sector surveys that have been carried out for nearly 20 years all over Africa have been unable to give a precise and [evolutive measure of the phenomenon at the macroeconomic level. Labour force surveys remain the only means for measuring informal employment as a whole, as well as the different components of the sector and the trends they have known over the years.

2. Household budget surveys

The purposes of household budget surveys are generally:

- to assess the patterns of household expenditures and the income elasticities of the different goods and products;
- to provide a system of weighting for the consumer price indexes;
- to provide information on income distribution and transfer between households, and more generally on standards of living, as well as all information necessary to establish needs and targets for social and economic planning;
- to estimate the household consumption in national accounts and provide the necessary data for assessing a balance between production and its users.

What information can be derived from these surveys for our knowledge of the informal sector?

Provided that socio-professional classifications of individuals in the sample are sufficiently detailed, it should be possible and interesting to compare the levels of income (or expenditure as a proxy for income) of the self-employed with the levels of wages in different sectors of the economy, for it is too often assumed that the informal sector is synonymous with poverty.

In addition, when household budget surveys aim at measuring incomes, the same problems are necessarily confronted as those encountered by survey statisticians dealing with the measure of informal sector activities, given that informal sector participants constitute the second major part of the population, after small farm holders.

3. Some examples

a) Household surveys: Mali, 1989, Survey of 11 non-farm activities, at the national level.

Three methodological issues had to be cleared. First, the sampling size had to be large enough to allow a sufficient number of employees and own-account workers or self-employed in the 11 major groups of activities to be selected in the sample. In a country where more than 90 per cent of the labour force is employed in agriculture and livestock, this condition meant that the sample size depended largely on the proportion of self-employed in non-farm activities and in the whole active population (a proportion known from the last demographic survey in 1985).

Secondly, the questionnaires had not only to be carefully designed, but also had to be administered to the right and competent person, in the household. This is a critical point, because

one of the major drawbacks to household surveys is the absence of the persons to whom questions are to be addressed at the time of the interviews. In the Mali surveys, individual questionnaires were to be administered to the right persons, at their own workplace.

Thirdly, secondary activities had to be seriously dealt with and treated as are primary activities, given that an important proportion of the sample was of farming households. Thus, a special questionnaire had been designed and devoted to non-farm activities undertaken by farming households.

The questionnaire included seven modules, six of which refer to individuals:

- Inactive persons (outside the labour force), whatever their type of activity (housewives, students, etc.);
- unemployed persons;
- wage earners;
- unpaid family workers and apprentices;
- employers and own-account workers (self-employed);
- farm holders and workers, whatever their employment status.

The first module lists the household members with a series of questions intended to classify those members who belong to the labour force, on a weekly period basis or according to the usual activity.

The next set of questions on the sector of activity and employment status is addressed to participants in the labour force as well as to housewives who previously stated they did not belong to the labour force. Even for those who stay outside the labour force, a special module tries to verify what they do for a living as they are not entitled to receive allowances.

The first module is thus used to determine which specific module is to be administered to each household member older than eight years.

As regards the questionnaire, three points need to be observed:

i) The approach consists of including the greater number of household members in the occupied labour force, through the first module, and eventually, through the modules for inactive and unemployed persons.

ii) The core module is, of course, the one for employer or own-account worker, in that it is a real enterprise questionnaire, in which detailed questions are put in order to build production and exploitation accounts for the surveyed activity.

iii) This core module can be found again, in simplified form, in the module for farm holders and farm workers. As far as these persons have answered that they were undertaking non-farm activities, they have to answer a simplified "employer-own account worker" questionnaire for these activities.

This survey on household informal activities, then, had two purposes:

- a detailed and precise enumeration and characterization of members of the labour force, and a precise classification of this active population, according to main and secondary activities; and

- a precise and detailed measure of the output, intermediary consumptions, value added, incomes, assets and economic units in each of the 11 major groups of activities. Such details can be obtained on a reliable basis because the questions are asked at the workplace itself, and they are carefully designed to take into account the specific ways of accounting and reasoning of small craftsmen, traders and hawkers.

b) Informal sector enterprises or establishments: establishment censuses or sample surveys of small-scale enterprises implemented in various developing countries since the beginning of the 1970s.

Establishment censuses aim at enumerating the population of establishments by collecting the data necessary to apply the specified definition (and therefore measure the phenomenon) and to design stratified sampling procedures. In practice, there are three types of establishment census:

- those which have proceeded to exhaustive counting;
- those which have limited their scope to informal establishments;
- those which are simple enumeration procedures without any collection of data.

An establishment or enterprise census is normally carried out in urban areas with a detailed questionnaire that includes questions on activity, employment and characteristics of the entrepreneur and the establishment. Sometimes a question on the results of activity or annual turnover is asked. The questionnaire could be administered to all registered and most unregistered establishments.

