

2021 EDITION



ANNUAL SOCIAL PROTECTION REPORT - THE GAMBIA

National Social Protection Secretariat OFFICE OF THE VICE PRESIDENT

This annual report is intended to collect information on social protection interventions that were implemented over the past year. The report will, among other things highlight progress, challenges, and proffer recommendations on improving overall programming and coordination for better results in the sector.



ANNUAL SOCIAL PROTECTION REPORT – 2021

NATIONAL SOCIAL PROTECTION SECRETARIAT
Ashobee store Building





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List of Abbreviations and Acronyms

Action Aid	Action Aid International The Gambia
AfDB	African Development Bank
AIDS	Acquired Immune Deficiency Syndrome
CRR	Central River Region
CRRN	Central River Region North
CRRS	Central River Region South
CRS	Christian Relief Services
CT	Cash Transfer
DCD	Department of Community Development
DSPD	Department of Strategic Policy and Delivery
DWS	Department of Social Welfare
ECOWAS	Economics Community of West African States
EU	European Union
FAO	Food and Agricultural Organisation
FPS	Federated pension scheme
GAFNA	Gambia Food and Nutrition Association
GamSR	Gambia Social Registry
GoGT	Government of The Gambia
GSSNP	Gambia Social Safety Net Project
HePDO	Health Promotion and Development Organisation
HIV	Human Immune deficiency Virus
ICF	Injuries Compensation Fund
IFAD	International Fund for Agricultural Development
IsDB	Islamic Development Bank
JSF	Job Skills and Finance for Women and Youth in The Gambia
KMC	Kanifing Municipal Council
LRR	Lower River Region
MDA	Ministries Department and Agencies
MOA	Ministry of Agriculture
NaNA	National Nutrition Agency
NAS	National Aid Secretariat
NBR	North Bank Region
NDMA	National Disaster Management Agency



NDP	National Development Plan
NGO	Non- Governmental Organisation
NPF	National Provident Fund
NSP	National Social Protection Policy
NSPS	National Social Protection Secretariat
NSPSC	National Social Protection Steering Committee
OP	Office of the President
OVP	Office of the Vice President
PACD	Programme for Accelerated Community Development
ROOTS	Resilience of Organizations for Transformative Smallholder
RVCTP	Rice Value Chain Transformation Project
SBCC	Social and Behavioral Change Communication
SDG	Sustainable Development Goals
SOS	SOS Children's Villages international
SP	Social Protection
SSHFC	The Social Security and Housing Finance Corporation
TVET	Technical and Vocational Education Training
UHC	Universal Health Coverage
UNHCR	The United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
UP	United Purpose
URR	Upper River Region
WB	World Bank
WCR	West Coast Region
WFP	World Food Programme
WHO	World Health Organisation



Foreword

This annual report is intended to consolidate into a single coherent document information on social protection interventions that were implemented in the country over the past year. The report will, among other things, highlight progress, challenges, and proffer recommendations on improving overall programming and coordination for better results in the sector. This will contribute to evidence-based decision-making on important social protection issues going forward.

As part of its mandate, the compilation of this report will help National Social Protection Secretariat to provide relevant information to all players on the overall interventions in the sector. It will show important dynamics in the sector, ranging from regional concentration of interventions vis-à-vis poverty and vulnerability situations, funding perspectives as well as the gender dynamics of beneficiaries. The report seeks to facilitate and improve horizontal coordination in social protection by harmonizing different Social Protection (SP) programmes. This is geared towards reducing overlaps and duplication of efforts. It is worth noting that the Secretariat is cognizant of the fact that the maiden report might not be an exhaustive representation of all the providers of social protection in the country.

However, it is committed to ensuring that subsequent editions improve on both scope and precision.

It is, thus, my hope that this work will be useful to all parties in understanding the social protection landscape in The Gambia.

H. E Badara Alieu Joof

Vice President Of The Republic of The Gambia



Acknowledgment

I would like to extend my sincere appreciation to the Office of the Vice President (OVP) for its unflinching assistance to the National Social Protection Secretariat (NSPS). The continued support is invaluable in producing this report in particular and coordinating the sector in general.

Similarly, I would like to send my heartfelt appreciation to Ministries, Departments, Agencies (MDAs), Non-Governmental Organizations, (NGOs) and United Nation Agencies for being helpful in providing us with the needed data to produce this maiden edition. This collaboration augurs well for the social protection sector.

Appreciation goes to the entire staff of NSPS for their dedication and commitment to producing this report, especially Mustapha Darboe, Monitoring and Evaluation Officer and Sulayman Fatty, Social Research Officer. I will extend our sincere appreciation to the former National Coordinator, Mr. Alaye Barra for steering the affairs of the Secretariat from its inception. This work, and many others, will strive to build on the foundations he laid leading the institution. I also extend thanks to Mr Sheriff Jallow, Director Civil Service Reform, Personnel Management Office for his technical support to the Government Pension Scheme reform program.

We cannot but also extend plaudits to our partners in The Gambia Social Safety Net Project (GSSNP) for the continued collaboration, especially the National Nutrition Agency (NaNA) for providing the fiduciary functions. Special mention must be made of the Task Team Leader of the World Bank on the GSSNP, Ms. Christabel Dadzie for her continued support, especially on this important report writing.

Together, we can build the resilience of our communities against poverty, vulnerabilities, and shocks.

Momodou K. Dibba

National Coordinator

National Social Protection Secretariat



Introduction

The government of The Gambia formulated a National Social Protection Policy (NSPP) with a view to establishing an integrated and inclusive social protection system in The Gambia. The Policy sets out in detail the Government's vision and commitment to modernizing the sector. It defines social protection as a comprehensive and cross-cutting agenda and proposes a set of priority actions to guide the gradual establishment of the SP system, as well as the steps it will take to broaden coverage to cover those in need of support. The long-term vision for social protection is to establish, by 2035, an inclusive, integrated, and comprehensive social protection system that will effectively provide protective, preventive, promotive, and transformative measures to safeguard the lives of all poor and vulnerable groups in The Gambia and contribute to broader human development, greater economic productivity, and inclusive growth.

Pursuant to the foregoing, the government established the National Social Protection Secretariat (NSPS) under the office of the Vice President, to support the National Social Protection Steering Committee (NSPSC) in providing leadership and coordination across the totality of social protection efforts in The Gambia. Since its establishment in 2019, NSPS has helped to provide direction and much-needed coordination in the country's social protection sector.

The Annual Gambia Social Protection Sector Report covers the financial year 2021 and highlights the social protection interventions undertaken by the government, NGOs, and development partners in the Social Protection Sector. Thus, the report details the intervention areas, beneficiaries of each SP scheme, challenges, lessons learned and recommendations for future programming.

The objective of this report is to have a comprehensive compilation of the progress that was made as well as the challenges and lessons. Thus, it will further help to inform decision-making on important social protection issues going forward.



