Expanding Social Protection in The Gambia:

Costed Design Considerations for the Family Strengthening Programme

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SPRI

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Acronyms

Acronym	Meaning
BReST	Building Resilience through Social Transfers for Nutrition Security
ICT	Information Communication Technology
CRR	Central River Region
DHS	Demographic and Health Survey
DSW	Directorate of Social Welfare
FSP	Family Strengthening Programme
GAFNA	Gambia Food and Nutrition Association
GDP	Gross Domestic Product
GFD	Gambia Federation of the Disabled
GMD	Gambian Dalasi
GoTG	Government of The Gambia
ILO	International Labour Organisation
IMF	International Monetary Fund
KII	Key Informant Interview
M&E	Monitoring and Evaluation
MIS	Management Information System
MoFEA	Ministry of Finance and Economic Affairs
MoGCSW	Ministry of Gender, Children and Social Welfare
NaNA	National Nutrition Agency
NGO	Non-Governmental Organisation
NSPP	National Social Protection Policy
NSPS	National Social Protection Secretariat
PMT	Proxy-Means Test
PPP	Purchasing Power Parity
SBCC	Social Behavioural Change Communication
SSI	Social Security Inquiry
UNDESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
WEO	World Economic Outlook
WFP	World Food Programme

1. Introduction

The Gambia stands at an exciting stage in its history with strong potential to progress towards its ambitious developmental goals. The expansion of social protection in The Gambia represents one such development goal for which investment represents an opportunity to achieve multiple overlapping developmental goals. Social protection is currently primarily delivered through a programmatic approach through the financing of Development Partners. A move towards government financed and implemented social protection would represent an important and necessary move towards an economically- and politically-sustainable future for social protection.

The Family Strengthening Programme represents the main government-financed and -implemented social protection programme. Other government programmes do exist within the social protection sphere, such as the school feeding programme and Covi-19 food distribution, but do not represent a cash assistance programme. In its current state it is a small programme reaching just 150 families and 50 individuals every quarter with GMD 2,000 and 1,000 respectively. However, the inconsistency of the actual budget allocation to the programme has meant that, in reality, the programme delivers to much fewer persons each quarter. An expansion of the programme coupled with a secure, earmarked budget is an important first step for The Gambia in scaling up what will be an ever more comprehensive social protection system for the country as more public finance resource becomes available with time.

The aim of this paper is to provide a set of costed scenarios that provide multiple options for the potential expansion of the FSP. This includes the case for particular designs of the programme including the targeting mechanism, the expected coverage, and the expected outputs in addition to the delivery of the cash. The paper then details the costs of transfers and administrative items, including necessary infrastructure, training, and capacity building, based on the determined programme designs. It is important for the reader to note that this paper is not an investment case that specifies the expected outcomes and impacts of the scenarios, but rather focuses on the costs and fiscal requirement to deliver the proposed outputs. As will be discussed in the recommendations of this paper, an investment case of the scenarios costed here would make for a complementary study to this one and improve the evidence base to make the case for greater investment into the FSP.

The report is structured as follows: section 2 provides an overview of the FSP in its current status, referencing the objectives, stakeholders, management information, targeting mechanism, application process, financing mechanism and impacts; section 3 discusses the methodological approach to the study, describing the approach to design the investment scenarios, the identification, quantification and monetization of relevant cost items, and the projection of costs into the future coupled with expected coverage; section 4 assesses the public finance context in The Gambia by looking at economic growth, public revenues and public expenditures, with the intention of understanding the growing resource availability in the country; section 5 considers the social protection environment that already exist by assessing the poverty and vulnerability context, the policy context, the current and recent social protection programmes, and the key performance gaps in the system, including the total expenditure and the rates of social protection coverage; section 6 provides some key considerations for the expansion of the FSP with the aim of then providing a set of scenarios for the FSP, specifying the targeting criteria, benefit level, components (outputs) and regularity of the programme delivery; section 7 takes these scenario options and calculates the coverage, benefit level and costs associated with each of these investment scenarios; section 8 concludes the paper with the core messages and recommendations.

2. The Family Strengthening Programme: Understanding the Context

The FSP is a government-funded social protection programme that delivers cash-support and trainings to vulnerable households and individuals. The programme provides cash support of GMD 2,000 and GMD 1,000 to families and individuals respectively on a quarterly basis. Beneficiaries also receive training in the form of Social Behavioural Change Communication (SBCC) to improve their living standards through enhanced financial capacity, independence, and resilience to shocks through income generation and asset accumulation. According to the programme guidelines this support can continue for up to three years before a re-evaluation of the beneficiary is conducted.[1] In reality, however, beneficiaries are selected quarterly based on relative needs at time of payment.

The DSW of the MoGCSW represent the main managing and implementing body of the FSP. In the case of the FSP, the DSW are responsible for the management of funds, design of targeting strategies, identification of potential beneficiaries, delivery of benefits and services, and the building of administrative systems to further support the other activities. DSW's regional offices support the local implementation of the programme, particular in terms of identification of beneficiaries and delivery of payment and training. Both a steering committee and management committee also exist for the programme, made up of staff from across the MoGCSW.[2]

The FSP is further supported by other institutional stakeholders, which perform other complementary activities to the programme's implementation. Firstly, there is the NSPS who support the FSP through the development of administrative systems for social protection and the coordination of different social protection stakeholders to avoid duplication of interventions. Secondly, there is the MoFEA who are responsible for providing funding for the FSP through quarterly disbursements. Thirdly, development partners provide an indirect role through the implementation of their own programmes, which are demonstrating proof of concept and means of delivering efficiently and effectively. The technical capacity and potential funding of these institutions may be a means of more direct support for the FSP in the future. Lastly, there are 20 registered disability organisations that perform an advocacy, identification, and referral function to the programme.[3] The private sector can also be considered a stakeholder as corporations are expected to contribute to the funding of the programme. However, no examples of private sector support to the were found for this study.

The National Social Registry of The Gambia, implemented by the NSPS, could represent a key administrative support mechanism for the programme in the future but is not yet used. Funded by the World Bank, when complete, the registry will provide social and economic data on every member of the population. How regularly this will be updated is currently unclear but is likely to be every 2-10 years. The data in the registry is analysed as part of a Proxy-Means Test (PMT), which is used to provide everyone with a poverty-status, categorised as either 'non-poor', 'poor' or 'extremely poor'. The operating guidelines to the FSP reference the use of this but in reality, the programme currently includes those who come forward to request support.

In theory, the programme targets beneficiaries based on their poverty status, lifecycle category and personal circumstances. According to the FSP operating guidelines to be eligible for the grant the household or individual must, firstly, be classed as 'extremely poor' within the social registry and then, secondly, fall into one of the following categories:

- widows/single mothers with small children;
- persons with disabilities;
- the elderly;

[1] Directorate of Social Welfare, MoGCSW 2023; Government of The Gambia, UNICEF The Gambia, and UNDP The Gambia 2015.
[2] Directorate of Social Welfare, MoGCSW 2023.
[3] Ibid.

- people taking care of orphans;
- women giving birth to multiple children (e.g. triplets)
- people living with HIV/AIDS
- the homeless
- others (e.g. victims of natural disasters, ex-convicts, refugees etc.)

Further, those not benefiting from other formal support are often prioritised, although this does not preclude them from accessing the programme.[4] However, although this is the specified approach in the guidelines, the reality to date is that the programme has been targeted based on demand through referral of the household or individual by a social worker or a DSW office.

FSP has an established application process to accept or reject beneficiaries with 8 steps: 1) a self-referral or institutional referral is made at a DSW office where forms are filled out and then sent to the head of the programme; 2) a social worker makes contact with the applicant and conducts a home visit whereby an assessment report is completed with the applicant; 3) the social worker submits the report to the FSP management committee and recommends to the committee whether they should be accepted or rejected; 4) the management committee review the application and social worker recommendation, considering available resources, before finalising a list of recommended beneficiaries, which is then sent to the steering committee; 5) the steering committee reviews the recommendations of the management committee and finalises a beneficiary list based on available funds; 6) beneficiaries are informed of the outcome by DSW staff working in the locality of the beneficiary and, if unsuccessful, there is opportunity for rejected applicants to appeal the decision to the management committee; 7) successful applicants provide a form of identification to complete registration to the programme; 8) successful applicants are paid in their regional office.[5]

The financing provided to the FSP can be described as limited and inconsistent, which translates into low number of recipients and regular missed payments for beneficiaries. The annual funding allocated to the FSP according to the national budget was D2m in 2020, D900,000 in 2021 and then D1m in both 2022 and 2023.[6] However, the actual funding delivered to the programme was reported to regularly fall below the allocated funding for that period. The result of this inconsistent funding has been for the DSW to prioritise payments to a more vulnerable sub-set of the already few 150 beneficiary families and further 50 individual beneficiaries and to put others on a waiting list.

No formal impact evaluation of the programme has been conducted but anecdotal evidence suggests that the programme is associated with extremely limited but positive socioeconomic impacts. Beneficiary households and individuals have been observed to have had improved food consumption and nutrition, increased access to education and healthcare, improved economic security, social empowerment and improved standing within the community, and reduced anxiety. However, the under-resourced state of the programme means these impacts are currently very limited.[7]

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[4] Ibid.

[5] Ibid.

[6] Ibid.

[7] Government of The Gambia, UNICEF The Gambia, and UNDP The Gambia 2015.

3. Methodology: Specifying the Approach

The purpose of this section is to provide a methodological approach to costing an expansion of the FSP across various scenarios. The section is split into several methodological steps: step 1 describes how an initial public finance analysis is conducted to determine the availability of resources for additional public expenditure (section 4) before then describing how the current social protection system is assessed to identify gaps the extent to which it meets demand; step 2 describes how different expansion scenarios will established by reflecting on targeting mechanisms, benefit levels, components and potential piloting, to determine a set of investment scenarios; step 3 then describes how these scenarios will be modelled to create short- and medium-term cost estimates.

The study took a mixed methods approach including literature review, Key Informant Interviews (KIIs) and modelling of economic, demographic, and cost data. Literature was collected through both an internet search and requests from relevant stakeholders, and was primarily used to understand the context with regards to the policy and programmatic environment. Key Informant Interviews were conducted with Government Ministries (including various departments), donors and NGOs, the complete list of, which can be found in Box 1. Quantitative modelling of economic, demographic, and cost data was conducted to deliver cost and coverage projections for the FSP expansion.

Box 1: List of Key Informants Interviews

- European Union Technical Support to the NSPP Programme
- Gambia Federation of the Disabled (GFD)
- Gambia Food and Nutrition Agency (GAFNA)
- Ministry of Finance and Economic Affairs (MoFEA)
- Ministry of Gender, Children and Social Welfare (MoGCSW)
  - Directorate of Social Welfare (DSW)
  - West Coast Regional Office
- National Nutrition Agency (NaNA)
- National Social Protection Secretariat (NSPS)
- UNICEF
- SOS Children's Villages
- World Bank
- World Food Programme (WFP)

3.1. Determining resource availability and demand for social protection

An initial public finance analysis is provided by using government revenue and expenditure data with reference to economic growth. The analysis uses the World Economic Outlook data provided by the IMF, which provides both historical data and estimated future projections by country. Data is taken for The Gambia on annual government revenue collection in GMD, annual government expenditure in GMD, total GDP in constant prices, and revenue as a percentage of GDP for The Gambia and neighbouring countries.[8] Revenue and expenditure data are assessed across a recent and future timeframe to determine the trends and expected availability of public finance in the future. Total GDP in constant prices is analysed to determine the future direction of the economy, which is a function of future availability of public finance. Lastly, revenue collection as a percentage of GDP is analysed for The Gambia, Senegal, and Cabo Verde, to determine the extent to which The Gambia is collecting an appropriate level of revenue and whether other neighbouring countries set a higher precedent for the country, to then make the case for greater revenue collection and public greater expenditure for social protection.

Once the ability to increase the supply of public resources is determined, an analysis of the social protection context is provided to determine the relative supply of already existing

[8] IMF 2022.

programmes and demand based on levels of poverty, current coverage, and current expenditure. Disaggregated poverty headcount data are provided from the World Bank Poverty and Inequality Portal with the intention of identifying the scale of need for social protection. An analysis of the policy and programmatic environment is also provided through literature review and Key Informant Interviews, including a summary of the National Social Protection Policy (NSPP) and the programmes that exist. Lastly, the gaps in the overall system are identified through an analysis of coverage data and a comparison of current social protection expenditure levels among West African states.

3.2. Development of expansion scenarios

The next step is to develop expansion scenarios for the FSP based on an analysis of key programme design and implementation considerations. The key considerations are assessed on the basis of the international evidence and discourse in addition to the national context of The Gambia, including the design and implementation of other programmes and national administrative infrastructure, to consider the targeting mechanism, benefit level, additional components, and piloting of the programme. An appropriate targeting mechanism for the FSP is determined through an analysis of the income distribution and the example of the Kenyan social protection system. An appropriate benefit level is determined through an analysis of the evidence and examples of other programmes in The Gambia on appropriate transfer sizes, payment regularity and indexation, including an analysis of national inflation projections. Similarly, an analysis of additional programme components (in addition to the cash delivery component) are considered through an analysis of other national programmes. Considerations around piloting and geographic targeting are assessed through political-economy findings of the KIIs. Lastly, the non-transfer cost items are identified based on the KIIs, limited access to a BReST 2018 budget and relevant subject literature.

Based on this analysis, scenarios are determined specifying various and eligibility criteria and benefit level to provide a framework for estimating the costs associated with an expansion of the FSP. The scenarios can be understood as a reflection of the direction that the MoGCSW have demonstrated an interest in. The large number of scenarios have been provided to give as many options as possible to the GoTG to see how costs differ across several situations at a national level, although, as described in the next sub-section, this framework of options is also used as the framework for scenarios that reflect a regional pilot of the programme and a stepped-increase of the initial scenarios.