An establishment census can also be carried out without the use of a questionnaire. The censuses of the informal sector in several African cities undertaken by the International Labour Organisation (ILO) under its research programme on skills acquisition and self-employment in the informal sector of francophone African urban areas implemented a door-to-door survey in five capital cities. Without the use of a questionnaire, they counted the single activities "occurring on permanent or semi-permanent premises, and possessing characteristics which exclude the enterprise from the modern sector". This approach should adopt a multicriteria definition of the informal sector, but it leads to one criterion being emphasized -- for instance, the absence of accounts, the aspect of the shop window or the characteristic of the owner. There is therefore a significant risk of subjectivity on the part of enumerators, as certain enterprises could be excluded (as happened in Dakar, 1989). There could also be an unsatisfactory application of the definition, whatever precautions are taken in the survey instructions (unless the interviewer is provided with a list of modern enterprises, which would mean that the criterion of registration has been officially adopted). Such a method should be abandoned, as it is not really time-saving.

Other establishment censuses were carried out using exhaustive countings in door-to-door surveys of all establishments, whatever their size, activity and characteristics. In certain cases (for example, in Niamey) even the non-sedentary activities (hawkers, petty traders in the streets) were enumerated (but without administration of a questionnaire).

In establishment censuses, a good deal of information is collected on activities, number and type of jobs, legal status, year of creation, type of premises, and existence of accounting or insurance systems. The analysis of data collected through these censuses results in crossing different criteria used for defining the informal sector.

Regarding their scope, some establishment censuses were limited to informal establishments. Furthermore, construction and transport activities are often beyond the scope of the censuses, because they are undertaken outside premises, as are home-based household activities which are not undertaken in establishments identified as such. This limitation in the scope of establishment censuses is the main reason why household surveys are now considered the best means for measuring informal activities.

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ANNEX 4

WORKING GROUP DISCUSSIONS

A. EXERCISES FOR WORKING GROUP DISCUSSIONS
B. SOLUTIONS TO WORKING GROUP EXERCISES

ANNEX 4.A

EXERCISES FOR WORKING GROUP DISCUSSIONS

Exercise 1: Sessions I, II, and III

1.1   Following are some of the characteristics of the informal sector. What other characteristics can be added?

a)   absence of accounting records;
b)   lack of initiatives for expansion;
c)   ease of entry and exit;
d)   family ownership of enterprise;
e)   small scale of operation;
f)   use of an adapted and largely labour-intensive technology;
g)   workers' skills are acquired mainly outside the formal system of education and training;
h)   the enterprise operates in an unregulated competitive market;
i)   low receipts/incomes;
j)   rudimentary equipment;
k)   low labour productivity;
l)   little access to formal credit;
m)   absence of fixed location;
n)   generally operates in non-permanent structures.

1.2   What specific policies are required to improve the situation of the informal sector and to enhance production?

1.3   List the type of activities carried out by operators of the informal sector in the Gambia. Which are typically female? Which are most likely to be underreported in censuses and surveys, and why?

1.4   What type of information do we need on the informal sector?

1.5   Suggest indicators to be compiled in order to assess women's contribution to development.

Exercise 3: Session IV

2.1   From the data presented in Table G-1 (page 56 of the Synthesis), calculate the proportion of females and males in the total population. What do these figures indicate?

2.2   What is the percentage of females and males in the economically active population (EAP)? What do these figures indicate?

2.3   Compare the female share in the total population with their share in the economically active population. What does the difference suggest?

2.4   Table 1.2 of the "Population and Housing Census 1983, Economic Characteristics, Vol. 3" gives the percentage distribution of the population by activity status.

a)   What are the activity rates for males and females in the Gambia?
b)   Suggest some reasons why the female activity rate is lower than the male rate.
c)   Compare the rates for the other regional divisions of the Gambia. What can you say about the variation in female rates between divisions?

2.5   Using the data presented in Table 1.1 of the above census publication, draw a graph of the age-specific activity rates for males and females in the Gambia and compare the female and male patterns. What explanations can be given for these differences?

2.6   Table G-10 of the Synthesis gives the distribution of EAP by occupational groups. For each group, calculate the share of females.
Which are the occupations with the highest female shares? What is the likely explanation?

2.7   Table G-13 of the Synthesis gives the distribution of EAP by kind of activity in the formal and informal sectors.

a)   Calculate the male and female distributions by the kind of activity for the informal sector.
b)   Repeat the above calculations for the formal sector.
c)   Compare the distributions of:
    -    Males vs. females in the formal sector.
    -    Males vs. females in the informal sector.
    -    Females in the formal vs. informal sectors.
    -    Males in the formal vs. informal sectors.

Exercise 3: Session V

3.1   What is the relevance of the SNA production boundary to measuring a population's economic activity?

3.2   The SNA's production boundary comprises economic goods and services, defined as "all production and processing of primary products, whether for market, for barter or for own consumption, the production of all other goods and services for the market and, in the case of households which produce such goods and services for the market, the corresponding production for own consumption".

a)   Give examples of the following:
    -    primary products produced in the Gambia
    -    processing involving primary products
    -    non-primary goods typically produced for the market
    -    Services provided for the market.
b)   Give examples of goods and services produced by households for own consumption.

