



# 2022 ANNUAL SOCIAL PROTECTION REPORT

Prepared By  
**National Social Protection Secretariat**



**National Social Protection Secretariat**  
**Annual Social Protection Report**  
**2022 EDITION**





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## List of Abbreviations and Acronyms

<b>AAITG</b>	Action Aid International The Gambia
<b>AfDB</b>	African Development Bank
<b>CRR</b>	Central River Region
<b>CRRN</b>	Central River Region North
<b>CRRS</b>	Central River Region South
<b>CRS</b>	Catholic Relief Services
<b>DCD</b>	Department of Community Development
<b>DWS</b>	Directorate of Social Welfare
<b>EU</b>	European Union
<b>FPS</b>	Federated Pension Scheme
<b>FSP</b>	Family Strengthening Program
<b>GaFNA</b>	Gambia Food and Nutrition Association
<b>GamSR</b>	Gambia Social Registry
<b>GoTG</b>	Government of The Gambia
<b>GRM</b>	Grievance Redress Mechanism
<b>GSSNP</b>	Gambia Social Safety Net Project
<b>HePDO</b>	Health Promotion and Development Organization
<b>ICF</b>	Injuries Compensation Fund
<b>JSF</b>	Job Skills and Finance for Women and Youth in The Gambia
<b>MDA</b>	Ministries, Department and Agencies
<b>MOA</b>	Ministry of Agriculture
<b>MoH</b>	Ministry of Health
<b>NaNA</b>	National Nutrition Agency
<b>NDMA</b>	National Disaster Management Agency
<b>NDP</b>	National Development Plan
<b>NGO</b>	Non- Governmental Ogranisation
<b>NPF</b>	National Provident Fund
<b>NSPP</b>	National Social Protection Policy
<b>OVP</b>	Office of the Vice President
<b>ROOTS</b>	Resilience of Organizations for Transformative Smallholder
<b>RVCTP</b>	Rice Value Chain Transformation Project
<b>SBCC</b>	Social and Behavioral Change Communication
<b>SDG</b>	Sustainable Development Goals
<b>SOS</b>	SOS Children's Villages International
<b>SWCC</b>	Strategies for Women Combat Climate Change
<b>SNIP</b>	Sustainable Nutrition Improvement Project
<b>SP</b>	Social Protection
<b>SHI</b>	Social Health Insurance
<b>SSHFC</b>	The Social Security and Housing Finance Corporation
<b>UHC</b>	Universal Health Coverage
<b>UNHCR</b>	The United Nations High Commissioner for Refugees
<b>UNICEF</b>	United Nations International Children's Emergency Fund
<b>WB</b>	World Bank
<b>WFP</b>	World Food Programme



## Foreword

The compilation of this second edition of the Annual Social Protection Report will help National Social Protection Secretariat (NSPS) to provide relevant information to all players on the overall interventions in the sector. It shows 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 vertical and horizontal coordination in social protection by harmonizing different Social Protection (SP) interventions. It will further avail to inform critical policy decision-making on important social protection issues going-forward.

It is worth noting that the report may not be an exhaustive representation of all the providers of social protection in the country due to availability of data.

**H. E Muhammed B.S Jallow**

**Vice President of The Republic of The Gambia**



## Acknowledgement

I would like to extend my sincere appreciation to the Office of the Vice President (OVP) for the continuous guidance to the National Social Protection Secretariat (NSPS). Similarly, my appreciation goes to Ministries, Departments, Agencies (MDAs), Non-Governmental Organizations, (NGOs) and United Nations Agencies for being helpful in providing data to produce the second edition.

Appreciation goes to the entire staff of NSPS for their dedication and commitment to producing this report. The report would not have been possible without the dedication and commitment of the following staff: Musa L. Sonko, Monitoring and Evaluation Coordinator, Mustapha Darboe, Monitoring and Evaluation Officer, Sulayman Fatty, Senior Social Research Officer and Assan Jallow, Data Administrator/Analyst.

We would also make specific mention of The Gambia Social Safety Net Project (GSSNP) for its continued support. Again, special mention is being made of the Task Team Leader (TTL) of the World Bank on the GSSNP, Ms. Christabel Dadzie for her continued support.

With the continued collaboration of all stakeholders, we will improve on the information on social protection in The Gambia. It is envisaged that this will improve information about interventions and avoid duplication amongst other things.

**Momodou K. Dibba**

**National Coordinator, National Social Protection Secretariat**

## Introduction

The global trends in social protection show significant progress over time and today there is practically no country where at least basic measures of social protection have not been implemented. In view of this, National Social Protection Secretariat (NSPS) builds mechanisms that would strengthen the coordination, alignment, and harmonization of all social protection interventions in The Gambia. Effectively, this requires robust monitoring, evaluation and reporting which aim to track progress in social protection program performance, learn from best practices and provide actionable recommendations for the Social Protection (SP) sector of The Gambia.

People living under or near the poverty line tend to be more vulnerable to the negative outcomes of shocks. However, some social groups – irrespective of their income status – are particularly vulnerable to certain risks due to social exclusionary drivers such as social identity and power structures (e.g., gender, ethnicity, HIV status, poverty status, dependency status, disability) and spatial exclusion (variations between and within urban/rural areas and disparate regions), among other structural factors.

Thus, the National Social Protection Policy (NSPP 2015-2) sets out in detail the Government’s vision and commitment to modernizing the sector, amongst other things, by establishing an integrated and inclusive social protection system. It adopts a broad range of social protection policy instruments across four categories: protective, preventative, promotive and transformative. These interventions include social assistance, social insurance, labour market policies, safety nets, social welfare services and legal and social equity measures – all of which aim to protect people from exploitation and discrimination. These measures are critical in addressing the multidimensional nature of poverty, as well as the risks and vulnerabilities people face.

This annual SP sector report covers the year 2022 and highlights the SP interventions provided by Ministries, Departments and Agencies (MDAs), NGOs, and Development Partners. The objective of the report is to have a comprehensive compilation of the progress on the interventions that are made as well as the challenges and recommendations.

## Overview of The Gambia 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 individual exposure to risk, and equipping people with the means to protect.

themselves from hazards and the interruption or loss of income.

The policy comprises five priority areas that seek to.

- ❖ Safeguard the welfare of the poorest and most vulnerable populations.
- ❖ Protect vulnerable populations from transitory shocks.

- ❖ Promote the livelihoods and incomes of the poorest and most vulnerable economically active populations.
- ❖ Reduce peoples' exposure to social risks and vulnerabilities, including discrimination and exclusion; and
- ❖ Strengthen leadership, governance, and social protection in order to design and deliver effective and efficient programmes.

The Gambia remains among the low-income countries in sub-Saharan Africa, with a per capita income of USD\$ 840 (World Bank, 2022,). 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 2022.

Furthermore, environmental shocks and stresses (such as droughts, floods, and over-exploitation of natural resources, particularly in the form of deforestation) have been increasing, with consequences for people's incomes, food and nutritional security, health status, and general well-being. According to the Integrated Household Survey (IHS) 2020, the number of the average poor

- ❖ The Millennium Development Goals (MDGs) and their successors,
- ❖ Sustainable Development Goals (SDGs) with its commitment to poverty reduction; International Covenant on Economic Social and Cultural Rights etc.
- ❖ The United Nations Convention on the Elimination of All forms of Discrimination Against Women 1995

## Social Protection Coordination

In line with the National Social Protection Policy (NSPP 2015-2025), the NSPS was established to coordinate the entire social protection efforts in the country. In line with this, NSPS is developing the

living below the absolute poverty line is expected to increase to 20.3% in 2022 from 18.4% in 2021.

