



**National Social
Protection
Secretariat**

2023

ANNUAL SOCIAL PROTECTION REPORT

This annual report compiles data on social protection projects and interventions currently underway in The Gambia



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Annual Social Protection Report 2023



Executive Summary

This annual report compiles social protection projects and interventions implemented in the country with particular focus on 2023. This comprehensive document outlines the progress achieved and the challenges encountered by the social protection sector in 2023. Additionally, the report sheds light on lessons learned and field experiences during the reporting period.

The report aims to provide extensive information on the situation of social protection in The Gambia to update and inform policy on the level of implementation of social protection programmes as enshrined in the revised National Social Protection Policy (2015-2025).

The report findings delve into beneficiary and program characteristics across various sub-areas of the social protection sector. These include, amongst others: social assistance, social security, labor market initiatives, and social health insurance, among others. Notably, the report revealed that social assistance (In kind and cash transfers) remains the predominant form of **social protection** available to vulnerable population especially women and children. This demonstrates government and Nong-governmental organisations continuous commitment towards advancing social protection as one of the Sharpe cutting edge of reducing poverty, inequality, and vulnerability among the population. Despite the investment, there is still the need to increase public finance in social protection to ensure that everyone especially vulnerable women and children living The Gambia to have access to basic social services adequate for survive, thrive, and develop. the concerted commitment of both governmental and **non-governmental organizations**.



Foreword

This report features important dynamics of social protection efforts in the country ranging from national and sub-national concentration of interventions vis-à-vis funding perspectives as well as the gender intricacies of beneficiaries for each intervention. Moreover, it shows an existing challenge the sector is grappling with, more importantly, the recommendations that are there will help in informing policy decisions with a view to have in place sound policies and implementation models to better shape the sector.

Finally, the Office of the Vice-President reassures its commitment in leading policies and strategic guidance with a view to better fortify the coordination of SP sector.

H. E Muhammed B.S Jallow
Vice President of The Republic of The Gambia



Acknowledgements

First and foremost, I would like to share my sincere appreciation to the Ministries, Departments, Agencies (MDAs), Non-Governmental Organizations, (NGOs), Development Partners and, United Nation Agencies for being helpful in giving us the needed data that avail us to produce this third-edition of Annual SP Report. This commitment from the partners is a true reflection of our shared collaboration thus, augurs well in terms of strengthening the coordination of the SP sector.

Appreciation goes to the entire staff of NSPS for their dedication and commitment, special applause to the M&E unit comprising Musa L. Sonko, M&E Coordinator, Sulayman Fatty, Senior Social Research Officer, Mustapha Darboe, Monitoring and Evaluation Officer, Zaeen de Souza, ODI Fellow and Assan Jallow Senior MIS Officer for spearheading this project.

Finally, the report is not an exhaustive representation for all the SP providers in the country. Although, we strongly encourage all our esteemed stakeholder to renew their commitment in this annual crusade.

Momodou K. Dibba

National Coordinator, National Social Protection Secretariat



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Introduction

The revised National Social Protection Policy (NSPP) 2015–2025 aims to establish, by 2035, 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 greater economic productivity, inclusive growth, and broader human capital development. This is because The Gambia is currently experiencing widespread multidimensional vulnerability, and there are gaps in the provision of social protection services.

A responsive National Social protection programme is essential for creating a fairer and more just society. By providing various social protection products including access to basic services and reducing vulnerabilities. Social protection systems play a pivotal role in combating poverty and inequality. These programs not only support individuals and families in times of need but also contribute to broader economic stability and social cohesion. Therefore, investing in robust and comprehensive social protection systems is a key strategy for sustainable development and poverty reduction. In order to achieve a higher standard of living and better human development, it is necessary to provide extensive support to the extremely poor and other vulnerable groups. This can be achieved by enhancing the connections between the formal social protection system and informal social protection mechanisms. In light of this, the nation's social protection initiatives aim to lower poverty and vulnerability by encouraging an effective labour market, lowering risk exposure, and empowering individuals to protect against dangers and interruptions or losses in income.

The Gambia government has a strong commitment towards expanding social protection systems is essential for achieving sustainable development. This is manifested in the Green Recovery National Development Plan (2023-2027) and the revised National Social Protection Policy (2015-2025). In addition, government continue to strengthen the administrative capacity of social protection through the National Social Protection Secretariat, promote inclusivity through the Social Registry and progress made towards having a social protection legislative framework. Government delivers social protection services through other line ministries such as Ministry of Basic and Secondary Education, Ministry of Agriculture, Ministry of Gender, Children, and social welfare. Civic society organisations and development partner contributions are recognized and valued as all investments are geared towards building a responsive social protection, foster economic growth and social stability.

The Gambia government In order to shield people from exploitation and discrimination, social assistance, social insurance and care, labour market policies, productive safety nets, social welfare services, and legal and social equity measures are responsive scheme to advance in the direction. These interventions specifically fall under the international domain of access to basic services that are necessary for national and international health, education, housing, water and sanitation, and cash or in-kind social transfers intended to guarantee food and nutrition security, income security, and access to these services.

On the premise above, the **National Social Protection Secretariat (NSPS)** assists the National Social Protection Steering Committee (NSPSC) in arranging for the implementation of both formal and informal

social protection programs in The Gambia. Expanding coverage and access to inclusive forms of social protection, ensuring more effective and efficient use of resources, and strengthening the administrative and management frameworks for social protection are all necessary for this endeavor.

Overview of the Social Protection Sector

In 2023 Gambia's economic growth accelerated to 5.3%, mostly driven by the agriculture and industry sectors. Agriculture continues to thrive due to favorable rainfall and increased fertilizer subsidies to farmers particularly small and middle holder farmers. Tourism including private investment supported by remittance inflows and public investment are also major drivers of economic growth. However, inflation surged to an average of 16.9%, the highest in decades, as a result of imported food inflation, utility tariff increases, and currency depreciation, negatively impacting private consumption. Rising food prices pushed poverty up to 16.9% in 2023 from 16.4% in 2022, adding over 25,000 people to the poverty count, primarily due to a 22% increase in food price inflation.

The fiscal deficit in 2023 halved to 2.6% of GDP, thanks to higher tax revenues and grants, while public expenditure remained high due to increased investment in infrastructure particularly roads. thus, lower net domestic borrowing led to a decline in public debt to 75.8% of GDP. However, The Gambia remains at high risk of debt distress, as emphasized by the joint World Bank/IMF Debt Sustainability Analysis conducted in December 2023. Progressively going forward, GDP growth is projected to average 5.6% from 2024 to 2026, driven by increased activity across all sectors. The Gambia continues to face obstacles in its efforts to reduce poverty and vulnerabilities. The economy has recently begun to recover from external shocks, and in 2023 it experienced a GDP growth of **5.3%** (World Bank 2023). However, according to the World Bank, The Gambia's poverty rate rose from 48.4% in 2010 to **53.4%** in 2020/21.¹

According to the **2020 Integrated Household Survey (IHS)**, larger households and those with more children tend to experience poverty more frequently. In particular, only 2% of single-member households and 16% of households with two (2) to four (4) members were impoverished, compared to 86% of households with 20 or more members.