Which of these can also be produced for the market?

3.3   According to the above definition of what should be considered "economic goods and services" or within the "production boundary", under what conditions is the production of these examples of household goods and services to be considered as economic activity?

a)   How comprehensive is the production boundary for covering economic activities of men and women?
b)   In your view, are there any activities which ought to be:
-       included in the production boundary?
-       excluded from the production boundary?
c)   Explain your answers in (b) above.

3.4   It has been proposed that domestic activities not included in GDP estimates should nevertheless be compiled separately as an "extended GDP" within the framework of the SNA. What method of valuation of women's household activities would be most appropriate for the Gambia? Why?

3.5   Using the data given in Table 7.5 "Sources and Methods of Estimation of National Income at current prices in the Gambia" and the worksheet identified as Annex 2, compile the value added and employment figures, and compute for each type of activity (industry) GDP for the informal sector and the relative contributions of women and men to informal sector GDP, following the formulae presented in each column.

What assumptions, if any, do these compilations reflect?

What are the biases in these estimates, and what are their effects on the estimates?

3.6   Calculate for each industry the proportionate share in total informal sector GDP (excluding agriculture) for females and for males. Compare these to the corresponding distribution for female and male employment in the informal sector.

What observations can be made from these comparisons?

3.7   Give examples of illegal activities which could be classified in the informal sector.

How should they be dealt with in the context of promoting women's economic activities in the informal sector?

Eercise 4: Session VI

4.1   At its first session, the group identified a number of policy measures for improving the situation of the informal sector and enhancing the sector's production.

For each of the policy measures identified, list the types of statistical information required at the policy formulation and monitoring stages, as well as the relevant data sources.

4.2   Section II (pages 22-35) of Improving Statistics and Indicators on Women Using Household Surveys identifies the stages of work in planning and conducting a household survey.

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a) Examine each of these stages and indicate how pertinent they are to improving the quality of data on both women and men in the informal sector.

b) What additional considerations are required for the design and conduct of a study of the informal sector (with a policy-specific objective) in which primary data are to be collected?

ANNEX 4.B

SOLUTIONS TO WORKING GROUP EXERCISES

1. Solutions to Exercise for Sessions I, II, AND III

1.1   The first group reviewed the characteristics listed and, after discussing the size of establishments, source of initial funding and lack of security, extended the list to include characteristics (o) through (u). It also changed the wording of (b) "lack of initiatives for expansion" and (l) "little access to credit". The revised list is as follows:

a)   absence of accounting records;
b)   lack of opportunities for expansion;
c)   ease of entry and exit;
d)   family ownership of enterprise;
e)   small scale of operation;
f)   use of an adapted and largely labour-intensive technology;
g)   workers' skills are acquired mainly outside the formal system of education and training;
h)   the enterprise operates in an unregulated competitive market;
i)   low receipts/incomes;
j)   rudimentary equipment;
k)   low labour productivity;
l)   little or no access to formal credit;
m)   absence of fixed location;
n)   generally operate in non-permanent structures;
o)   few or no salaried workers;
p)   self-financing at the initial stage;
q)   risk aversion;
r)   high mobility from one activity to another;
s)   subjected to pawning of property;
t)   lack of government support;
u)   low level of education and skills at entry.

After much discussion, the second group suggested that the following characteristics should be considered in seeking a definition of the informal sector.

It is a socio-economic sector that is not structured in terms of remuneration; has no administrative or management structure, no rules, procedures or regulations in terms of hours of work; and its operators produce goods of social and economic value for pay and profit. Its productivity is lower than that of the formal sector: that is, operators engage in activities with less output and lower value of output produced. The informal sector is also characterized by expansion constraints, such as those related to technology (referring here to skills and equipment), production infrastructure and access to credit. The type of equipment used for production may be a factor in the depressed productivity.

1.2   The following specific policy measures were recommended to improve the situation of the informal sector and to enhance production:

a)   Women and their activities in the informal sector should be given priority.

b)   Government policy in development planning should be gender-sensitive. There must be a constant monitoring of such indicators as literacy, productivity and numeracy; hence the need for policy commitment to those indicators in the informal sector.

c)   Skills should be improved through education, using existing programmes targeted at the informal sector.

d)   Credit facilities should be provided for the informal sector, with low interest rates.

e)   Existing financial institutions should be strengthened, and new ones set up.

f)   Equipment (technologies) should be provided.

g)   Women-specific financial institutions should be created that would provide loans to women on flexible terms.

h)   Women beneficiaries should be scrutinized in order to avoid a high rate of default.

i)   A national centre should be established to promote the informal sector.

j)   Markets should be protected so as to generate increased demand for informal sector products.

k)   Price incentives should be adopted in order to enhance informal sector production.

l)   Marketing outlets and storage and presentation facilities should be provided.

m)   Access to production areas -- by means of roads and the transport network -- should be improved, enabling producers to move their wares.

n)   The internal distribution network should be improved.