3.3. Estimating short- and medium-term costs and coverage

The final step takes the established expansion scenarios and projects both the costs and coverage into the short- and medium-term. Economic data projections up to 2035 are sourced from the World Economic Outlook (WEO) database[9] by the IMF, which provides annual future estimates for GDP growth (%), inflation (%) and government expenditures (local currency). Demographic data projections up to 2035 are sourced from the World Population Prospects[10] by UNDESA, which provide population estimates by 1-year age groups (frequencies). A disability prevalence estimate of 7.9 percent of the population, as reflected in the Labour Force Survey (2018)[11] is also used, with the assumption that this prevalence is uniform across age. This data and the parameters of the scenarios were inputted into a model to estimate the costs and coverage. Reporting of the findings is provided in tables and graphs with text to describe and explain the findings, including an explanation and justification of all assumptions that were used to arrive at the findings.

Ideally, the administrative costs would have been estimated through the identification of cost items, estimation of the quantity required under each scenario and monetization of the cost per unit. Cost items can be defined as any item that is associated with a cost. Cost items were

[9] Ibid.
[10] UNDESA 2022.
[11] Government of The Gambia 2018.

identified by speaking to FSP stakeholders and stakeholders of other social protection programmes to identify the outputs of the programme, the activities that fall under each output and then the cost items associated with those activities. Cost items are categorised in the following way:

- Transfers
- Labour
- Trainings and sensitization of staff and communities
- Supplies
- Vehicle Operations and maintenance
- Rent and building operation and maintenance
- Consultancies
- Other recurrent
- Capital costs

In practice, the administrative costs were estimated as 20 percent of transfer costs as available cost data was extremely limited, often inaccessible, and impossible to triangulate against other sources. Key informants expressed how the Nafa programme's administrative costs represented approximately 20 percent of transfer costs. As will be discussed, the FSP expansion scenarios reflect a similar structure to Nafa in that they both deliver cash, both have an SBCC output, and both are based on a payment and SBCC delivery of once every 2 months, which justifies the use of the 20 percent estimate for use on the scenarios. The amount reflects a cost-transfer ratio of 1.2, which is reflective of the cost-transfer ratios found in a systematic review of social protection programmes found in White et al. (2013).[12] Data received from Key Informants on costs was very limited and, often, the codes in the workbooks that estimated costs, referenced sheets that were hidden from view. Further, these workbooks often reflect the costs associated with a particular stakeholder, and it was not possible to distinguish whether this always reflects the full costs of an activity or cost item, or just a proportion of those costs. Receipt of similar data from other institutions would have somewhat resolved this issue.

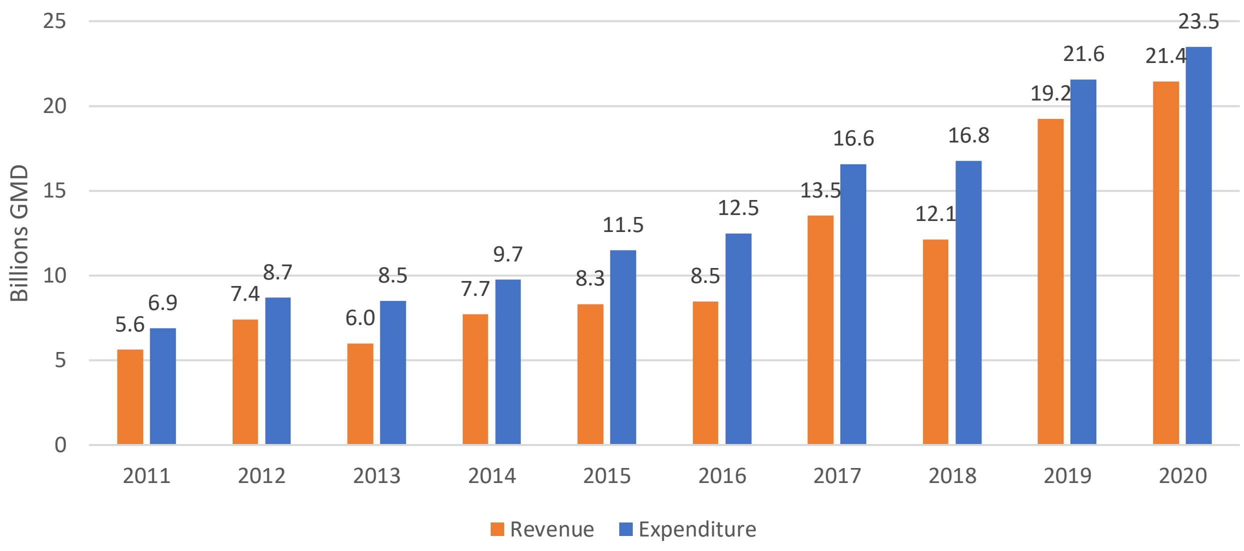
[12] White, Hodges, and Greenslade 2013.

4. Public Finance in The Gambia: Understanding Resource Availability

4.1. Public revenue, expenditure, and economic growth

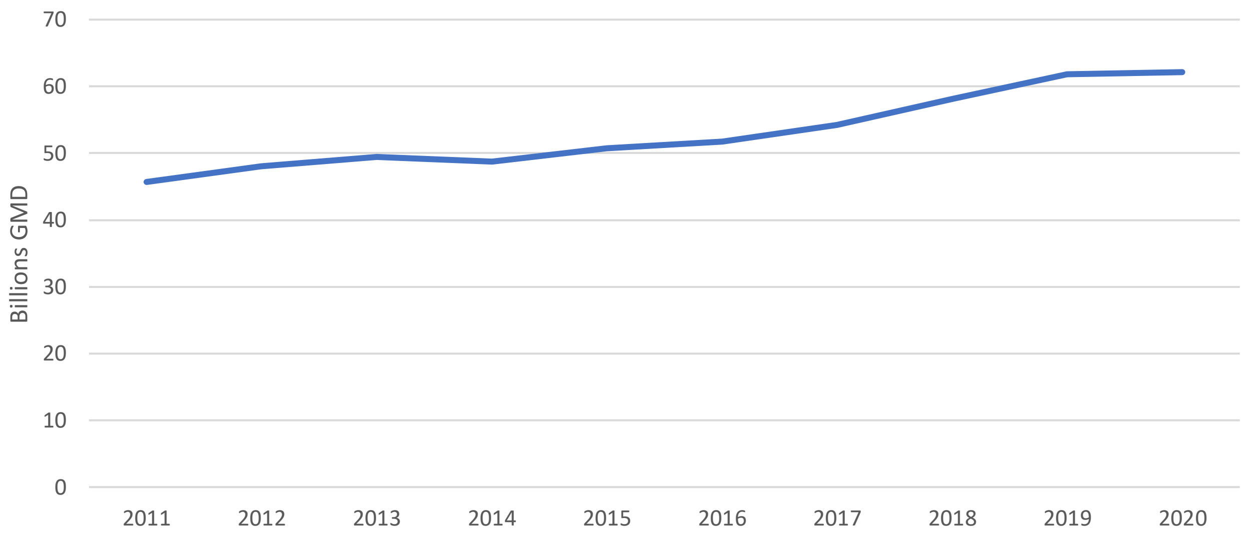
Available public finance in The Gambia has increased across the last decade and is reflective of a growing economy. Figure 1 shows that in 2011 approximately 5.6 billion GMD of revenue was collected and government expenditure was approximately 6.9 billion GMD. By 2020 government revenues and expenditures had increased almost four-fold to approximately 21.4 billion and 23.5 billion GMD respectively. Figure 2 shows how the economy has grown from almost 46 billion GMD in 2011 to over 62 billion GMD by 2020. The upward trajectory of the economy and the resulting public finance environment provide an environment in which The Gambia has the means to afford a broader set of public services, of which social protection can be included.

Figure 1: Revenue and expenditure by year



Source: Own analysis using IMF 2022.

Figure 2: GDP by year in constant prices

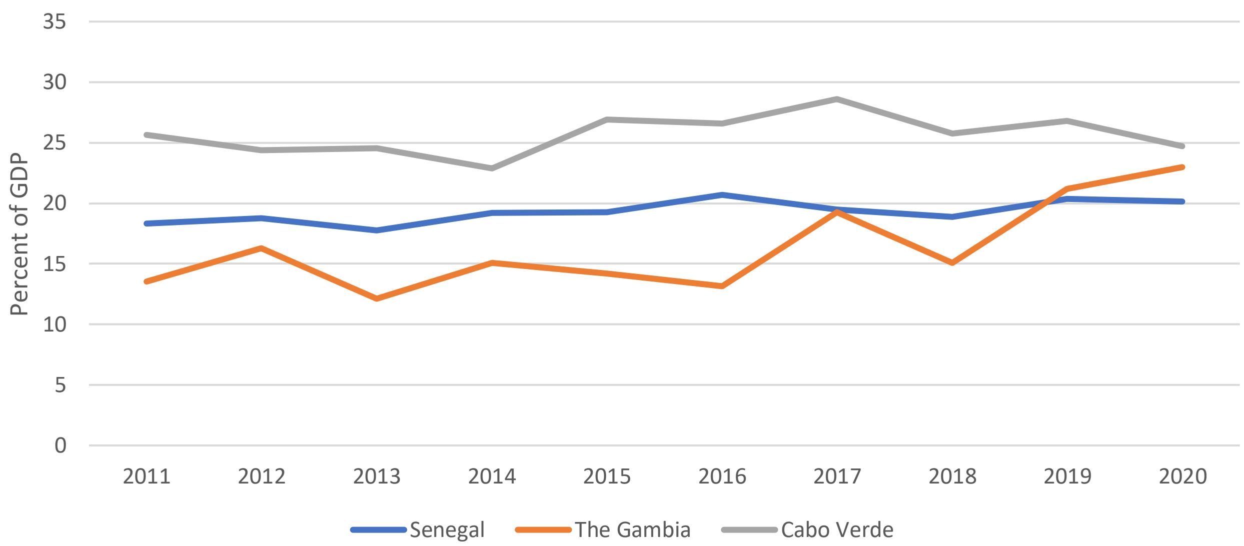


Source: Own analysis using IMF 2022.

4.2. Comparative revenue collection

Economic growth and revenue collection shows a positive upward trajectory but a comparison with other countries suggests that The Gambia has further capacity to increase revenue collection. Figure 3 shows that general government revenues as a proportion of GDP across time differ somewhat between The Gambia and selected neighbouring states. It can be observed that, compared to its neighbours, and until relatively recently, The Gambia has collected relatively less revenue as a proportion of GDP, although it was approximately equal to Senegal in 2019 and greater than Senegal in 2020. Cabo Verde sets a precedent for the region in demonstrating what can be achieved with regards to revenue collection, suggesting that The Gambia could maximise resource availability by increasing collecting revenue equal to 25-30 percent of GDP.

Figure 3: General Government revenues as a proportion of GDP by country and year



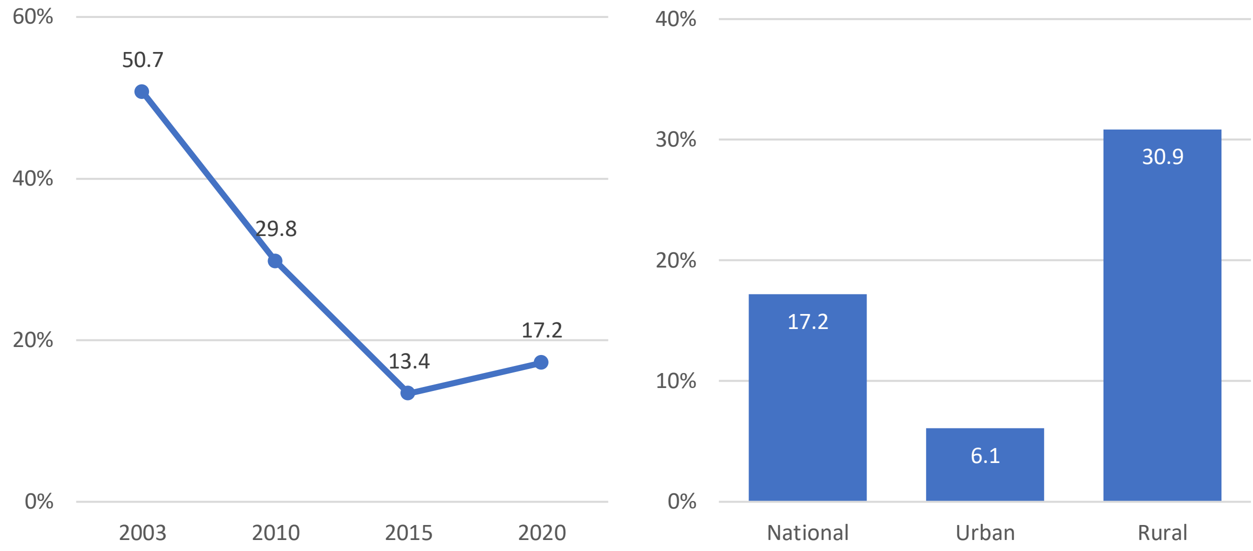
Source: Own analysis using IMF 2022.