Inadequate support for the development of entrepreneurship, low labour returns, lack of productive employment, and harvest failures among farming households have a particular impact on people's livelihoods. The majority of people are susceptible to unstable, low-paying jobs in the unofficial sector and agricultural labour due to the formal labour market's limited capacity.

Furthermore, a high degree of food and nutrition insecurity has been linked to risks related to the economy, environment, and health. According to the World Food Programme's most recent assessment of food security in The Gambia for 2022, 8.5% of the population was experiencing emergency levels of hunger. Compared to the last assessment in 2021, when 6.3% of the population faced emergency levels of hunger, this represents an increase. On the other hand, the rate of national malnutrition prevalence

¹Poverty Trends in The Gambia: A Tale of Two Crises: <https://blogs.worldbank.org/en/african/poverty-trends-gambia-tale-two-crises#:~:text=The%20COVID%2D19%20pandemic%20undermined,from%20the%202015%20poverty%20levels.>

has decreased somewhat from **10% to 9%**, but more effort is required to lower the prevalence even further.

The issues mentioned above notwithstanding, the government of The Gambia is committed to increase the number of vulnerable individuals and household who can benefit from social assistance programs. One such initiative is the Family Strengthening Program (FSP), a government-led program that aims to meet the needs of a number of vulnerable groups— people living with multiple disabilities, people aged 70 years and above, including those who qualify for no pension, no remittance, orphans and vulnerable children (those who have lost both parents), and households headed by women.

In addition to the efforts highlighted, the National Social Protection Policy (NSPP) seeks 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.

On the international front, The Gambia is a signatory to many conventions which in many ways have direct bearing 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.
- The United Nations Convention on the Elimination of All forms of Discrimination Against Women 1995
- 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.

National Social Protection Governance System

A well-structured social protection governance system is essential for the effective design, implementation, and monitoring of social protection programs. Such a system ensures that social protection measures reach the intended beneficiaries, are delivered efficiently, and achieve their goals of reducing poverty, inequality, and vulnerabilities. In The Gambia, the social protection governance system include:

- i. Legal and Policy Framework;
- ii. Institutional Arrangements;
- iii. Coordination;
- iv. Financial Management;
- v. Information Systems and Data Management;
- vi. Service Delivery Mechanisms;
- vii. Monitoring and Evaluation;
- viii. The **National Social Protection Policy 2015-2025** alongside its implementation plan was reviewed and revealed critical changes in the landscape of social protection systems; these highlighted the need for a new policy moving forward. In particular, the revised policy stresses the need to strengthen the sub-national leadership and coordination of social protection efforts. Towards this end, regional sub-committees were established across the five administrative regions in the country.

The **Social Protection Bill 2023** was approved by Cabinet and it is now table at the National Assembly for Enactment. The Bill provides a legal framework to regulate social protection, social assistance and related programs and activities in the country.

The National Social Protection Secretariat in collaboration with the Ministry of Gender, Children and Social Welfare is working towards expanding the coverage of social assistance through the Family Strengthening Program (FSP). The program is a government-led intervention which will provide cash support to **2000 vulnerable individuals in 2024**; these individuals belong to four categories, namely: **Elderly People, Persons Living with Disability, Orphans and Female-headed Households**. The potential beneficiaries within these categories are identified using the **Gambia Social Registry**, for better targeting and avoidance of any conflict of interest and/or duplication with other programs. With the support from the European Union through the National Budget, this cash support will be delivered to the beneficiaries using the Accountant General's payment platform; this is to reduce the administrative cost of delivering support to the needy.

The decision-making body on national social protection issues, The **National Social Protection Steering Committee (NSPSC)** is actively engaged on a quarterly basis to discuss the happenings on the sector. This effort has helped to provide much-needed coordination in harnessing fragmentation the sector has been experiencing.

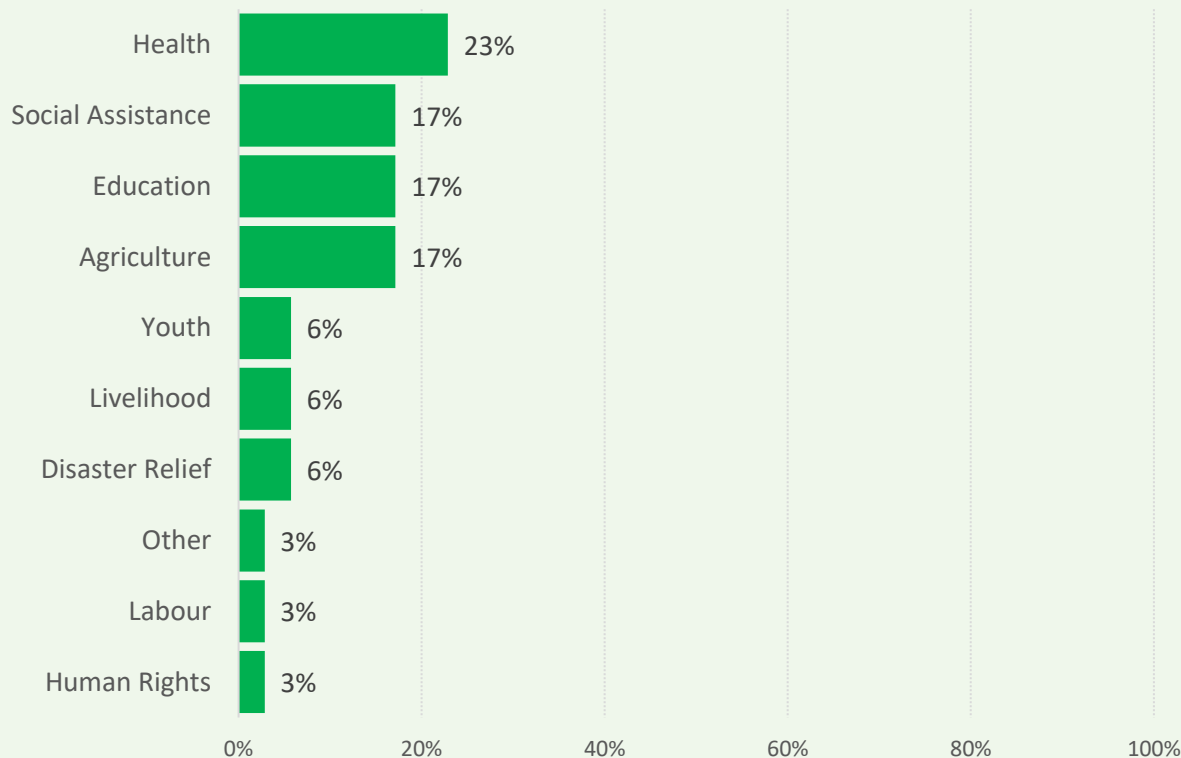
With regard to cash transfers, which is a commonly used mode of social assistance, the National Cash Transfer Committee was established, with the objective of creating uniform guidelines for cash transfers throughout the nation. Towards this front, multiple meetings with relevant stakeholders have been conducted with the goal to generate inputs that will direct the development of the guidelines.