1.3   A.   Type of activities carried out by informal sector operators in the Gambia (those marked with an F are female-dominated, while those asterisked are most likely to be underreported in censuses and surveys):

Petty trading (F)
Backyard or small-scale agriculture (F)
Wood carving
Auto repair
Pottery-making (F)
Fence-making
Herbalists/traditional healers
Traditional birth attendants (F)
Marabout (medicine men)
Gold and silversmiths
Fishing
Tailoring
Tie-dye and batik (F)
Transport
Palm wine tapping*
Shoe-making
Food vending (F)*
Retail trading
Bee-keeping*
Soap-making (F)*

Palm oil pressing (F)*
Fish smoking (F)*
Mattress-making*
Welding and smithing
Carpentry and furniture-making
Weaving*
Leatherwork
Vegetable gardening (F)
Hairdressing (F)*
Well-digging*
Catering (F)
Shoe-shining*
Wheelbarrow or push-push*
Prostitution*
Domestic services (including laundering and babysitting)(F)*
Water and wood fetching (F)* in rural and peri-urban areas
Construction work (in both rural and urban areas)
Salt production*
Fortune-telling*
Traditional brewing (F)* and distilling
Briquette manufacture
Poultry-raising
Incense production (F)*
Food processing (F)
Basketry (F)*
Modelling (F)*

After a lengthy debate on whether activities such as prostitution and black marketeering should be included in the list, participants decided to consider only those which are both productive and economically gainful, and that prostitution would be better classified as a social service. They also agreed that the main object of interest was the category of people who operate in the market, producing social or economic goods for pay or profit, noting that it is people in the formal sector who produce most of the goods and services already identified.

1.4   Type of information needed on the informal sector:

    . Source of funding
    . Employment (breakdown by nationality of sex and employer)
    . Production
    . Income
    . Expenditure on salaries and wages, if available
    . Consumption of goods and services
    . Kind of economic activity
    . Working capital
    . Type of goods and services produced
    . Technique of production
    . Location of establishment
    . Structure of production unit

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. Ownership
. Educational attainment of owner
. Main constraints faced by production unit, such as marketing
. Ownership (private, family-owned)
. Sales (local sales and exports)
. Fixed capital formation and consumption
. Taxes
. Interest paid
. Gross and net profits
. Stocks
. Subsidies

1.5   Indicators which should be compiled to assess women's contribution to development:

. Crude activity rate
. Refined activity rate
. Percentage share of females vs. males in labour force
. Participation in total labour force in absolute figures and percentages
. Contribution of women to gross and net output
. Value added by kind of economic activity
. Women's contribution to total GDP
. Crude birth rate
. Total fertility rate
. Age-specific fertility rate
. Life expectancy at birth
. Adult literacy rate
. Infant mortality rate
. Enrolment ratio, female pupil to female teacher ratio

2.   Solutions to Exercise for Session IV

During the second session of group discussions, participants were asked to calculate and analyze economic activity using data from the Synthesis.

2.1   In the first exercise, participants were asked to calculate the proportion of females and males in the total population. This was done using the total population of the Gambia as the base and alternating the total male and female population.

For females:

$$\frac{\text{Total Female Population}}{\text{Total Population}} \times 100 = \frac{345,683}{687,817} \times 100 = 50.25$$

which rounded up to one decimal place = 50.3

For Males:

$$\frac{\text{Total Male Population}}{\text{Total Population}} \times 100 \quad = \quad \frac{342,134}{687,817} \times 100 \ = \ 49.7$$

There are more females than males in the population of the Gambia.

2.2   The EAPs by sex and age group are as follows:

For Females:
$$\frac{\text{FEAP}}{\text{TEAP}} \times 100 \ = \ \frac{150,762}{325,618} \times 100 \ = \ 46.3$$

For Males:
$$\frac{\text{MEAD}}{\text{TEAP}} \times 100 \ = \ \frac{174,856}{325,618} \times 100 \ = \ 53.7\%$$

This shows that there are more males than females in the EAP. The fact that there are also more females than males in the total population provided food for thought. After taking a critical look at the term "economically active", the group realized that it also includes people who are actively looking for work, have a job but were not at work, so the reason why more men are in the EAP is that they are more willing and able to look for work and to keep their jobs.

2.3   Using Table G7 in the Synthesis -- the employed and unemployed population by sex and age group -- the group was asked to compare the female share in total population with their share in the EAP.

The proportion of females in the total proportion is 50.3%, and the group realized there are more females in the population than in the EAP. This could be attributed to the fact that the enumerators do not adequately apply the concept to "work" in the field and that the considerable work done by housewives in the garden is not considered as work. In addition, classifying respondents as inactive tremendously shortens the interviewing process and therefore reduces the work of the interviewers.