5. Social Protection in The Gambia: Understanding Current Provisions

5.1. Poverty and vulnerability context

The Gambia has made considerable progress in reducing poverty and vulnerability, but a significant challenge still exists that requires a policy solution. Figure 4 shows the substantial reduction of extreme poverty from 50.7 percent of the population in 2003, to just 13.4 percent of the population by 2015. Aligned with the Covid-19 pandemic, progress did however regress in 2020, as the extreme poverty headcount increased to over 17 percent. Geographic differences in the incidence of extreme poverty exist with a higher poverty headcount in rural areas of 30.9 percent compared to just 6.1 percent in urban localities. To ensure that the pre-Covid-19 poverty reduction trend is sustained, it is necessary to provide a comprehensive social protection system that covers vulnerable populations and allows for a sustained consumption, a means of coping with shocks, and a means of investing in human capital development and productive livelihoods.

Figure 4: Proportion of population below international extreme poverty line (%) in 2020 by year (left) and location (right)



Source: Own analysis using World Bank Poverty and Inequality Portal. Note: The international extreme poverty line was defined as $1.90 per day (2011 PPP) in 2020.

5.2. The National Social Protection Policy

Given the socio-economic challenges associated with poverty, in 2015 the Government of The Gambia (GoTG) established the National Social Protection Policy (NSPP) 2015-2025, to expand social protection according to a set of expressed principles and objectives. Based on the poverty and vulnerability situation and the significant gaps in the social protection system, the GoTG recognised the need to modernise and expand the social protection system to provide protection from long-term poverty, prevent income-related shocks and build resilience by promoting livelihoods. The NSPP defines a reform agenda to be achieved across the 10-year period by proposing a set of priority actions to determine how social protection will be established in The Gambia. Through the NSPP, the GoTG seeks to provide the foundation for '*an inclusive, integrated and comprehensive social protection system that will effectively provide protective, preventative, 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'* by 2035.[13]

5.3. Social Protection System

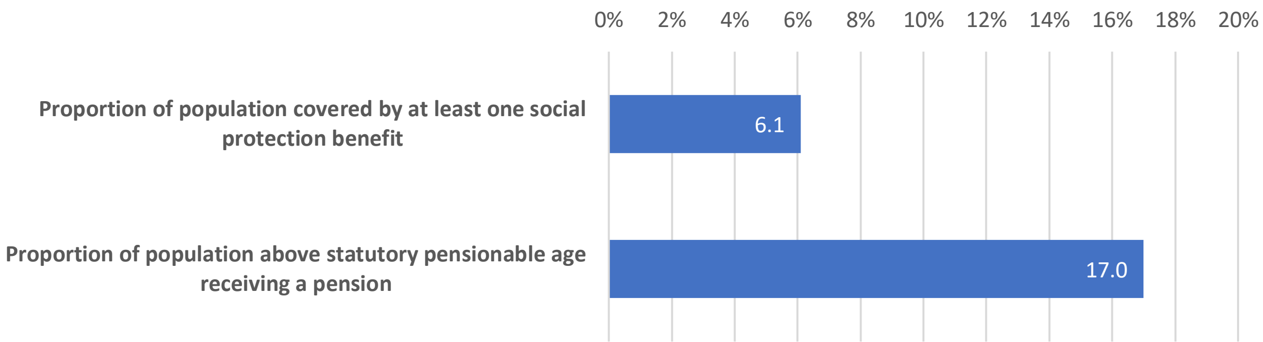
Various social protection programmes exist or have recently existed in The Gambia and are all characterised by donor, UN, and NGO involvement with regards to the financing, design, implementation, and capacity building associated with the programmes. GoTG involvement in the financing, design and implementation has up to now been very limited and is instead often referred to as a 'programmatic' rather than 'policy'-based approach, according to the Key Informants. The lack of a large-scale, purely government-driven approach to social protection is also somewhat of a reflection of how the institutionalisation of social protection is a relatively new phenomena in the country, although this is changing with the introduction of the NSPP. Current and recent programmes include Nafa (and Nafa-quick during Covid), BReST, the Refugee Support Programme, the School Feeding Programme and a programme by SOS Children's Village also called the Family Strengthening Programme.

[13] Government of The Gambia, UNICEF The Gambia, and UNDP The Gambia 2015.

5.4. Key Performance and Gaps

Despite recognition of the extent of poverty and inequality, the introduction of the NSPP, and the existence of various programmes, social protection coverage is very low, revealing the significant gaps that exist in the social protection system. Figure 5 shows that only 6 percent of the population had access to at least one social protection benefit in 2020. For those above the statutory pensionable age, 17 percent were receiving a pension, showing that social protection coverage differs according to lifecycle groups.

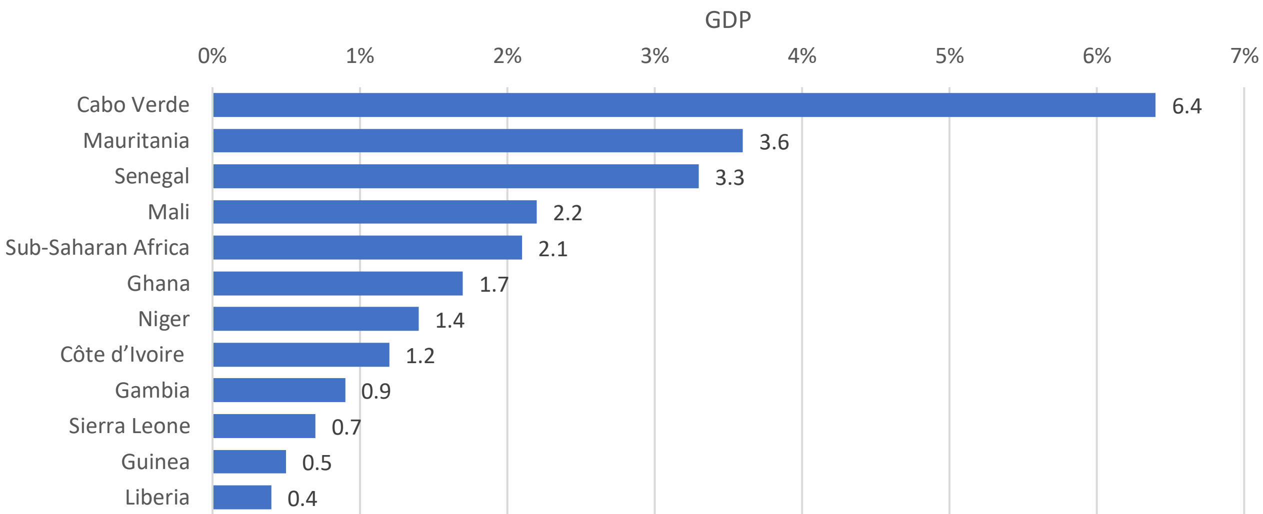
Figure 5: Social protection coverage in 2020



Source: Own analysis using ILO Social Security Inquiry (SSI) 2020.

The gaps in the social protection system are further reflected in the low expenditure as a proportion of GDP, for which The Gambia compares poorly to its neighbours and represents less than half of the average GDP spend for the whole of Sub-Saharan Africa. It can be observed in Figure 6 that The Gambia spends 0.9 percent of GDP on social protection (excluding health expenditure). When compared to other West African states, The Gambia can be seen to invest relatively little in social protection, out-spending only Liberia, Guinea, and Sierra Leone. The other states included in Figure 6 have an annual social protection expenditure of between 1.2 and 6.4 percent. This compares to an average spend of 2.1 percent across Sub-Saharan Africa.

Figure 6: Total social protection expenditure (excluding health) as a percent of GDP (2020 or latest)



Source: Own analysis using ILO 2021.

6. FSP Expansion: Key Considerations for Design and Implementation

The international evidence base strongly suggests that provision of social protection should be understood as an investment rather than a cost due to the large returns potential in the form of socio-economic outcomes. A systematic literature review of social protection literature by Bastagli et al. (2016) found that cash transfer delivery was associated with outcomes related to monetary poverty, education, health and nutrition, savings, investment and production, employment, and empowerment. Specifically, examples from around the world found that delivery of cash reduces poverty headcount, gap and severity and boosts both total expenditure and food expenditure of the household. For education, social protection has been found to be associated with an increase in school attendance, learning and cognitive development, in many cases particularly benefitting girls. Cash has been found to increase access to health services, improve dietary diversity and reduce levels of stunting, wasting and being underweight. Increases in savings, borrowing, access to agricultural inputs, productive asset accumulation and labour force participation are all found to be common in the literature. Lastly, the literature also shows reductions in abuse by a male partner, increases in women's decision-making power, delayed marriage, decreased fertility and increased use of contraception, all point to the increased levels of empowerment associated with cash delivery.[14]

It has been established that government revenue is increasing in The Gambia and that social protection is under-supplied, particularly given the level of demand. Given this context, there is a strong case to consider an investment into social protection through the FSP, but it is important to specify the design that would maximise these outcomes before costing each of these designs. This section considers how the FSP should be scaled up, by considering: i) an appropriate targeting mechanism for the programme; ii) how to approach transfer size, frequency, and indexation; iii) what components could also be delivered by the FSP to complement the delivery of cash; iv) what is the role of piloting and geographic targeting and; v) the non-transfer resources required to deliver on this.

6.1. Targeting and coverage

One of the key movements within the social protection environment in The Gambia is the ongoing formulation of the social registry, which has boosted stakeholder interest in a poverty-targeted approach to social protection. Social registries can be understood as a database that provides information on the economic means of households. The information collected reflects that required for a proxy-means test, which then allows for households to be ranked from poorest to richest. The social registry can therefore be used to identify the poorest households and contribute to the delivery of poverty-targeted social protection programmes.[15] In the case of The Gambia's social registry, households are categorised as 'extremely poor', 'poor' or 'non-poor'. Given the large monetary investment by the World Bank to deliver the social registry, some Key Informants demonstrated an eagerness to take a poverty-targeted approach to the design of future social protection programmes in the country, including in the expansion of the FSP. However, in the interest of delivering cost-effective outcomes and coverage through the programme, it is important to critically evaluate whether a poverty-targeted approach to the FSP is the best option for the programme.

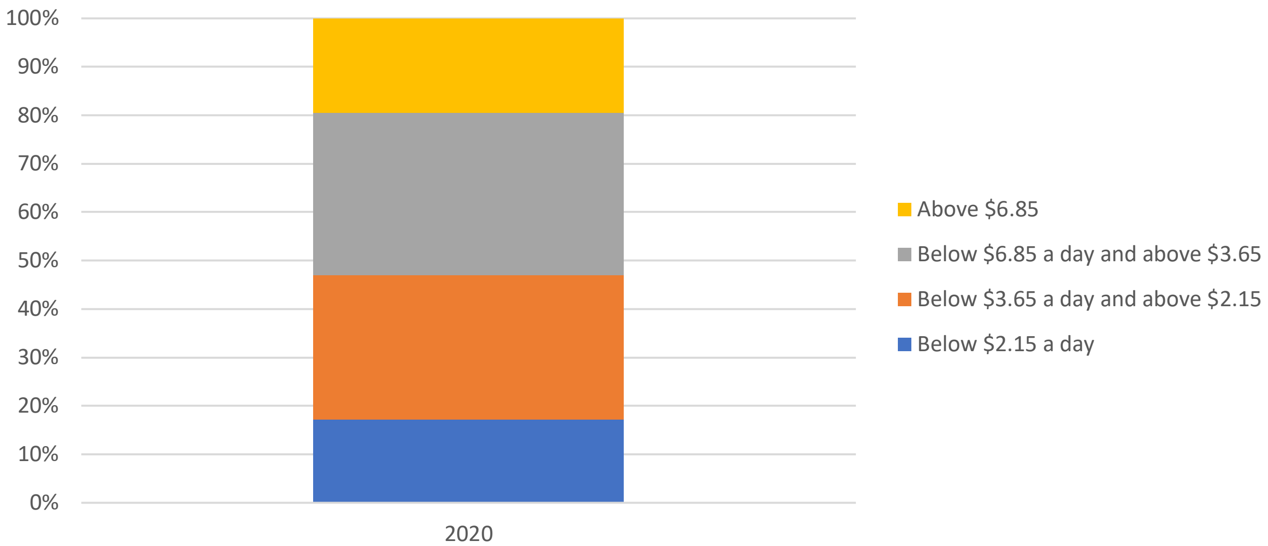
Advocates of poverty targeting should consider The Gambia's flat income distribution, whereby much of the population are living on extremely low incomes even if they are not identified as 'extremely poor'. In Figure 7 it can be observed that approximately half the population live on less than the international poverty line of $3.65 per day (both using 2017 PPP). This is a significantly higher poverty headcount than the extreme poverty headcount ($2.15 per day 2017 PPP) and yet the absolute difference in income per day is very small. When using the upper-international

[14] Bastagli et al. 2016.

[15] Chirchir and Farooq 2016.

poverty line of $6.85 per day, it can be observed that approximately 80 percent of the population live on low incomes. Although a poverty-targeted approach to social protection may be somewhat justified in the context of limited resources, such an approach does not adequately recognise the common vulnerability of the vast majority of the population.

Figure 7: Proportion of population living under different international poverty lines in The Gambia in 2020 (2017 PPP)



Source: Own analysis using World Bank Poverty and Inequality Portal.

Poverty-targeting of social protection is further undermined when considering the international evidence on the dynamic nature of poverty. A study by Kidd & Athias (2017) assessed the movement of households across consumption quintiles in the period of one-year in Indonesia (2014-2015, observing only households with children) and two-years in Uganda (2011/12-2013/14). The analysis showed a significant level of movement between the income quintiles for both of the countries presented. In the case of Uganda, 54 percent of the households that were in the poorest quintile in 2011/12 had moved out of that quintile by 2013/14. Similarly, in the case of Indonesia, 52 percent of households that had been in the poorest quintile in 2014 had moved into another quintile by 2015. Across both countries, examples of households falling from the richest quintile to the poorest quintile were identified.[16] The findings undermine the credibility of an 'accurate' identification of the poorest households. Given that some of the data in The Gambia's social registry was collected as early as 2015, the above analysis implies that the data within the registry would give an inaccurate impression of the relative needs of households. It also suggests that, even if the social registry was updated on an annual basis (an activity with an enormous associated cost), the data collected could still be inaccurate in correctly identifying the poorest.