The Social Protection Financial Reporting Framework was developed with the aim to identify and agree on the budget-lines that are social protection related. The framework will help the sector to report on the government expenditure and resources allocated to social protection. Numerous workshops were

conducted with experts and planners from ministries to identify and agree as a country what line is qualifies as social protection within the National Budget.

With the exception of Kanifing and Banjul, data collection for **The Gambia Social Registry (GamSR)** has been completed in the Kombos. The social registry data has so far been used to choose beneficiaries for seven distinct social protection programs and/or to inform targeting in some way. In addition to the National M&E Framework that is already in place, plans are under way to create a Web-Based M&E system that will facilitate the generation of customized reports containing information on program outcomes indicators, beneficiary feedback, and beneficiary numbers, among other things.

Box 1: Social Protection Expenditure by Sector of Investment



The social protection sector covered a total of approx. **180K** individuals in the reporting period. It comprised of at least 17 different implementation agencies, each with a specific focus and set of interventions. In terms of the sectoral composition, 23% of all social protection related programs being run dealt with the health sector in some way, while general social assistance, education and agriculture where the next largest share. 41% of the programs focused on both poverty and vulnerability and 59% focused on just one of the two—these results suggest that during this period, the sector seemed to be targeting various health specific vulnerabilities during this reporting period.

Social Protection Achievements by MDAs

Social assistance is a non-contributory transfer to people who are determined by programs to be eligible for assistance due to their vulnerability or poverty status. One of the main goals of social assistance is to protect minimum income recipients or beneficiaries, also known as a "safety net," for those who are especially impoverished and marginalized. Precisely, social assistance consists mainly of publicly funded transfers of cash or in-kind to poor and vulnerable people.

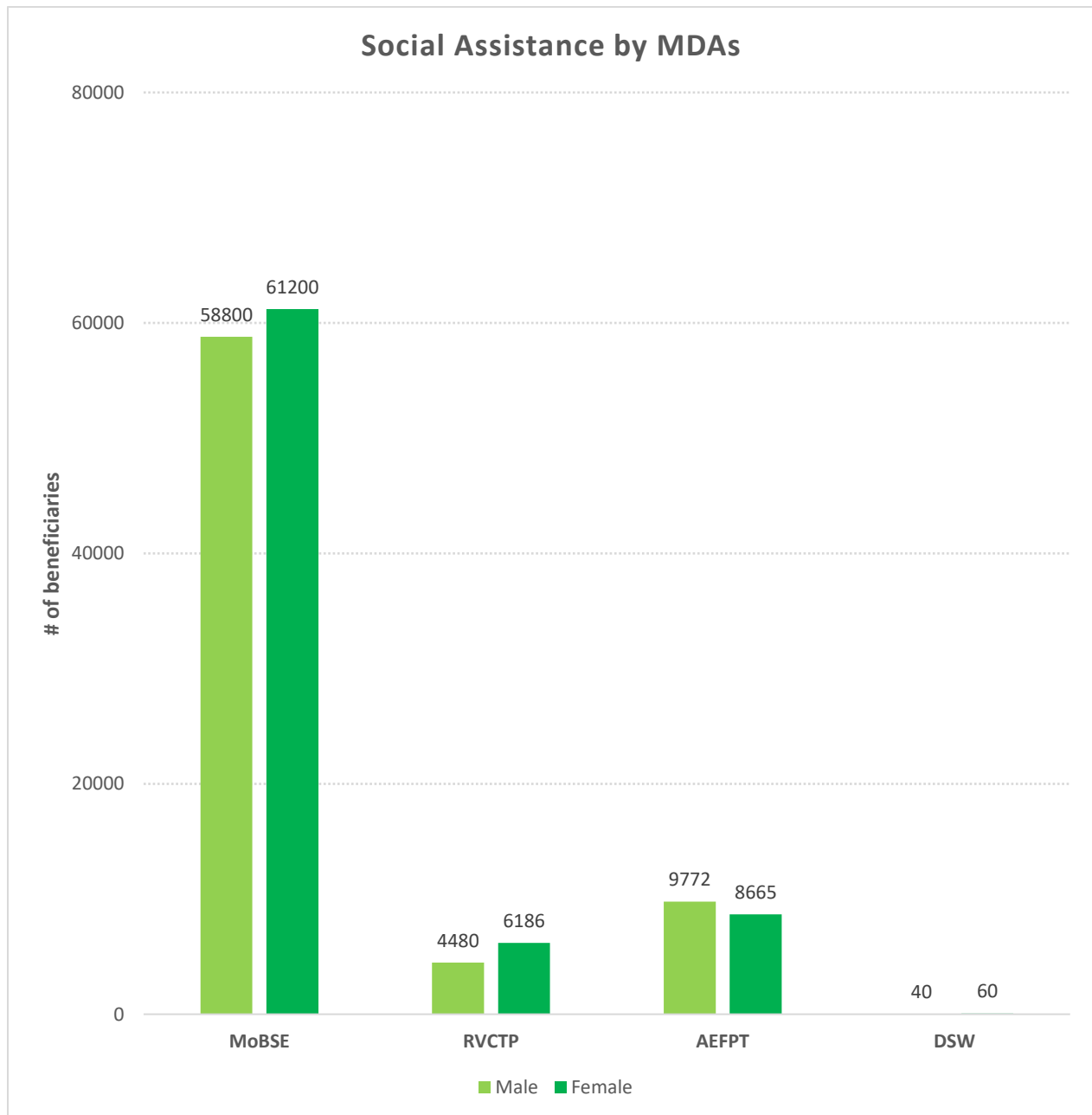


Figure 1 Social Assistance Support by MDAs

Ministry of Basic and Secondary Education (MoBSE) runs a school feeding program.

Figure I show the social assistance programs administered by MDAs (including project interventions). As can be seen, the Ministry of Basic and Secondary Education (MoBSE) operates a school feeding program, providing meals to **58,800** male students and **61,200 female students**. The school feeding program seeks to enhance retention and completion rate of students and has now scaled up across six administrative regions in the country.

As a part of its efforts to enhance social assistance, MoBSE has also implemented a program known as the Gender Education Programme. This initiative involved the provision of sanitary pads to female students thus, aimed at impacting the health and hygiene of female students.

