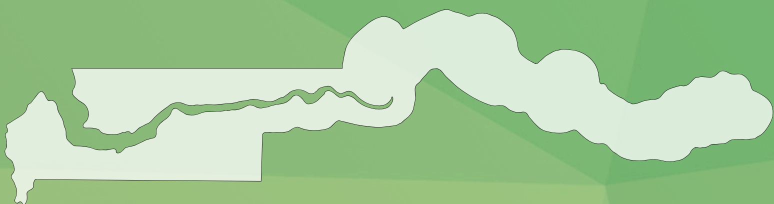
REPUBLIC OF THE GAMBIA

SOCIAL PROTECTION REPORT 2025



NATIONAL SOCIAL PROTECTION AGENCY
2026

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Foreword

This report presents a consolidated account of the activities, achievements, and challenges of the social protection sector in The Gambia over the course of 2025. It captures progress across key intervention areas and reflects on a year of particular significance. 2025 marked the final year of implementation under the previous National Social Protection Policy 2015-2025, making it both a moment of reflection and a turning point for the sector.

Alongside reporting on the year's activities, this report engages with some of the most pressing and evolving issues in The Gambia’s social protection: the sustainability of government financing for social protection, the challenge of extending coverage to informal sector workers, and the growing importance of adaptive social protection in the face of recurring shocks.

The report also looks ahead. With the National Social Protection Policy 2026-2036 now in place, it outlines how the sector, under the coordination of the National Social Protection Agency, intends to build on the foundations laid and accelerate progress in the year ahead.

As with any complex sector, 2025 brought its share of challenges and lessons. These experiences should inform the sector’s approach going forward, and underscores the importance of adaptive, evidence-based programming.

The Office of the Vice President remains a confident partner and champion of social protection in The Gambia.

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

Acknowledgements

I wish to place on record my sincere appreciation to all those whose dedication, professionalism, and collaborative spirit made the preparation of the Annual Social Protection Report 2025 possible.

I extend my profound gratitude to the staff of NSPA, whose unwavering commitment to service delivery and institutional excellence continues to advance the social protection agenda in The Gambia. In particular, I commend the Monitoring and Evaluation (M&E) Department for its diligence, technical rigour, and attention to detail in the coordination, analysis, and compilation of this report.
Their efforts have ensured that the report is evidence-based, comprehensive, and reflective of the realities within the sector.

I would like to offer special recognition to Srabosti Basu, ODI Fellow at NSPA, for her outstanding dedication, commitment, and invaluable contributions throughout the process. Her professionalism, analytical depth, and work ethic have significantly enriched the quality of this report.

The successful development of this report is also a testament to the strong partnerships that underpin the social protection sector. I extend my sincere appreciation to our esteemed stakeholders across Government, development partners, and implementing institutions for their cooperation, data sharing, and constructive engagement. Their contributions have been instrumental in ensuring that the report captures a holistic view of the sector.

I further acknowledge the Board of Directors of NSPA for their strategic oversight and continued support to the Agency. Their leadership remains pivotal in strengthening governance and ensuring that our interventions are aligned with national priorities.

Finally, I recognise the invaluable role of sector players operating under the Office of the Vice President for their coordination, collaboration, and sustained commitment to advancing social protection in The Gambia. Their support continues to enhance coherence and effectiveness across the sector.

To all who contributed in diverse ways to this important undertaking, I extend my deepest appreciation.

Saikou Jeng
Executive Director
National Social Protection Agency (NSPA)

List of Abbreviations and Acronyms

AFDB	African Development Bank
ASP	Adaptive Social Protection
CDA	Community Development Assistant
DCD	Department of Community Development
DRF	Disaster Risk Finance
FSP	Family Strengthening Programme
GDP	Gross Domestic Product
GMD	Gambian Dalasi
GRM	Grievance Redress Mechanism
GSFF	Global Shield Financing Facility
IDA	International Development Association
IMF	International Monetary Fund
LGA	Local Government Authority
M&E	Monitoring and Evaluation
MoBSE	Ministry of Basic and Secondary Education
NaNA	National Nutrition Agency
NDMA	National Disaster Management Agency
NGO	Non-Governmental Organisation
NSPA	National Social Protection Agency
NSPP	National Social Protection Policy
OECD	Organisation for Economic Co-operation and Development
PEI	Productive Economic Inclusion
PMT	Proxy Means Test
SR	Social Registry
UN	United Nations
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
USAID	U.S. Agency for International Development
USD	US Dollars
VYWoSP	Vulnerable Youth and Women Support Project

1. Introduction

1.1 Overview

Social protection encompasses the range of public and private initiatives designed to reduce poverty, vulnerability and social exclusion by providing support to individuals, households, and communities in need. Social protection is delivered through contributory schemes, like pensions, and non-contributory policies and programmes that aim to prevent, reduce or eliminate economic and social risks. This may be delivered through financial assistance, materials or training for specific causes, such as productive economic inclusion, or disaster relief.

Social protection in The Gambia covers vulnerable groups, including the extremely poor, orphans, the elderly, persons with disabilities, widows and widowers, unemployed persons , migrants and returnees, amongst others. By offering short-term, long-term, and emergency assistance, social protection aims not only to provide immediate relief but also to strengthen resilience, enhance rights and social status, and build the capacity of individuals, families, and communities to avoid dependence and withstand shocks. Ultimately, the goal is to lessen, remove, or prevent the causes and effects of poverty, whilst promoting dignity and inclusion.

The newly published National Social Protection Policy (NSPP) 2026-2035 envisions a system in The Gambia that is protective, preventative, promotive, and transformative- delivering measures that safeguard the lives of poor and vulnerable groups, while contributing to greater economic productivity, inclusive growth, and broader human capital development.

1.2 Socioeconomic Context in The Gambia

Since the democratic transition in 2017, The Gambia has made notable economic progress, with average annual growth of 5.0 percent between 2017 and 2024, nearly double the pace observed from 1990 to 2016 (World Bank, 2025). Despite this improvement, poverty remains widespread and persistent; the percentage of the population living under the poverty line rose from 48 percent in 2015 to 53 percent in 2020, with rural households disproportionately affected (GBoS, 2020). In 2024, 20.7% of the population lived in extreme poverty, meaning 0.6 million Gambians lived on less than $3.00 a day. The Gini coefficient is currently 38.78%, one of the highest in West Africa (World Bank, 2024), reflecting inequalities in access to services and opportunities. As of 2024, average daily wages ranged between $2.50 and $4.00 (GIEPA, n.d.), also significantly lower than other West African countries.

The Gambian economy continues to face structural challenges that limit productivity and employment growth. Governance, institutional, and business environment factors remain key areas to address in supporting private sector development. Domestic revenue mobilisation is constrained in part by high levels of informal employment, limiting the fiscal space available for infrastructure and human capital investment.

Vulnerable populations continue to face exposure to environmental shocks, limited access to healthcare, and multidimensional deprivation. Despite over 60% of Gambians depending on farming for their livelihood (IFAD, n.d), agriculture remains characterised by low productivity activities, while heightened climate vulnerabilities contribute to food insecurity. Limited economic diversification restricts opportunities, and reliance on imports increases exposure to external shocks and inflationary pressures. The prevalence of low productivity jobs, combined with rising food prices, has contributed to persistently high poverty rates.
These structural and fiscal constraints underscore the critical role of social protection in The Gambia. By safeguarding vulnerable households against poverty and shocks, social protection programmes help mitigate the social impact of limited growth, fiscal pressures, and climate vulnerabilities. At the same time, social protection contributes to building human capital, strengthening resilience, and supporting inclusive development, enabling economic reforms and diversification efforts to translate into tangible improvements in the lives of Gambians.

Against this backdrop, this report highlights several "spotlight" issues that shape the broader social protection sector in The Gambia: financial sustainability, the informal sector, and adaptive social protection (ASP) in response to growing climate risks.