Overview of Social Protection Sector

The National Social Protection Policy (NSPP) defines social protection as: transformative policies and programs designed to reduce poverty and population vulnerability by promoting efficient labour markets, diminishing individuals' exposure to risks, and equipping people with the means to protect themselves from hazards and the interruption or loss of income.

The National Social Protection Policy consists of the following policy priority areas:

- a. Safeguard the welfare of the poorest and most vulnerable populations;
- b. Protect vulnerable populations from transitory shocks;
- c. Promote the livelihoods and incomes of the poorest and most vulnerable economically active populations;
- d. Reduce peoples' exposure to social risks and vulnerabilities, including discrimination and exclusion; and
- e. Strengthen leadership, governance, and social protection in order to design and deliver effective and efficient programmes.

The Gambia remains one of the low-income countries in sub-Saharan Africa, with a per capita income of USD\$ 835.6 (World bank, 2021). According to the World Bank Poverty report 2022, about 53.4 percent of the population is estimated to be poor.

The Gambia ranks very low on the UN Human Development Index at 174 out of 191 countries in 2021. It is estimated that a child born in The Gambia today, will be 42 percent as productive when she grows up as she could be if she enjoyed complete education and full health. The onset of COVID-19 exposed vulnerabilities in the economy, triggered job losses and led to a sharp drop in household incomes. This significantly impacted the ability of family heads to support themselves and their families. Although, remittances have increased over the period, higher health spending and rising food prices have imposed a further burden on household welfare.

Environmental shocks and stresses (such as droughts, floods, and over-exploitation of natural resources, particularly in the form of deforestation) have been increasing in frequency, with important consequences for people's incomes, food and nutritional security, health status, and general well-being. These natural hazards are likely to become even more commonplace in the future, as consequences of climate change.

The country remains committed to social protection as enshrined in the 1997 Constitution. In addition, there are several domestic legislations that have been enacted to protect Gambians against some social risks, namely the Children’s Act (2005), the HIV/AIDS Prevention Act (2015), the Women’s Act (2010) and the Persons with Disabilities Act (2021), among others.

Similarly, The Gambia is a signatory to many international agreements and conventions which have direct bearings on social protection notably;

- a. The Universal Declaration of Human Rights 1948, which enshrines the right to social security;
- b. The African Charter on Human and Peoples Rights 1981 and the African Charter on the Rights and Welfare of the Child, which advances social protection with human rights approach;
- c. The Convention on the Rights of the Child 1989, which specifically emphasizes children’s rights to social protection;
- d. The United Nations Convention on the Elimination of All forms of Discrimination Against Women 1995;

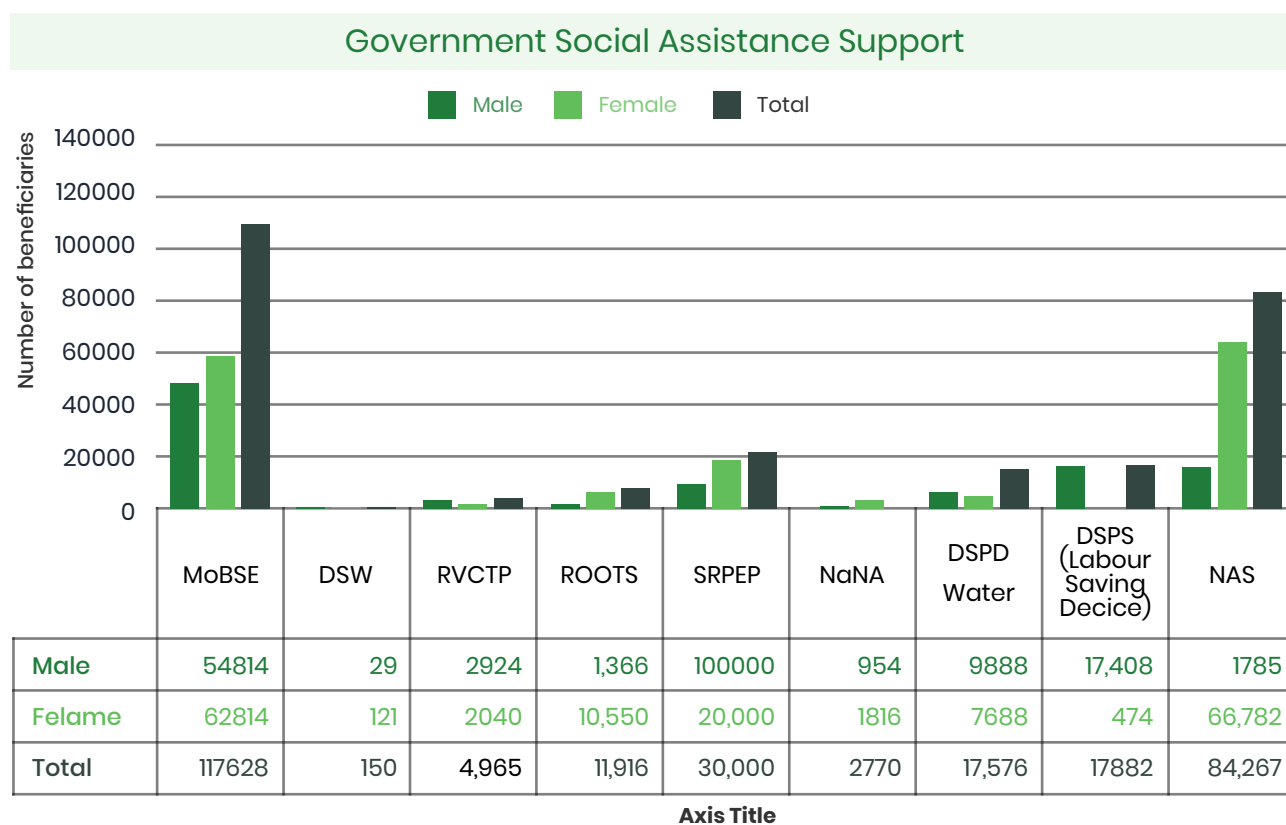
- e. The Millennium Development Goals (MDGs) and their successors, Sustainable Development Goals (SDGs) with its commitment to poverty reduction;
- f. International Covenant on Economic Social and Cultural Rights etc.

Thus, the Government of The Gambia has committed itself to the realization of a well-structured social protection mechanism. This is evident in the articulation of social protection as a key strategic priority in the country’s most recent National Development Plan (2018 – 2021).

Social Assistance

Social assistance programs are largely represented by In-kind and Cash transfer programmes providing assistance to the poor and vulnerable that offer regular and predictable support. Social assistance programmes cut across a broad range of categories that include cash transfers, school feeding programmes, nutrition, education and shock response.

Figure 1 MDAs Social Assistance



On the figure 1 above, it is clear that the females have mostly been the main recipients of social assistance programmes in the country. This could be a response to the high disadvantage position of females in terms of poverty relative to males and the related women empowerment drive by government in the country.

The figure indicated that the Ministry of Basic and Secondary Education runs a school feeding programme mainly for school going children with a beneficiary population of **117,628** of which **54,814** are male students and **62,814** are females. The school feeding programme covers the geographical area of the West Coast Region (WCR) and Lower Region (LRR).