2.4   Table 1.2 of the Census publication, Vol. 3, shows the percentage distribution of the population aged 10 years and over by sex, activity, status and local government areas. The activity rates for males and females were 76.67 per cent and 65.12 per cent, respectively. These rates are obtained by dividing the total EAP of either males or females by the population age 10 years and over of the same sex.

They show that more males are active than females for the following reasons, among others:

- education
- culture
- child care

In addition, women's work may be underreported because of perceptions about what is to be considered work and difficulties in identifying the type of work done by women in the house as work even when it is so by definition. The misconceptions stem from the questionnaire design, the training

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of the enumerators and the respondents' answers. People also consider going to the office every morning as work, while all other activities, such as gardening or food processing and preparation, are considered as wasting time. Respondents should be guided to give accurate answers to the question on work, for example by probing.

Some participants suggested that because women are comfortable -- they may, for example, be supported by wealthy men or husbands -- fewer women in urban areas, such as Banjul and Kanifing, are economically active.

In Basse there is hardly any difference between the male and female activity rates, but the difference for males and females in the Banjul and KUDC Area is very significant in that the female activity rate is half that of the male rate. This suggests the need for more in-depth study.

In the rural areas, including Mansa Konko, Kerewan, Kuntaur, Georgetown and Basse, men and women are more or less engaged in the same type of activity; hence work for the men is the same as for the women. Agricultural activities such as small-scale gardening and large-scale farming, for example, are all considered as work in the rural areas. Furthermore, more males have left the rural areas for the cities, leaving more women behind to do their work.

Sex-specific economic activity rates
The Gambia, 1983 Population Census
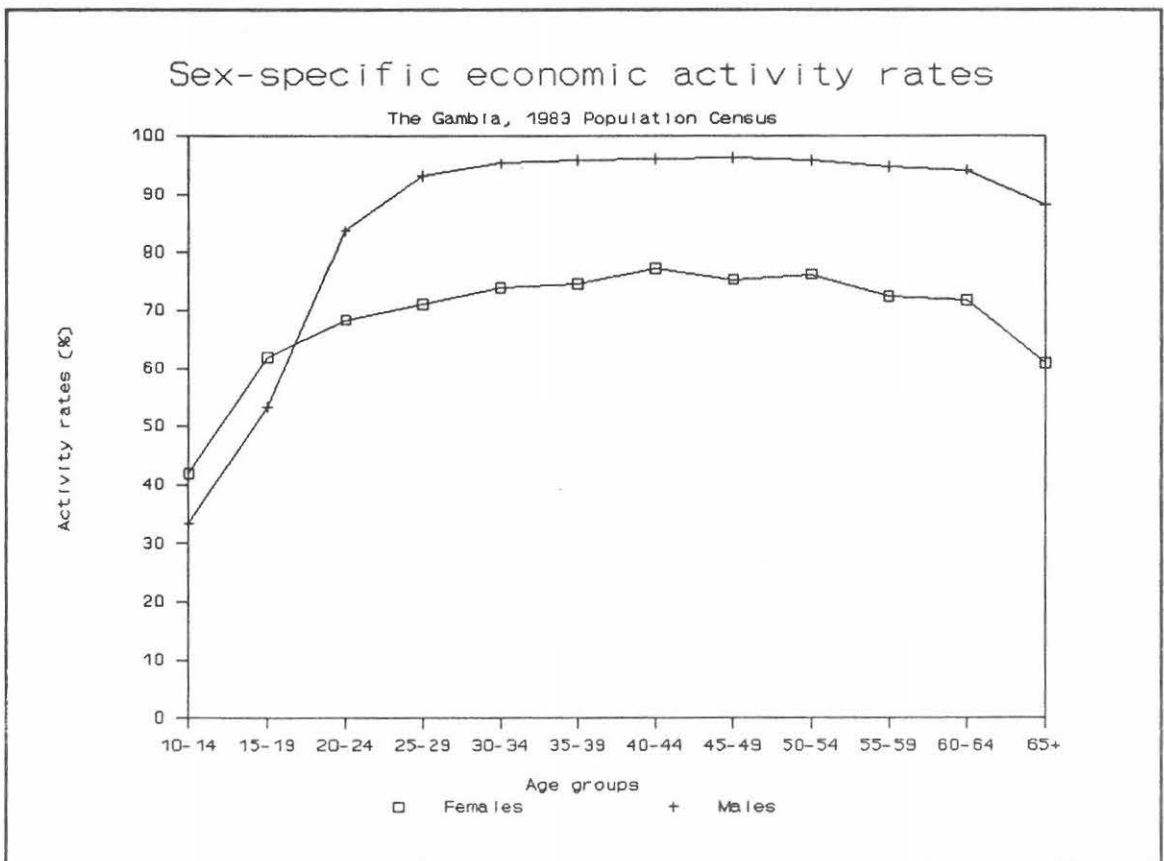
2.5   Features brought out from the two graphs: Except for the first age group, men's participation rate is higher, for the following reasons:

- more male children go to school;
- girls drop out of school earlier; and
- there is no age limit for first marriage; consequently, girls marry early.