6.0%	20.7%	0.9M	60%+
AVG. ANNUAL GROWTH	EXTREME POVERTY RATE	LIVING ON <$3/DAY	RELY ON FARMING

1.3 Process of Writing Report

This report draws on data provided by stakeholders across The Gambia's social protection sector. Institutions were invited to share information on their programmes, and the findings presented here reflect an analysis of the data received. As such, the estimates in this report should be regarded as lower-bound figures. While the programmes covered are not exhaustive, they represent at least the level of activity reported by participating stakeholders. Where questions allowed respondents to select multiple options, percentages will not sum to 100.

For this edition, twenty-two institutions responded, some reporting on multiple social protection programmes. In total, thirty-eight programmes were documented. The primary unit of analysis in this report is the programme, rather than the institution. The mean number of programmes per institution was 1.7. A total of four programs ended in 2025, whilst 34 are still running. Of these, 12 were pilot programs. It should be noted that not all institutions completed every section of the survey, meaning that totals and denominators may vary throughout the report and figures will not always sum to 38.

Forward look

A web-based monitoring and evaluation (M&E) system is currently under development by a consultant, funded by the African Development Bank (AFDB) through the Vulnerable Youth, Women's Support Project (VYWoSP). The aim is to enable more efficient tracking of activities across the sector. This platform will support the consolidation of reporting from diverse stakeholders and streamline the sector's overall M&E processes. By doing so, it will facilitate easier data collection, visualisation, and analysis, ultimately enhancing evidence-based decision-making.

2. Overview of the Sector

2.1 Legislative and Policy Framework

The legislative and policy framework is anchored in the National Social Protection Act of 2024, which establishes key definitions such as social assistance and vulnerability, identifies persons in need, and sets out the objectives of the Social Protection Fund. Complementing the Act are national policies: the 2015–2025 NSPP and the newly approved 2025-2035 Policy, each accompanied by implementation plans that clarify institutional roles and responsibilities. While both policies share priority areas- welfare, shock response, livelihoods, vulnerability reduction, tackling discrimination and exclusion, and system management- the new policy expands the agenda to include the informal sector and adaptive social protection (ASP).

Forward look

A key emerging source of legislative and policy guidance will be the Social Protection Fund and its accompanying Operations Manual. Established under the Social Protection Act 2024, the Fund serves as a central financing mechanism for social protection interventions in The Gambia. In 2026, a comprehensive manual will be developed to govern its operations. The Fund will function as a basket financing instrument, accessible to legitimate requests from government entities and organisations. To ensure transparency, accountability, efficiency, and alignment with national objectives, the Operations Manual will provide clear procedures and standards, ensuring that the Fund delivers on its mandate effectively and sustainably.

2.2 Key Players

The Gambian social protection sector is characterised by fragmentation, with a range of actors including government institutions, implementing agencies, and development partners. At the centre of coordination is the NSPA, which manages the Gambia Social Registry (SR) and provides overall leadership and oversight for the sector.

Other key players include government agencies, NGO's, responsible for implementing activities, as well as development partners who play a pivotal role by providing both financial resources and technical assistance. Some actors serve dual roles as both funders and implementers of programmes. For the purposes of this report, respondents were categorised into development partners, implementing agencies, and institutions that combine both functions.

Of the institutions surveyed, three were development partners, seventeen were implementing agencies, and two self-classified as both. While this represents only a lower-bound estimate, it nonetheless underscores the extensive level of activity within The Gambia's social protection landscape. In line with last year's findings, the sector continues to exhibit a high degree of saturation, with numerous actors engaged simultaneously. While indicative of strong interest and investment, this also raises concerns regarding fragmentation and highlights the persistent challenge of achieving effective coordination across programmes, further emphasising the need for central systems such as the SR.

2.3 Spotlight: The National Social Protection Agency

The NSPA serves as the coordinating body for The Gambia's social protection sector, and in 2025 it showcased a wide range of activities and achievements. Beyond its core mandate, NSPA hosts and provides technical leadership for Component 3 of the World Bank's RISE Project and serves as the fiduciary/ hosts the Project Implementation Unit (PIU) for the African Development Bank's (AfDB) Vulnerable Youth and Women Support Project (VYWoSP). With multiple specialised units serving different functions, NSPA continues to play a central role in strengthening systems, delivering programs, and advancing the country's social protection agenda.

The Grievance Redress Mechanism (GRM) unit made notable progress in strengthening accountability and responsiveness across The Gambia, in building a decentralized, community-driven system that enhances trust and ensures timely resolution of grievances. Over the year, the unit received a total of 1,765 cases, of which 1,668 were successfully resolved, reflecting a strong resolution rate. Six national projects and programs relied on the GRM for effective grievance handling, underscoring its role as a trusted platform. GRM Committees were established and trained at regional, ward, and community levels, with Community GRM Committees set up in 20 Nafa Districts. A total of 2,800 community members received training in grievance case management, covering all five regions, 20 districts, and 579 communities.

The Communications Unit achieved several milestones in advancing visibility, advocacy and strengthening stakeholder engagement for social protection in The Gambia. A major highlight was the successful conduction of the 2nd Gambia International Social Protection Conference (#GISPC25), in October 2025. The event convened national and international stakeholders under the theme "Investing in Resilience: Towards Long-Term Financing of Social Protection", fostering knowledge exchange and best practices to strengthen national systems. Public awareness was strengthened through a nationwide billboard campaign, featuring 12 installations promoting the Yakarr Call Centre (toll-free: 1229) and VYWoSP. This was complemented by sustained digital outreach via the NSPA website and social media platforms.

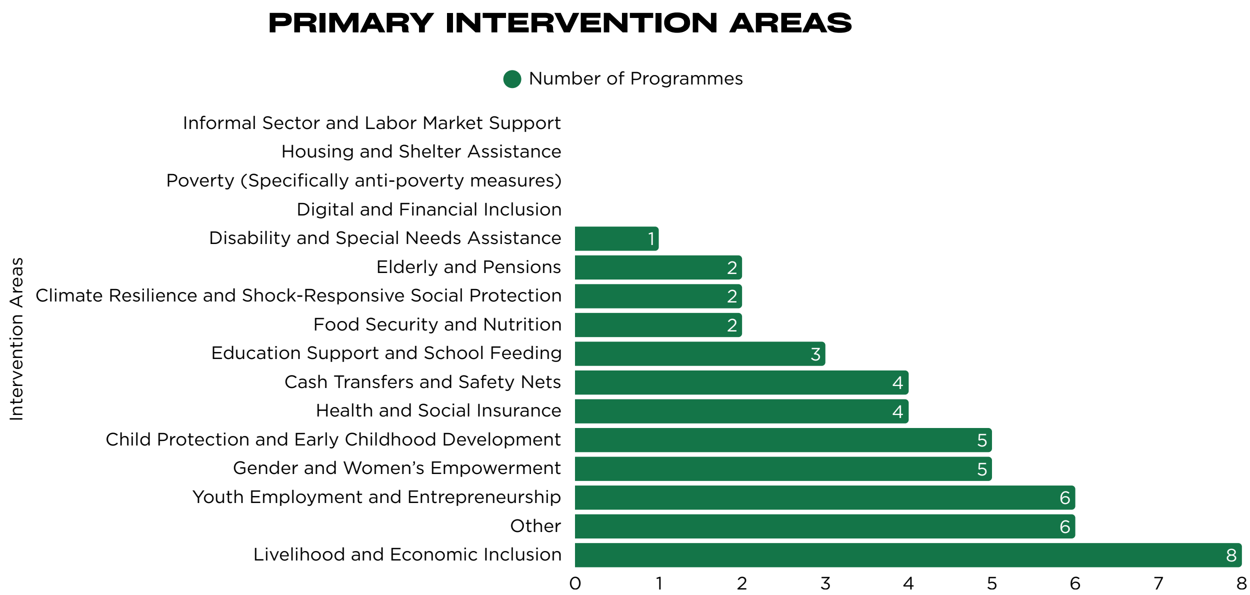
The M&E Unit delivered several key achievements. It conducted the end-line review of the NSPP 2015-2025 and supported the development of the new NSPP 2026-2035 and its implementation plan, introducing two new priority areas: Adaptive Social Protection and Informal Sector Social Protection.