The Department of Social Welfare's Family Strengthening Programme transfers cash to beneficiaries targeting vulnerable adults (old age) to build on their resilience. DSW program. The intervention was accessible to target group from all the regions. This cash transfer has a beneficiary reached of **150** adults, of which **29** are males and **121** are females.

The Rice Value Chain Transformation Project (RVCTP), under the Ministry of Agriculture (MoA) aims to improve incomes, rural livelihoods, food, and nutrition security and contribute to poverty reduction through increased commercialization of rice in the intervention areas. In 2021, the Project covered the Central River Region-North (CRRN), Central River Region-South (CRRS) & Upper River Region (URR) with a beneficiary population of **2,924** males and **2,040** females. The project is ongoing up to **2024**.

The Resilience of Organizations for Transformative Smallholder Agriculture (ROOTS) Project is being implemented in West Coast Region, Lower River Region, North Bank Region and Upper River Region. It has provided agricultural input support and cash transfers to vulnerable Household Heads, and youth with a beneficiary capacity of **1,366** males and **10,550** females.

The Small Ruminant Production Enhancement Project is a project under MoA, specifically on livestock. The project provides agricultural input support to livestock farmers of which **10,000** who benefited are males and **20,000** are females. The intervention reached across all the regions in the country.

As a major driver of The Gambia's economy, the Agriculture sector continues to be government priority as evident in the

support directed to the sector. In 2021 alone, government provided **D500** million in agricultural input subsidy to farmers (GMD1500 per bag) to boost production and productivity in the sector.

The Nafa program, run by the National Nutrition Agency is an unconditional income support provided to target extremely poor households. The programme is being implemented in the WCR, LRR, NBR, CRR and URR with a total beneficiary population of **2,770**, including **954** are males and **1,816** females in 2021.

Programme for Accelerated Community Development (PACD) is being implemented by the Department of Strategic Policy and Delivery (DSPD) under the Office of the President at the time. The programme has three components which comprises Water, Electricity and Labour-saving devices. The intervention areas of this programme include URR, CRR NBR, and LRR providing access to taps (clean drinking water) for a beneficiary population of **9,888** males and **7,688** are females; electricity supply has reached **3,824** people and Labour-saving devices reaching **17,408** males and **474** females.

The National AIDS Secretariat (NAS) spearheaded a programme called ACCELERATING HIV AND AIDS and Tuberculosis, prevention treatment care and support and Building Resilient and Sustainable Systems for Health by in which **17,485** males and **66,782** females benefited.

A summary on table I below presents the above information on government social assistance by sector of intervention, mode of delivery, and source of funding for each programme/project.

Table I MDAs intervention by Sector, Mode of Delivery and Source of Funding

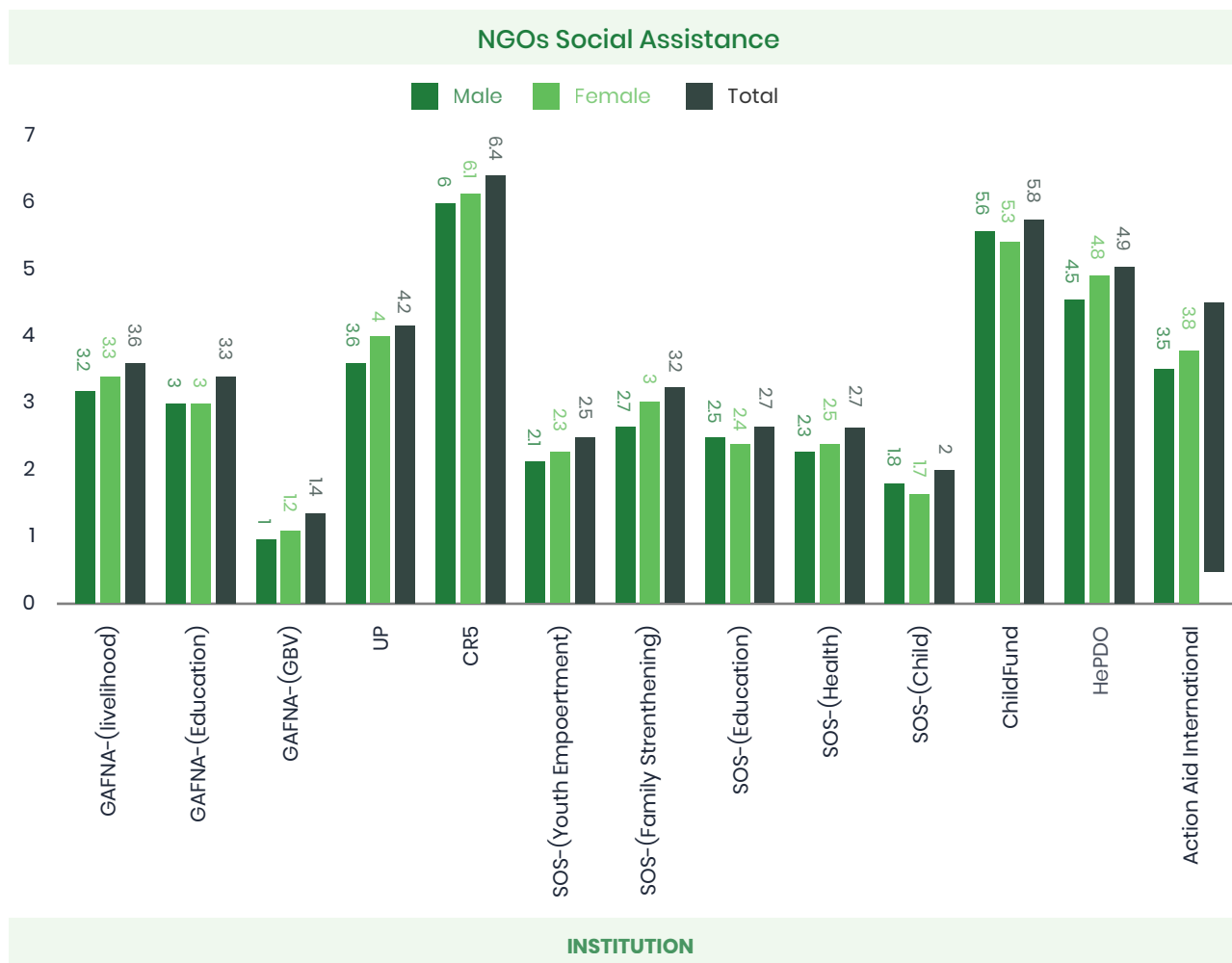
Institution	Sector of Intervention	Mode of Delivery	Source of Funding
MoBSE (School Feeding Program)	Education	In- Kind Support	Government of The Gambia
DSW (Family Strengthening)	Livelihood Support	Cash Delivery	Government of The Gambia
MoA (RVCTP)	Agriculture	In- Kind Support	AfDB and GoTG
MoA (ROOTS)	Agriculture	In-Kind and Cash Transfer	IFAD Rural Poor Stimulus Facility 1
MoA (Input Subsidy)	Agriculture	In- Kind Support	Government of The Gambia
MoA (SRPEP)	Agriculture	Fund transfer	IsDB & GoTG
NaNA (Nafa program)	Livelihood Support	Cash Transfer	WB&GoTG
DSPD (PACD)	Livelihood Support	In-Kind Support	Government of The Gambia
NAS	Health	In- Kind Support	Global Fund to Fight AIDS Tuberculosis and Malaria

Non-governmental Organisations' Social Assistance

The Non-Governmental Organizations are very crucial actors in the social protection agenda in The Gambia. Figure II shows programmes run by different organizations,

and indications of sector interventions such as Livelihood support, Education, Health, Gender-Based Violence, Youth Empowerment, and Child support.