In addition, MoBSE has demonstrated a commitment to empowering boys' and girls' and affecting their education outcomes through the supply of learning materials for students with learning disabilities; this effort aims to create an inclusive learning environment for students living with disabilities.

Ministry of Agriculture Through the Rice Value Chain Transformation Project (RVCTP)

In an attempt to increase farm incomes, rural livelihoods, food and nutrition security, and poverty reduction through increased agricultural production, RVCTP aims to increase rice commercialization in The Gambia.

The project was successful in distributing **256.21 Mt** of certified seed to cultivate **5,333** Ha of land—this translates to roughly **48kg** of seed per hectare during the dry and rainy season of 2023. There were **6,186** women and **4,480** men who benefited from the initiative. These beneficiaries are mainly from CRR South, CRR North and, URR.

Ministry of Agriculture Through the African Emergency Food Production Facility Project (AEFPF)

The Ministry of Agriculture through the African Emergency Food Production Facility Project (AEFPF), supported **18,437 beneficiaries** in total during the rainy season production cycle of 2023. The number of female beneficiaries were 8,665 while **9,772 were males**. The farmers were given fertilizer and input seeds (specifically, Groundnut and Maize). By improving climate-resilient food production and guaranteeing a consistent supply of inputs to lessen future food crises, the project seeks to strengthen value food systems resilience in the short- to medium-term, protecting them from shocks in the future.

Directorate of Social Welfare (DSW)

DSW oversees a government-funded cash transfer program called the Family Strengthening Program, (FSP). The programs' main objective is to promote resilience and reduce the vulnerability of the extremely poor. The program however, has limited reach—it covered just a total of **100 beneficiaries** (40 male and 60 female) during the reporting period. Plans have already been made to revamp the FSP through the support from European Union. Moving forward, **2,000 beneficiaries** will be supported with a cash transfer valued at **D1000** every month starting this 2024.

Table 1 Mode of Intervention

Institution	Mode of Delivery	Source of Funding	Intervention Sector
MoBSE	Fund Transfer	Gambia Government	Education
DSW	Cash Delivery	Gambia Government	Livelihood Support
AEFPT	Cash & In-kind	African Development Bank TSF Grant	Agriculture
RVCTP	Cash & In-kind	African Development Bank	Agriculture

Social Assistance by Non-Government Organizations (NGOs)

A non-governmental organization (NGO) is a group that functions independently of any government with the objective of improving social conditions. NGOs are typically non-profit institutions and are established on community, national, and international levels to serve a social or political goal such as a humanitarian cause or the protection of the environment. Figure II shows social assistance support by NGOs in the sector. In almost all cases, NGO social assistance targeted more females than males, which suggests that there may be a focus on gender embedded within their interventions. The figure below shows the percentage male (female) beneficiaries by NGO.

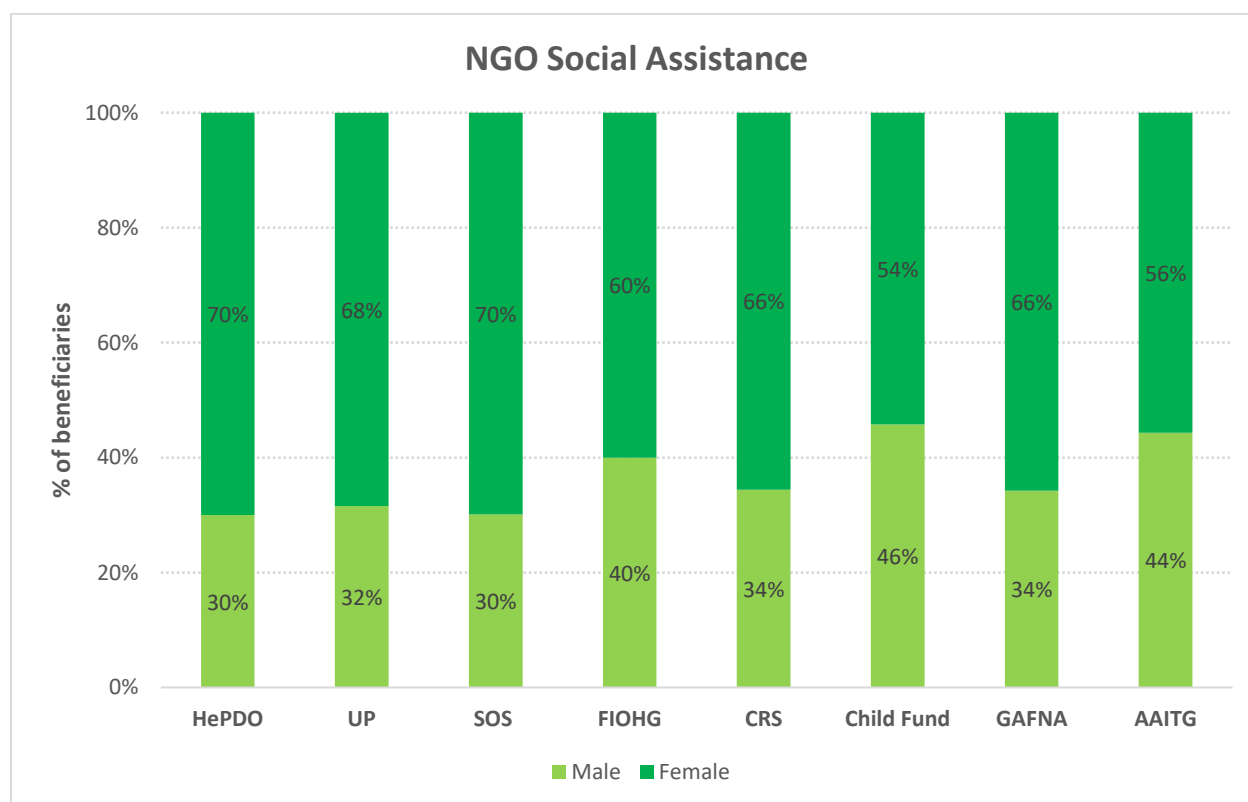


Figure 2 NGO's Social Assistance

Action Aid International the Gambia (AAITG)

The data reveals that a total of 4,998 (56%) females and 3,983 (44%) males benefitted from Action Aid programs within The Gambia. The support consisted of providing learning materials such as books, pens, shoes amongst other to students.

AAITG also run a School Feeding Program, that provided 2,033 female and 1,565 males students with school meals. This program is seen as a complementary effort to the government’s school feeding program. Similarly, its goal is to increase the retention rate of students.

In addition to this, 95 males and 87 farmers benefitted from the provision of simple farm tools such as sine hoes, seeders, donkey & fishing gear, small ruminant production and petty business support. This support has positively impacted the farmers from NBR and CRR and helped to increase their ability to weather climate change related shocks.