For men, there is an increase in economic activity rates for the older age groups, indicated by the steepness of their curve. More men enter the activity categories every year, while women enter the labour force early and leave early to get married and also to take care of children. In contrast, men do not leave the labour force at all, except on retirement or loss of job.

At age 40-44 there is a slight decline of women in the labour force, which can be attributed to the fact that women nearing the end of their childbearing years tend to leave the labour force for the Mandingoes (an ethnic group). The younger generation release their parent from work on the farm to stay home and take care of the babies. This is not strictly true for all the divisions (regions) in the country. There could also be some cultural differences which we do not know about.

2.6   In Table G-10, participants discovered that more women are involved in occupations such as agriculture and related work and service. More women are classified as agricultural workers because of their limited access to education and also because agriculture is considered to be a traditional occupation for women.

The share of females for each occupational group was calculated. There were 26.4 per cent females among professional, technical and related workers. The occupation with the highest female share is agriculture, primarily due to tradition and to women's lack of education. In addition, more males migrate to urban areas and leave behind the women who are engaged principally in agriculture.

Among service workers, more women are sales workers, since this type of job does not require being highly qualified or acquiring acquire any skills. One has only to have a lovely face or nice appearance to be classified in this category.

The third occupational category where women predominate is that of "not stated", which is attributed to the fact that in the census, personal information on each member of the household is unobtainable so as always in the case of proxy interviews, many facts about individuals are not known.

2.7   a)   Distribution of males is 46.34%
        b)   Distribution of females is 56.35%
        c)   There is male predominance in general in the formal sector, and female predominance in informal sector activities except mining
        d)   Men outnumber women in all occupational categories of the formal sector except restaurants, private services, mining, wholesale and retail trade. In the informal sector, by comparison, there are more men in the following occupations:
               - manufacturing
               - construction
               - electricity, gas, and water
               - transport and communications.

In the following categories, there are more females in the formal sector than in the informal sector:

- Restaurants and hotels
- Transport and communications (Gamtel)
- Secretaries
- Private services.

With respect to the manufacturing and wholesale and retail trade, more men are involved in the informal sector than in the formal sector.

3.   Solutions to Exercise for Session V

3.1   In examining the definition of the production boundary, the group agreed on the following key or operating ideas:

- primary product
- own consumption
- for the market

The emphasis of the production boundary is on the production and processing of primary products for market consumption. However, one participant suggested that the production boundary may be introducing limitations in that the reproduction of the labour force is omitted if household activities are not included. Another participant suggested that the problem with household activities is that of valuation.

The group decided that the opportunity cost approach should be adopted to estimate the value of women's work in their own households, namely, that the price assigned to domestic activity is equal to what that person would earn in his/her non-domestic occupation.

The group felt that although the SNA is inadequate, it does give guidelines as to which activities are economic and which are not. It is relevant for policy making but does not take into consideration many of the activities of women which are classified as not economically productive.

3.2   -   Primary products: vegetables, fruits, fresh fish, cotton, groundnuts, mangoes, rice, maize, etc.
-     Processing primary products (groundnut oil, sesame oil, cotton ginger, citrous products, palm oil, smoked fish, groundnut paste).
-     Non-primary goods produced for the market (textiles, timber, plastic, plastic wares, baskets, pomade, soaps, etc.).
-     Services produced for the market (hairdressing, tailoring, food vending, barbers, prison work, old people's homes).
-     Goods and services produced by households for own consumption: It was agreed that most agricultural goods, such as rice, groundnut, millet, tomatoes, soaps, and marmalades, are used for own consumption. Services include teaching, clothes mending, hairdressing, laundering, food preparation, fetching water, and the like. If they can be valued, marketable household goods and services should be considered economic activities.

The production boundary is comprehensive for male-dominated activities but not for women's activities because it excludes household activities carried out predominantly by women (the man goes hunting and the woman fetches water; the man is enumerated as economically active and the woman is not).

Statisticians should impute values to the time spent on domestic activities: including those activities which cannot be carried out by one person on behalf of another, such as sleeping or taking a walk. Social and community services, solve political problems etc in the vows. Activities that go on in the household should be identified and studied for incorporation into the production boundary.

3.4   The groups suggested that the average wages of maids were less than D250 per month. To use this figure as the value of women's domestic services would undervalue women's work. Equivalent market approach would therefore not be appropriate.

The question was raised about an engineer who is highly paid and who does some household work: Is he to be assigned the same value for the time spent on housework as a maid is paid for a similar kind of work?

Time worked is important. Look at a day in the life of a housewife. Put money value on time spent.

Time spent x rate/hour = Total value of domestic services

This approach was found to be the most suitable because it is more specific and considers all the factors.