Figure II NGOs Social Assistance



NB: NGOs interventions segregated by gender, and where data is available into sector of intervention as well. The graph values are in log10 due to huge difference in the outlier.

Gambia Food and Nutrition Association (GAFNA) provided livelihood support to **1,700** male and **1,900** female through cash transfer. This support covered the Greater Banjul Area. Also, GAFNA provided support in the education sector through payment of school fees for vulnerable people, from which **896** males and **1,060** females benefitted. On the side of Gender-Based Violence, cash transfers were made to **10** males while **15** females also received cash support.

United Purpose (UP) provided horticultural support which is in the mode of agricultural

input supplies to farmers. This intervention covered NBR, LRR, CRR, CRR and WCR of which **4,171** were male beneficiaries and 11,125 female beneficiaries.

Catholic Relief Services (CRS) conducted nationwide insecticidal net distribution campaign every three years in addition to continuous distribution targeting pregnant women and children less than one year in all public health facilities across the country. Through these methods, over **2 million** bed nets were distributed in the country.



SOS Children’s Village in The Gambia is vibrant in terms of supporting vulnerable people in different ways. Their intervention ranges from youth empowerment, family strengthening, education among others. The SOS youth empowerment benefited **116** males and **2,219** females. Similarly, SOS has provided family strengthening support to 551 male beneficiaries while **1,084** are female beneficiaries. The family strengthening support covered the geographical settlements of URR, NBR and KMC. On the education sector, it has supported **289** males and **266** females. In the health sector, nutritional support was provided to **179** males and **353** females. In the area of child and youth care, support was extended **62** male children and **45** females.

ChildFund The Gambia has provided SP support in the Health, Education, and Child Protection advocacy. The total number of male beneficiaries reached by Childfund intervention in the reporting period was **412,295** males and **215,012** females.

Health Promotion and Development Organisation (HePDO) through Scaling up Malaria prevention and control for universal coverage to achieve pre-elimination in The Gambia has provided support to **28,826** male beneficiaries and **58,097** female beneficiaries. The support was In-Kind in the form of mosquito nets to communities in Banjul, Kanifing Municipality and West Coast Region.

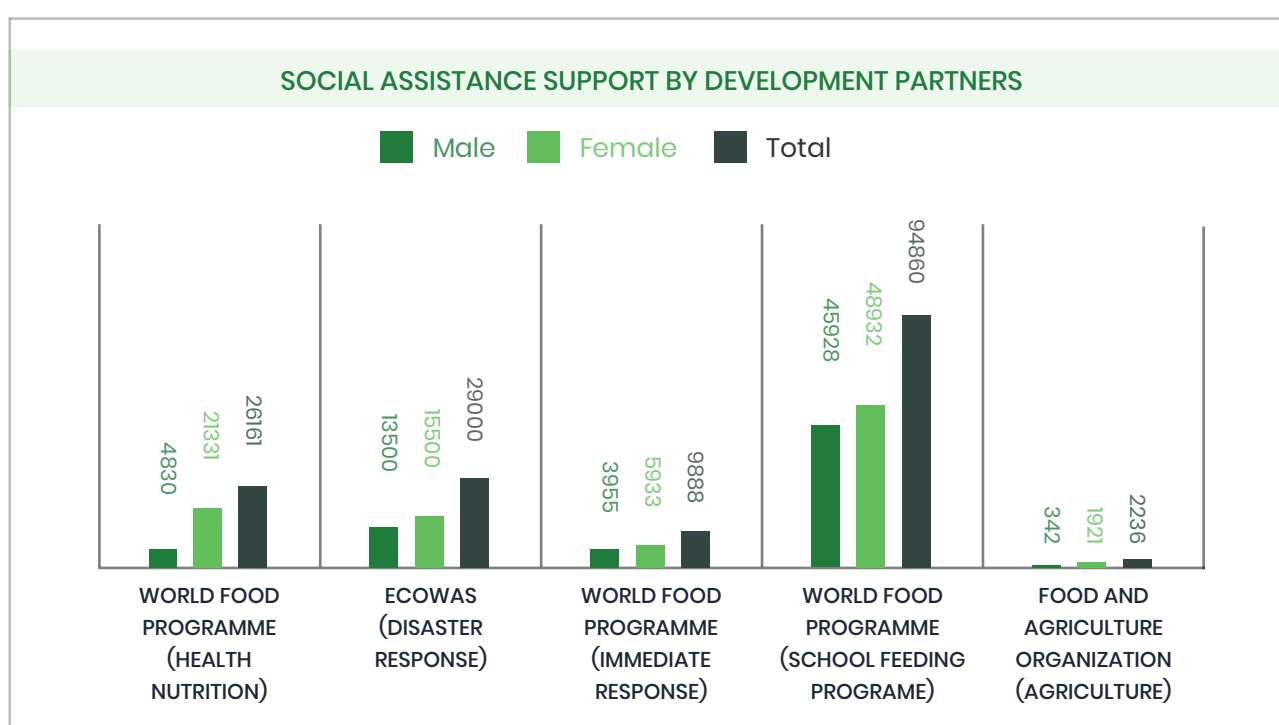
Table II Summary of NGO Interventions, Mode of Delivery and Source of Funding

NGOs	SECTOR OF INTERVENTION	MODE OF DELIVERY	SOURCE OF FUNDING
GAFNA	livelihood Education Gender	Cash Delivery	UNHCR
United Purpose	Agriculture	In- Kind Support	European Union
CRS	Health	In- Kind Support	Global Fund
SOS	Education Livelihood Health	Cash Delivery and In- Kind Support	German federal Ministry, SOS Children’s Villages UK,
ChildFund	Health Education Livelihood	Cash Delivery and In- Kind Support	Grants ChildFund Subsidy
HePDO	Health	In- Kind Support	Global Fund
Action Aid International	livelihood	Cash Delivery	Child Sponsorship - CS

Social Assistance by Development Partner

Figure III below provides details on the social assistance by development partners for the year 2021.