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:

- ❖ The Universal Declaration of Human Rights 1948, which enshrines the right to social security.
- ❖ 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.
- ❖ The Convention on the Rights of the Child 1989, which specifically emphasizes children's rights to social protection.

Thus, the Government of The Gambia is committed 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 Green Recovery Focused - National Development Plan (2023-2027: Priority 4 "Human capital development (education, health and social protection).

first-ever Social Registry to serve as a common platform for eligibility determination for social protection programs. In 2022, social registry data was collected for over 80, 000 households across Upper River (URR), Central River Region (CRR), Lower River Region (LRR), North Bank Region



(NBR) and the Foni parts of West Coast Region (WCR).

Grievance Redress Mechanism (GRM) was also set-up to ensure that beneficiaries, caregivers, communities, and other stakeholders have access to appropriate channels through which they can voice their queries or concerns about social protection initiatives.

The secretariat conducted a baseline mapping on SP interventions in the country. The report provided details on the type of interventions, geographic coverage, and gender dynamics in the country.

As part of coordination mandate, NSPS started work on developing a National Social Protection Monitoring and Evaluation framework for the social assistance sector. The M&E framework will capture high-level indicators that will be regularly assessed to report on the performance of the social protection sector.

With support from the EU, a communication strategy was developed for the SP sector. The aim of the strategy is to widen the knowledge and understanding of the population on SP issues.

The Secretariat has made efforts to ensure that a comprehensive SP Bill is drafted. It is envisaged that a legislation on SP will seek to set standards on social service delivery to the vulnerable people through improved coordination mechanism.

In terms of capacity in the SP sector, NSPS has provided a series of trainings at both central and decentralized structures. This included training of Technical Working Groups (TWG) on Basic Monitoring and Evaluation Principles. Similarly, Multidisciplinary Facilitation Teams (MDFTs) were trained on Data collection Analysis and reporting in the regions of WCR, NBR and CRR.

## Social Assistance Schemes

Social assistance is defined as non-contributory transfers to those individuals deemed eligible for assistance by programs on the basis of their vulnerability or poverty. One of the key objectives of social assistance is minimum income protection (a "safety net") for particularly poor and excluded people. Largely, SP programs in The Gambia tend to offer more social assistance instead of other schemes such as labour market interventions, social health insurance and social security.

### Ministry of Basic and Secondary Education (MoBSE) runs a School Feeding Program

Figure I depict the social assistance programs run by MDAs (including project interventions). The results show that Ministry of Basic and Secondary Education (MoBSE) runs a School Feeding Program (through a fund transfer) of which **60,599** male students and **68,599** female students were provided with school meals. The school feeding program has benefited two regions namely West Coast Region (WCR) and the Lower River Region (LRR).

Also, as part of the diverse efforts to strengthen SP, MoBSE equally runs a program called Gender Education Programmes in which sanitary pads are provided to female students.

### Ministry of Agriculture through Roots project (ROOTS)

Roots supported farmers in the country through the provision of a grant. The overall objective of the grant is to support the country in responding to the **COVID-19** crisis by mitigating its effects on the agricultural sector, particularly then on the 2020-farming season and harvest, and to safeguard rural livelihoods, food security, and domestic food systems. As of the year 2022, the intervention has helped **748** male farmers with agricultural inputs,

cash transfers for vulnerable households, and youth SMEs. Similarly, **10,462** female beneficiaries were also supported. The support covered 5 Administrative areas (WCR, NBR, LRR, CRR-NS, URR).

### Ministry of Agriculture through Rice Value Chain Transformation Project (RVCTP)

RVCTP has supported farmers with agricultural inputs which include seeds and fertilizer

particularly during the **2022** dry season. The objective of this project is to improve farm incomes, rural livelihoods, food and nutrition security and contribute to poverty reduction through increased commercialization of Rice in The Gambia. Figure I shows that **3,150** male beneficiaries and **2,950** female beneficiaries were given agricultural input. The intervention has covered CRR South, CRR North and URR, recently LRR, NBR and WCR respectively

### Directorate of Social Welfare (DSW)

DSW runs the government-funded cash transfer through the Family Strengthening Program (FSP). The objective of this program is to reduce the vulnerability of the extreme poor and build resilience. For the period covered by the report **50** males and **100** females were supported throughout the country.

