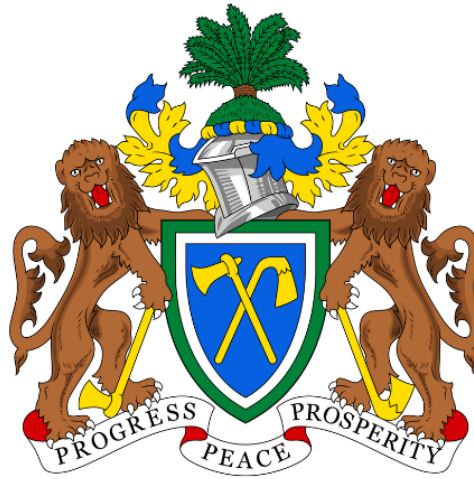




REPUBLIC OF THE GAMBIA

2026 - 2035 NATIONAL SOCIAL PROTECTION POLICY

NATIONAL SOCIAL PROTECTION AGENCY (NSPA)

JANUARY 2026

FOREWARD

On behalf of the Government of The Gambia, I am honoured to present the *National Social Protection Policy (2026–2035) and its Implementation Plan (2026-2030)*.

This policy embodies our enduring commitment to reducing poverty, addressing vulnerability, and advancing social inclusion for all Gambians. It provides a comprehensive framework to guide our collective efforts toward ensuring that every citizen—particularly those most at risk of exclusion and precarity—can live with dignity and participate fully in the nation’s economic and social life.

The government recognize that vulnerable individuals and groups possess immense potential and resilience to overcome adversity. However, this potential can only be fully realized when they are equipped with the right opportunities and support. They are not passive recipients of aid but active agents of change—capable of transforming their lives and contributing meaningfully to the growth and development of their communities and our nation.

Building on the solid foundation laid by the previous policy, this new framework responds to the realities of our evolving context, including the challenges and opportunities presented by informality, and climate change leading to the pursuit of decent work and a just transition for the most vulnerable communities in a low-carbon economy.

The government remains steadfast in its commitment to fostering an enabling environment for the effective coordination, planning, implementation, and monitoring of social protection interventions nationwide. Together, we will continue to strengthen institutions, systems, and partnerships to ensure that social protection remains an important cornerstone of national development and a pathway toward shared prosperity for all Gambians.

H. E Mohammed B.S Jallow

Vice President of The Republic of The Gambia

ACKNOWLEDGEMENT

First and foremost, I would like to extend my heartfelt gratitude to the entire staff of the National Social Protection Agency (NSPA) for their dedication and hard work in the development of this policy. Special recognition goes to Mr Omar Ceesay, Monitoring and Evaluation Officer; Mr William B. Jatta, Social Protection Officer; and Mr Zaeen de Souza, ODI Fellow, for their commitment in spearheading the development of this policy. I would also like to make special mention of the Department of Strategic Policy and Delivery, Ministry of Public Service, Administrative Reforms, Policy Coordination and Delivery, particularly Ousman Jobe, for their invaluable guidance and support to the policy team throughout this process.

Secondly, I wish to express my sincere appreciation to all Ministries, Departments, and Agencies (MDAs), Non-Governmental Organizations (NGOs), and Development Partners for their unwavering support to the Agency and to the broader social protection sector. Much of what we have accomplished has been made possible through their continued support.

Finally, this policy should not be viewed merely as an update of its predecessor, but rather as a continuation—and indeed an expansion—of our collective vision for social protection in The Gambia. It reflects our enduring commitment to broadening coverage, deepening inclusion, and ensuring that no one is left behind. While gaps remain, we have made sustained progress over the past decade, and this policy will serve as our guiding framework for the next ten years as we work toward a more equitable and resilient nation.

Momodou K. Dibba
Executive Director
National Social Protection Agency
Office of The Vice President

EXECUTIVE SUMMARY

The National Social Protection Policy (NSPP) 2026–2035 builds on the NSPP 2015–2025, extending and adapting the framework to The Gambia’s changing socio-economic realities. Its long-term vision is to establish an inclusive, integrated, and comprehensive social protection system that provides protective, preventive, promotive, and transformative measures to address poverty, vulnerability, and risks across the life cycle.