Figure III Social Assistance by Development Partners



The **WFP's** Health Nutritional Support covered a total number of **26,161** beneficiaries of which **4,830 were males** and **21,331 females**. On the regional distribution, the nutritional support covered the beneficiaries in the WCR, NBR, LRR, CRR, and URR. As the country experienced shock-related issues during rainy season, WFP provided shock responses to beneficiaries both In-Kind and Cash. One of the shock responses was funded by ECOWAS and reached **13,500** male beneficiaries and **15,500** amounting to **29,000** beneficiaries in total.

Additionally, WFP provided relief support to beneficiaries in all regions with **3,955** being male and **5,933** females.

The school feeding programme by WFP in 2021 covered the CRR and URR with a total of **104,860** beneficiaries (45,928 males and **58,932** females).

The Food and Agricultural Organisation provided agricultural inputs to farmers such as seeds, fertilizers, and aflasafe. The provision of this input covered URR, CRR, LRR, and NBR. The male beneficiaries were **342** and the female beneficiaries were **1,921**.

Table III below shows **Development Partners'** social assistance support by sector of intervention, the mode in which support was delivered and source of funding for each programme/project.

Table III Development Partners Support by Sector

Development Partners	Sector of Intervention	Mode of Delivery	Source of Funding
World Food Programme	Livelihood support SP Coordination (NSPS)	In-Kind and Cash Transfer	WFP
World Food Programme	Livelihood support (Disaster response)	Cash Transfer	ECOWAS
FAO	Agriculture	In- Kind Support	EU
UNICEF	SP Coordination to (NSPS)	Fund Transfer	UNICEF
World Bank (WB)	Livelihood support (NaNA) SP coordination (NSPS)	Fund Transfer	WB

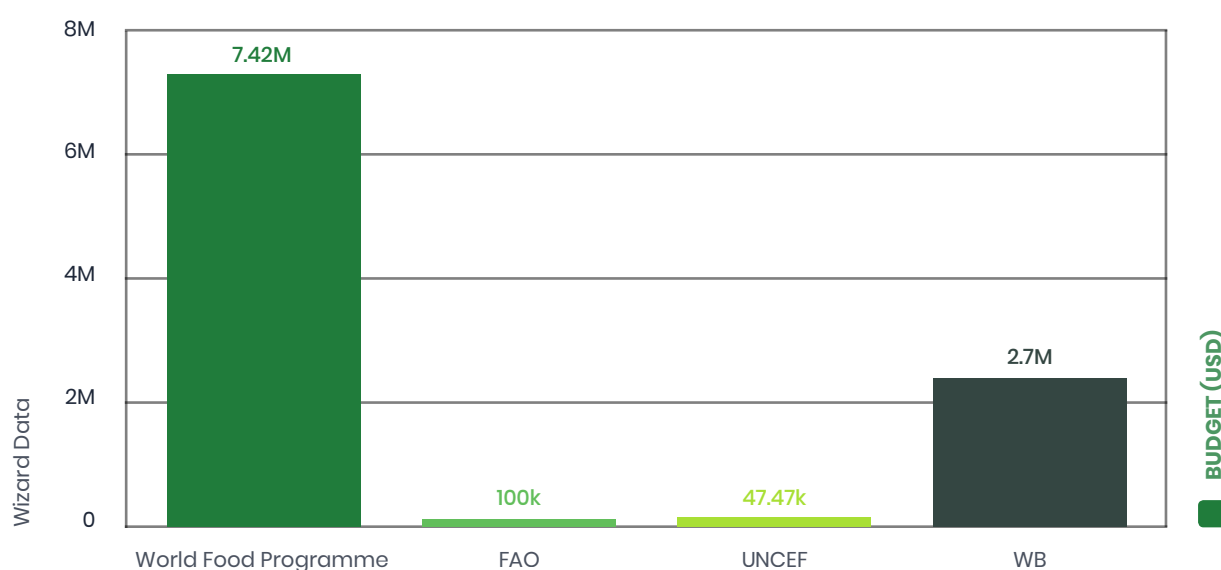
The bar chart in Figure IV depicts the actual expenditure made by the development partners in the reporting period. WFP has the highest amount at **USD 74, 247, 62.08**. These interventions were in the areas of Support to SP coordination structures, School feeding programme, nutrition support and the Wind storm and Flash Flood disaster responses. Although, the Windstorm response was funded by ECOWAS.

The World Bank (WB) support was through the GSSNP. The support was to improve SP coordination structures as well as income support through the Nafa program. The actual expenditure made to SP coordination and Nafa program amounted to **USD 2,697,340** (26%). However, it is important to note that the WB support in the GSSNP amounts to **USD30 million** over a five-year period.

The United Nations Children’s Fund (UNICEF) provided funds to strengthen the coordination of social protection efforts and the expenditure equaled **USD47,468.91** (1%)

The Food and Agricultural Organization (FAO) made a total expenditure of **USD99, 998** (1%) to agricultural sector through EU support.

Figure IV Expenditure by Development partners 2021



Development Partners

Shock Responsive Interventions (SRI)

Shock-responsive interventions include the provision of relief either in cash or in-kind and protection to persons affected by co-variate shocks such as droughts, floods, and fire outbreaks amongst others. Shock response interventions are time bound,

but ideally need to be built on existing social protection programmes to allow for a speedy response. The Gambia over the past five years has experienced heightened shocks arising from the impacts of climate change and the Covid-19 pandemic.

As for the challenges linked to climate shocks and humanitarian crises, the country has made major progress in using early-warning systems to quickly respond to emergencies triggered by shocks. The readiness of the shock response will also depend largely on the existence of a single (unified) social registry containing information on both actual and potential beneficiaries of social protection programs.

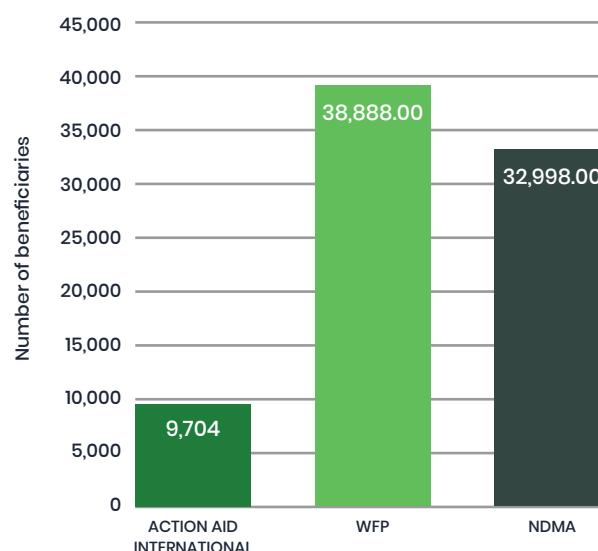
Out of the interventions by MDAs, NGOs, and Development Partners presented in previous sections, the total number of beneficiaries classified under Shock response amounts to 81,590 beneficiaries. The intervention covered all five administrative regions in The Gambia. This support was both In-Kind and Cash transfers. For WFP, the response targeted crisis-affected populations on the windstorm and flashfloods, while Action Aid International The Gambia provided support to the victims as a result of windstorm and flashfloods in the CRR and NBR.