The policy sets strategic priorities for the next decade, including digitalization of delivery systems, expansion of support, and stronger public financing. The Unit also continuously monitored the Family Strengthening Program and Nafa Cash Transfer Program, the two flagship social protection initiatives in The Gambia.

The SR made important strides in strengthening the targeting and design of social protection programs in The Gambia. Data from the registry supported 16 programs in identifying potential beneficiaries, while analyses increasingly informed policy decisions across government and development partners. With nationwide data collection completed, the focus has shifted from expanding coverage to establishing mechanisms for dynamic updating. Initial progress has been made through a test linkage with the Nafa Cash Transfer Program management information system (MIS), and future priorities include integrating with other program and administrative systems, collaborating with frontline workers, and conducting periodic large-scale updates, positioning the registry as a central tool for evidence-based social protection planning and delivery.

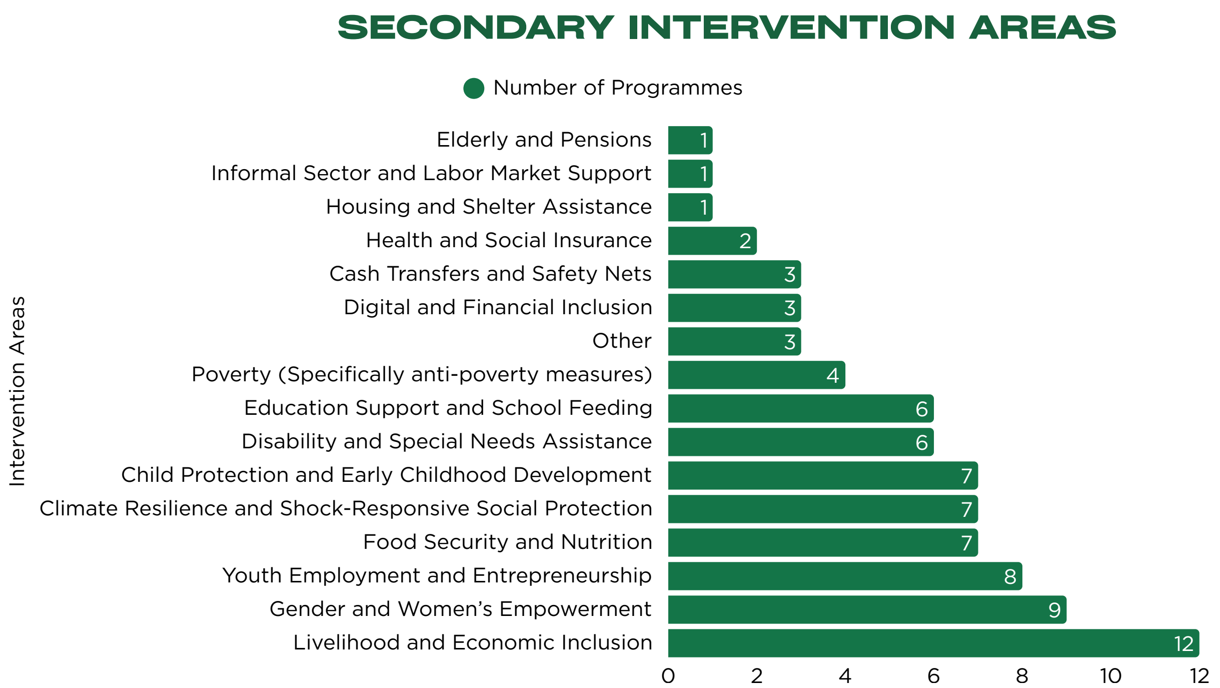
2.4 Intervention Areas

The most common primary intervention areas in 2025 was livelihood and economic inclusion, gender and women's empowerment, and child protection and early childhood development, each with 5 programmes. This represents a notable shift from the previous year, when livelihood and economic inclusion was among the least reported intervention areas. Health and social insurance and youth employment and entrepreneurship followed with 4 programmes each, then education support and school feeding with 3 programmes. Climate resilience and shock-responsive social protection, cash transfers and safety nets, elderly and pensions, food security and nutrition, and other each accounted for 2 programmes, while informal sector and labour market support and disability and special needs assistance were the least represented with 1 programme each. Housing and shelter assistance, poverty reduction, and digital and financial inclusion had no programmes reported. Education support and school feeding, which led the portfolio in 2024, has fallen considerably in prominence. This shift may reflect a broader reorientation in programming priorities toward economic empowerment and self-sufficiency, aligned with the direction set out in the new NSPP 2026-2036.



Unlike primary interventions where programmes selected a single area, secondary interventions allowed programmes to select multiple areas, reflecting the multidimensional nature of social protection programming. Livelihood and economic inclusion again ranked highest, appearing as a secondary intervention in 12 programmes, reinforcing its centrality to the 2025 portfolio. Gender and women's empowerment followed with 9 programmes, and youth employment and entrepreneurship with 8. Child protection and early childhood development, climate resilience and shock-responsive social protection, and education support and school feeding each appeared in 7 programmes, with disability and special needs assistance and food security and nutrition also at 6 programmes each. Poverty reduction was selected by 5 programmes, cash transfers and safety nets by 4, and digital and financial inclusion and other by 3 each. Health and social insurance and informal sector and labour market support each appeared in just 1 programme, while housing and shelter assistance was not selected as a secondary intervention by any programme.

The secondary intervention data illustrates the multidimensional character of social protection programming in The Gambia. Programmes rarely target a single domain; a livelihood initiative may simultaneously address food security and gender equity, while a child protection programme may incorporate education and nutrition components. This layering strengthens impact but also underscores the ongoing challenge of standardising intervention categories for national-level monitoring and reporting.