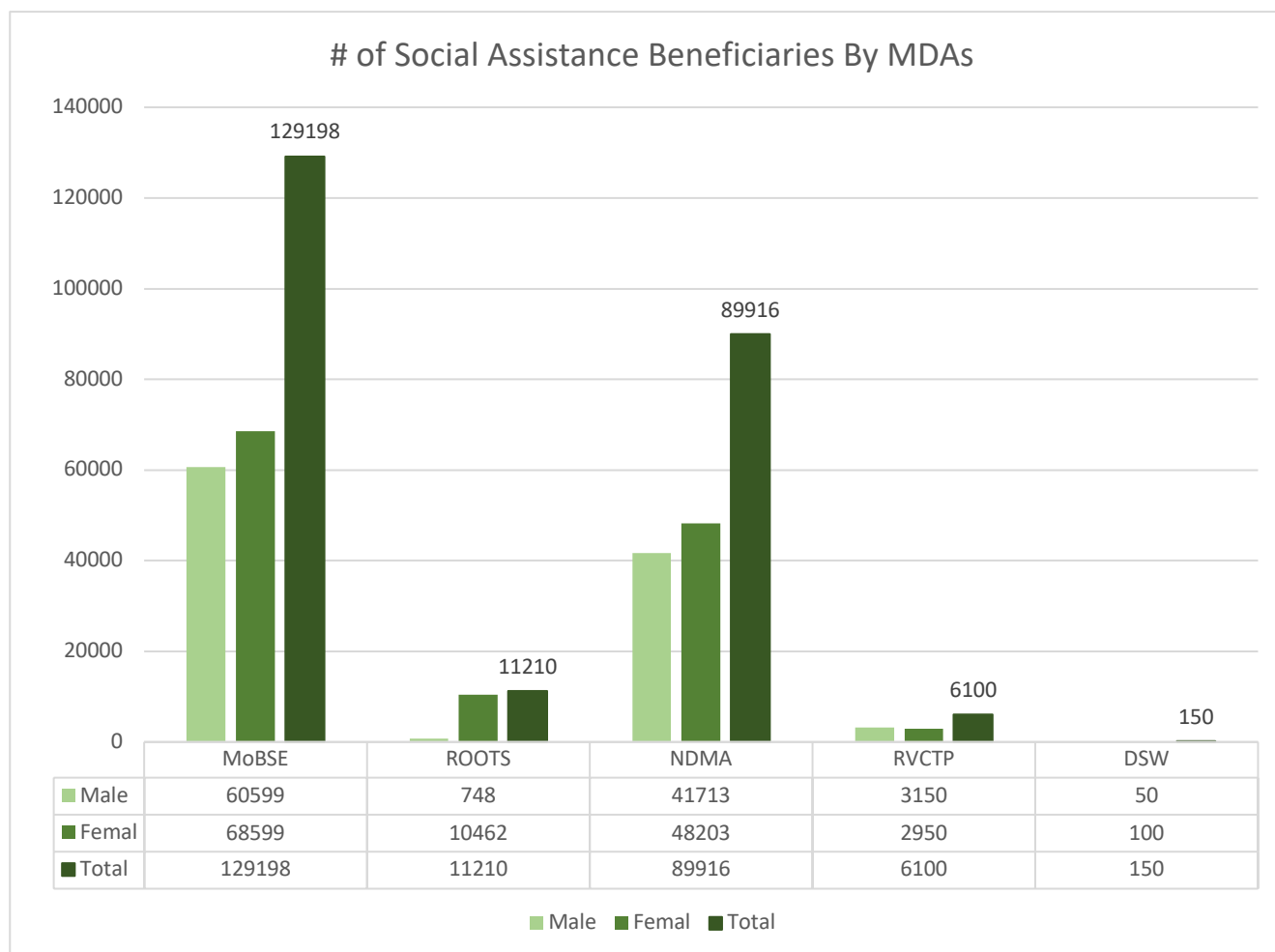


Figure 1 Social Assistance Support by MDAs 2022

**Table 1** MDAs intervention by Sector, Mode of Delivery and Source of Funding

Institution	Mode of Delivery	Source of Funding	Sector of Intervention
<b>MoBSE (School Feeding Program &amp; Sanitary Pads)</b>	Fund Transfer	Gambia Government	Education
	In kind Support	Gambia Government	Education
<b>MoA (ROOTS)</b>	In-Kind and Cash Transfer	IFAD Rural Poor Stimulus Facility 1	Agriculture
<b>NDMA</b>	In-Kind	Gambia Government	Disaster
<b>MoA (RVCTP)</b>	In-Kind Support	AfDB & GoTG	Agriculture
<b>DSW</b>	Cash Delivery	Gambia Government	Livelihood Support

### Social Assistance by Non-Government Organizations (NGOs)

NGOs are important stakeholders in the social assistance sector. Figure II below shows the intervention of different players in the sector.

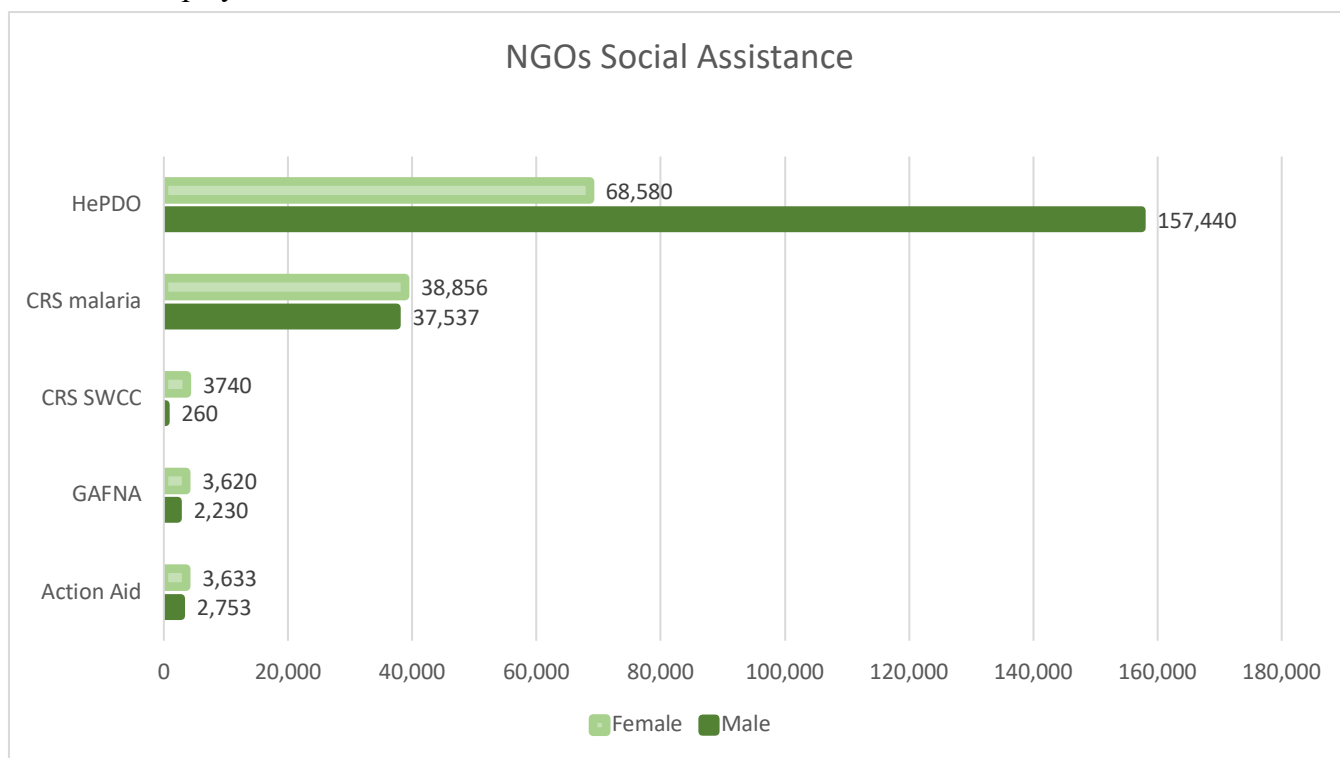


Figure 2 NGO's Social Assistance 2022—

Note: CRS has double interventions which include support against malaria and climate change

## Action Aid International The Gambia (AAITG)

AAITG provides different support. However, the interventions aim to empower women, youth and children that is free of violence and injustice and to secure the resilience of communities to climate change and attain food security, climate justice and comprehensive disaster prevention. For the year 2022 there was a total of **2,753** male beneficiaries while **3,633** females in CRR and NBR.

## Gambia Food and Nutrition Association (GaFNA)

GaFNA runs a Refugee Welfare Project and the objective is to improve the livelihood status of refugees and asylum seekers, the intervention covered livelihood, education, and sexual and Gender-Based violence. The project supported 3,620 females and 2,230 males.



Figure 3 GAFNA's Executive Director interfacing with media

## Catholic Relief Services (CRS)

CRS helped farmers through Strategies for Women Combat Climate Change (SWCC) project, the objective is for female farmers to increase climate change adaption strategies. Four inter-related Intermediary Results (IR) were set to facilitate the achievement of these objectives and the ultimately goal: The IRs are: Project women farmers have

increased knowledge and skills on climate resilient agricultural practices; women farmers increased access to climate-resilient agricultural inputs; Women increase their adoption of diversified climate-adapted income generating activities (IGAs) and Female Farmers increase their access to savings and credit. Overall, a total number of **3,740** female and **260** males were supported. This support covered Lower Saloum, Upper Saloum, Nianija, and part of Niani districts in the central river region North.

Furthermore, CRS implemented an intervention called “VIS Free to leave, Free to stay”. This intervention mainly sought to contribute to the reduction of irregular migration by creating alternative options to irregular migration through economic activities. **181** females were supported and **221** males as well. This beneficiary regions included Greater Banjul Area and Kanifing Municipality.