● Beneficiaries of Cash Support by Action Aid International The Gambia after a windstorm

The National Disaster Management Agency (NDMA) responded by giving income support to affected communities in all regions of the country. The support amounted to **D7,500 (D2500 per month)** per household for three (3) months. The total number of households reached was **2,017** with a population of **32,998**.

Figure V Beneficiaries of Shock Response SP



Beneficiaries reached by shock response (Action AID International 9,704, WFP, 38,888 AND NDMA 32,998)

Social security

Social security covers several areas including cautionary measures or programs formulated to safeguard the working population against economic and social distress as well as improve the well-being of the citizens during old age. In The Gambia, social security provision does not cover people working in the informal sector. There are two formal social security systems in the country.

- Civil Servants, including the security forces, have a non-contributory scheme supported by the central government.
- The Social Security ACT mandates all employees, other than civil servants to pay social security contributions to the Provident Fund, the Federated Pension Scheme, and the Injuries Compensation Fund

Government-supported Benefits Systems

The current pension scheme is enshrined in the constitution of The Gambia. Its brief description covers (a) its design as a defined benefit scheme that is non-contributory, covering pensionable officers in public service, (b) benefits are funded by general tax revenues of the government, (c) it is regulated by the Pensions Act of 1950, (d) the three last years' average basic pay is used to calculate pensions (e) the mandatory retirement date is 60 years while early retirement after the age of 45 years is permitted under certain conditions,

(f) commuted pension of 25% of annual retirement benefit is permitted under the law (g) maximum pension (before lump sum commutation) of two thirds (2/3) of the highest pensionable emoluments drawn by the recipient at any time in the course of public service, (i) the envisaged pension indexation under section 177 of the constitution (j) vesting period of 10 years of service (k) disability and survivor benefits, and circumstances under which pension and gratuity may be granted.

¹Content directly from the Pension Reform Documents

²Section 10 of the Pensions Act, 1950

Inherent Scheme Problems and Motivation for Reform:

- Low and unpredictable benefits owing to (a) ad hoc pension indexation, (b) use of basic wage rather than total earnings to calculate benefits, (c) voluntary early retirement which lowers payable annuities, and (d) favorable commutation factors which also reduce the regular payable pensions.
- Benefit formula and qualifying conditions which create weak incentives and inequalities between different cohorts among workers
- Unavailable disability benefits prior to vesting with insignificant survivor benefits

Table IV Sample Civil Service Pension Payment

August	September	October	November	December
2523.84	2523.94	2523.94	5113	2523.94
1,143.7	1,143.7	47.28	1,143.7	77.28
61.4	94.72	60,629	3,440	3,440
2,400	2,400	2,400	310	2,400
61.40	387.96	151	247,603.00	63.34
1,507.84	68,818	1,507.84	83	1,507.84
332	47.28	570.16	1,525.06	1,525.06
760.84	1507	760.84	760.84	760.84
464.72	760.84	63.34	2,042.44	86.28
943.22	82	2,327.04	47.28	47.28
112.19	2,218.59	207.1	84,823	180
253	4,704.92	433.04	244.4	365,694.00

As could be seen from Table IV, the pension benefits are generally low. As part of the civil service reform, it was deemed necessary to develop a new pension law to address the issue of low earnings as well as protect civil servants from losing benefits either due to resignations or dismissals. Hence a new Pension Bill was introduced in 2021.

The Pensions Act 2022 shall provide civil servants with additional benefits such as dependents' pension for five years, entitlement to some benefits upon resignation, a provision for a missing member, and minimum and maximum pensions, among other things.

The Act shall centralize the Pension Administration under the Personnel Management Office with a view to providing enhanced pensions to civil servants and making the process of pension and gratuity payments less cumbersome and more efficient.

Pensions, gratuities and any other benefits payable under this Act, shall be funded jointly by the government and contributions made by public officers. The Accountant General shall deduct from every public officer, an amount equivalent to five percent of pensionable emoluments and the amount shall be remitted to the Public Service Pensions Fund.

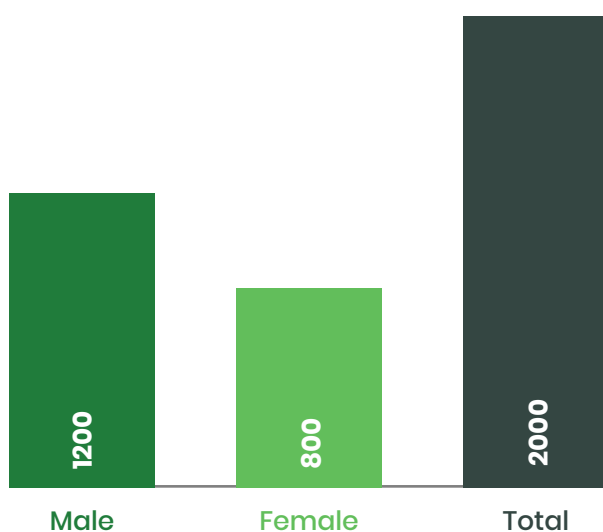
Social Security and Housing Finance Corporation

The Social Security and Housing Finance Corporation is in charge of administering and operating three (3) funds i.e., Federated pension scheme (FPS), National Provident Fund (NPF), and Injuries Compensation Fund (ICF). This section provides an analysis of the different schemes mentioned above.

Figure VI details a distribution of beneficiaries for the combined funds during the reporting period. The total number of female beneficiaries were **800** and **1,200** male beneficiaries.

Figure VI Social Security and Housing Finance Corporation's pension payments

Federated Pension, National Provident Fund, Injuries Compensation Fund by SSHFC



Labour Market Scheme

The Sustainable Development Goals underline the role of skills development for work, entrepreneurship, employment, livelihoods, and development. Both government and private sector have a crucial role to play both in the design and delivery of skills development. The engagement of these actors can enhance the market-relevant employability skills of trainees, especially disadvantaged groups like youth and women. In turn, the business community gains access to a highly-skilled workforce that significantly improves competitiveness and productivity.

Figure VII: represents the beneficiaries of skill development provided by the Department of Community Development (DCD), under the Ministry of Regional Government and Lands, and SOS Children's Village in The Gambia. The data revealed that 1,406 temporal jobs were created in CRR, NBR, and LRR. This was achieved as a result of the intervention of DCD's Job Skills and Finance for Women and Youth in The Gambia (JSF) project in the year 2021. Similarly, SOS's project of regional mothers and adult training centers through TVET education in URR trained 244 people.