It is unsurprising, therefore, that poverty-targeted social protection programmes are associated with high inclusion and exclusion errors compared to universal, life cycle schemes. Universal, lifecycle targeted social protection describes a targeting mechanism that includes everyone, irrespective of their income/poverty, within a given lifecycle category (i.e. children ages 0-17 years old). In one study, such programmes were found to have correctly selected 92-99 percent of intended beneficiaries and consequently incorrectly excluded 1-8 percent of the intended population. This compares to poverty targeted programmes using proxy means tests were estimated to have incorrectly excluded 29-90 percent of intended beneficiaries. For poverty targeted

[16] Kidd and Athias 2020.

programmes using community-based targeting 50-97 percent of intended beneficiaries were incorrectly excluded.[17]

Universal, lifecycle approaches to social protection targeting represent a preferable alternative to poverty targeting by recognising that different stages of the lifecycle are consistent with particular vulnerabilities. Children, for example, have nutrition, health and education needs that are unique to other phases of the lifecycle. Persons with disabilities require access to assistive devices and face larger costs than those who do not have a disability as well as difficulty in accessing livelihoods and the labour market. For persons experiencing old age, frailty and maintaining levels of consumption after having stopped working also present very unique challenges to this age group. Targeting social protection on the basis of the lifecycle replaces the need for extensive data-collection with the need to verify age (and disability if targeted at such persons). One of the best examples of this universal lifecycle approach to targeting is that of Kenya, which has implemented a Cash Transfer for Orphans and Vulnerable Children, a Persons with Severe Disabilities Cash Transfer, and an Older Persons Cash Transfer.[18]

Use of a categorical approach, reflective of a lifecycle approach to targeting, requires a more simple, low-cost means of identification compared to data-intensive poverty-targeted approaches.[19] In the case of the FSP being targeted at children, it is possible that targeting and enrolment could occur at a health centre upon the birth of the child. The Demographic and Health Survey (DHS) 2019-2020 estimates that 84 percent of births in the 5 years prior to the survey had taken place in a health facility, but rates differed significantly based on geography, education of the mother and wealth quintile[20] so further design considerations may need to be made to implement the identification and enrolment of child beneficiaries in an equitable way. An expansion of the FSP aimed at the disabled and elderly would likely require more of a focus on outreach activities in order to support the identification and enrolment of programme participants.

6.2. Transfer size, frequency, and indexation

The international evidence is clear that larger transfer sizes are associated with greater socio-economic outcomes. A higher transfer level is therefore preferable, but examples and evidence should be considered to balance outcomes with affordability. Higher transfer levels are associated with lower poverty, greater consumption, greater nutrition, health and education outcomes and improved empowerment. The function of coverage and transfer size account for the core costs of the transfer before administrative costs are considered and, therefore, coverage and transfer level should therefore be understood as a trade-off. The FSP currently provides a household transfer level equal to GMD 666 per month (paid as GMD 2,000 per quarter) although key informants considered this to be far too low to achieve outcomes for the recipients. Nafa provides a higher transfer level of GMD 1,000 per month (paid as GMD 2,000 every month). However, Key Informants at WFP expressed how they had estimated that a GMD 2,400 per month transfer was most appropriate to meet needs, based on estimated food needs of GMD 4,000 per month and estimated total needs (food and non-food) equal to GMD 6,000 per month. Both the Nafa programme and WFP use a food-basket-approach to determine these transfer levels.

Evidence on the effects of transfer frequency is extremely limited but may impact consumption and investment choices of the household. Bastagli et al (2016) hypothesised that more regular transfer frequency may be associated with greater consumption smoothing, whereas less regular transfers are associated with more productive investment. They reference evidence from Kenya,

[17] Ibid.

[18] Government of Kenya 2017.

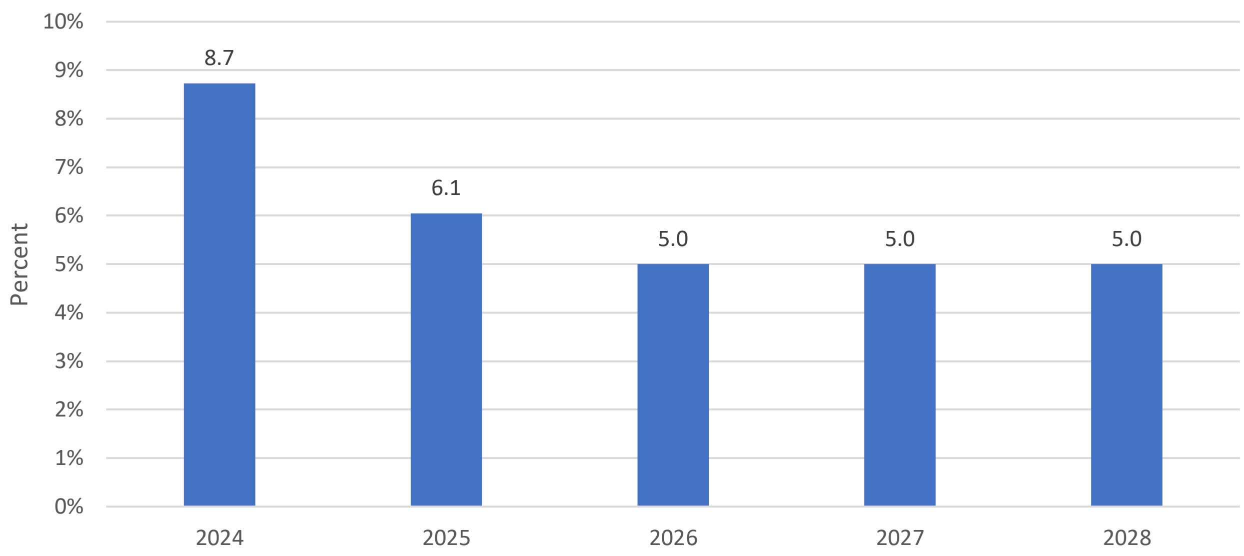
[19] Ibid.

[20] Gambia Bureau of Statistics and ICF 2021.

which may indeed support this hypothesis.[21] Across different programmes currently implemented in The Gambia, FSP's quarterly payment currently represents the least regular transfer of all the social protection programmes identified, with Nafa delivering every 2 months.

The transfer level should be indexed across time to account for inflation. Key Informants expressed how recent high inflation had undermined the purchasing power of social protection interventions. This inflation is forecast to increase in the short-term with a 9 percent increase in average consumer prices expected in The Gambia in 2024 compared to the previous year, reducing to a consistent rate of 5 percent by 2026. The FSP should index the transfer level to inflation to ensure that beneficiaries are able to consistently benefit from the programme across time.

Figure 8: Projected rate of inflation (annual percentage change)2024-2028



Source: Own analysis using IMF 2022.

6.3. Complementary components

Social protection programmes often have other components to deliver additional outputs beyond the delivery of the cash. Programmes in The Gambia commonly use SBCC, which is supported in the literature as a means of maximising the outcomes associated with cash delivery. The FSP, Nafa, BReST and SOS Children's Villages' FSP programme have all used social behavioural change communication (SBCC). The SBCC covers subjects including gender-based violence, agriculture, entrepreneurship, and education. The literature suggests that the delivery of SBCC has the potential to multiply the outcomes of cash transfer programmes.[22] For this reason, the FSP should continue with this approach.

6.4. Piloting and Geographic Targeting

In the interest of affordability and proof of concept, it is possible that the GoTG could pilot the expansion of the scheme by geographically targeting it at a region within The Gambia. Key informants expressed interest in piloting the programme in the Central River Region of the country, which, when costed below, it is possible to consider the respective costs and coverage of doing so. The example of the Expanding Social Protection Programme in Uganda sets a good precedent for this approach as, the now national-scale Senior Citizens' Grant was first delivered to a limited number

[21] Bastagli et al. 2016.

[22] Ibid.

of districts across the country before incrementally being scaled up to achieve national coverage.[23] The Gambia could consider such an approach.

6.5. Non-transfer resource requirements

The delivery of cash requires non-transfer resources that can broadly be summarised into set-up costs, roll-out costs, operational costs, and monitoring, evaluation (M&E) and research. Set-up costs include the costs associated with the design, planning, training and systems development, including Management Information Systems (MIS), of a social protection programme or system. Roll-out costs can then be understood as the costs of targeting and enrolment of beneficiaries. Operational costs represent the long-term, recurrent costs of delivering the programme. The M&E and research costs cover recurrent monitoring and more periodic research and evaluation work.[24]

Activities and related cost items for an expansion of the FSP can be organised according to i) capacity building, ii) cash delivery, iii) legislation, policy and advocacy, iv) evidence generation, and v) SBCC delivery. Box 2 provides necessary and suggested activities for an expansion of the FSP coupled with necessary cost items for the consideration of the GoTG. No KII was able to provide a comprehensive breakdown of the quantity and unit cost of cost items for other social protection programmes. However, based on resource requirement discussions with KIIs, limited access to a BReST 2018 budget, and relevant literature, relevant activities and cost items could be determined. The lack of access to financial information across the gathered sources led to the use of the approximate administrative costs quoted by Key Informants for the Nafa at 20 percent of the value of transfer costs, to estimate the costs presented in section 7. The FSP expansion scenarios described in section 6.6 represent a similar structure to Nafa in that they both deliver cash, both have an SBCC output, and both deliver these outputs once every 2 months. The amount reflects a cost-transfer ratio of 1.2, which is reflective of the cost-transfer ratios found in a systematic review of social protection programmes found in White et al. (2013).[25]

Box 2: Activities and cost items for an expansion of the FSP

Activities	Cost items
Capacity Building	
• ICT software development (MIS), expansion and training • Training and orientation on the design and implementation of the programme for implementing staff • Expansion of current DSW field offices and investment	• Staff labour • Building rent, operation and maintenance • Vehicles, fuel and daily field allowance • Procurement of ICT hardware • Consultancy to develop the ICT system and train relevant staff • Materials and venue for staff training
Cash Delivery	
• Identification and enrolment of beneficiaries • Cash delivery through physical cash disbursement • Addressing grievance and redress issues	• Staff labour • Building rent, operation and maintenance • Vehicles, fuel and daily field allowance • Bank (or cash delivery supplier) charges • Procurement of identification cards
Legislation, Policy and Advocacy	

[23] Oxford Policy Management, Economic Policy Research Centre, and Department of Anthropology and Sociology, University of Makerere 2016.
[24] Philip White, Anthony Hodges, and Matthew Greenslade 2013.
[25] White, Hodges, and Greenslade 2013.

• Policy and guidelines development for FSP and social protection more generally • Advocacy for FSP enshrinement in legislation specifying benefit level and target population • Advocacy for social protection legislation on matters such as minimum public expenditure for social protection • Revision and development of relevant Acts related to the FSP	• Staff labour • Building rent, operation and maintenance • Vehicles, fuel and daily field allowance • Consultancies for policy and legislation inputs
Evidence Generation	
• Monitoring and reporting for internal purposes • Monitoring and reporting shared with the public and non-implementing stakeholders • Research and evaluation • Dissemination workshops	• Staff labour • Building rent, operation and maintenance • Vehicles, fuel and daily field allowance • Consultancies for research and evaluation • Venue and materials for workshops
Social and Behavioural Change Communication Delivery	
• TV, Radio, Social Media and SMS messaging • Celebrating international days associated with associated outcomes such as nutrition, health and education • Advocacy, training and orientation with implementers and non-implementing stakeholders • Advocacy, engagement and sensitization with communities	• Staf labour • Building rent, operation and maintenance • Vehicles, fuel and daily field allowance Media charges • Communication materials • Venue and materials for workshops

6.6. Proposed scenarios for costing

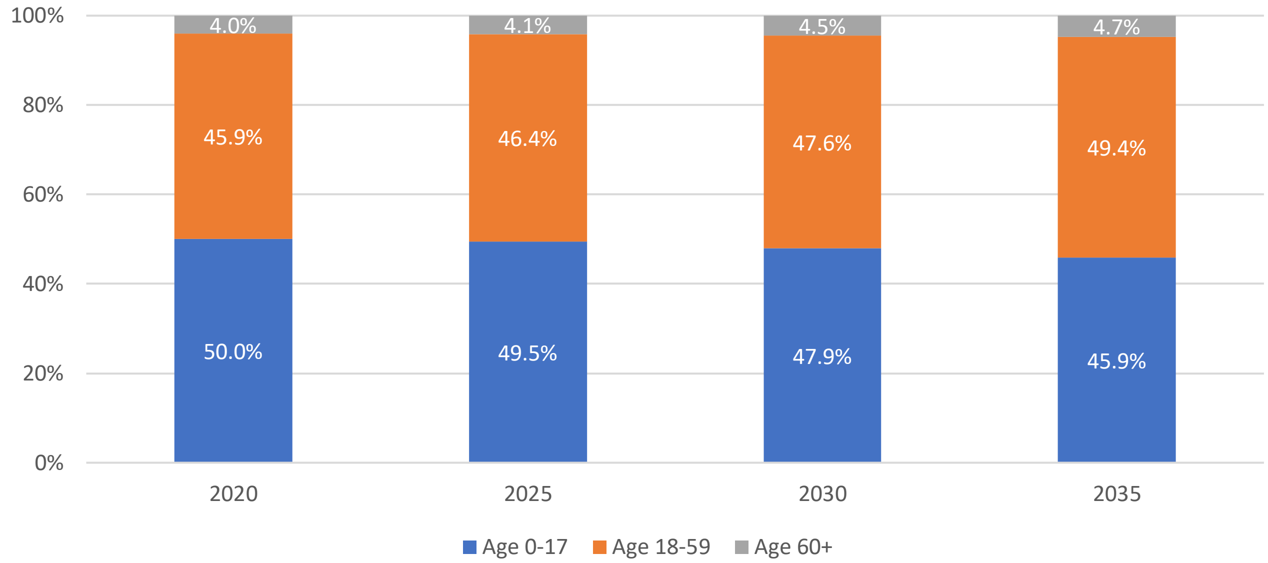
Based on the above analysis, this paper assumes four scenarios for the FSP based on a national expansion of the programme. Table 1 provides the scenarios to be costed in section 7. It is proposed that the FSP takes a lifecycle approach and reflects either a child benefit, disability benefit, old age pension (tax-financed), or any combination of those. Figure 9 shows that children represent a significant proportion of the population, a trend that will reduce slightly in the medium-term, and it is therefore, in the interest of affordability, necessary to limit the age parameters for such a programme, although a widening of parameters could be considered in the short term. The scenarios distinguish between a 'low' and a 'high' coverage, specifying a situation in which the old age pension is targeted at those age 65 years and above in the case of the 'low' and 60 years and above in the case of the high. In both cases, persons with disabilities are covered from age 18 until reaching age of eligibility for the old age pension, at which point they continue to benefit as an elderly recipient. The transfer level is calculated using the monthly amounts proposed for Nafa (GMD 1,500 per month) and by WFP (GMD 2,400 per month) as both are based on a food basket approach. However, the amounts are expressed as individual rather than household amounts by dividing by the average household size (8.1 persons) and rounding to a rounded number, which, in this case, is GMD 200 and 300 respectively. Under all scenarios, SBCC will continue to be delivered and the transfer will be delivered every two months.