3.5   Participants compiled the GDP contribution for the informal sector and the contribution of women and men.

Females contribute as much as 22 to 23 per cent [in the informal sector; however, a great deal of their activity is left unmeasured.

Assumptions used in the calculation of women's and men's contribution to production in the informal sector:

a)   employers and employees are not within the informal sector;
b)   productivity for women is the same as for men, in the informal sector as well as in the formal sector;
c)   the category "not stated" should have been prorated, i.e., should have been distributed proportionately over all other branches of activities.

3.6   Females predominate in agriculture and mining (salt).

3.7   Drug-pushing, stealing, prostitution (illicit and non-productive).

Drug trafficking should be condemned. Government should examine reasons for drug trafficking (e.g. social) and design programmes to rehabilitate those involved in it.

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4.   Solutions to Exercise for Session VI

4.1   The working group discussion focused on policy measures to improve the situation of the informal sector and enhance its production, and on statistics needed to monitor progress in policy implementation. Policies are as follows:

1)   Women's activities in the informal sector should be given priority. The following statistical information is required at the policy formulation and monitoring stages:

Women's share in total GDP and value added of the informal sector by branches of economic activity in the different aggregates; women's and men's participation relative to their participation in the informal sector labour force by kind of economic activity, by occupation and educational attainment (upgraded skills); types of activities, location of activities (rural or urban), total population at the national level by gender (e.g., 50.3 per cent female and 49.7 per cent male).

The group identified the following data sources: population census, household surveys, ad hoc surveys, agricultural surveys and establishment surveys, as well as administrative records (e.g., for labour and employment).

2)   Government policy for development planning should be gender-sensitive. The statistical information and data identified above could also be applied to this policy.

3)   Access to formal and informal sources of credit should be improved. Credit facilities should be provided for the informal sector at low interest rates and with the overall goal of developing the entrepreneurial class. The following statistical information would be required:

-     existing credit facilities and the terms of accessibility, such as collateral, for loans to people in the informal sector;
-     interest rates;
-     the total number of women compared to men who have access to loans at a particular time;
-     the amount of credit granted for each kind of economic activity;
-     default rate;
-     businesses that have closed down within a given period, and the type of bank action.

Data sources identified are ad hoc surveys, reports from financial institutions and project reports, as well as WISDOM, the research division of the Central Bank, the United States Agency for International Development (USAID) and World Bank studies on credit schemes in the informal sector.

4)   Existing financial institutions should be strengthened, or new ones set up, which would call for the following statistical information:

-     number and lending capacity of existing financial institutions;
-     types of credit facilities provided;
-     priority or target areas for provision of loans;
-     amount of each loan.

The group identified ad hoc surveys and reports of financial institutions (especially those of the Central Bank) as data sources.

5)	Financial institutions should be set up that would provide loans specifically to women, and on flexible terms, would require data in order to scrutinize women beneficiaries and avoid a high default rate. The statistical information and data sources of policies 3 and 4 above are applicable.

6)	A national centre should be established for promoting the informal sector would require the following information: ranking of problems and constraints of informal sector operators according to the degree of importance and numbers confronted with these problems.

Data sources include ad hoc surveys, administrative records and establishment surveys, as well as special studies on the structure and activities of the informal sector and needs assessment of operators in the sector.

7)	Price incentives should be adopted in order to support and protect indigenous products and businesses and to enhance production in the informal sector would entail a need for data on:

-	prices for locally produced goods compared to imports; production rate, consumption, and export and import rates;
-	prices of goods that may serve as substitutes;
-	prices of goods (e.g., groundnuts in Senegal), taxes and subsidies in neighbouring countries.

Data sources would be ad hoc surveys, consumer prices, external trade statistics, administrative records (e.g. from the Chamber of Commerce), establishment surveys, wholesale prices and distributive trade surveys.

8)	A review of existing policies that protect indigenous businesses should be undertaken, for which the main sources of information are the Ministries of Justice; of Trade, Industry and Employment; and of Finance and Economic Affairs. In addition, market outlets and storage and preservation facilities should be provided, which would require statistical information on production, consumption patterns, the degree of perishability of products, market prices, export and import prices, the number and regional distribution of existing storage and preservation facilities and existing market outlets.

Periodic surveys of wholesale and retail prices, distributive surveys, establishment surveys, household surveys and ad hoc surveys would comprise the data sources.

9)	Access should be improved between production areas and market outlets with specific emphasis on infrastructure and road and transport network. This would require statistical information on:

-	the state of the existing transport and communications network (i.e., state of existing infrastructure, roads, etc.);

- registration of vehicles by category (to ensure the number of vehicles available and their routes);
- cost of transportation.

The data sources identified are ad hoc surveys, administrative records (e.g., traffic police records), specialized surveys (i.e., on the state of road and transport networks, durability of roads, etc.) and transport surveys.