Figure VII Beneficiaries of Labour market interventions

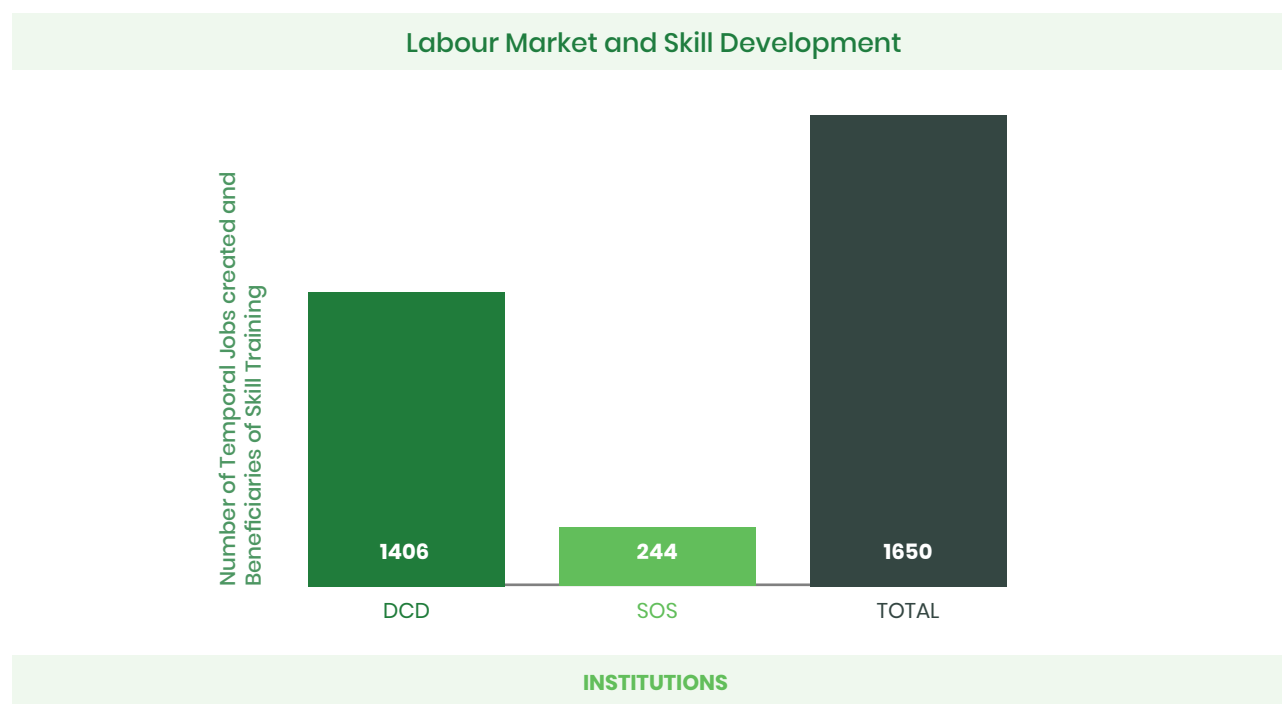


Table V Summary of Interventions, Mode of Delivery and Source of Funding

INSTITUTION	SECTOR OF INTERVENTION	MODE OF DELIVERY	SOURCE OF FUNDING
Department of Community Development	Skill Development	Training	EU –Through UNCDF
SOS Children’s Villages in The Gambia	Skill Development	Training	SOS Children’s Villages International

Social Health Insurance

The National Health Policy 2021–2030 was introduced in 2021 and is based on assessment reports of the various components of the six building blocks of the health system and other health-related studies conducted in The Gambia.

The policy development process also borrowed significantly from other countries’ policies within the West African sub-region and WHO standard guidelines for Health Policy development. The policy is aligned to the National Development Plan (NDP) and Sustainable Development Goals (SDGs) with the view to achieving Universal Health Coverage (UHC).



Building on the Health Policy, The National Health Insurance Bill was conceived and tabled in the National Assembly in 2021. It has universal coverage and other progressive provisions, including an exemption to contributions for the following categories of members:

- 01.** Children under 5 years of age,
- 02.** Persons in need of ante-natal, delivery and post-natal healthcare services,
- 03.** Persons living with mental illnesses as defined in the regulations made under this Act;
- 04.** Persons classified by the Minister responsible for Social Welfare as an 'indigent';
- 05.** Categories of differently abled persons determined by the Minister responsible for Social Welfare;
- 06.** Pensioners;
- 07.** Persons above sixty-five years of age and.
- 08.** Such other persons designated by the Ministerial committee

Although not a health insurance, SOS Children's Villages in The Gambia has helped to intervene in reducing medical bills for patients and this has benefited 36,021 people.

Achievements of the Social Protection Sector

The current social protection system suffers a range of shortcomings related to scope, coverage, and financing, as well as institutional weaknesses in design and delivery. These gaps and challenges have been identified in the NSPP. Notwithstanding, there have been many achievements and progress made in the SP sector. The below has the following:

Social Protection Delivery Mechanism and Systems

The government of the Gambia has developed the first-ever social registry The Gambia Social Registry – GamSR – through the World Bank supported Social Safety Net Project to consolidate into a single common database, structured, and organized socio-economic, and demographic data on households. GamSR is envisaged to create a single-entry point for social protection programs in the country to access information on their potential beneficiaries. It is intended to streamline and enhance the targeting system based on a Proxy Means Test (PMT) for poverty in the identification of potential beneficiaries for social protection interventions.

Through GamSR, decision-makers and coordinating bodies such as the National Social Protection Steering Committee (NSPSC) will be able to take informed decisions on issues relating to social assistance for the extremely poor and vulnerable in the country. It is expected that such a functional and updated information system will also serve as a platform to improve coordination and



reduce fragmentation and overlap among programs.

Although at its embryonic stage, GamSR data has been used to support a number of programmes. Following the application of a Proxy Means Test on the entire dataset, NSPS has provided a list of extremely poor households to the National Nutrition Agency for the identification and targeting of potential beneficiaries for the Nafa Cash transfer program first in its three pilot districts and later in the roll-out to seventeen districts in the Upper River Region, Central River Region, Lower River Region, North Bank Region and the Foni parts of the West Coast Region. Similarly, GamSR facilitated the identification and targeting of extremely poor female-headed households for the ROOTS Project's (under the Ministry of Agriculture) cash transfer and agricultural input support. The National Disaster Management Agency also relied on data from GamSR to identify and support households and persons affected by the conflict that ensued in the Fonis in 2021. It is worth noting at this point that GamSR has functionality to filter data beyond the poverty criteria to provide data to programs or institutions based on need.

A systematic case management system (an Integrated/unified Grievance Redress Mechanism) is also being established to address complaints that may be arising from the implementation of various social protection programs. This will also entail the establishment of a modern call center to allow citizens to lodge, monitor and escalate grievances on social protection issues.

Technical Support to the National Social Protection Policy

In response to the development of the NSPP in The Gambia, the EU has committed EUR 23 700 000 through the Inclusive Sustainable Growth and Job Creation programme in The Gambia (co-funded with UNICEF), to contribute to stabilising the economic, social and security situation of the country during the democratic transition by facilitating social inclusion and employment of the youth and most vulnerable groups of the population. The overall objective of the Financing Agreement under which this project falls is **“to reduce poverty through improved inclusive and sustainable growth and employment, targeting specifically youth and women”**, which should contribute to curb the irregular migration trend of Gambians towards North Africa and the European Union.