Similarly, CRS’s sustainable Universal Coverage of Malaria Interventions (Gambia Malaria Global Fund Grant NFM3) supplies mosquito nets to Pregnant women and children less than 1 year old. In 2022, **76,393** children were reached, **37,537** of them were males whilst **38,856** were females.

## Health Promotion and Development Organization (HePDO)

HePDO implemented Malaria Prevention and Control program. The program supplied mosquito nets to people in the country. There was a total of **157,440** female beneficiaries and **68,580** males.

## SOS Children’s Villages in The Gambia

SOS implemented Sustainable Waste Management for the reduction of Child Rights Violations at the Bakoteh Dumpsite. The intervention seeks to foster living conditions for children, families and communities at the Bakoteh Dumpsite. The number of beneficiaries were **1,078** people which included children under 18 and above.

Part of SOS’s ongoing interventions is the Economic and Social Resilience of Vulnerable Youth in Lower River Region and Central River Region. The program seeks to improve the socioeconomic well-being of Vulnerable youth to be socially resilient, independent and integrated members of society. The actual number of beneficiaries of the intervention amounted to **149** vulnerable youth.

Support to Sustainable Nutrition Improvement Project (SNIP) was implemented with a view to

contributing to the increased nutrition of children at risk of losing Parental care using sustainable livelihood and food security. Through this intervention, SOS was able to provide nutrition support to **372** children.

Women’s Empowerment is a critical approach in combating vulnerabilities faced by women. Against this backdrop, **SOS** women empowerment for Change Bakoteh has supported **627** women. The objective of this undertaking is to contribute to the empowerment of women (Single headed households) and the promotion of women and children’s rights in the communities of Latri Kunda, Tallinding and Faji Kunda.

SOS’s Child and Youth Care Bakoteh provides alternative family-like care to children under 18 years and above who have lost or are at risk of losing parental care. The intervention benefited **92** individuals.

Table 2 Table II Summary of Interventions, Mode of Delivery and Source of Funding

Institution	Mode of Delivery	Source of Funding	Sector of Intervention
<b>HePDO</b>	In-Kind	Global Fund	Health
<b>SOS Children’s Villages in The Gambia</b>	Cash & In-kind Support	SOS Children’s Villages international	Health, Education, Livelihood Support
<b>CRS</b>	Cash & In-kind Support	CRS	Livelihood Support
<b>ActionAid International The Gambia (AAITG)</b>	Cash & In-kind Support	ActionAid Sponsorship Funds, European Union Corti Foundation	Education and Livelihood Supports
<b>Gambia Red Cross Society</b>	Cash & In-kind Support	International Federation of Red Cross and Red Crescent Societies (IFRC),	Livelihood Support and Disaster
<b>Catholic Relief Services</b>	In-Kind	Global Fund	Health

## Development Partners Support

### World Food Program

On education, WFP transferred USD 836,121 to schools in Upper River and Central River Regions for school-level food procurement while 959.44 Metric Tons of locally produced rice and beans valued at USD765,103 was procured locally and delivered to schools in North Bank Region. The School Feeding Programme supported **96,057** children with daily hot meals in 321 schools across the regions. This includes **50,911** females and **45,146** males.

In partnership with the Ministry of Health (MoH) and the Ministry of Basic and Secondary Education (MoBSE), a deworming and Vitamin A supplementation campaign was conducted to reduce micronutrient deficiencies and improve the health and nutritional status of school children. The campaign was part of a holistic approach to providing comprehensive school health and nutrition programs by addressing Vitamin A deficiency and high worm infestation in children. **19,500** children in **87** schools were reached.

The objective of the intervention is to prevent the deterioration of the food and nutrition situation of the affected population through food assistance.

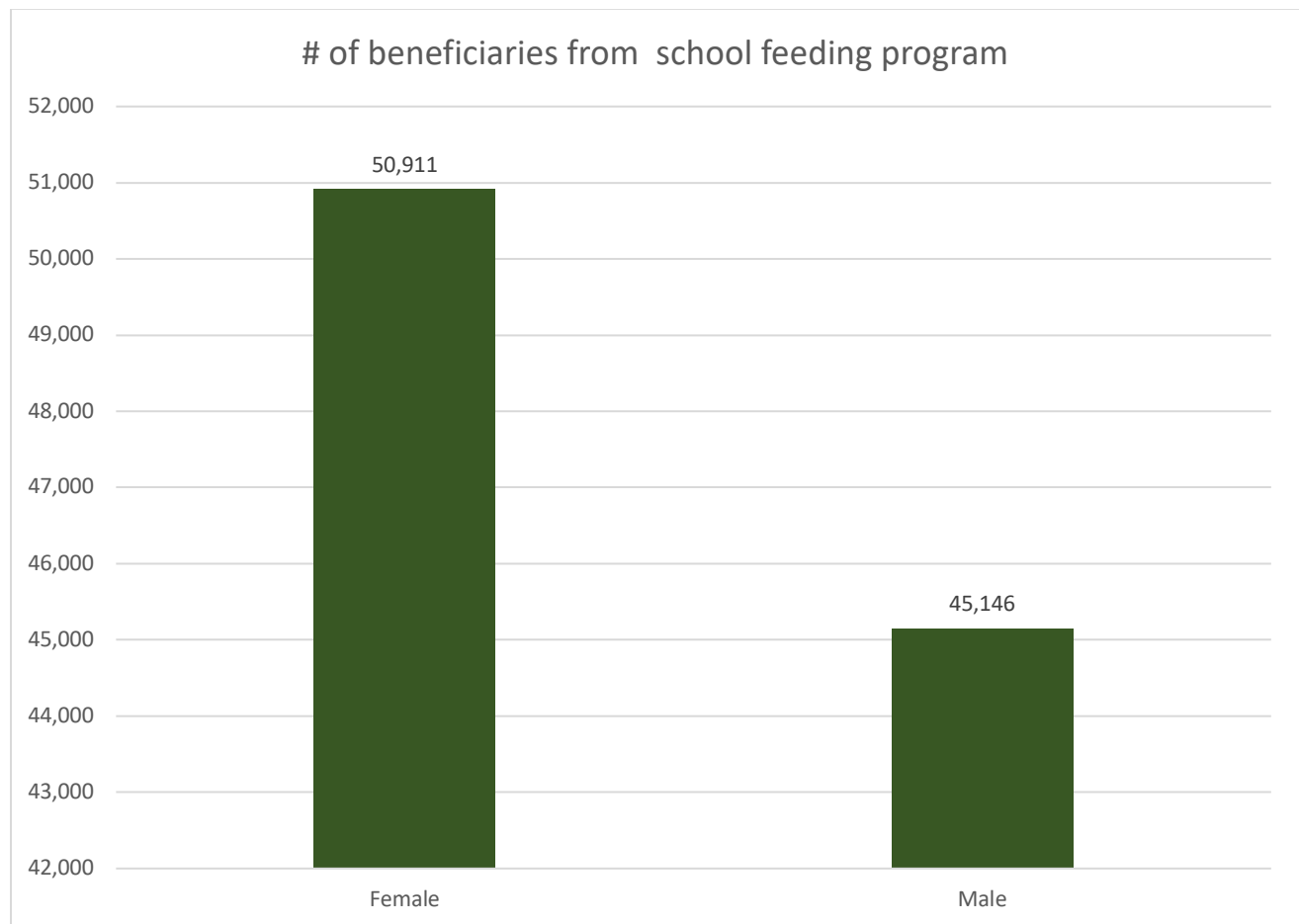


Figure 3 Social Assistance by World Food Programme

## UNICEF

UNICEF has been very instrumental in supporting the coordination of SP effort, this includes the support provided to enhance the Grievance Redress Mechanism (GRM) of NSPS, Policy dialogue and decentralized policy formulation on social protection. Similarly, support was given on Gambia Social Registry data collection in the Kombos.