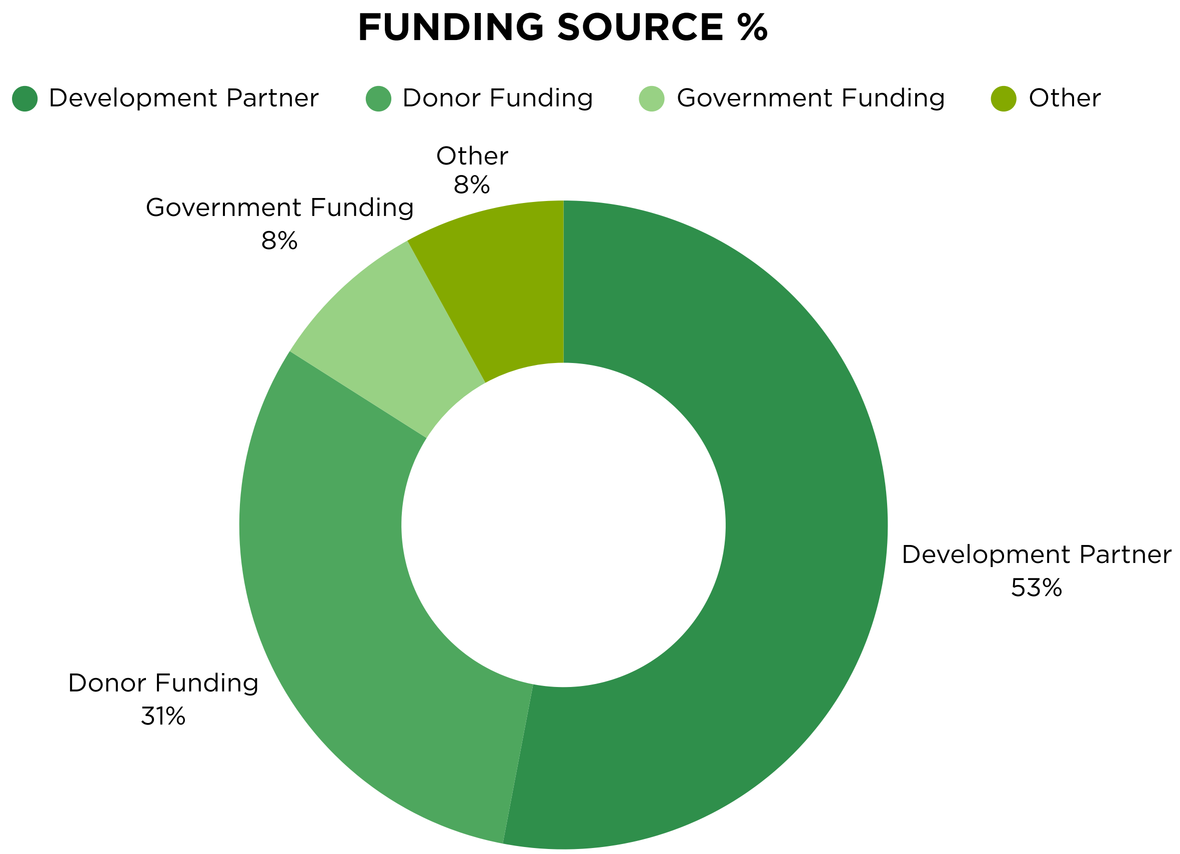


3. Finance

3.1 Funding Source

Analysis of data reported by stakeholders for this report shows that the social protection portfolio in The Gambia remains heavily reliant on external financing. Development partner funding from multilateral institutions, such as the UN, World Bank, and African Development Bank, accounts for the largest share of programme funding at 53%, followed by donor funding from corporate and individual sources at 31%. Government funding represents just 8% of the total, with the remaining 8% largely consisting of contribution-based social security programmes.

The low share of government financing is a longstanding structural challenge for the sector. Heavy dependence on external partners creates vulnerability to funding cycles, shifting donor priorities, and programme discontinuity. Increasing domestic financing for social protection is therefore a critical priority for the sustainability and long-term expansion of the sector and is reflected as such in the NSPP 2026-2036.



3.2 Program Budget and Expenditure

The total reported budget across all programmes in 2025 amounted to GMD 9.0 billion, reflecting the considerable scale of social protection investment in The Gambia. The mean is GMD 310 million, and the median programme budget stands at GMD 53 million, whichis a more representative measure of typical programme size given the significant variation across the portfolio. Budgets range from GMD 160,000 to GMD 2.9 billion illustrating the wide disparity between smaller community-level interventions and large-scalenational programmes.

Table 1: Program Budgets

	GMD
Minimum	160,000
Median	53 Million
Mean	310 Million
Maximum	2.9 Billion
Sum	9.0 Billion

The concentration of total portfolio value in a small number of large programmes underscores the skewed nature of social protection financing in The Gambia. A handful of well-resourced programmes, largely development partner funded, account for a disproportionate share of total investment, while the majority of programmes operate on comparatively modest budgets. This reinforces the findings on funding sources, highlighting the dependence on external financing and the limited scale of domestically funded interventions.

Budget and expenditure data was not uniformly reported across programmes. Of the 38 programmes, 29 provided some financial data, though not all reported both budget and expenditure figures. This is a common challenge in social protection reporting, where programmes may have visibility over one but not the other. The figures should therefore be interpreted with caution, and the budget and expenditure figures cannot be directly compared.

All figures have been converted to Dalasi using the Central Bank of The Gambia daily valuation rate as of March 2026 (1 USD = GMD 72.60; 1 EUR = GMD 85.12).
Rounded to two significant figures.

Among those that did report, expenditure ranged from GMD 160,000 to GMD 720 million, with a median of GMD 30 million and a mean of GMD 100 million. As with the budget data, the gap between the median and mean reflects the skewed distribution of the portfolio,with a small number of large programmes driving the mean upward. Total reported expenditure across the 29 programmes amounts to GMD 3.0 billion.

Table 2: Program Expenditure

	GMD
Minimum	160,000
Median	30 Million
Mean	100 Million
Maximum	720 Million
Sum	3.0 Billion

The gap between total reported budget and total reported expenditure is partly attributable to some programmes reporting budget figures without corresponding expenditure data Where budget variances did occur, programmes were invited to explain the difference. Their responses raise important questions about absorptive capacity within the sector, as the programmes point to several recurring causes of underspending: delays in budget approval, donor-directed halts to activity implementation, and the inability to execute planned activities within the reporting year. One programme noted a significant mid-year funding reduction linked to the withdrawal of American government support, resulting in delayed implementation and underspending. Another reported that budget allocations do not consistently reflect actual operational costs, leading to structural underspending.

Overspending was rare but not absent. A number of programmes also noted that activities are ongoing, and expenditure figures therefore remain incomplete. These findings suggest that the budget-expenditure gap reflects not only absorptive capacity constraints but also external financing volatility and planning challenges. Improving budget approval timelines, strengthening procurement processes, and building more responsive monitoring systems should be priorities for the sector in the coming policy period.

3.3 Spotlight: Government Funding on Social Protection

In light of the current aid landscape, marked by the withdrawal of USAID and shrinking development budgets worldwide, the financial sustainability of social protection has become a critical issue. The findings presented in this report make this vulnerability apparent: 53% of programmes are funded by development partners and a further 24% by donors; just 8% of programmes rely primarily on government funding.

This financing gap highlights the importance of strengthening domestic allocations to reduce reliance on external aid and ensure continuity of programmes. The Gambian government's commitment, particularly through direct funding, is indispensable for the sector's long-term viability. In terms of international benchmarks, 1.5% of GDP is the average among low income African countries (Carrasco, Jawara and Meyer, 2022). By contrast, OECD countries dedicate between 20-30% of total government expenditure to social protection (OECD, 2024), underscoring the scale of the gap. Without stronger government investment, many programmes risk instability or discontinuation, undermining efforts to expand coverage and improve equity.

As of 2015, public expenditure on social protection in The Gambia was only 0.2 percent of GDP, and when donor-funded programs were considered, overall social protection expenditure reached 0.9 percent of GDP (Carrasco, Jawara and Meyer, 2022). However since 2015, the Government has signalled a clear commitment to strengthen the social protection system, for example through the Family Strengthening Programme, Nafa Cash transfer programme, and expansion of the School Feeding Programme.

To establish a credible and consistent measure of government spending on social protection, NSPA undertook an exercise to identify and consolidate budget lines that reflect government spending on social protection. This provides a clearer picture of domestic financing[1] and serves as an important benchmark for tracking progress, demonstrating the government's willingness to make social protection visible within the national budget framework.

The exercise covers 32 ministries and 4,281 budget line items. Of these, 153 (3.6%) are classified as social protection, accounting for GMD 2.2 billion in approved estimates, 4.1% of the total approved budget of GMD 53.0 billion. Social protection expenditure and commitments to date amount to GMD 2.0 billion (5.5% of total expenditure), with a strong disbursement rate of 93.3%, indicating that allocated funds are being effectively executed.

Survey-based estimates of social protection expenditure, such as the 2015 figure, should be noted as lower bounds, as they typically cover a sample of government programmes and institutions rather than the full budget. The NAATA estimates are based on a systematic classification of all government budget lines, representing the first comprehensive classification of the full national budget for social protection expenditure in The Gambia.

The Ministry of Agriculture is the largest social protection spending ministry, with GMD 703.6 million in expenditure and commitments to date, reflecting the importance of food security and agricultural support within The Gambia's social protection system.

Taken together, these figures offer an important measure of progress. Based on The Gambia's estimated 2025 GDP of GMD 202.56 billion (IMF DataMapper, 2025), social protection expenditure of GMD 2.0 billion represents approximately 1% of GDP, a fivefold increase from the 0.2% recorded in 2015. While this remains below international benchmarks, the trajectory reflects the government's growing commitment to a more resilient and domestically funded social protection system, and underscores the importance of continued and sustained investment.