10) Internal distribution channels should be improved, for which the necessary statistical information needed pertains to production areas, prices, supply of goods and services by location. Data sources are surveys of transport services, household surveys, periodic surveys of retail and wholesale prices and administrative records (e.g., police).

11) he literacy, numeracy and management skills of women in the informal sector, types of training (formal/informal) and focus of training should be improved. Data sources would be institutions that support local businesses, which have background data on all members (examples: IBAS, GWFC and AGE).

Literacy is not restricted to the ability to read and write in English, but also includes functional literacy in either English or Arabic. This would require reviews of literacy and numeracy skills development exercises, conducted by a number of government and NGO bodies, such as ActionAid, SCF and the Department of Education.

12) More efficient and appropriate technology should be developed and promoted, including production tools and equipment to improve the productivity and efficiency of the informal sector. This would entail information on the level of technology used for a particular activity and the production efficiency of the technology used. The Ministry of Agriculture has already conducted a survey on the levels of agricultural technology used by women farmers, while the Department of Community Development has a catalogue of information on appropriate technology equipment being promoted in the Gambia.

A survey on current equipment being used by women in different activities of the informal sector should be conducted. Equipment would be classified by three categories of technology: traditional, intermediate and advanced.

13) Governmental support should be provided for local institutions that support the informal sector, such as WISDOM, GWFC, MDI and RDI. The distribution of training programmes conducted by these institutions, and proportions targeted specifically to women in the informal sector and which were conducted by these and other institutions.

4.2 The second item for working group discussions was how to improve the quality of data on women in the informal sector through household surveys. The stages of data collection were reviewed, and the groups felt that all the stages of work in planning and conducting a household survey were pertinent to improving the quality of data on both women and men in the informal sector, with the following additions:

Stage 1:   securing government commitment

Government commitment to the household survey is crucial and has been lacking in the past. The collection of statistics is likewise crucial to development planning, and the Government should be seen to be acting in both an initiative and supportive capacity.

Stage 2:   nomination of those responsible

The need for women to be represented in compiling data on the informal sector cannot be overemphasized, the group felt, since women are more sensitive to women's issues. Before surveys are conducted, technical and other bodies responsible for the overall organization and execution of surveys must be set up.

Stage 3:   appointment of an advisory committee

Such a committee, with representatives from the informal sector, can help ensure that the necessary data are collected and used in policy planning. In addition, a technical committee would also be required to coordinate the household surveys. It should include the users of the data, such as NGOs, women's institutes, Chambers of Commerce and the education and health sectors.

Stage 4:   review of existing data

This level of the planning exercise should emphasize filling gaps in the information base. Past experience must be taken into account so as to improve the survey and avoid duplication of efforts.

Stage 5:   protecting the past

This is necessary in order to build upon past experiences and also to provide a basis for comparison.

Stage 6:   questionnaire design

Questionnaire design -- its structure and content -- is the main tool for collecting data, since the quality of the data depends to a large extent on the questionnaire.

Stage 7:   organization of the field survey

This stage also has a great impact on the quality of survey results. Criteria for selecting interviewers should include gender, socio-economic class, personality and knowledge of traditional and cultural norms. Interviewers should also be continuously supervised at the field level to

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encourage efficient data collection. Interviewee selection is best determined by the survey's objective. However, organizers should anticipate difficulties, such as collecting data from polygamous households. Cultural and traditional activities, as well as levels of seasonal and agricultural activity, should be considered when deciding on the timing of surveys.

Organizers should also be familiar with the typical informal activities of the rural and urban sectors and with the distinction between the two, according to the purpose of the data collection exercise.

Stage 8:   pre-testing

Pre-testing is necessary to determine:
- the duration of the survey;
- irrelevant and relevant questions in a questionnaire;
- questions that need modification;
- the capability of enumerators and the adequacy of the survey methodology to achieve its objectives; and
- the weaknesses retained by survey organizers.

Stage 9:   advertising the survey.

This stage is needed to inform and sensitize the interviewers as to the importance of the survey and also to ensure their cooperation. All avenues of publicity, such as the mass media, local gatherings (e.g., bantaba), health facilities and visual aids, should be exploited to ensure maximum participation by all concerned.

Stage 10:   training the interviewers

The success of the survey depends to a large extent on the quality of training provided to interviewers.

Stage 11:   the survey itself

At this stage data is collected that will be used for policy monitoring and development planning.

Stage 12:   coding and editing

Not only do these activities facilitate processing and analysis, they also help eliminate biases in the data.

Stage 13:   preliminary tabulation, analysis and publication of the records

This stage provides data users with timely information derived from the survey.

Stage 14:   the next survey

Clear written records on the current survey will help ensure the continuity and success of subsequent surveys.

Additional considerations for improving data quality were enumerated, as follows:

- prepare a work plan (the first on the list)
- budget (payment inclusive)
- work out terms of reference for survey
- tabulate programmes
- choose enumeration techniques to be used
- set up a user-researcher committee.