Table 1: FSP expansion scenarios

Scenarios	Schemes	Targeting mechanism	Monthly Transfer
1 – Low coverage, low benefit	Child benefit	Age 0-11 months	GMD 200
	Disability benefit	Age 18-64 years, verified disability	GMD 200
	Old Age Pension	Age 65+	GMD 200
2 – High coverage, low benefit	Child benefit	Age 0-11 months	GMD 200
	Disability benefit	Age 18-59 years, verified disability	GMD 200
	Old Age Pension	Age 60+	GMD 200
3 – Low coverage, high benefit	Child benefit	Age 0-11 months	GMD 300
	Disability benefit	Age 18-64 years, verified disability	GMD 300
	Old Age Pension	Age 65+	GMD 300
4 – High coverage, high benefit	Child benefit	Age 0-11 months	GMD 300
	Disability benefit	Age 18-59 years, verified disability	GMD 300
	Old Age Pension	Age 60+	GMD 300

Note: Monthly transfer represents the amount given to each individual rather than each household; a household may therefore have multiple recipients.

Figure 9: Projected demographic distribution in the medium-term



Source: Own analysis using UNDESA 2022.

7. Estimating Cost and Coverage of FSP Expansion: A Medium-Term Approach

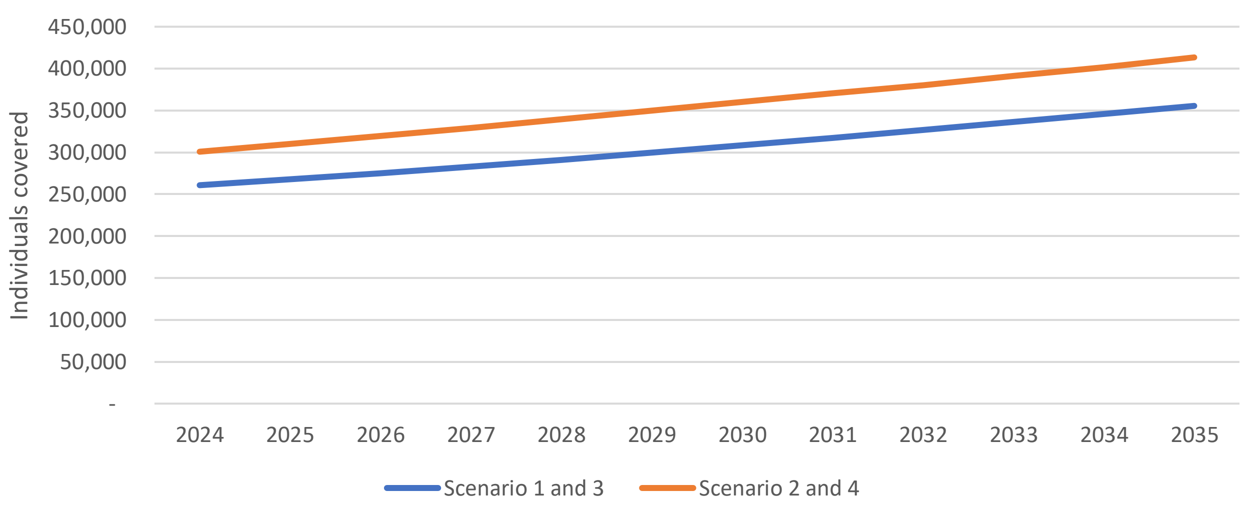
This section estimates the costs and coverage associated with the scenarios introduced in section 6.6. Firstly, an overview of the comparative costs and coverage of the scenarios is provided. Secondly, a disaggregated overview of each scenario is given, providing coverage, absolute costs, and costs as a percentage of GDP for each scenario. Thirdly, this section provides cost and coverage estimates based on two policy responses: piloting the programme in Central River Region as a response to perceived low resource availability in the short-term and a stepped-increase in the eligibility criteria as a response to increasing resource availability in the medium-term.

7.1. Costs and coverage of the FSP

The scenarios reflect a growing coverage and absolute cost but a decreasing cost as a percentage of GDP. Figure 10 shows that for the low coverage scenarios the coverage increases from approximately 261,000 individuals in 2024 to 355,000 by 2035. For the high coverage scenarios this increases from approximately 301,000 individuals in 2024 to 413,000 individuals in 2035. Figure 11 then shows that the absolute costs follow a very similar trend line, costing between 750 million and 1,300 million in 2024 and rising to between 1,000 million and 1,800 million by 2035. However, Figure 12 then shows us that the costs as a percentage of GDP decrease across time, reflecting the predicted economic growth anticipated in the short- and medium-term. Here, the costs are estimated as approximately 1 to 1.7 percent of GDP in 2024 and reduce to 0.5 to 0.8 percent by 2035.

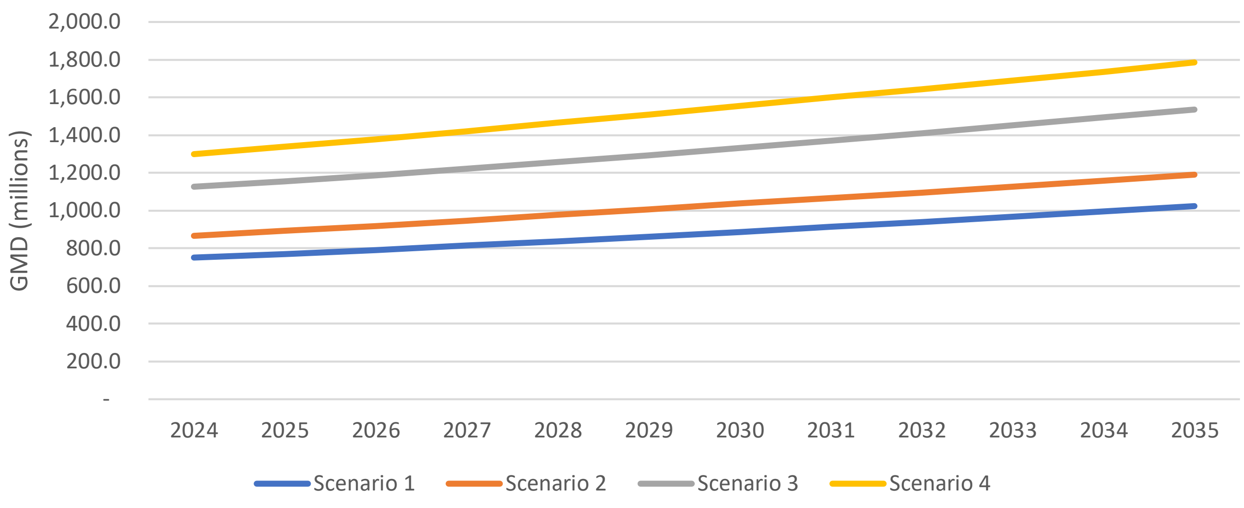
The annex provides a further disaggregated visualisation of this data where it is possible to determine the coverage and costs for each scenario according to the three targeting components, allowing practitioners to see the costs if only one or two of the child benefit, disability benefit and old age pension components were included in the final FSP expansion. In the 'low coverage' scenarios, it can be seen that the disability benefit represents the largest coverage and expense, followed by the child benefit, and lastly the old age pension. However, in the 'high coverage' scenarios, the old age benefit represents the greatest expense, followed by the disability benefit, and lastly the child benefit. As shown in Figure 9, the elderly represents a growing proportion of the population in the medium-term and thus, by 2035, in the 'low coverage' scenario, the coverage and absolute costs of the child benefit and old age pension are approximately equal.

Figure 10: Coverage for all scenarios



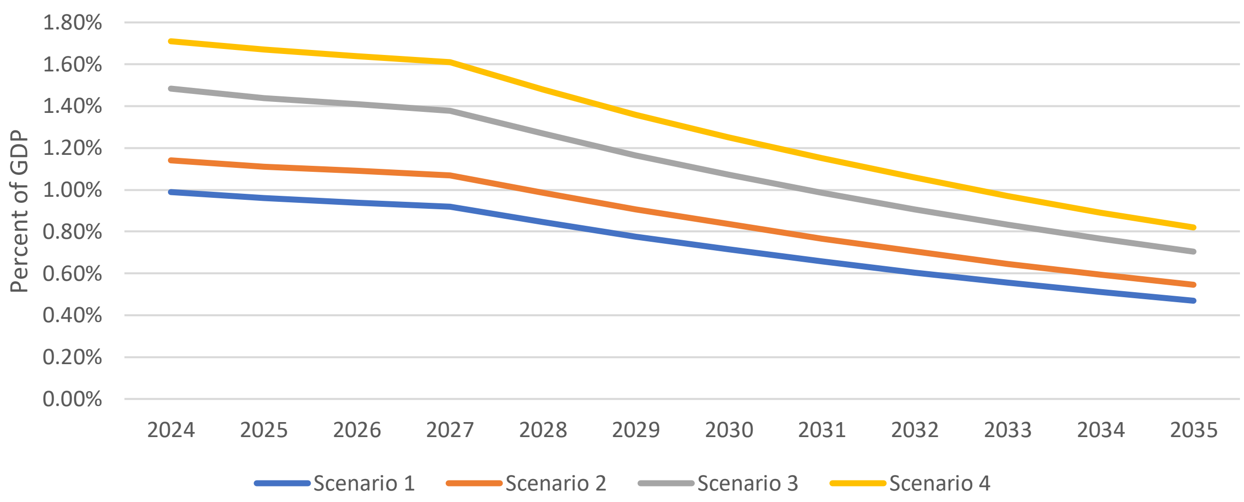
Source: Own analysis using UNDESA 2022 and IMF 2022.

Figure 11: Absolute costs across all scenarios



Source: Own analysis using UNDESA 2022 and IMF 2022.

Figure 12: Cost as a percentage of GDP for all scenarios



Source: Own analysis using UNDESA 2022 and IMF 2022.

7.2. Short-term and medium-term policy considerations: Piloting and geographical targeting

If the scenarios are deemed unaffordable or there is an interest in delivering proof of concept, piloting and geographical targeting in Central River Region (CRR) could be considered for the FSP. Key informants expressed an interest in targeting the programme in CRR. Data from The Gambia Data Portal suggests that the population of CRR represented approximately 15 percent of the population in 2013.[26] Assuming that this is still the case 10 years on and that the demographic structure of CRR is somewhat representative of the national population, the coverage, and costs of piloting in this region can be calculated as approximately 15 percent of total. This would imply that the coverage would be approximately 39,000 to 45,000 individuals in 2024, rising to 53,000 to 62,000 individuals in 2035, across the 4 scenarios. Absolute costs would be 113 million to 195 million GMD in 2024, rising to 154 million to 268 million in 2035. And costs as a percentage of GDP would be 0.15 to 0.26 percent in 2024, falling to 0.07 to 0.12 percent of GDP by 2035.

[26] Government of The Gambia 2015.

7.3. Medium-term policy considerations: A stepped-increase in eligibility

Given the reducing costs as a percentage of GDP in the medium-term, a stepped-increase in the eligibility criteria should also be considered to maintain expenditure as the economy grows, with the vision of providing an increasingly comprehensive social protection system. Taking the example of the child benefit component, which currently has a very narrow eligibility criteria of 0-11 months (age 0 years), this could, for example, be increased to 0-23 months (0-1 years) in 2030 and then 0-35 months (0-2 years) by 2035 as shown in Figure 13, to reflect a first 1,000 days approach. The increased public finance available through economic growth could be used to provide a broader social protection system with increased coverage. Under such a scenario coverage and absolute costs are increased in a stepped-manner (see Figure 14 and Figure 15 respectively). However, as show in Figure 16, the cost as a percentage of GDP can be kept approximately constant in the long-run through these eligibility increases.