Forward look

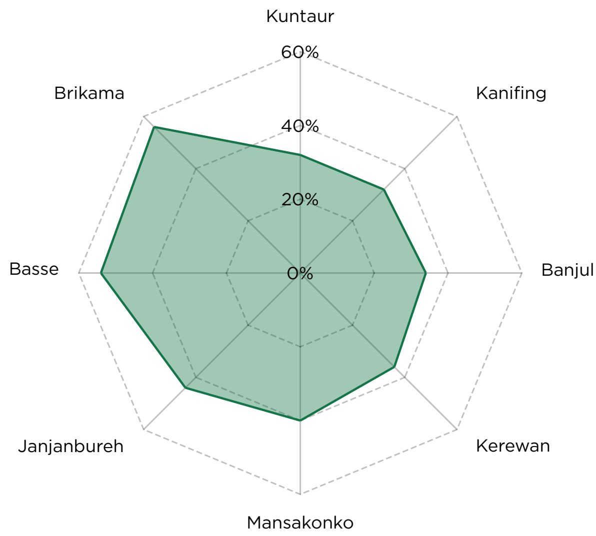
This exercise was carried out using NAATA (Ñaata), a budget analytics tool developed for the National Social Protection Agency to track how much of The Gambia's national budget is allocated to and spent on social protection. It cross-references IFMIS expenditure data against a customisable list of social protection budget lines, producing structured reports on spending by ministry, disbursement rates, and budget variances, making social protection financing visible, traceable, and accountable. The link to the tool is available in the references section of this report.

4. Coverage

4.1 Geographic coverage

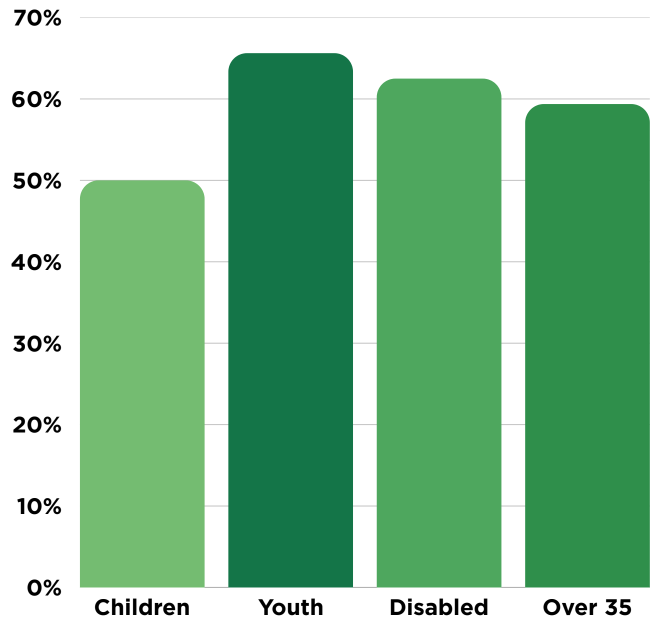
Coverage is somewhat uneven across Local Government Areas (LGAs). Brikama and Basse are the most covered regions, each with 27 programmes operating there (71%), followed by Janjanbureh (58%) and Mansakonko (53%). Kerewan accounts for 47% of programmes, Banjul 45%, and Kuntaur and Kanifing 42% each. Notably, compared to last year, Basse has risen significantly in prominence while Kanifing has fallen, suggesting a shift in programming toward more rural and agricultural regions. Banjul, though the capital, again registers relatively low coverage. Ensuring more balanced geographic distribution remains critical to achieving nationwide social protection coverage, though the ultimate objective is that distribution reflects how different needs are distributed across the country.

GEOGRAPHIC COVERAGE BY LGA

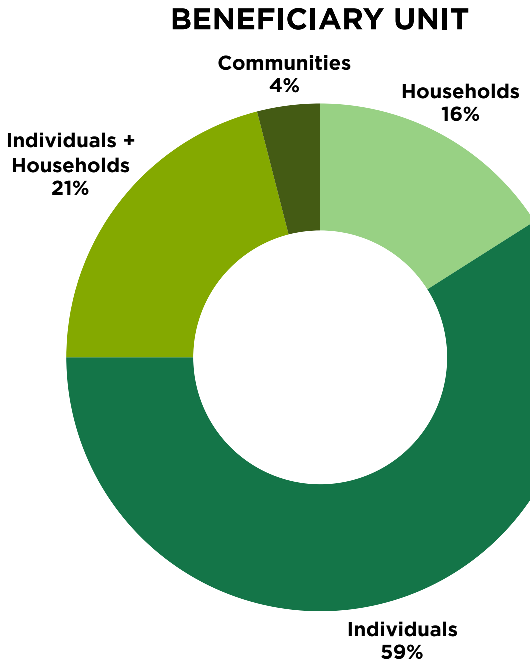


4.2 Beneficiary characteristics

Among programmes that reported on beneficiary targeting, youth aged 15-35 were the most commonly targeted group, with 21 programmes indicating a focus on this population. Persons with disabilities followed closely at 20 programmes, and adults over 35 at 19 programmes. Children aged 0-14 were targeted by 14 programmes. These figures are based on the 28-32 programmes that completed this section of the survey; a response rate of 74-87%. Strengthening the granularity and completeness of beneficiary data, including disaggregation by age, sex, and vulnerability category at the programme and institution level, remains a priority for future reporting cycles and will be essential for evidence-based planning and accountability.



4.3 Targeting Units



Social protection programmes target different units of beneficiaries depending on the nature of the intervention, ranging from individuals to households and communities. The dominant targeting unit is the individual, accounting for 50% of programmes, reflecting the prevalence of interventions such as cash transfers, training, and skills development that are directed at specific persons. Individuals and households combined account for 26% of programmes, households alone for 13%, and communities for 11%.

The choice of targeting unit maps fairly clearly onto institution type and programme mandate. National government agencies with statutory mandates predominantly target individuals, reflecting their role in delivering benefits to registered, identifiable citizens where eligibility is defined at the person level.

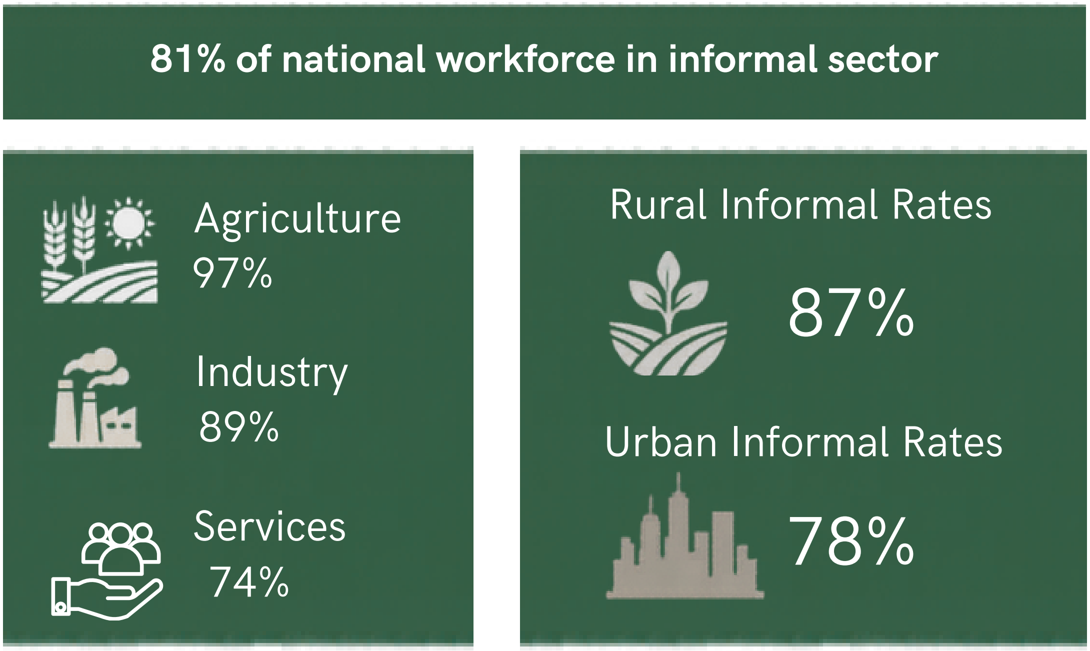
Child welfare and protection organisations, including Caritas Gambia, ChildFund, SOS Children's Villages, and Ministry of Basic and Secondary Education (MoBSE), cluster in the mixed individual-and-household category, reflecting a programme logic that simultaneously tracks individual outcomes (particularly for children) while directing transfers and support to the household unit around them.