Action Aid also carried out various advocacy programs focusing on migration—these were able to reach 85 youth which included both males and females. This effort may stem from differing migration patterns or challenges faced as a country. Similar to advocacy programs, people were sensitized on land ownership, there were a total of 9 males and 35 females who benefitted from this. The beneficiary sex ratio is potentially explained by existing disparities in access to land ownership rights and subsequent efforts to address female land ownership issues.

Gambia Food and Nutrition Association (GaFNA)

The GaFNA's Refugee Welfare Project seek to help refugees and asylum seekers improve their standard of living. The project addressed education, livelihood, and sexual and gender-based. In the reporting period, a total of 2,742 females and 1,477 males were provided with food items in Banjul, Kanifing, and Foni.



Figure 3: Distribution of agricultural seeds to asylum seekers and hosts by GAFNA

Child fund International The Gambia

As part of the organization's mission to improve community well-being through various initiatives, Child fund have successfully carried out a number of projects and programs that have a wide range of target sectors. A total of 316,500 male and 375,129 females benefitted from CFTG programs; these figures give an overview of the implementation progress and the beneficiaries reached across various domains, such as education, healthcare provision, child protection and advocacy, household economic strengthening, WASH (Water, Sanitation, and Hygiene), nutrition, emergency response, and youth development.

Catholic Relief Services (CRS)

CRS ran a successful Bed Net Distribution for Malaria Control program—it targeted children under the age of 1 and covered 60,037 males and 135,269 females. The program aims to ensure high bed net coverage

among infants, as this is crucial for protecting them against Malaria given that they are particularly vulnerable to the disease.

With regard to health support, CRS reached a total of 27,348 beneficiaries. Health support covered various services such as healthcare provision, Seasonal Malaria Chemoprevention (SMC), maternal and child health services, etc.

In terms of education support, CRS also ran a school feeding program that reached a total of 10,407 male 11,325 female students. Other education support included initiatives like school enrollment drives, provision of educational materials, or support for teachers. The data indicates slightly higher support for females in education compared to males, which could contribute to addressing gender disparities in education

Future In Our Hands The Gambia (FIOHTG)

FIOHTG implemented a project entitled as” **MCGOVERN DOYLE FOOD FOR EDUCATION PROJECT- “NA DINDING O LA KARANGO LEH KUMAYATA” (NDOKK) PROJECT**”. The objective of the initiative was to improve the quality of literacy instruction through increased teacher attendance, better access to student school supplies, improved instructional materials aligned to the revised curriculum and sufficient pedagogical materials, and increased teacher in service training and school administrator knowledge and skills;

The fact that 58,447 beneficiaries have received support from FIOHTG in the areas of health, education, and agriculture represents a comprehensive approach to development that takes into account the important pillars of societal advancement and human well-being. By making these investments, FIOHTG hopes to promote sustainable development, lessen poverty, and give communities in The Gambia the tools they need to create better futures for themselves.

United Purpose

The beneficiaries of United Purpose's intervention in agriculture and education totaled **44,635 individuals**. WASH (Water, Sanitation, and Hygiene) support was provided to **23,000 people** (9,000 males and 14,000 females). Environment, Agriculture and food security sector were also supported, and beneficiaries supported are 2750 male beneficiaries and 9250 female beneficiaries. Overall, their programs seem to have wide coverage in terms of numbers as well as gender balance.

SOS Children's Villages in The Gambia

The programs implemented by the **SOS Children's Village** in The Gambia has demonstrated tangible benefits in supporting **1,657 vulnerable individuals and families** within the community. By providing direct financial assistance, the programs which included Alternative care, Family Strengthening, skill training and educational service unit have enhanced social support, economic empowerment, and child well-being. Moving forward, continued investment in such social protection initiatives is crucial for promoting sustainable development and poverty alleviation in The Gambia.

Additionally, Youth Care and Employability Program by SOS aimed at enhancing youth employability and entrepreneurship, focusing on young people without parental care or those at risk of losing it. The program provided a pathway for these individuals, to bridge the gap between their educational experiences and meaningful employment opportunities.

Health Promotion and Development Organization

Health Promotion and Development Organization (HePDO) has been actively involved in supporting communities amidst the COVID-19 pandemic. The primary focus has been on **Risk Communication and Community Engagement (RCCE)**, aimed at disseminating accurate information, promoting preventive measures, and addressing misconceptions regarding COVID-19 and its effects. In total they supported 250,600 individuals (**Males 75180, Females 175420**) through various RCCE initiatives.

Table 2 Mode of intervention

Institution	Mode	Source of Funding	Intervention Sector
HePDO	In-Kind	Global Fund	Health
SOS Children’s Villages in The Gambia	Cash & In-kind Support	SOS Children’s Villages international	Health, Education, Livelihood Support
CRS	In-kind Support	KOICA/MMV	Health
ActionAid International The Gambia (AAITG)	In-kind Support	ActionAid The Gambia	Livelihood Supports
Gambia Red Cross Society	Cash & In-kind Support	ICRC	Livelihood Support and Disaster
Catholic Relief Services	In-Kind	Global Fund	Health
FIOHG	In-kind	United States Department Of Agriculture	Livelihood
GAFNA	Cash	UNHCR	Livelihood
		United States Embassy	
UP	In-kind	EU	Agriculture
Child Fund The Gambia	In-kind	Subsidy	Education
		NSP (Non-Sponsorship Program) GIK (Gift in-kind) Grants	

Social Assistance by Development partners

Social assistance programs by development partners typically refer to initiatives undertaken by international organizations to provide support to vulnerable populations in the country. These programs aim to alleviate poverty, address social inequalities, and improve the well-being of individuals and communities. Development partners often collaborate with governments and local organizations to design and implement these programs.