Figure 13: Eligible age for child benefit by year

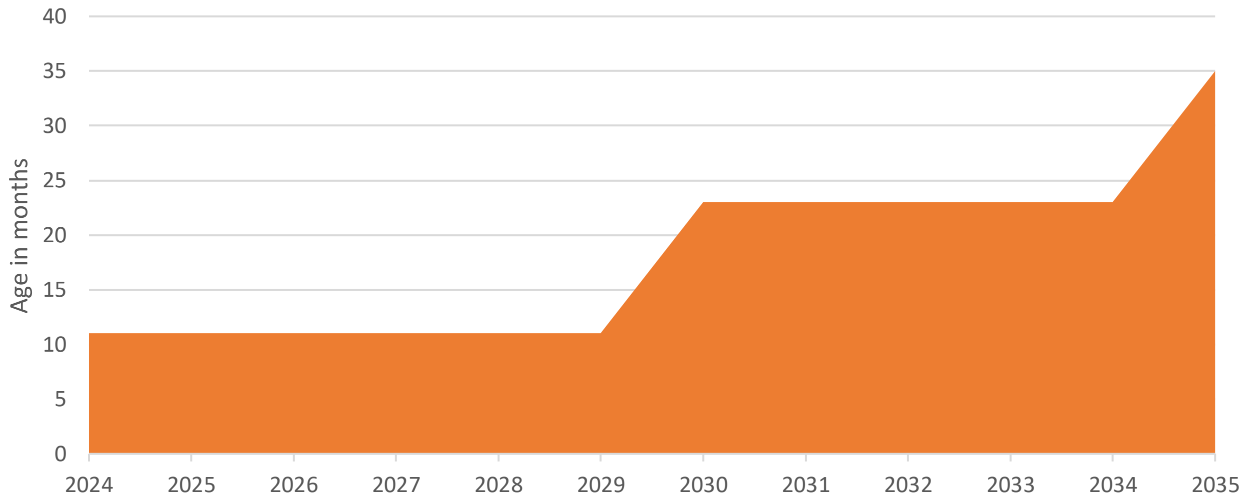
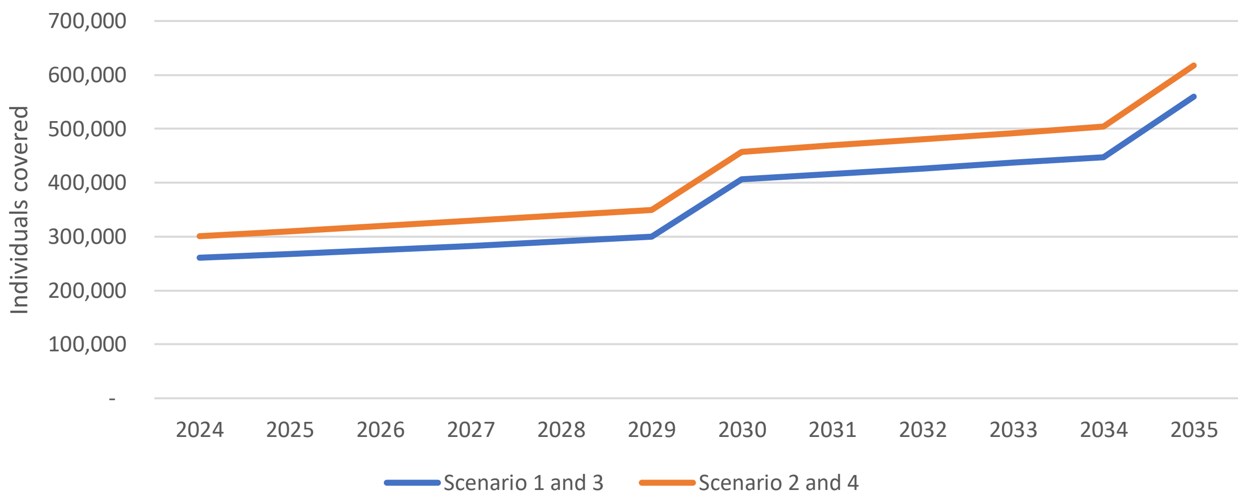
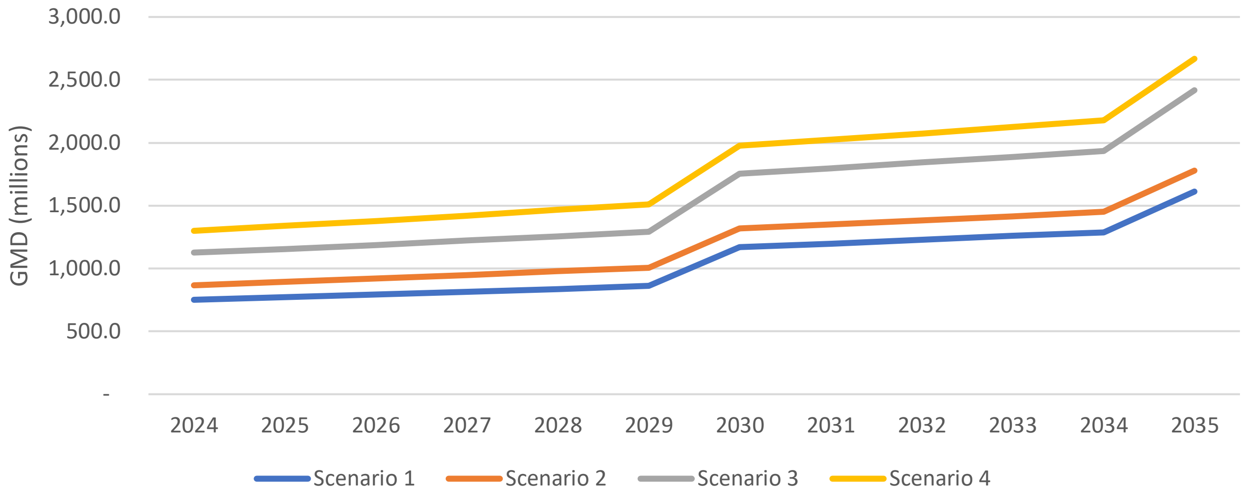


Figure 14: Coverage under a stepped-increase



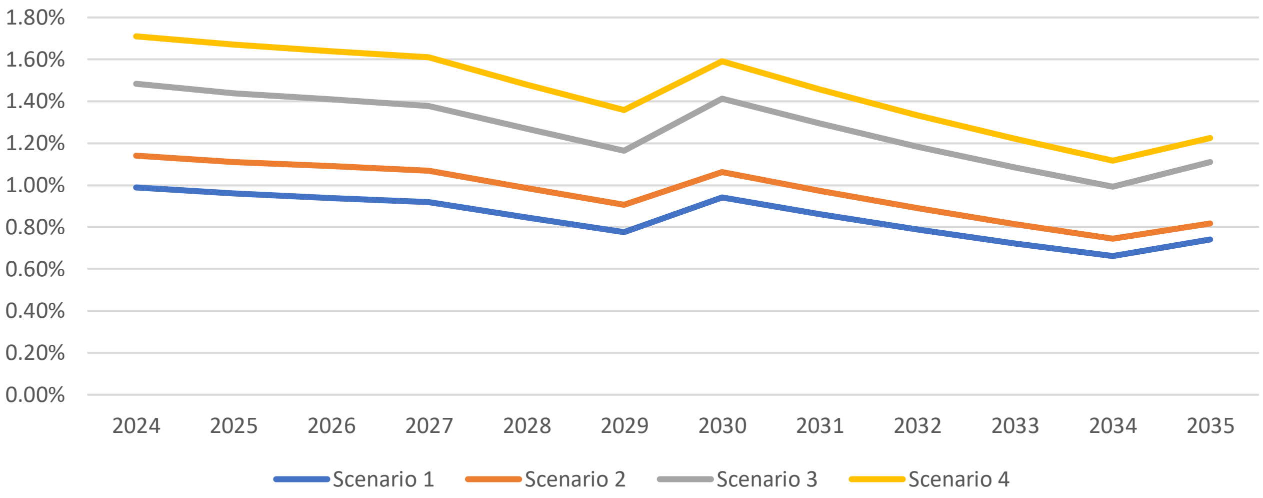
Source: Own analysis using UNDESA 2022 and IMF 2022.

Figure 15: Absolute costs under a stepped-increase



Source: Own analysis using UNDESA 2022 and IMF 2022.

Figure 16: Cost as a percentage of GDP under a stepped-increase



Source: Own analysis using UNDESA 2022 and IMF 2022.

8. Conclusion and Recommendations

The purpose of this paper was to provide a set of costed scenarios for the expansion of the FSP. This was approached by assessing the relative ability to supply and demand social protection: firstly, by understanding the current public finance environment in the form of annual government revenues and expenditures and the relationship to economic growth and; secondly, by assessing the social protection environment by understanding trends in poverty, the policy and programmatic environment, coverage gaps and relative public expenditure on social protection compared to other West African countries. Given the currently unspecified nature of the FSP expansion, design and implementation considerations were made, with special regard to the interests of the MoGCSW, reviewing targeting approaches, transfer levels, additional components, and the potential to pilot. This led to the production of some expansion scenarios, which were then modelled to assess cost and coverage. Additional policy considerations were provided including geographic targeting and a stepped-up approach to gradually increase the eligibility criteria.

The Gambia has a growing availability of public finance as a result of its economic growth, which is projected to continue. The average trend for the economy is one of high economic growth, which is predicted to continue in the medium-term. Revenues and expenditures have thus been able to increase each year over the last decade providing an ever more extensive set of public goods and services. There is therefore a case to expand social protection as more resources become available to the GoTG. When comparing the country's revenue collection as a percentage of GDP to neighbouring countries, there is a case that The Gambia could collect a greater level of revenue, which would further support expansion of public services.

Beyond the FSP, a social protection system exists in the form of a few donor-financed programmes, but socio-economic challenges and gaps in the social protection system, suggest The Gambia would benefit from an expanded social protection system. Reductions in extreme poverty within the last 20 years have been very impressive but, particularly following the shock of the Covid-19 pandemic, poverty remains a prevalent issue and as a proxy for broader social issues, although unassessed here, this likely translates into poor outcomes in nutrition, health, and education, among others. Rates of social protection coverage are very low and social protection expenditure is less than 1 percent of GDP, which compares poorly to the Sub-Saharan African rate of 2.1 percent of GDP. An expansion of the FSP as a government-led, and therefore sustainable programme is a very relevant point from which to expand the system to start addressing the needs of the population.

The FSP would do well to embrace a life-cycle targeted approach with a higher benefit level, continuation of SBCC and a more regular payment. The case has been made here that the FSP should consider targeting one or more of the lifecycle groups often identified through this form of targeting including children, persons with disability, and the elderly. The benefit level should be increased to reflect a food basket approach, as already used by other programmes in the country and would benefit from being delivered every 2 months to smooth consumption and increase delivery of SBCC. The SBCC approach used by the programme should continue as it has been proven to be effective in maximising the outcomes associated with cash delivery both nationally and internationally.

The modelled-expansion scenarios reveal that an increase in coverage would be associated with increased coverage and an increased absolute cost, but that the cost as a percentage of GDP will reduce across the medium-term, reflecting ever greater fiscal space for an ever-greater expansion of the FSP. Under the scenarios, the coverage would increase to 260,000-300,000 individuals in 2024 and further increase, due to demographic change, to 360,000-410,000 by 2035. This would cost as little as 750 million GMD in 2024 and rise to as little as 1,000 million GMD by 2035. The cost would represent just 1 percent of GDP in the short-term, dropping to 0.5 percent of GDP in the medium-term. If this is considered unaffordable, the FSP could be piloted in Central River Region in the short-term, which would present a cost approximately 15 percent of that quoted above. Given the increased the reducing costs as a percentage of GDP, the FSP should aim to increase eligibility of the programme approximately once every 5 years. The expansion of the child benefit component could be a good place to start as the eligibility criteria expressed here is very narrow, due to the youth-dominant demographic structure of the country. A ring-fencing of the social protection budget, preferably to 2 percent of GDP, could ensure that the programme can be continually expanded into the future.

To support the above analysis, further evidence generation should be considered, which could take the form of a study that estimates the outcomes and impacts associated with the scenarios presented here. A microsimulation approach could be taken upon the release of the latest Integrated Household Survey 2023. Such an approach could estimate the impact of the scenarios presented here on matters of poverty, inequality, nutrition, health, education, and other factors, to further the case for expansion of the FSP and reveal that it is an investment rather than a cost.