Household-level targeting is concentrated among organisations focused on food security, disaster response, and community development. Here the intervention logic treats the household as the relevant unit of vulnerability and support, consistent with approaches to food insecurity and flood relief where needs are assessed at the household rather than individual level.

Community-level targeting is the smallest category and is used exclusively by the international agencies- UNFPA, UNICEF and Red Cross, reflecting their mandate to strengthen systems, build institutional capacity, and shift social norms rather than deliver transfers to individual or household beneficiaries directly.

4.4 Spotlight: The Informal Sector

The informal sector forms the backbone of The Gambia's economy, accounting for more than 81% per cent of the national workforce in 2025 (GLFS 2025). Female (86%) and rural (87%) are more likely to be in the informal sector than men (78%) or urban workers (78%). The agricultural sector has near-universal informality at 97%, followed by industry (89%) and services (74%), indicating that informality spans all major sectors.



Furthermore, informality is increasing; total informal employment increased from 79% in GLFS 2022-23 to 81% in GLFS 2025.

Despite its scale and structural importance, informal workers remain largely excluded from formal social protection mechanisms. This creates a "missing middle" (Guven, Jain and Joubert, 2021); individuals who are not poor enough to qualify for cash transfers but are also not covered by traditional social security schemes, like pensions. To reflect this, the informal sector is one of the new priority areas of the 2026-2035 policy. The goal is that over the next decade, specific, tailored products and legal frameworks are established to protect this significant group.

The Department of Community Development's (DCD) Productive Economic Inclusion (PEI) programme represents the sector's most direct response to the challenge of informal sector exclusion. Designed as a graduation from the Nafa Cash Transfer, the PEI programme supports households that are nearing the end of their cash transfer cycle to transition from dependency toward self-reliance, providing continued support in the form of productivity-enhancing activities rather than cash.

The PEI programme is Component 3.1 of the World Bank's Resilience, Inclusion, Skills, and Equity (RISE) Project, with a total investment of USD 5 million. The programme adopts a graduation approach, combining startup capital for small businesses and farming activities with practical skills training, business coaching, market linkages, and savings groups to build financial literacy and longer-term resilience. Over the next five years, the programme aims to reach 10,000 participants across at least 22 districts and five regions of The Gambia.

Targeting is deliberately pro-poor and inclusive. The programme prioritises youth and women, who are guaranteed a minimum 50% quota, as well as persons with disabilities and vulnerable households more broadly. District selection was informed by existing Nafa intervention areas, with the SR providing lists of Nafa beneficiaries and other poor and extremely poor households, identified through poverty categorisation based on a Proxy Means Test (PMT).

The pilot phase covered three districts, Nianija, Wuli West, and Foni Bintang, and was deliberately timed to coincide with those districts nearing the end of their participation in Nafa cash transfer, ensuring continuity of support and a smooth transition from social assistance to productive inclusion. These three districts also rank among the poorest nationally.

Implementation experience from the pilot generated important learnings. Challenges included low financial literacy among some participants, digital payment complications arising from the absence of national ID cards, dropout due to travel distances, and coach allowances that were insufficient to attract highly skilled trainers.

These experiences have informed a detailed set of recommendations for scale-up, including using the SR as the primary entry point for targeting, conducting sensitisation in local languages, building in a 2–3% enrolment buffer to account for dropout, and requiring Wave account registration as a condition of participation.

PEI represents an important proof of concept for the new policy period. Its phased scale-up, from three pilot districts to all 22 over five years, and its explicit use of SR data for targeting, positions it as a model for how the sector can begin to bridge the gap between formal social protection and the informal economy.

Forward Look

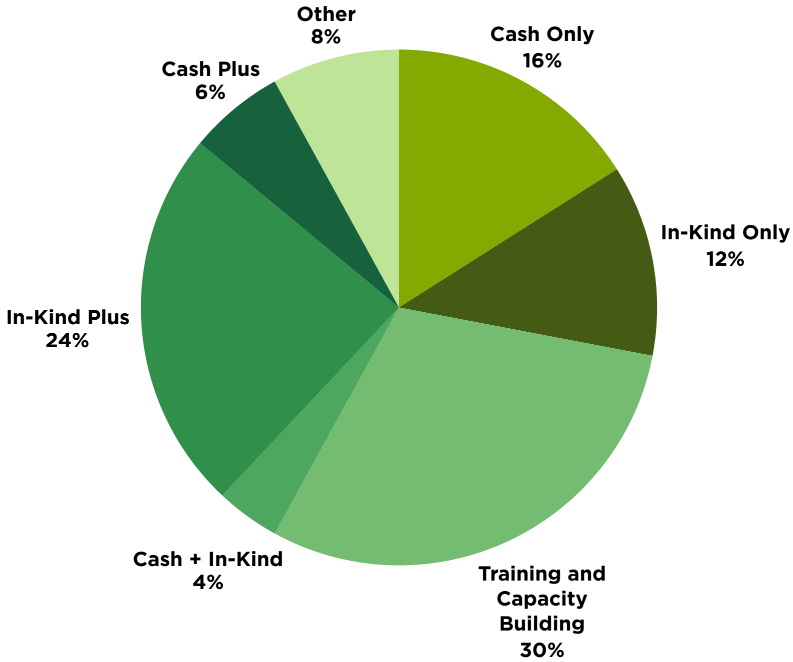
In 2026, additional financing from the International Development Association (IDA) and the Global Shield Financing Facility (GSFF) under the RISE Project will introduce a new subcomponent on Disaster Risk Financing (DRF) and ASP, aimed at integrating prearranged disaster risk financing with shock-responsive social protection. A central feature is the establishment of an ASP Sub-Window under the Social Protection Fund (SPF), a dedicated, rules-based mechanism to enable timely and predictable emergency cash transfers to poor and vulnerable households affected by shocks such as droughts, floods, and food price crises.

Furthermore, a dedicated ASP Taskforce has been established to drive the agenda forward. Its focus includes leading the development of a national ASP strategy while strengthening coordination, integrating key systems (social registries, early warning, etc) and mobilising sustainable financing to ensure effective shock-responsive social protection in country.

5. Delivery

5.1 Mode of Delivery

In-kind plus is the most common delivery mode across reported programmes, accounting for 32% of programmes, reflecting the prevalence of interventions that combine in-kind support with complementary components such as training or coaching. This is followed by training and capacity building at 24%, and cash only at 13%. Pure in-kind delivery, cash combined with in-kind, cash plus, and other modalities each account for 8% of programmes. The diversity of delivery modes across the portfolio reflects the varied nature of social protection programming in The Gambia, ranging from direct transfers to skills-based and institutional support interventions.



The diversity of delivery modes across the portfolio reflects a landscape responding to different types of need and vulnerability rather than applying a one-size-fits-all approach. The prominence of training and capacity building as the single largest category points to a significant strand of programming oriented towards longer-term resilience and self-sufficiency, which complements the direct transfer programmes in the portfolio. However, the relatively high share of training and capacity building as a standalone mode, without an accompanying transfer component, is worth reflecting on, given evidence that skills programming tends to be most effective when households have a consumption floor beneath them (Banerjee et al., 2015; Bandiera et al., 2017). Exploring opportunities to link standalone training programmes with at least a complementary transfer or in-kind component could strengthen their impact for the most vulnerable.