Within the Financing Agreement, the Specific Objective of the Technical Support is “Improved social protection” by building the necessary institutions, capacity, and systems within Government to implement the envisaged universal life-course social protection interventions under the NSPP.

In 2021, the Technical Support to the NSPP accomplished progress towards the three results of the project:

Under Result 1: Clear and sustainable institutional structures and mandates established for co-ordination, financing and implementation of the NSPP:

- Continued support provided to the NSPS to support the work of the NSPSC and drafting ToRs for a consultant to support the Technical Working Teams (TWTs) established to take forward different elements of the NSPP
- EU-TA Supported NSPS in mapping social protection programmes and services in The Gambia, including advice to conduct a baseline survey of social protection interventions in the formal and informal social protection sectors

Under Result 2: Capacity built in the National Social Protection Steering Committee, in the Social Protection Secretariat, in DSW, and among other key stakeholders, to effectively implement social protection interventions

- Conducted Social Protection Training Needs Assessment and adaptation of the TRANSFORM, curriculum for Senior Managers and Policy Makers and Social Protection Professionals in The Gambia

Under Result 3: Coordination to develop and validate robust systems to underpin the efficient operation and inform the future evolutions of the NSPP

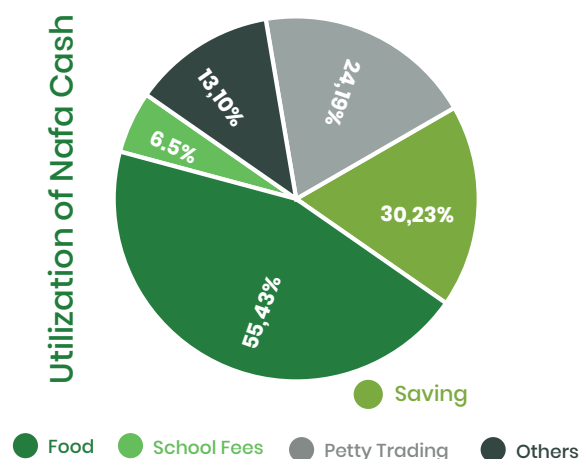
- Support provided to the NSPS and TWT established to organise the National Social Protection Forum and participation of in briefing of Ministers/Permanent Secretaries in advance

SP Programmes success stories

Nafa program: The Nafa program is unconditional income support to extreme poor households in The Gambia. The program is jointly supported by the Government of The Gambia and the World Bank through the GSSNP. Specially, the Nafa program targets income support for 15,606 extremely poor households coupled with Social and Behavioral Change Communication (SBCC). One of the benefits of the SBCC could be attributed to the utilization of the cash for which it is intended.

The pie chart details the utilization of Nafa cash by respective beneficiaries in the 17 districts. Out of the total beneficiaries interviewed, 43% of respondents used Nafa cash for food consumption (purchase of food for the household), 23% of them to make savings, 19% were engaged in petty trading. Also 5% of respondents spent the money on school fees and related matters such as buying of uniforms while 10% of respondents spent on other purposes.

Figure VIII Utilisation of Nafa Cash





● *Nafa Program Banner*



● *Payment point for the beneficiaries*



● *SBBC season for the beneficiaries*

The Programme for Accelerated Community Development (PACD):

This is an articulation of four development priorities identified by H.E. the President of the Republic of The Gambia. It seeks to address persistent and serious disparities between urban and rural communities by providing safe-drinking water, access to roads, energy and labor-saving equipment for post-harvest handling, and exotic livestock breeds for milk production to rural communities. The PACD is supporting the achievement of the Global Sustainable Development Goals and contributing towards the COVID-19 recovery efforts. The aim of PACD is to contribute to the amelioration of living conditions of people in the rural areas through improving sustainable access to basic socio-economic infrastructure and services, and the creation of a local economy for sustained and improved socio-economic development, social justice, and equality.

Access to Water Statistics

- ★ 16 Boreholes drilled
- ★ 31 Rural Communities targeted
- ★ 3500 Households to benefit
- ★ 6 Local Government Areas (NBR, LRR, CRR-N, CRR-S, URR & WCR)



● Overhead tank, Monokoto Keita, Wuli West

Rural Electrification

Access to affordable and reliable electricity supply is a major development challenge for The Gambia. Most of rural Gambia is without electricity. PACD seeks to close this gap by providing electricity to rural communities.

PACD Rural Electrification Statistics

- ★ 10 Communities
- ★ 3 Districts in NBR (Lower Nuimi, Upper Nuimi & Jokadou)

Food Security

This component promotes innovation and technologies to increase agricultural productivity and reduce food losses. Post-harvest processing equipment will significantly reduce hard labour among rural farmers, especially rural women.

PACD Food Security Statistics

- ★ 38 Rural Communities targeted
- ★ 6 Local Government Areas (NBR, LRR, CRR-N, CRR-S, URR & WCR)



● PACD Tractors assembled at Yundum Agriculture Engineering Unit

Department of Social Welfare

The welfare of Gambians & Refugees – (Family Strengthening programme): This seeks to support vulnerable families and individuals financially to meet their basic needs and to encourage beneficiaries to engage in income-generating activities and make savings for sustainable livelihoods.

Department of Community Development

Job Skills and Finance for Women and Youth in The Gambia (JSF): Its broad objective is to reduce poverty through improved inclusion and sustainable growth and employment, targeting mainly youth and women. The project has created 1406 temporary jobs for beneficiaries



● National Level Monitoring Team with CfW Beneficiaries at Fulabantang



● Poultry Farmer as a result of (JSF)

SOS Children's Village The Gambia

SOS Mother and Child Clinic: provided medical services to children, parents, and the general public with lower charges.

Challenges

- ✔ Social assistance schemes are generally short-term and emergency-oriented and Predictable, long-term cash transfers targeting the extreme poor are lacking
- ✔ Social transfers generally have extremely limited reach and the size of transfers are inadequate for the attainment of basic needs
- ✔ Social security is only accessible to a tiny minority of formal sector employees. It excludes unemployment insurance and paid maternity benefits
- ✔ Social services remain weak and under-resourced
- ✔ There is still some degree of fragmentation between various programmes and an absence of effective mechanisms to coordinate different types of initiatives and streamline the activities of various actors working in the field
- ✔ Labour and Skill Development interventions are generally limited



Conclusion and Recommendations

A growing number of countries, including The Gambia, have social protection programmes in place to address development challenges. Solid evidence on the positive effects of social protection, combined with political support and financial capacity in developing countries, have led to its expansion. With the adoption of the 2030 Agenda, The Gambia has committed itself to working towards the realisation of the human rights to social protection. The challenge is putting this commitment into practice. In a crusade to meet the goal of NSPP there is need to:

- 01) To strengthen the leadership, coordination and implementation mechanisms
- 02) Increase coverage of social protection policies and programs to meet the NSPP objectives
- 03) Strengthen social protection system for the effective planning, delivery and monitoring of social protection programs
- 04) Develop a sustainable financing strategy and mechanism to fund the implementation of the NSPP and specific programs