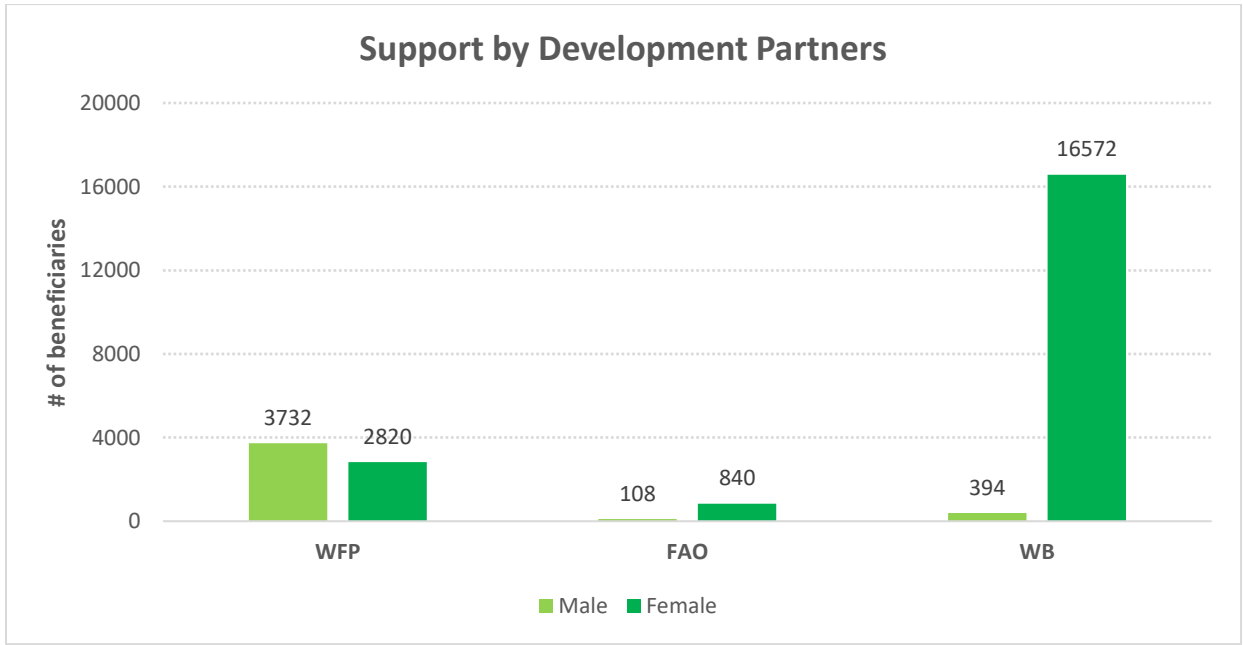


Figure 3 Support by development partners

World Food Program (WFP)

The WFP supported government of The Gambia through National Disaster Management Agency to implement Africa Risk Capacity (ARC) Replica. The objective of this intervention was to bail out farmers affected by crop failure. The intervention has provided cash assistance to 3,732 males and 2,820 females beneficiaries. However, it is recommended for **NDMA** to conduct in-depth consultations with the Ministry of Finance and Economic Affairs during the preparation of the operational plan/contingency plan to avoid changes that can delay the response.



UNICEF

UNICEF is committed towards building a functional National Social Protection system that will create enabling environment for responsive policy and legislative framework including adequate financing towards child-friendly and shock responsive social protection, strengthen and increase service delivery. While ensuring community engagement to create demand for basic social services.

In 2023, UNICEF supported the function of the National Social Protection Steering Committee, strengthened institutional capacity of the National Social Protection Secretariat for effective and efficient oversight function. and child poverty analysis. In doing so, **UNICEF** is working towards achieving functional/appropriate national Social Protection programs for the vulnerable groups/communities in the country. Also, highlighting the key supports, UNICEF Public Finance for Children Programme supported Gambia government through the Ministry of Finance and Economic Affairs developed guidelines on child-responsive planning and budgeting, trained 30 planning and budget officers on the use of the guidelines to enhance government capacity in child-responsive budgeting. UNICEF also supported the National Assembly oversight function by conducting mid and end line budget review, public expenditure tracking and prebudget session for budget creditability. child-responsive budgeting and developed guidelines to support mainstreaming child-friendly budgeting during planning and budgeting.

UNICEF continued supporting the social registry data collection in Kombo and have started setting up a unified Grievance Redress Mechanism (**Phase 1**) for The Gambia. The mechanism will address all grievances ranging from Violence Against Children, social assistance complains, Gender Based Violence etc. The final phase of the GRM will be completed in 2024. Finally, UNICEF provided technical support to the organization of the International Social Protection Conference where an outcome statement was adopted and handed over to government for consideration to increase coverage and reach.

Moreover, the National Social Protection Secretariat in collaboration with regional actors and UNICEF supported the first regional social protection forum in Upper River Region (URR). The forum mobilized over 150 participants from diverse background including adolescent and youth, women and persons living with disabilities. In the same vein, NSPS was supported to conduct International Social protection Conference. The conference produced an outcome statement renewing commitment towards social protection financing to increase coverage and reach.

Food and Agriculture Organization

The FAO reached a total of **840 women and 108** men in a vegetable gardening program. The objective of the intervention was to provide input support to women vegetable gardens

World Bank (WB)

The World Bank provided support for the **Gambia Social Safety Net Project (GSSNP)**. The Project Development Objectives (PDO) included improving the coordination of social assistance programs and increasing the participation of the extremely poor in the Nafa Program. The National Nutrition Agency carried out this component by means of a cash transfer.

Institution	Mode of Delivery	Source of Funding	Intervention Sector
World Food Program	Fund Transfer	ARC Ltd	Livelihood support
Food and Agriculture Organisation	Cash Delivery	FAO Technical Cooperation Programme	Agriculture
UNICEF	Cask & In-kind	UNICEF	SP coordination
World Bank	Cash Delivery	WB	Livelihood support

Emergency Responses in 2023

Shock-responsive social protection also known as adaptive social protection is a term coined to highlight the need for addressing shocks that impact a significant portion of the population simultaneously, known as covariate shocks. This concept involves adapting routine social protection programs and systems to effectively respond to changes in context and demand following shocks. This adaptation can occur through various means, including the establishment of shock-responsive systems, plans, and partnerships prior to a shock event to enhance preparedness for emergency response. Additionally, adjustments can be made ex post to provide support to households affected by the shock. Such systems serve to

complement and bolster other emergency response interventions. Findings underscore the importance of identifying key institutions critical to providing shock-responsive social protection. These institutions play pivotal roles in implementing effective strategies to address the needs of affected populations during times of crisis. In The Gambia, The **National Disaster Management Agency** was the largest provider of shock responsive social protection—reaching nearly 24x the number of households as the only other agency with a similar program (Gambia Red Cross Society).

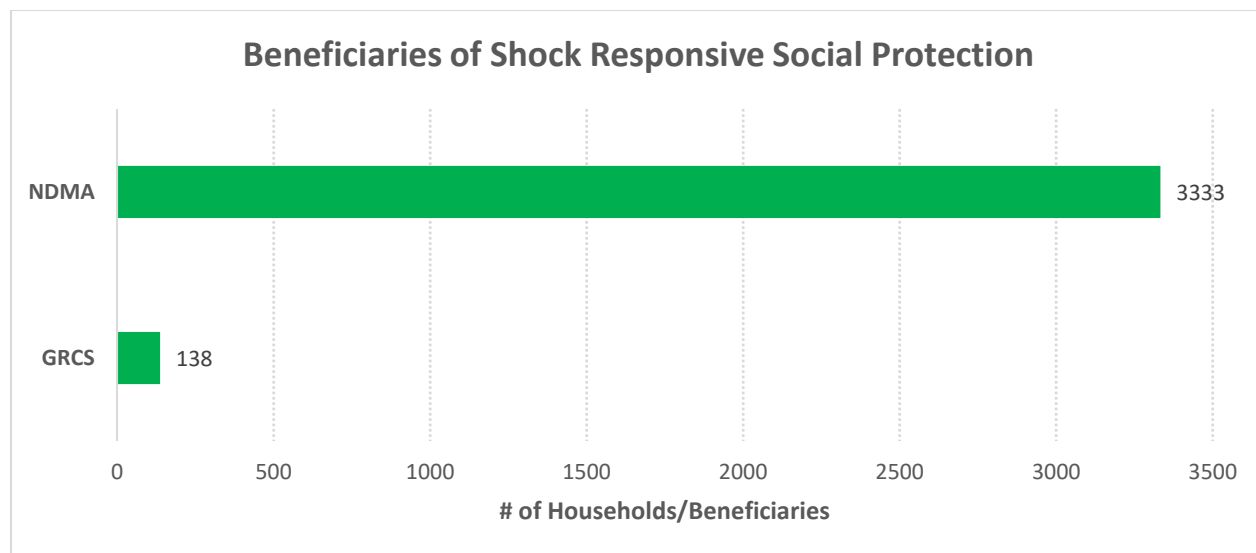


Figure 4 Shock responsive by NDMA and GRCS

National Disaster Management Agency (NDMA)