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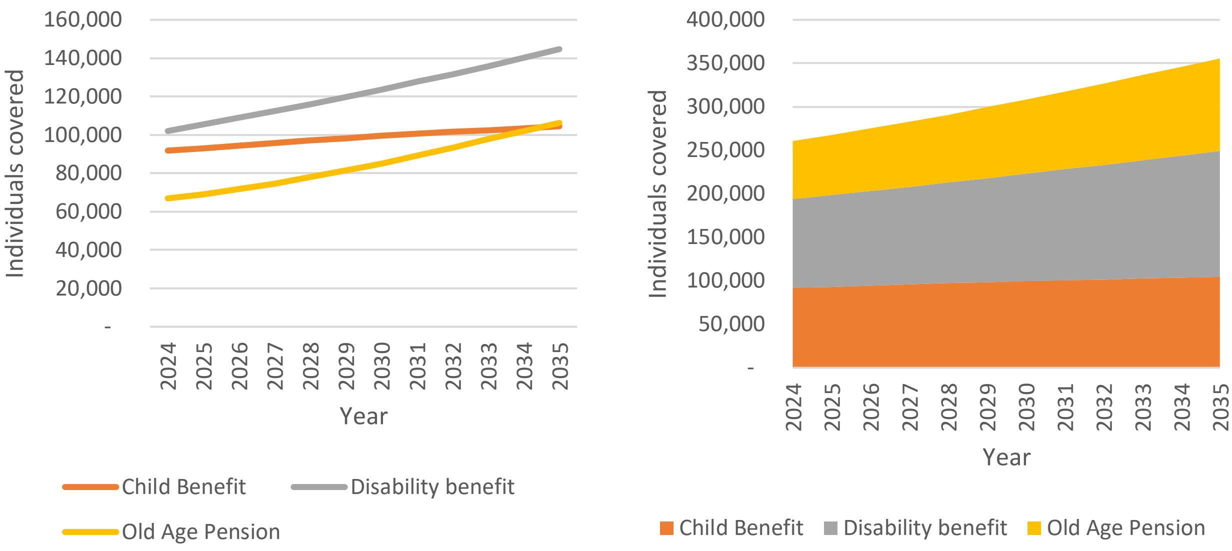
10. Annex: Additional Analysis

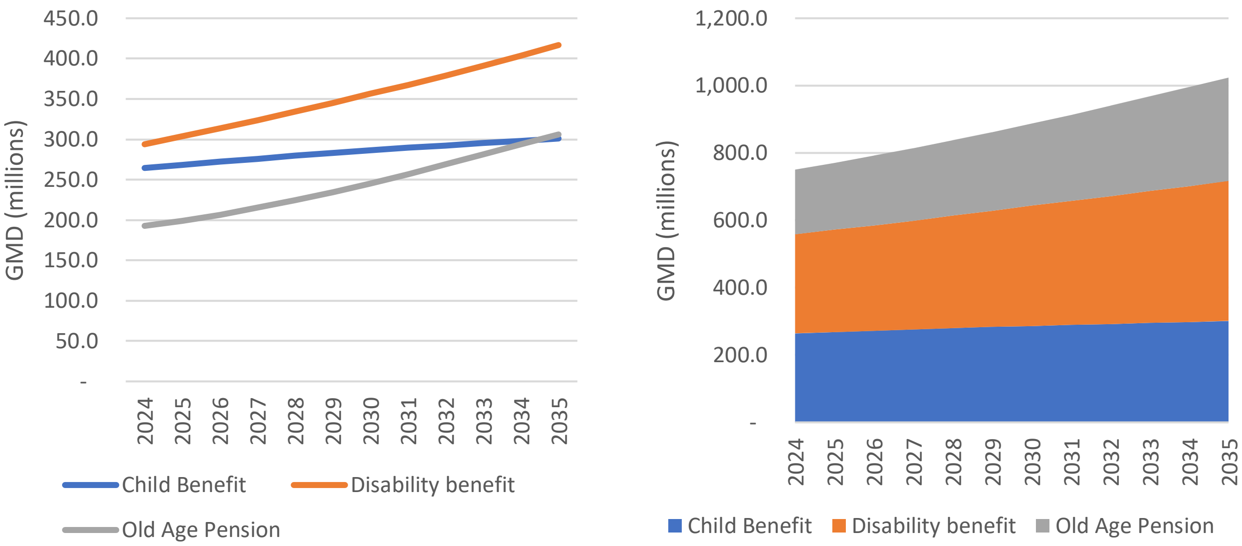
Scenario 1 – Low coverage, low benefit

Figure 17: Coverage (scenario 1)



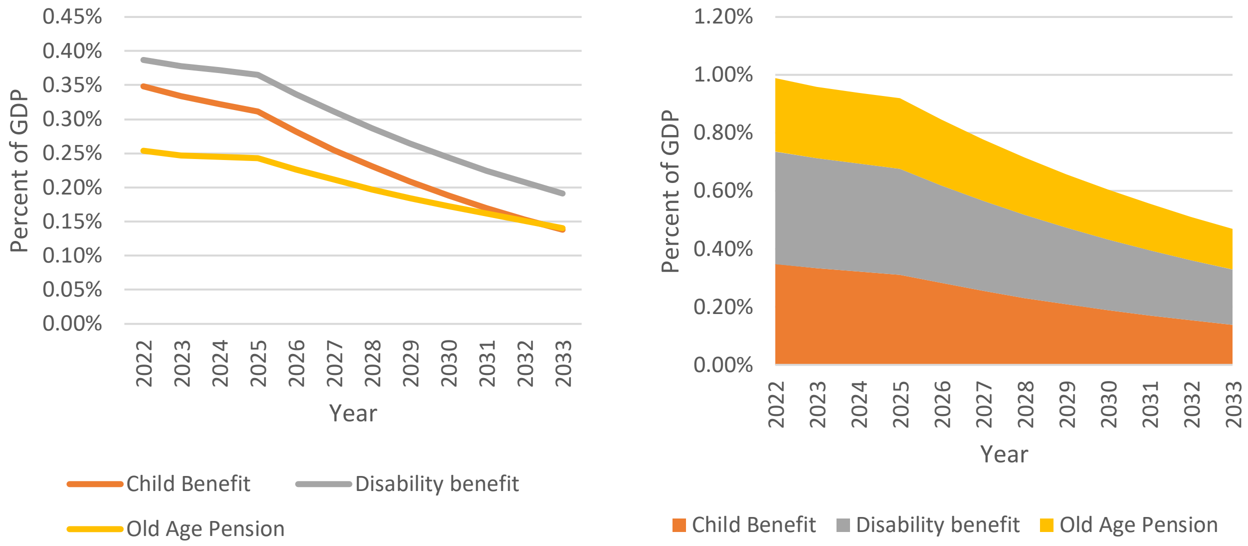
Source: Own analysis using UNDESA 2022 and IMF 2022.

Figure 18: Absolute cost (scenario 1)



Source: Own analysis using UNDESA 2022 and IMF 2022.

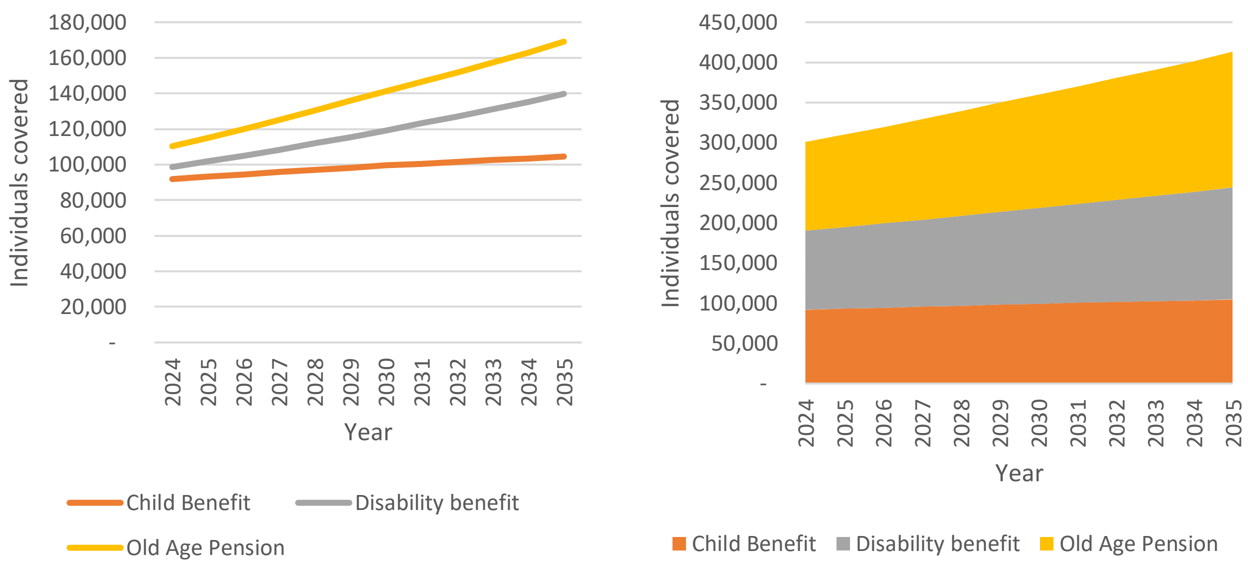
Figure 19: Costs as a percentage of GDP (scenario 1)



Source: Own analysis using UNDESA 2022 and IMF 2022.

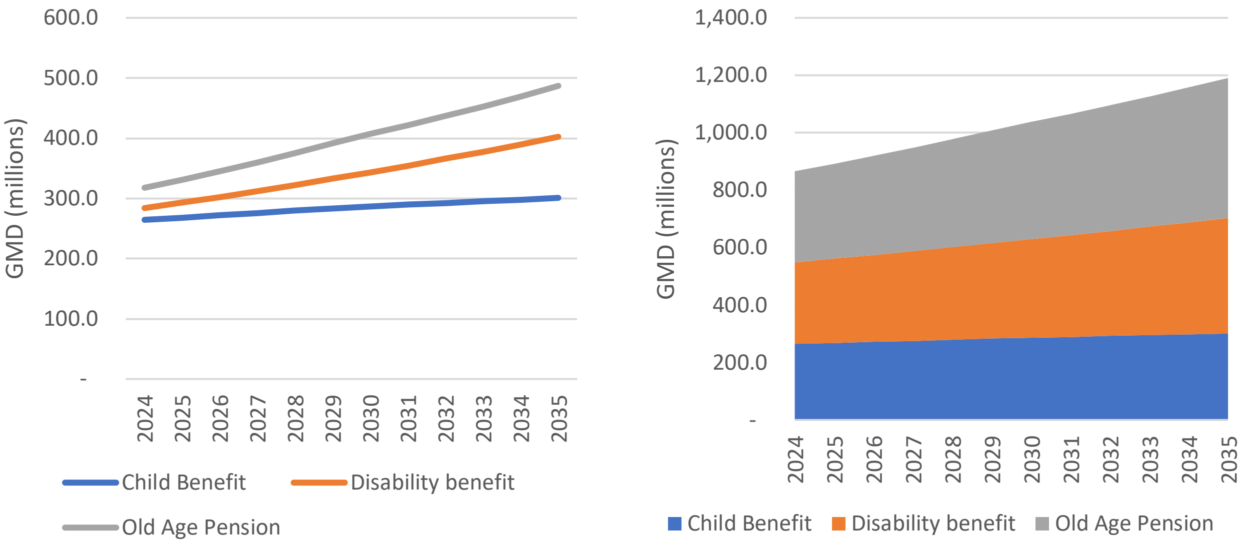
Scenario 2 – High coverage, low benefit

Figure 20: Coverage (scenario 2)



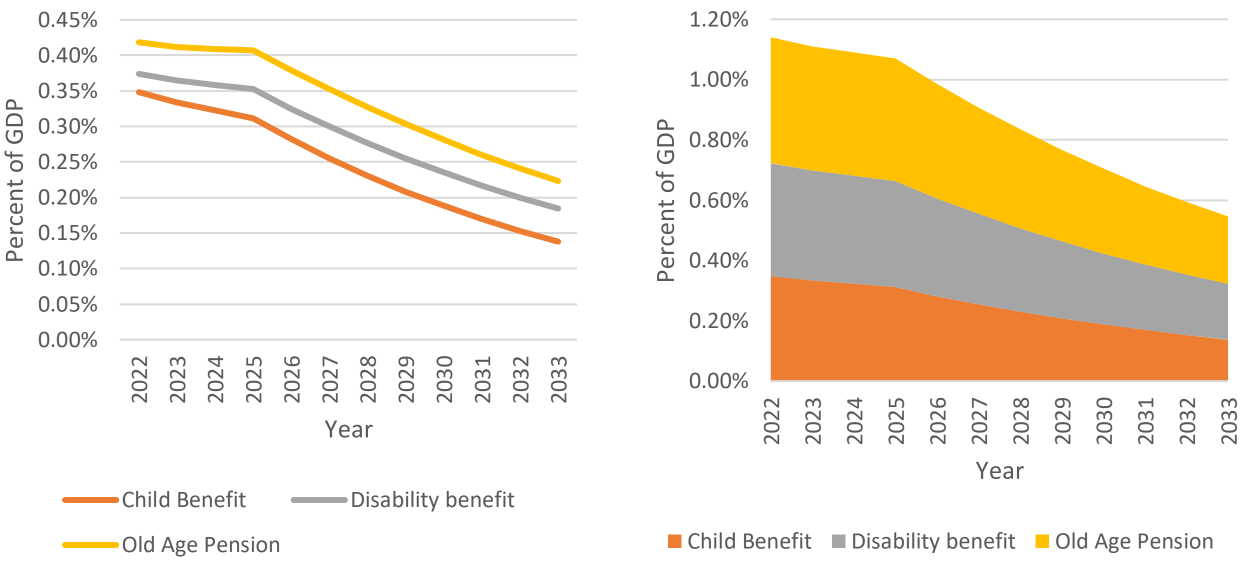
Source: Own analysis using UNDESA 2022 and IMF 2022.

Figure 21: Absolute costs (scenario 2)



Source: Own analysis using UNDESA 2022 and IMF 2022.