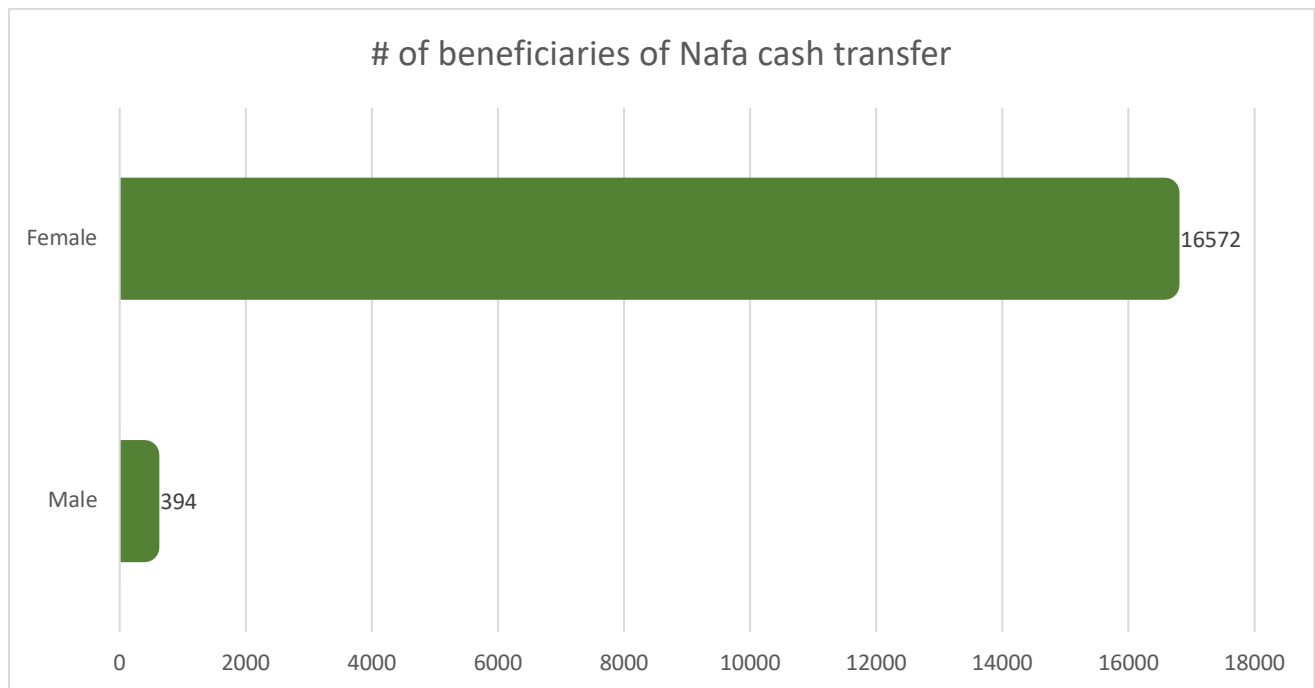
## World Bank (WB)

WB is supporting The Gambia Social Safety Net Project (GSSNP). The Project Development Objectives (PDO) are to improve coordination of social assistance activities and increase the inclusion of the extreme poor in the Nafa Program. The component latter is implemented by National Nutrition Agency (NaNA) through cash transfers. Preferably, women are encouraged to be

the recipient of the cash. The beneficiaries of the support mainly from part of WCR, LRR, NBR and URR.



*Governor of LRR and staff from NaNA delivering cash to beneficiary*



*Figure 4 # of beneficiaries of Nafa cash transfer 2022*

**Table 3 Summary of Interventions, Mode of Delivery and Source of Funding**

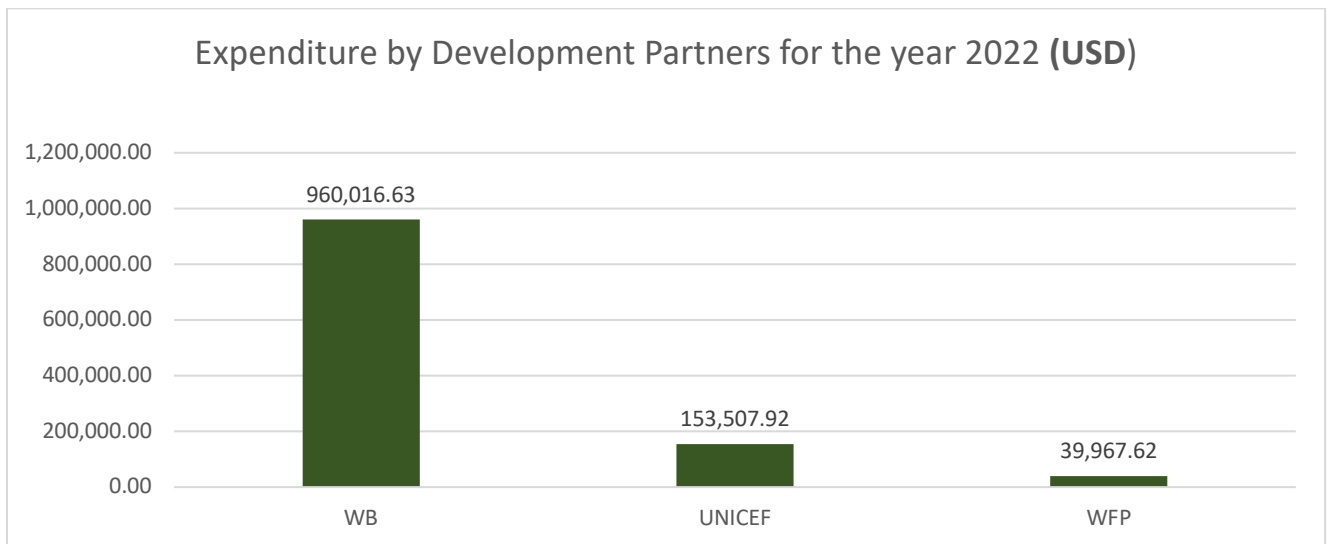
Development Partner	Mode of Delivery	Source of Funding	Sector of Intervention
World Food Program	Fund Transfer	WFP	Nutrition/School Feeding
World Food Program	Fund Transfer	WFP	SP Coordination
UNICEF		UNICEF	SP Coordination
World Bank	Fund Transfer	WB	Livelihood Support & SP Coordination

### Expenditure by Development Partners

Development partners are major drivers in advancing the agenda of social protection most especially in developing countries of which Gambia is no exception.

From the figure below, **WFP** expenditure has reached **USD39,967.62**. The support seeks to strengthen the coordination of social protection systems, **UNICEF** commitment to SP amounted to **USD153,507.92**, the support mainly given to NSPS in a bid to strengthen the coordination efforts for the SP sector.