From the figure above, NDMA participated in lean season response with WFP, this support impacted **3,333 HHs** that have been adversely impacted by natural disasters. NDMA is in charge of organizing relief operations and disaster response. This intervention addresses the immediate food needs of vulnerable households affected by windstorms, flash floods and food insecurity.

The Gambia Red Cross Society (GRCS)

The **Gambia Red Cross Society (GRCS)** is a humanitarian organization committed to alleviating the suffering of vulnerable populations across The Gambia. Through its various programs and initiatives, GRCS aimed to provide essential assistance to those in need, particularly during times of crisis or hardship—it covered a total of **138 individuals**.

Institution	Mode of Delivery	Source of Funding	Intervention Sector
National Disaster Management Agency (NDMA)	Cash	WFP	Livelihood
	In-Kind	ARC	
The Gambia Red Cross Society (GRCS)	Cash	ICRC	Livelihood

Social Health Insurance Scheme

“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 on the other. Thus, it protects people against financial and health burden and is a relatively fair method of financing health care”. Desirable though it is, not many least-developed and low-middle-income countries have succeeded in adequately expanding coverage of SHI. (**World Health Organization, 2003**).

Supporting the National Health Policy, The **National Health Insurance Act 2021** has universal health coverage and other progressive provisions, including an exemption to contributions for the following categories of members:

- a) Children under 5 years of age
- b) Persons in need of ante-natal, delivery and post-natal healthcare services
- c) Persons living with mental illnesses as defined in the regulations made under this Act
- d) 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
- e) Pensioners; Persons above sixty-five years of age and
- f) Such other persons designated by the Ministerial committee

It is worth noting that the National Health Insurance Scheme (NHIS) is piloted at the **Bundung Maternal and Child Hospital (BMCH)** which covered only women presenting for delivery and their newborns. By December 2023, five hundred and thirty-eight 538 beneficiaries were enrolled and benefited from the pilot.

In a bid to administer the affairs of NHIS, the Government of The Gambia established National Health Insurance. The Authority was financed primarily by **Government Local Funding (GLF)** and general and administrative expenses make up the bulk of its expenditure to support Authority and Personal Emoluments. However, due to the low level of funding, the Scheme could not be launched as planned.

Key Achievements of The National Health Insurance Scheme

- Memorandum of Understanding (MoU) agreements were signed Afri-Money, QMoney and Kashma Mobile Money as part of the authority’s vision to digitalize membership premium collections.
- Audit Committee, and HR Committee were constituted. All the committees have started their activities as mandated by the National Health Insurance Act of 2021.
- The Authority continues to receive support from the World Bank through funding of the NHIS Pilot at BMCH and Payment of PBF to health facilities across the country.
- The Bank is also funding the following technical support services:
 - Technical Advisory Services for scheme implementation.
 - Costing of the Health Benefits Package
 - The design of the provider payment system

- The World Bank also provided in-kind support for 20 motorbikes and 23 laptops, printers, and internet services to the Authority.

National Health Insurance Scheme

As planned, the executive aims to finalize the amendment of the **NHI Act 2021** and the launching of the Scheme will be done in the 1st quarter of 2024.

SOS Children's Villages

The SOSCV supported health fee waiver, while not technically health insurance, aims to provide comprehensive healthcare services to mothers and children in need, with a focus on promoting maternal and child health, reducing infant mortality rates, ensuring access to essential healthcare services, offering prenatal and postnatal care, immunizations, and promoting family planning and reproductive health education. A total of **78,032** patients were covered by this program.

Social Security

Social security is the protection that a society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, disability, work injury, maternity or loss of a breadwinner.

Taken into account, social security was established as a basic human right in the ILO's **Declaration of Philadelphia (1944)** and its Income Security Recommendation, **1944 (No. 67)**. This right is upheld in the Universal Declaration of Human Rights, **1948**, and the International Covenant on Economic, Social and Cultural Rights, 1966. ILO conventions and recommendations relevant to social security extension policies include:

- The Social Security (Minimum Standards) Convention, 1952 (No. 102)
- The Equality of Treatment (Social Security) Convention, 1962 (No. 118)
- The Employment Injury Benefits Convention, 1964 (Schedule I amended in 1980) (No.121)
- Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128)
- The Medical Care and Sickness Benefits Convention, 1969 (No.130)
- The Maintenance of Social Security Rights Convention, 1982 (No. 157)
- The Employment Promotion and Protection against Unemployment Convention, 1988 (No.168)
- The Job Creation in Small and Medium Sized Enterprises Recommendation, 1998 (No. 189)
- Maternity Protection Convention (Revised) 2000 (No. 183)

The Gambia Pension Scheme

The Gambia's constitution contains a reference to the current pension plan. Its brief description includes the following points: (a) it is a non-contributory defined benefit plan for pensionable officers in the public

sector; (b) benefits are paid for by government general tax revenues; (c) the **Pensions Act 1950** regulates it; and (d) pensions are calculated using the average basic pay for the last three years. (e) Early retirement after the age of 45 is allowed under specific circumstances, but the mandatory retirement age is 60. This pension scheme applies specifically to government employees (civil servants and others).

During the reporting period, a total of just above **80,000 pension** contributions were reported—on average, there were just above 6,600 contributions per month. The average contribution amount was **D2,811 per month**; there is little variation in average contribution across months (it varies by a maximum of 6% and a minimum of -3% of the average yearly contribution amount).

Social Security and Housing Financing Cooperation

The National Provident Fund (NPF), **Federated Pension Scheme (FPS)**, and Industrial Injury Compensation Fund (IICF) are social security programs run by the **Social Security and Housing Financing Cooperation (SSHFC)**: The figure below shows how many people both men and women who were eligible for benefits.