5.2 Spotlight: Adaptive Social Protection

ASP refers to systems that can flexibly respond to shocks, particularly climate and disaster events, by expanding coverage, accelerating transfers, and reaching vulnerable populations when they need support most. In The Gambia, building such a system is an increasingly urgent priority given the country's high exposure to floods, droughts, and other climate hazards (IMF, 2024) that regularly threaten the livelihoods of its most vulnerable communities.

The case for a stronger ASP system is grounded in The Gambia's acute socioeconomic vulnerabilities. Nearly half of all households (47.2%) depend on agriculture as their primary income source, yet the sector contributes only 25% to GDP, reflecting deep structural inefficiencies driven by rain-fed subsistence farming. Climate projections compound this: yields of key crops such as sorghum and groundnuts are expected to decline by 15-25% by 2050, while floods alone cause economic losses equivalent to 3.8% of GDP. Droughts, though accounting for just 21% of recorded disaster events between 1968 and 2021, have affected 88% of all people impacted by disasters over that period, underscoring how disproportionately climate shocks fall on ordinary households (Global Shield CDRFI Stocktake and Gap Analysis, 2025), and the urgency of having systems in place to protect them.

The Gambia's social protection architecture — guided by the National Social Protection Act (2024) and the new NSPP (2026-2036), provides a foundation but remains limited in scope, financing, and adaptability. The system has yet to be sufficiently linked to disaster risk financing mechanisms or early warning systems, and the Emergency Relief Fund remains under-resourced and largely inactive. The Stocktake and Gap Analysis proposes the creation of a Climate and Disaster Risk Fund, supported by both national and international sources, as a more robust alternative.

Progress in 2025 has been shaped by a coordinated effort led by MoFEA and MECCNAR, bringing together government ministries, national agencies, and international partners to assess gaps and develop a coherent ASP response. The resulting Stocktake and Gap Analysis identifies the absence of a dedicated ASP strategy as a critical gap, recommending a holistic policy framework that connects disaster risk financing directly with ASP mechanisms, supported by a clear action plan with defined responsibilities and timelines.

Together with the Request for Support and expansion of the RISE project, 2025 has laid important groundwork for a system that is genuinely shock-responsive, inclusive, and financially sustainable.

6. Performance of the Sector

6.1 Implementation Challenges

Across the programmes surveyed, implementation challenges were widespread and reported by the majority of respondents. The challenges can be grouped into recurring themes that cut across institution type and programme focus.

Funding constraints are the most pervasive challenge, cited in various forms across programmes. These range from outright shortfalls in budget that limit coverage and beneficiary numbers, to delays in disbursement that disrupt implementation timelines and leave field staff without resources mid-cycle. Several programmes noted that government counterpart funding (where it exists) is irregular and not released on time, creating dependency on donor disbursement schedules. The broader structural challenge of fragmented, donor-dependent financing, already discussed in the Finance section, manifests at the programme level as uncertainty, stop-start implementation, and an inability to plan beyond funding cycles.

Coordination and targeting weaknesses represent a second cluster of challenges. Several programmes flagged difficulties arising from insufficient pre-coordination between implementing partners, including with site managers and M&E teams, leading to limited cooperation during field visits. Beneficiary verification and data management challenges were also frequently mentioned, including mismatches between printed records and digital payment systems, and difficulties arising from the lack of national ID cards among beneficiaries, which created complications for mobile money enrolment and payment verification.

Operational challenges, including limited mobility due to lack of vehicles, inadequate storage facilities for in-kind commodities, and low awareness among target populations, were also frequently cited. Awareness gaps were particularly notable in pension and insurance programmes, where low public understanding of entitlements, combined with misinformation, constrained uptake. Community acceptance also posed challenges in some programmes.

Finally, **participant dropout and absenteeism** were reported across a range of programmes, driven by factors including long travel distances, relocation, health issues, and in some cases, a preference for training facilities closer to urban areas over those located in rural project sites.

6.2 Programme Learnings

The learnings reported across programmes are rich and varied, and similarly, point to a number of consistent themes with implications for programme design and sector coordination.

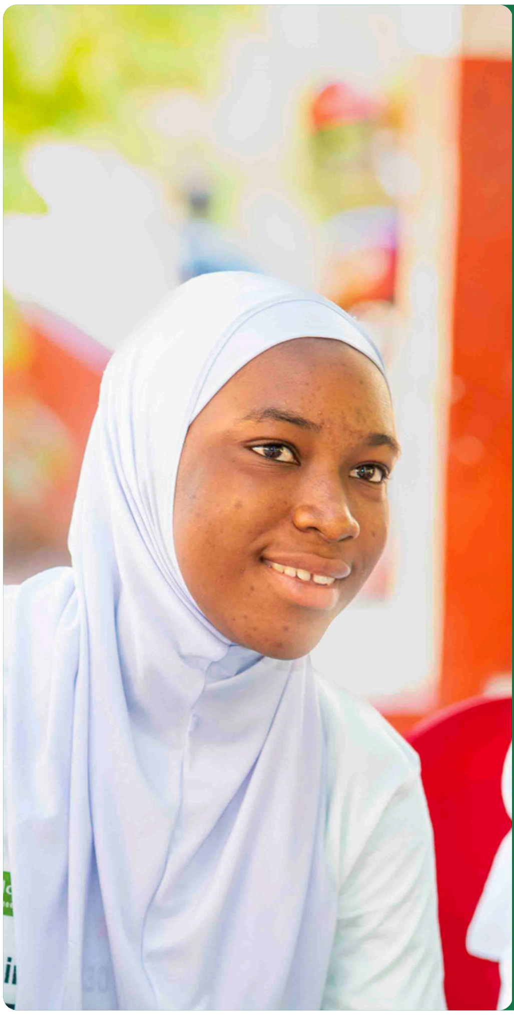
The importance of **community ownership and participation** emerges strongly. Programmes that invested in community sensitisation, particularly in local languages, reported stronger engagement, better comprehension of programme objectives, and reduced dropout. Conversely, programmes that experienced community resistance attributed this partly to insufficient prior engagement and communication. The lesson is consistent: early, sustained, and linguistically appropriate community engagement is a prerequisite for effective implementation.

Coordination with government structures and other implementing partners is identified as a key enabler of success. Programmes that actively partnered with government ministries reported stronger implementation outcomes and greater sustainability prospects. The use of existing community structures, including Village Development Committees and Community Development Assistants (CDAs), was noted as effective for **targeting and mobilisation,** provided they received adequate supervision. Cross-programme learning events and coordination meetings with other implementing partners were also highlighted as valuable for preventing duplication and aligning strategies.

On targeting and **data management**, the DCD's PEI programme offers particularly detailed learnings. Beginning the targeting process from the SR, using poverty ranking data, and engaging CDAs closely during the expression of interest phase significantly improved the accuracy of beneficiary selection. Running test checks before payments, maintaining Wave account registration as a condition of enrolment, and building in a buffer in enrolment figures to account for expected dropout were all identified as practical improvements for scale-up.

The evidence from **graduation-style programming** reinforces the value of bundled support. Programmes combining multiple modalities, such as transfers alongside training and coaching, tended to report more positive outcomes than single-modality approaches. Cash or in-kind support alongside skills training helped participants engage more productively with capacity building components, consistent with the broader evidence base on graduation approaches.

6.3 Success Stories



Binta, a 16-year-old student from a community where Female Genital Mutilation (FGM) was deeply rooted in tradition, transformed from a silent observer into a powerful advocate for change.
Through a UNFPA-supported girls' leadership club, Binta gained knowledge about her rights, gender equality, and the harmful effects of FGM. Empowered with this new awareness, she began leading dialogues with classmates and youth groups, courageously inviting boys to discuss equality and respect.

Her turning point came when she organized a community forum with parents, elders, and religious leaders. Speaking passionately about protecting girls' health and autonomy, Binta moved many attendees. Several families publicly pledged to abandon FGM for the first time.

