Human capital – knowledge, skills, and good health – empowers people to achieve their potential and drives economic growth. This brief tracks progress by the Gambia in building and using human capital. This page presents the Human Capital Index (HCI), its components parts, and relevant benchmarks. The HCI quantifies how underinvestment in education and health for today’s children reduces future incomes. Data are the most recently available as of 2020. The back page presents a set of Human Capital Complementary Indicators (HCCI) that shows progress at each stage of the lifecycle.

THE HUMAN CAPITAL INDEX

A child born in the Gambia will be 42% as productive when she grows up as she could be if she enjoyed complete education and full health. This is slightly higher than the average for the Sub-Saharan Africa region (40%) and higher than for Low Income countries (37%).

THE HUMAN CAPITAL INDEX COMPONENTS

- **Probability of Survival to Age 5.** Of every 100 children born in the Gambia, 94 survive to age 5.

- **Expected Years of School.** In the Gambia, a child who starts school at age 4 can expect to complete 9.5 years of school by her 18th birthday.

- **Learning-Adjusted Years of School.** Factoring in what children actually learn, expected years of school is 5.4 years.

- **Average Harmonized Test Scores.** Students in the Gambia score 353 on a scale where 625 represents advanced attainment and 300 represents minimum attainment.

- **Adult Survival Rate.** Across the Gambia, 75% of 15-year-olds survive until age 60.

- **Fraction of Children Under 5 Not Stunted.** Approximately 81 out of 100 children are not stunted. This means that 19 out of 100 children are at risk of cognitive and physical limitations that can last a lifetime.

UTILIZATION-ADJUSTED HUMAN CAPITAL INDEX

The Utilization-adjusted Human Capital Index (U-HCI) scales down the HCI by taking into account how many adults are not employed. The data on the utilization-adjusted human capital index are not available for the Gambia. The regional average for this indicator is 0.24 and the income group average is 0.18.

| Gender differences in Human Capital and Utilization |
|----------------|----------------|----------------|
| Human Capital Index | Boys | Girls | Overall |
| Utilization-Adjusted HCI | - | - | - |

Note: - represents no internationally comparable data available.

HCI AND COMPONENTS

- **Human Capital Index**
  - Latest Available Data for the Gambia: 0.42
  - Average for Sub-Saharan Africa: 1
  - Average for Low Income countries: 0

- **Probability of Survival to Age 5 (%)**
  - Given: 94
  - Expected: 100

- **Expected Years of School**
  - Given: 9.5
  - Expected: 14

- **Learning-Adjusted Years of School**
  - Given: 5.4
  - Expected: 14

- **Average Harmonized Test Scores**
  - Given: 353
  - Expected: 625

- **Survival Rate from Age 15-60 (%)**
  - Given: 75
  - Expected: 100

- **Fraction of Children Under 5 Not Stunted (%)**
  - Given: 81
  - Expected: 100

Note: Missing symbols indicate internationally comparable data are not available to generate the corresponding statistic.
The Human Capital Complementary Indicators (HCCIs) offer a snapshot of human capital investments at four stages of the lifecycle. The figures show the latest available data, benchmarked against regional averages. The figures also report progress over the previous 5 years.

**EARLY CHILDHOOD**

- **Children who are developmentally on track.** In 2018, 67% of children (ages 24-59 months) were developmentally on track in health, learning and psychosocial well-being. The indicator is higher than the regional average.

- **Neonatal mortality rate.** The neonatal mortality rate is 25 per 1,000 live births (2021), compared to 29 in 2016. The indicator is above the regional average.

- **Minimum meal frequency.** The share of children ages 0-23 months who regularly consume an age-appropriate meal is 51% (2020), compared to 70% in 2018. The indicator is higher than the regional average.

**SCHOOLAGE**

- **Child mortality rate.** The mortality rate for children ages 5-14 is 10 per 1,000 children aged 5 (2021), compared to 12 in 2016. The indicator is lower than the regional average.

- **Children engaged in child labor.** The share of children (ages 5-17) who are engaged in economic activities is 14% (2018). The indicator is below the regional average.

- **Primary school completion rate.** The primary school completion rate at the official entrance age of the last grade of that level is 86% (2022), compared to 72% in 2017. The indicator is higher than the regional average.

**YOUTH**

- **Youth literacy rate.** The share of youth (ages 15-24) who are literate is 73% (2021), compared to 67% in 2015. The indicator is lower than the regional average.

- **Adolescent fertility rate.** The number of births for every 1,000 women ages 15-19 is 63 (2021), compared to 74 in 2016. The indicator is below the regional average.

- **Upper secondary school completion rate.** The upper-secondary completion rate at ages 3-5 years above the intended age for the last grade of that level is 29% (2020), compared to 27% in 2015. The indicator is higher than the regional average.

**ADULTS & ELDERLY**

- **Life expectancy at birth.** Life expectancy at birth is 62 years (2021), compared to 63 in 2016. The indicator is similar to the regional average.

- **Probability of dying from NCDs.** The probability of dying from non-communicable diseases between the ages of 30 to 70 is 37% (2019), compared to 35% in 2015. The indicator is below the regional average.

- **Prevalence of hypertension.** The prevalence of hypertension among people ages 30-79 is 38% (2019). This remains unchanged since 2015. The indicator is higher than the regional average.

Note: Missing symbols indicate internationally comparable data are not available to generate the corresponding statistic.