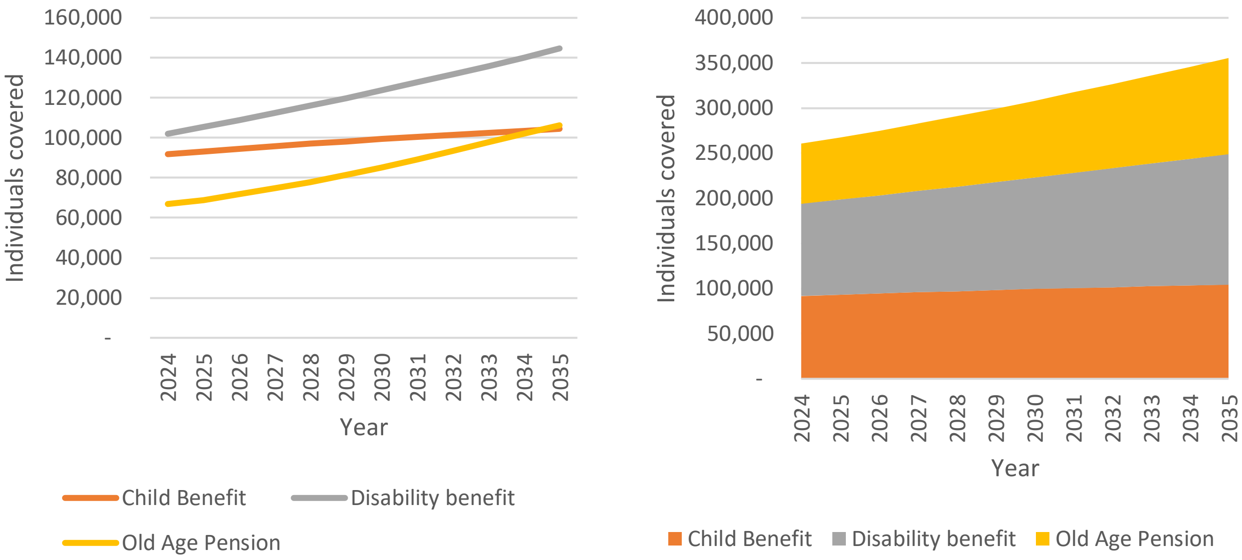
Figure 22: Costs as a percentage of GDP (scenario 2)



Source: Own analysis using UNDESA 2022 and IMF 2022.

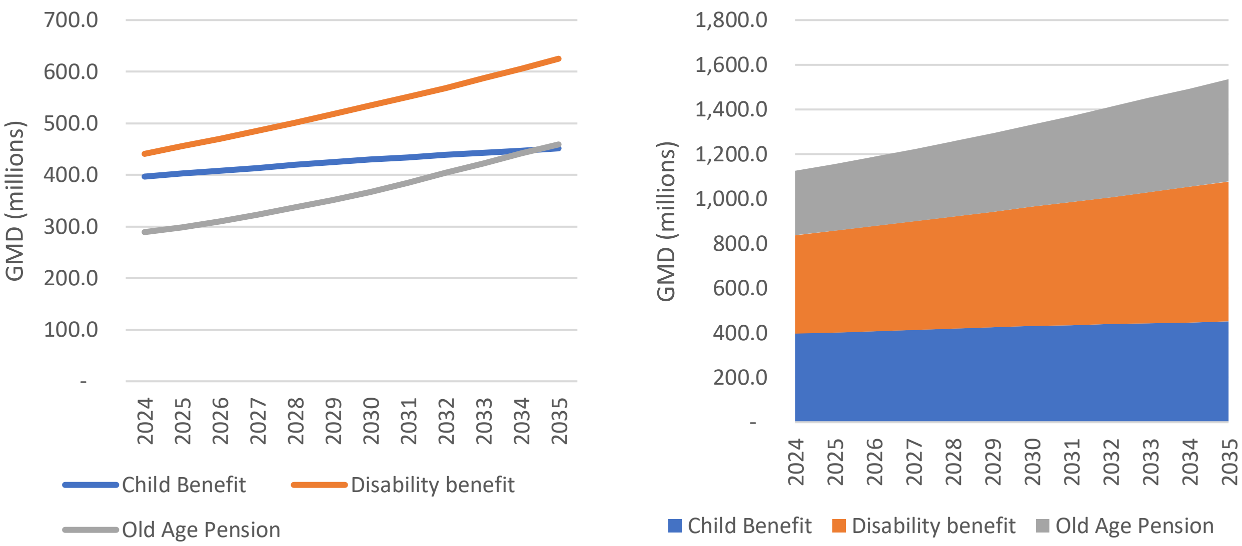
Scenario 3 – Low coverage, high benefit

Figure 23: Coverage (scenario 3)



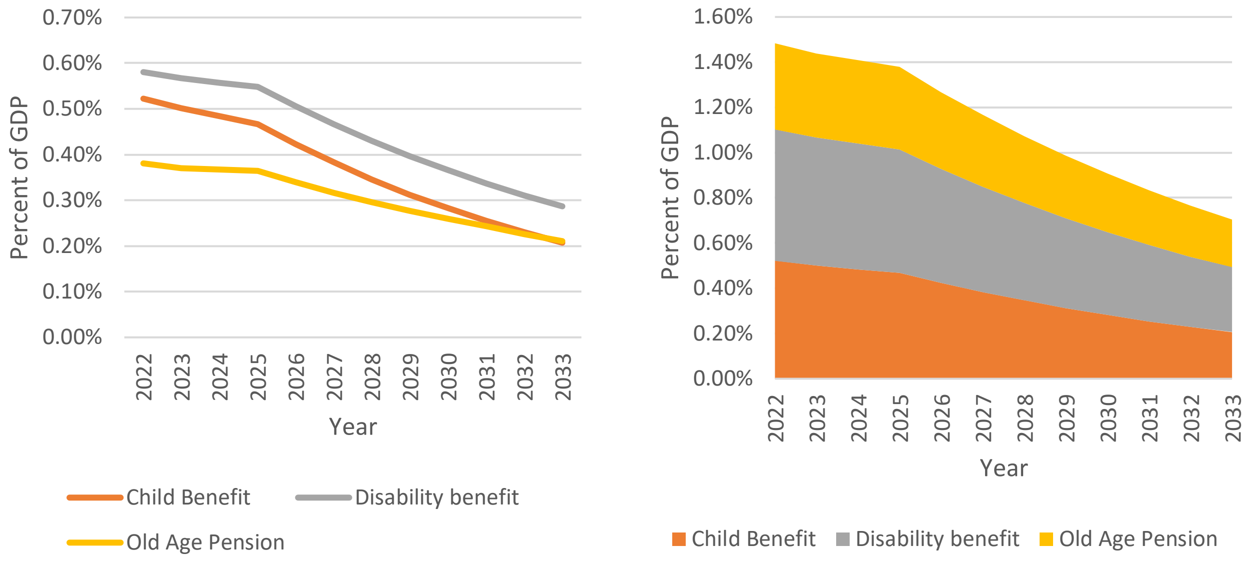
Source: Own analysis using UNDESA 2022 and IMF 2022.

Figure 24: Absolute costs (scenario 3)



Source: Own analysis using UNDESA 2022 and IMF 2022.

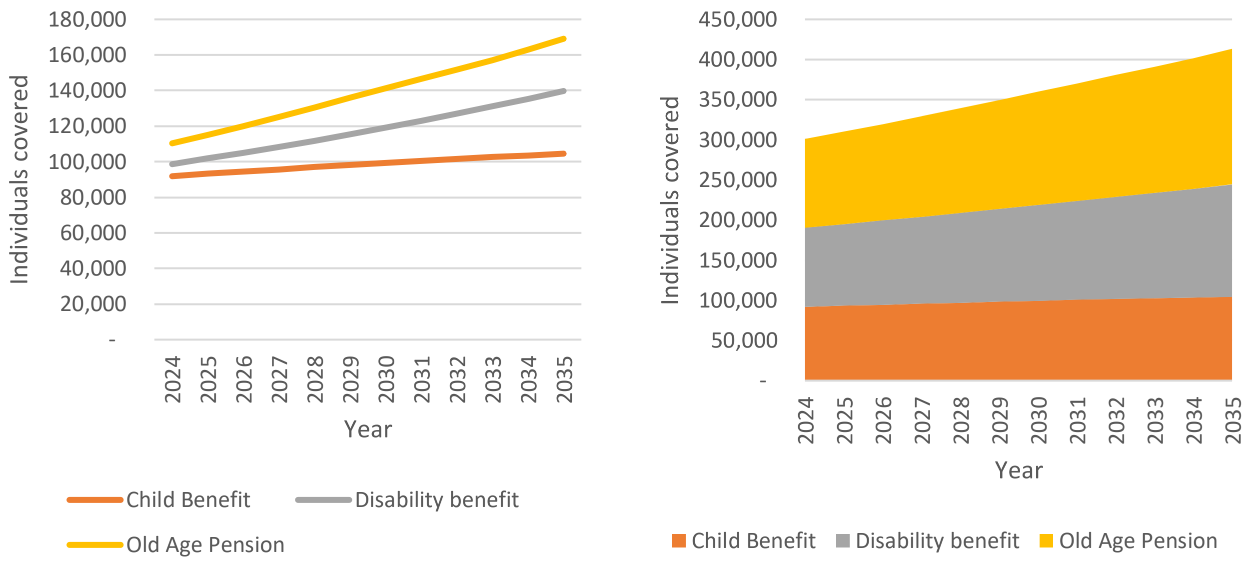
Figure 25: Costs as a percentage of GDP (scenario 3)



Source: Own analysis using UNDESA 2022 and IMF 2022.

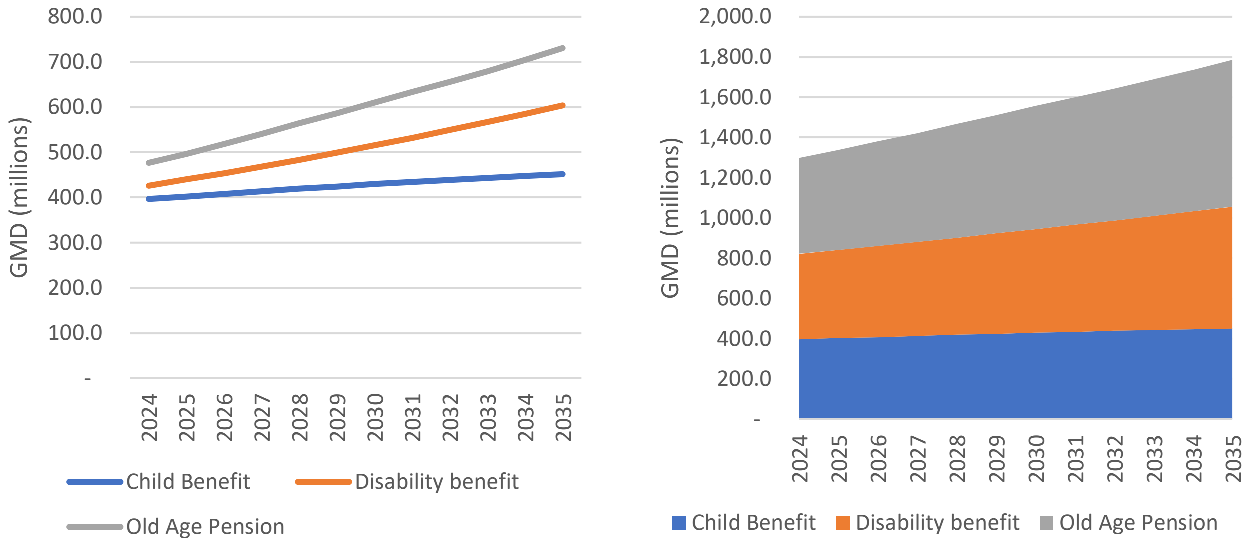
Scenario 4 – High coverage, high benefit

Figure 26: Coverage (scenario 4)



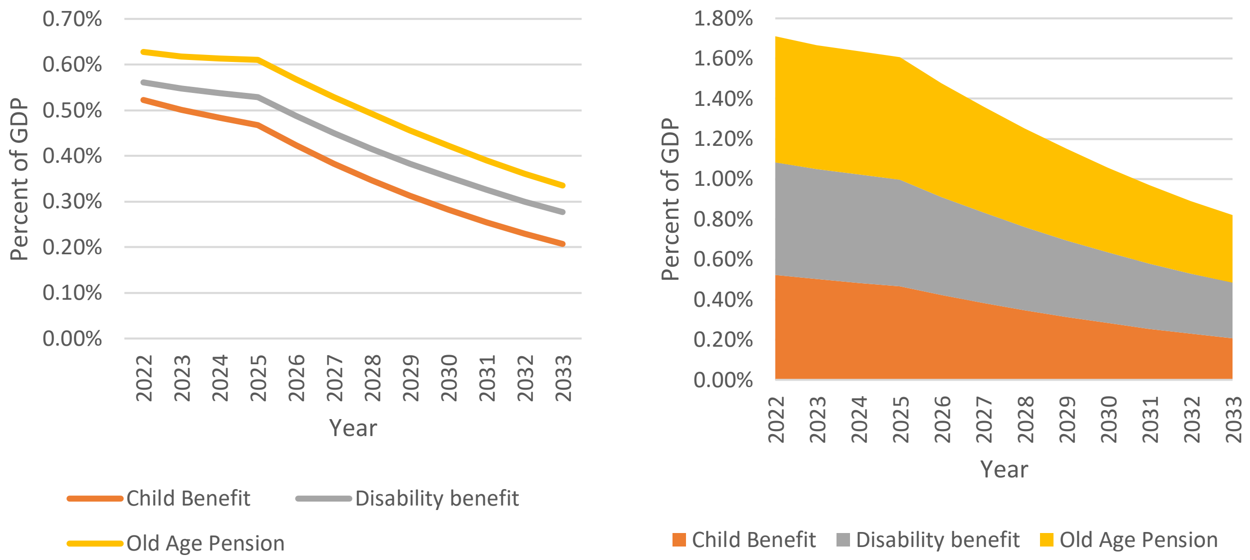
Source: Own analysis using UNDESA 2022 and IMF 2022.

Figure 27: Absolute costs (scenario 4)



Source: Own analysis using UNDESA 2022 and IMF 2022.

Figure 28: Costs as a percentage of GDP (scenario 4)



Source: Own analysis using UNDESA 2022 and IMF 2022.