Binta's activism sparked widespread change: mothers formed support networks, fathers joined the cause, and local leaders endorsed alternative rites of passage.

Today, Binta is recognized as a young trailblazer whose courage and leadership ignited a community-wide commitment to ending FGM and advancing gender equality.

Source: **Child Fund - The Gambia**

As a disabled individual, Lolly previously struggled to make a living and depended heavily on others for financial support for herself and her children.

With the aid of the Nafa project and the entrepreneurship training it provided, Lolly has been able to start a small business making and selling soap bars and soap powder from her home.

With her new business income, she is able to independently support her family and keep food on the table.

Source:
Scaling Up Nutrition &
National Nutrition Agency (NaNA)

A few years ago, we had a community garden, but it was totally destroyed. We are very grateful for the newly fenced garden.

It will help us to grow vegetables without fear of animal intrusion. The produce from our gardens is what my household depends on especially my grandchildren.

Salimata Ba, President,
Conteh Community Garden

Source:
Catholic Relief Service - The Gambia

The intervention of this project will help empower the 42 women groups we work with. The facility will be used for trainings and experiments. The fence will serve as protection for our crops and the accommodation complex which will be used as a guest house to generate revenue and sustainability for the agency.

Muhammed Drammeh, Executive Drammeh,
Tumana Agency for Development

Source:
Vulnerable Youth & Women Support Project (VYWoSP)

6.4 Spotlight: Family Strengthening Programme and NAFA

The Gambia has made significant progress in expanding social protection interventions through flagship cash transfer programmes, notably the domestically financed Family Strengthening Programme (FSP) and the World Bank-supported Nafa Cash Transfer Programme.

Since its first expansion in 2023, the FSP has steadily expanded its coverage. Beginning with 2,000 beneficiaries nationwide, the programme scaled up to over 3,000 beneficiaries in 2024 and continued its growth in 2025. At present, the FSP supports 5,410 vulnerable individuals, including female-headed households, persons with severe disabilities, orphans, and older persons aged 70 years and above. Beneficiaries receive a transfer of GMD 1,000 every month, which has previously been paid every four months.

The Nafa Cash Transfer Programme, implemented by the National Nutrition Agency (NaNA) with World Bank support, has similarly expanded its reach. Initially piloted in three districts- Foni Bintang, Nianija, and Wuli West, the programme has progressively scaled up to cover 17 districts. Under the Gambia RISE Project, an additional 16 districts were included, bringing the total to 36 districts nationwide. Targeting is conducted at the household level, focusing on extremely poor households identified through the SR using Proxy Means Testing (PMT) scores. The programme has also pioneered the use of digital payments, currently operational in the North Bank Region, with plans underway to extend coverage of the programme to urban areas including Kombo, Kanifing, and Banjul.

Together, the FSP and Nafa Cash Transfer Programme represent critical pillars of The Gambia’s social protection system, combining domestic financing with international support to strengthen resilience, reduce poverty, and promote inclusion across both rural and urban communities.

7. Conclusion

7.1 Alignment with New Policy Priorities

The 2025 programme portfolio broadly reflects the priorities of the outgoing NSPP 2015-2025, with strong representation across welfare, livelihoods, shock response, and vulnerability reduction. However, a number of programmes also anticipate or directly align with the expanded agenda of the new NSPP 2026-2036, which introduces two new priority areas: the informal sector and ASP.

On ASP, the portfolio reveals both nascent capability and significant gaps. NDMA's disaster relief programming and the climate resilience components embedded across several programmes demonstrate that shock-responsive thinking is present in the sector. However, these efforts remain largely uncoordinated and are not yet linked to a coherent financing or early warning architecture. The Global Shield process and the resulting Stocktake and Gap Analysis provide a strong platform for translating this into a dedicated ASP strategy, a task identified as a priority for the ASP taskforce to be established in 2026.

The new policy's emphasis on extending coverage to informal sector workers remains a gap between ambition and current programme activity. While a number of programmes touch on economic inclusion and livelihood support, the DCD's PEI programme is the only programme explicitly designed as a graduation bridge between formal cash transfer coverage and broader informal sector participation. With over 80% of the workforce in informal employment, this is where the most significant scale-up is needed in the coming policy period.

7.2 Recommendations

Strengthen domestic financing for social protection. The 2025 data confirms that the sector remains overwhelmingly dependent on external funding, with government financing accounting for just 8% of reported programme budgets. Increasing domestic resource allocation to social protection, in line with the commitment set out in the new policy, is essential to reduce vulnerability to donor withdrawal and ensure programme continuity. NAATA, which identifies and consolidates government budget lines for social protection, is a positive step and should be formalised as an annual tracking exercise to monitor progress over the new policy period. A specified government revenue line should be instituted to provide reliable funding for social protection interventions.

Invest in coordinated targeting infrastructure. Implementation challenges and learnings alike point to the SR as a critical but underutilised asset. Greater systematic use of the Registry as the primary entry point for beneficiary identification, across programmes and institutions, would reduce duplication, improve targeting accuracy, and enable more coherent national coverage. The PEI programme’s experience of using SR data as the basis for beneficiary listing offers a practical model for replication.

Address the standalone training gap. With training and capacity building accounting for 30% of delivery mode entries as a standalone modality, there is a significant opportunity to strengthen impact by pairing these programmes with at least a complementary transfer or in-kind component, particularly for the most vulnerable participants. Evidence from the graduation approach literature consistently shows that the combination of consumption support and skills building outperforms either in isolation.

Develop a dedicated ASP strategy. The absence of a coordinated ASP framework, identified as a critical gap, should be addressed as a priority in 2026 through the planned ASP taskforce. This strategy should explicitly link the SR, existing programme infrastructure, and disaster risk financing mechanisms to enable rapid, coordinated response to climate shocks.

Improve the quality and completeness of programme data. Gaps in expenditure reporting, beneficiary disaggregation, and spending per LGA, limit the sector's ability to monitor coverage and assess impact. Adhering to minimum data quality standards for survey participation, and providing technical support to smaller institutions to meet them, would significantly improve the evidence base for future reporting cycles. This should be considered when building the new web-based M&E framework.

Scale informal sector programming. With over 80% of the workforce in informal employment and only one programme explicitly designed to bridge the gap between formal social protection and informal sector participation, extending coverage to this population is a significant unmet challenge in the sector. The new policy's inclusion of informal sector coverage as a priority area should be accompanied by concrete social protection products for the informal sector.

Strengthen Capacity Building Across Institutions: Invest in continuous training for programme staff, local government officials, and community-based actors to improve technical expertise in targeting, monitoring, grievance handling, and digital delivery systems. Building skills in data management, financial planning, and adaptive programming will enhance absorptive capacity and reduce underspending.

Expand Coverage to Underserved Areas: Address geographic imbalances by prioritizing regions with lower programme presence, such as Kanifing and Banjul, while maintaining strong rural outreach. Ensure coverage is also representative of need.

Forward Look

In 2026, NSPA will host an Annual Social Protection Report Event to drive implementation of the report’s recommendations. The event will bring stakeholders together to exchange lessons and commit to concrete action.

8. Annexes

Contributing Instutitions

- African Development Bank
- Catholic Relief Services
- Caritas Gambia
- Central Project Coordination Unit (MOFEA)
- ChildFund The Gambia
- Department of Community Development
- Directorate of Social Welfare
- Future In Our Hands The Gambia
- The Gambia Food and Nutrition Association
- The Gambia Investment and Export Promotion Agency
- Ministry of Basic and Secondary Education
- National AIDS Secretariat
- National Alliance for Agroecology the Gambia
- National Disaster Management Agency
- National Enterprise Development Initiative
- National Health Insurance Authority
- National Nutrition Agency
- NSPA
- National Population Commission Secretariat
- Social Security and Housing Finance Corporation
- SOS Children's Villages
- The Gambia Red Cross Society
- United Nations Population Fund
- UNICEF
- World Bank

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