**World Bank’s** support to the coordination of social assistance reached **USD960,016.63** for the period under consideration. Thus, standing out to be one of the major financiers of social protection in The Gambia under the year reporting.



*Figure 5 Expenditure by Development Partners In USD 2022*

### Shock Responsive Social Protection

Shock-responsive social protection are strategies aimed at addressing risk and effects of shocks that affect a large proportion of the population simultaneously (covariate shocks). It encompasses the adaptation of routine social protection programmes and systems to cope with changes in context and demand following large-scale shocks. This can be raised by building shock-responsive systems, plans and partnerships in advance of a shock to better prepare for emergency response; to support households once the shock has occurred. The systems are geared towards complementing other emergency response interventions. The following are active players on this front:

### National Disaster Management Agency (NDMA)

NDMA is the lead government agency in terms of shock responsive social protection. The country is prone to human-induced and natural disasters. These include floods and windstorms during raining season and, bush fires amongst others. In **2022**, NDMA provided victims of flood with food assistance of which **41,713** were male beneficiaries while **48,203** were female beneficiaries. This response covered affected households across the country.

Also, in 2022 the spillover effect of the southern Senegal conflict caused massive displacement of people. In view of this, NDMA supported people with food and non-food items in which The Gambia Social Registry Data was utilized to guide the HH dynamics of the affected area.

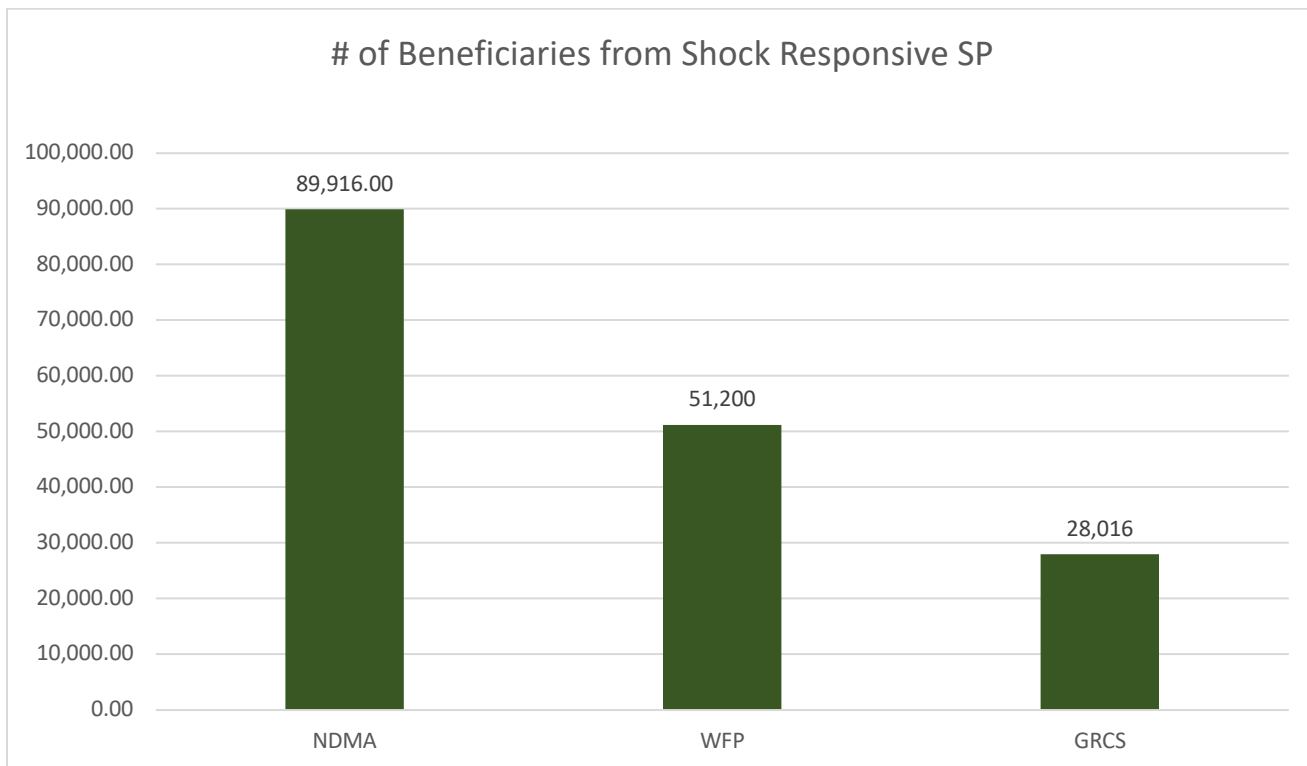


Figure 6 Number of beneficiaries from shock responsive Social Protection

## World Food Programme (WFP)

As a response to the 2022 flood, WFP provided assistance through cash transfers to **51,200** affected people, targeting primarily internally displaced households, those who had lost food and livelihoods, pregnant and lactating women and girls, and malnourished children. Each household received a cash transfer of **D2,369** for three months. The cash was aimed at covering the beneficiary households' basic food needs and replenishing their food stocks lost by the floods.



*Photo #: WFP providing cash to flood affected victims.*

Furthermore, the intermittent and protracted conflict in Casamance (Southern Region of Senegal) flared up again in early 2022. This affected many Gambians and Senegalese that crossed the border into The Gambia. WFP provided food assistance to **1,200** Households, approximately **12,250** people in Foni, West Coast Region. The targeted population included refugees from Senegal and Gambian residents who fled their villages near the border with Casamance and host families for three months (April, May, and June). The transfer modality was

a monthly cash transfer of USD 44 for each targeted household.

### The Gambia Red Cross Society (GRCS)

GRCS implemented a livelihoods support for the informal sector in the tourism sector. Similarly, GRCS supported displaced people in parts of Foni due to the armed conflict in Casamance (Southern Senegal); and to flood victims across the country. The number of beneficiaries combined amounted to **28,016**.

## Social Security Schemes

Social Security (Minimum Standards) Convention, 1952 was the first international instrument to establish minimum standards applicable to all countries, regardless of their degree of economic development, for the following social security benefits: sickness, unemployment, old age, employment injury, family, maternity, invalidity and survivors, as well as medical care. In The Gambia, social security mainly covers the formal sector, while it does not accommodate those in the informal sector. The low level of coverage could be linked to the following:

- ❖ Inadequate sensitization
- ❖ Low level of registration

- ❖ Contribution collection arrears recovery
- ❖ Collaboration between implementing partners.

The Social Security and Housing Finance Corporation (SSHFC) oversees administering and operating three (3) funds i.e., Federated Pension Scheme (FPS), National Provident Fund (NPF), and Injuries Compensation Fund (ICF). This section provides a description of the different schemes mentioned above.

Figure 7 below, presents the number of beneficiaries who were supported from the aforementioned funds. In the year 2022, the data revealed that **987** people benefited from NPF. For the FPS **235** were supported while **23** people were supported from ICF.