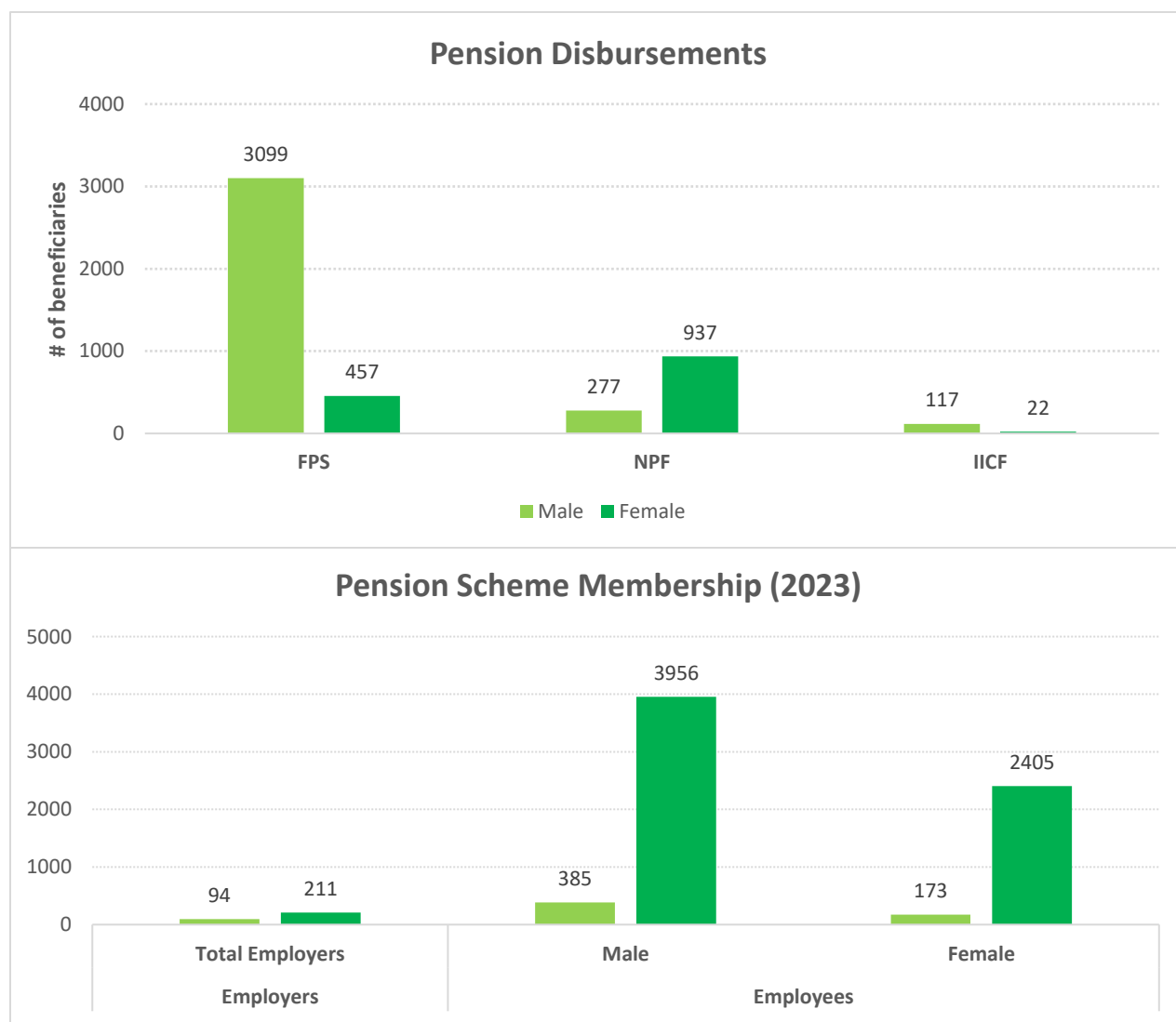


Figure 5 Pension Claims and Membership

under each specific social security program, availed their respective benefits as well as the total membership in the reporting period. These programs offer financial assistance in the form of pensions, compensation, or other forms, to people who have contributed to the national provident fund (NPF), have experienced industrial injuries (in the case of IICF), or are retirees or pensioners under the federated pension scheme (FPS). There were **277 men and 937** women supported by the National Provident Fund (NPF), 22 females and 117 males were supported by the **Industrial Injury Compensation Fund (IICF)**. The Federated Pension Scheme (FPS) provided benefits to **457 males and 3,556** females respectively.

Way Forward for Advancing Social Protection in The Gambia

Advancing social protection requires a comprehensive and integrated approach that encompasses policy development, financial sustainability, administrative capacity, technological innovation, stakeholder engagement, robust monitoring and evaluation, and international cooperation. By adopting these strategies, governments can build more inclusive, efficient, and resilient social protection systems that will contribute towards reducing poverty, inequality, and vulnerabilities, and promote sustainable development.

Conclusion

The administrative capacity of the social protection system in The Gambia has continued to improve, allowing for better coordination and monitoring. A total of **180,000** individuals were covered by some form of social protection. Cash-based interventions are becoming more popular, as such the need for standardized guide-lines to coordinate targeting, coverage and benefits.

The role of contributory social insurance schemes is expected to become more prevalent in The Gambia. Their financial sustainability, outreach and impact are important considerations going forward.

Challenges and Recommendations

During the reporting period, a series of challenges were also visible. For example, the social protection sector still lacks structure and organization due to the absence of a social protection Act, even though there is a Bill. It is also clear that the sector lacks a central grievance redressal system, and that different implementation agencies each have their own grievance redressal mechanism. Reporting by social protection partners has also been a challenge—the sector lacks a formal and in-depth reporting structure that allows for detailed and meaningful analysis. Moving forward, for the next report a new system will be put in place to allow for region and sector specific reporting, which will shed light on how social protection varies across the country and will help to inform policy, program expansion and as well, help generate insights into which populations are left behind as **The Gambia moves forward**.

On the institutional side, there is an urgent need to map social protection budget lines to get a better sense of government priorities in terms of social protection expenses, as well as the quantum of funds dedicated to social protection.

As The Gambia (and indeed, the rest of the world) battle with the onset of climate change, it is critical to think about where we stand with regard to shock response or adaptive social protection—mapping out vulnerabilities, challenges and score for work will make future work more effective and impactful.

Appendix

The Gambia International Social Protection Conference 2023

The objective of The Gambia International Social Protection Conference which took place from the 6th to the 8th of November 2023, with the theme, “Accelerating Social Protection Financing to Increase Coverage and Reach”, was to discuss the current state of social protection financing in the country as well as share international best practices to mainstream and fast-track social protection financing. Discussions were important and vibrant, revolving around social protection programs, projects and activities that are being implemented by various ministries, departments, agencies, the private sector and non-state actors. At the end of the International Conference on the third day a Call-to-Action Paper was submitted, which in essence is the commitment of government and partners to ensure the implementation of key interventions to be undertaken for the advancement of social protection in The Gambia.