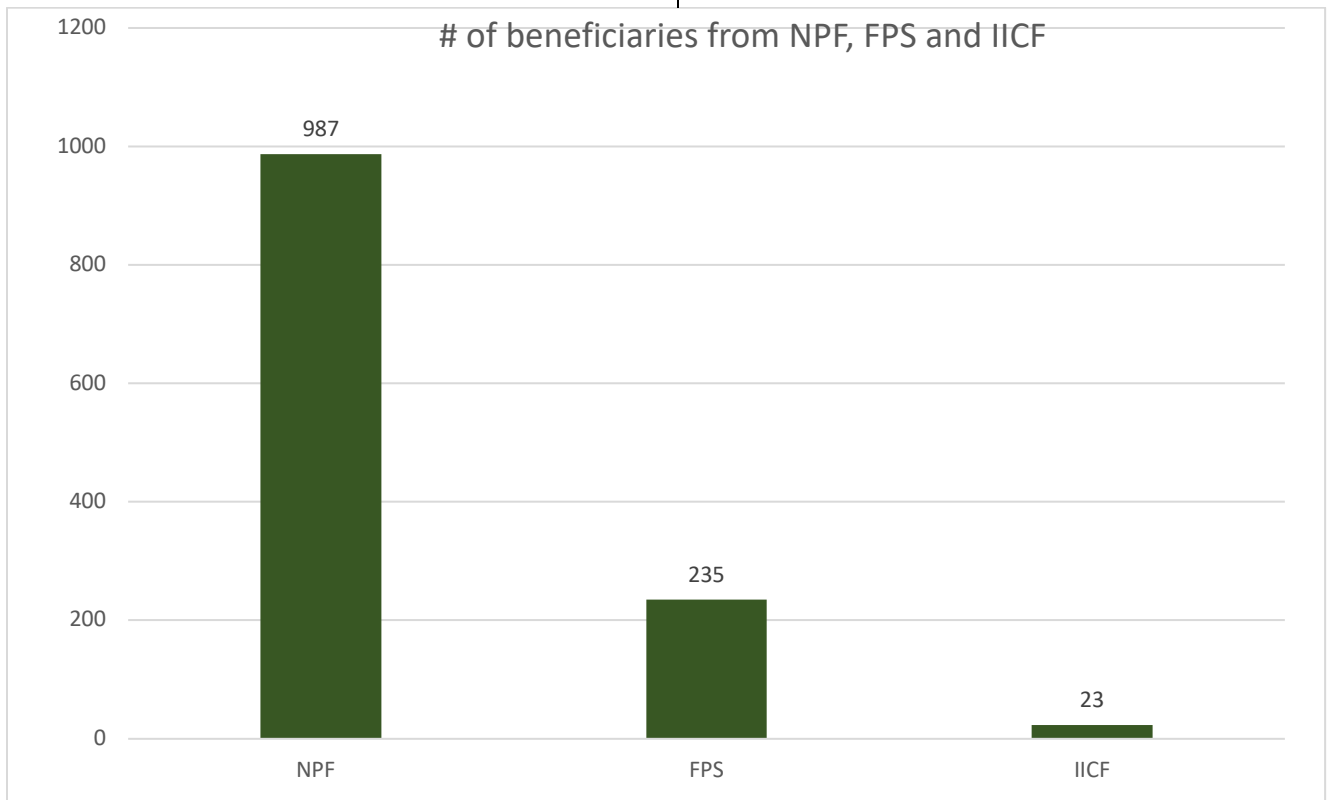


Figure 7 # of beneficiaries from FPS, FPS and ICF by SSHFC 2022

### *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) favourable 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

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.

*Table 4 Analyzed Sample Civil Service Pension Payment 2022*

January	February	March	April	May	June	July
60.45	223.60	67.00	60.45	57.11	57.1	57.11
61.4	760.84	63.62	872.00	116.2	60.45	60.45
63.62	775.92	122.60	784.68	60.45	118.08	61.4
80.6	82.00	61.40	88.87	61.4	116.68	3100
84.6	66.65	142.22	111.20	118.08	61.4	1664.24
106.7	67.00	60.45	63.62	88.87	63.62	556.24
122.6	61.40	3,440.00	66.65	63.62	106.7	1711.18
123.4	106.70	786.00	84.87	76.14	111.2	824.8
127.83	127.83	872.90	80.60	106.7	80.6	153
142.28	1,711.06	784.00	82.00	111.2	82	2042.44
142.52	2,042.44	532.00	60.45	66.65	84.82	3440
760	914.00	1,711.00	61.40	80.6	76.14	200

As could be seen from Table 4, it shows the amount of pension payment. This reveals that pension payment is still low in the civil service wherein pensioners receive as low as **D57.1**, this mainly apply to people who died with a low grade and low length of service. Hence the need for a new Pension law, which was passed in 2022.

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.

### Labour Market Schemes

Low skills perpetuate poverty and inequality. Skills development can reduce joblessness and underemployment, increase productivity, and improve standards of living. Helping people

develop and update their skills makes economic sense.

The figure 8 below represents beneficiaries of skills development programs supporting Priority 3 of the NSPP. The SOS children village has provided skill training to **487** young people. The objective of the project is to improve the employability and self-reliance of young people.

### Department of Community Development (DCD)

DCD runs Job Skills and Finance for Women and Youth program in The Gambia (JSF), the objective is to provide Participatory Climate Resilience Grant to 32 wards to implement priority sub-projects, Create temporal jobs for women and youth at ward level. The intervention has supported **1,426** people with temporal jobs in LRR, NBR, and CRR.

Figure 8 # beneficiaries from labour market and Skill Development 2022

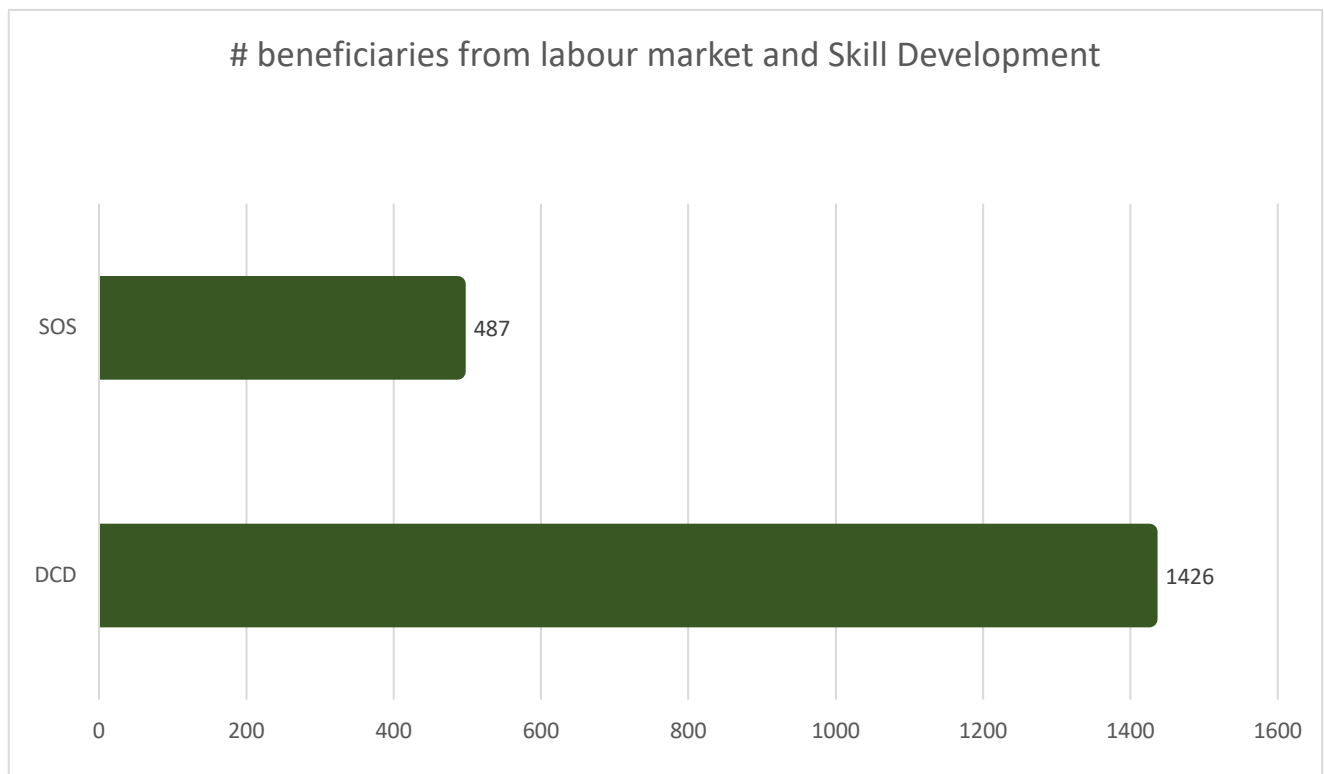


Table 5 Summary of Interventions, Mode of Delivery and Source of Funding

Institutions	Mode of Delivery	Source of Funding	Sector of Interventions
SOS Children’s Villages in The Gambia	Training	SOS Children’s Village International	Skill Development
DCD	Training	EU through UNCDF	Skill Development

### Social Health Insurance

Social Health Insurance (SHI) is a form of financing and managing health care based on risk pooling. SHI pools both the health risks of the people on one hand, and the contributions of individuals, households, enterprises, and the government. Thus, it protects people against financial and health burdens and is a relatively fair method of financing health care.

Although extremely important not many least-developed and low-middle-income countries have succeeded in adequately expanding coverage of SHI, including Gambia. Most countries rely primarily on tax-funded finance, which is also relatively fair.

Moreover, 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 Act 2021 has universal coverage and other progressive provisions, including an exemption to contributions for the following categories of members:

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

SOS Mother and Child Clinic aims to provide medical services to children, parents, and public. This support entails imposing fewer medical charges. There were **36,036** beneficiaries.

### Technical Support (TS) to the National Social Protection Policy by EU

During 2022, the TS to the NSPP project supported the NSPS in the development of a comprehensive Information, Education and Communications (IEC) Strategy for the NSPP. Two consultants were engaged, a Senior IEC

specialist and a junior expert specialized in traditional communications methodologies, to develop and cost the strategy.

Term of Reference (ToR) was also drafted for a consultant to assist NSPS in working with government ministries and the Accountant General's Office to develop a reporting system for social protection budgets, allocations, and expenditures which enables the tracking of the financing of social protection over time.

The project supported training of NSPS national and regional staff in the implementation of the GRM system for the social registry. A consultant was recruited to provide formal training via a workshop on the validated GRM system and to provide on-the-job training to NSPS Regional Officers and call-center operators in the recording, categorizing and management of grievances.

The TA team also worked with the Directorate of Social Welfare to develop formal operational guidelines for the Family Strengthening Programme. This builds on what has been practiced over the years but without having been written down. The end goal is to develop guidelines and build scenarios for a significant expansion of the FSP by 2024.

## Achievement Of the Social Protection Sector

### *SP Financing*

The SP financing strategy was drafted, and its main objective is to identify core and predictable funding for the implementation of priority activities identified within the National Social Protection Policy which are sustainable in the long term. The Gambia social protection sector is

highly dependent on the support from development partners who provided an average of 57.2 percent of total financing over the period 2015-2022. In this regard, it is deemed necessary to expand the coverage of SP expenditure of which government will take the lead for sustainability purposes.

### *Communication Strategy Developed*

To inform the development of the IEC Strategy, a context analysis of The Gambia's social protection environment was conducted focusing on the situation of vulnerable groups, existing communication channels, the communication strengths and weaknesses of social protection stakeholders to support communication activities, and communication requirements to effectively popularize the Policy. These analyses have informed the identification and mapping of specific audiences for targeting as well as the communication channels that would reach them with key messages specifically tailored for them.

### *Social Registry*

Gambia Social Registry (GamSR) provides a gateway for inclusion in social protection initiatives and an improved information system on potential beneficiaries that will promote better coordination and synergies among programs.

GamSR data collection has covered 36 districts throughout The Gambia, and these include Basse LGA, Janjanbureh LGA, Mansakonko LGA, Kerewan LGA, Kuntaur LGA and the Foni parts of the Brikama LGA.

The main purpose for collecting this data is to obtain the demographic and socio-economic information of households for eligibility determination for social protection programs. The data is being used to inform programs about



identifying their potential beneficiaries. So far, it has supported five programs and these include ROOTS project at Ministry of Agriculture, National Disaster Management Agency (NDMA), National Nutrition Agency (NaNA), Ministry of Agriculture (MoA) and Office of the President (OP).

### ***M&E System***

Monitoring and Evaluation immensely contribute to effective and efficient implementation of policies and the NSPP is no exception. The following activities were embarked on to establish and improve the monitoring of the SP sector:

Baseline Study on Formal and Informal SP was conducted, this study helped in mapping out relevant players that provide SP intervention as well as create a repository of data for evidence-based decision making. The report could be accessed on the **[www.nsps.gm](http://www.nsps.gm)**

In terms of capacity development which is earmarked as a challenge in the NSPP, NSPS deemed it necessary to organize a capacity-building training for Thematic Working Teams (TWTs) on Basic M&E principles with a view to widening the scope, skills, and understanding of practices involved in carrying out robust M&E practices for the social protection programs.

## Challenges

- ❖ Support is inadequate in peri-urban locations where the extreme poor and migrant families reside. Limited support is provided to migrant families with fewer partners involved. Also, no centre available for asylum seekers
- ❖ The coverage and level of support to particularly vulnerable groups (the elderly, People With Disabilities, People Living with HIV) is inadequate and sporadic. The family strengthening program has low reach and by extension there is absence of continuous government SP program.
- ❖ There is no tracking on government expenditure on SP support in the national budget; this puts no exact measurement on how much money government is spending on SP.
- ❖ The absence of legislation on the social assistance sector is causing consideration challenges in coordinating the sector.
- ❖ SP case management and referral processes remain weak; There is currently no unified Grievance Redress Mechanism where all SP related cases could be channelled and addressed.
- ❖ The GamSR Data coverage is limited as it does not cover Kanifing Municipality and Banjul.



## Recommendations

- ❖ Facilitate the enactment of Social Protection Bill.
- ❖ A threshold for disaster needs to be developed to be able to determine who is a victim or not.
- ❖ Consider the use of social registry by all partners; this avails to rightfully targets potential beneficiaries for programs depending on the criteria set.
- ❖ Develop a shock responsive social protection protocol to improve synergy between emergency response and social protection.
- ❖ There should be a holistic programming in order to cater for refugees and asylum seekers in the country.
- ❖ There is need to increase vocational and training centres across the country.
- ❖ Establish centres to accommodate asylum seekers.
- ❖ There is need to increase the coverage of the Family Strengthening Program.