The policy is grounded in rights-based and inclusive principles, emphasizing equity, accountability, national leadership, and sustainable long-term financing. It recognizes the multidimensional nature of poverty—spanning income, health, food security, education, and exposure to environmental and social risks—and the need to protect groups disproportionately affected, including women, children, youth, older persons, persons with disabilities, migrants, returnees and those affected by chronic illness.

The NSPP continues to prioritize core areas such as safeguarding the welfare of the poorest, protecting populations from shocks, promoting livelihoods, reducing exposure to social risks, and strengthening coordination, governance and systems. At the same time, it introduces new thematic areas that respond to emerging challenges: adaptive social protection to strengthen resilience to climate and economic shocks; delivery systems to harmonize processes such as targeting, monitoring, and payments; informal sector social protection to extend coverage to the many Gambians employed outside the formal economy; and labour market initiatives to expand decent work opportunities and a just transition for workers affected by the impact of climate change, particularly for youth and women.

The office of the Vice President will provide leadership to the sector. At the technical level, the sector will be led by the National Social Protection Agency (NSPA), coordinating Ministries, Departments, and Agencies (MDAs), development partners, and civil society actors. Through policy actions, the NSPP aims to reduce poverty, build resilience, and promote inclusive and sustainable development over the next decade.

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LIST OF ABBREVIATIONS

ABBREVIATION	FULL MEANING
NSPP	National Social Protection Policy
HIV	Human Immunodeficiency Virus
Rf-NDP	Recovery focus-National Development Plan
SDG	Sustainable Development Goal
NEAP	National Employment Policy and Action Plan
NHP	National Health Policy
ANRP	Agriculture and Natural Resources Policy
NRP	National Nutrition Policy
ESP	Education Sector Policy
NGP	National Gender Policy
ECOWAS	Economic Community of West African States
M&E	Monitoring and Evaluation
ASP	Adaptive Social Protection
LMI	Labour Market Initiatives
NSPA	National Social Protection Agency
TWG	Technical Working Group
SPF	Social Protection Floor
DHS	Demographic and Health Survey
GDP	Gross Domestic Product

LIST OF ABBREVIATIONS

ABBREVIATION	FULL MEANING
WB	World Bank
UNDAC	United Nation Disaster Assessment Committee
NHIS	National Health Insurance Scheme
CEDAW	United Nations Convention on the Elimination of all forms of Discrimination against Women
ILO	International Labour Organization
CRC	Convention on the Rights of the Child
SSHFC	Social Security and Housing Finance Corporation
MIS	Management Information System
MDA	Ministry, Department, Agency
LGA	Local Government Authority
CSO	Civil Society Organization
OVP	Office of the Vice President
SPF	Social Protection Fund
GamSR	Gambia Social Registry

INTRODUCTION

1.1 NATIONAL SOCIAL PROTECTION POLICY OVERVIEW

The government is committed to progressively building an inclusive and comprehensive social protection system. To strengthen social cohesion and ensure fairness, universal categorical targeting is envisaged as the preferred approach. However, establishing a full social protection floor remains a significant challenge, as more than half of the population (53 per cent) lives below the poverty line, exacerbated by the COVID pandemic and other global shocks. Consequently, fiscal as well as institutional capacities are limited, both on the administrative side as well as in terms of funding mechanisms. This reality necessitates careful prioritization of population groups within the framework of the National Social Protection Policy (NSPP).

Accordingly, the NSPP's beneficiary selection will emphasize reaching the poorest individuals, households, and communities—particularly those facing extreme poverty, social vulnerabilities, and exclusion. Policy consultations have identified a preliminary core target group that includes: extremely poor individuals and households; vulnerable children; the older persons; persons with disabilities; the chronically ill; people and families affected by HIV; vulnerable women(in particular female headed households) and youth; as well as refugees, migrants, returnees, and prison inmates and their families.

1.2 STRATEGIC ALIGNMENT

The National Social Protection Policy (NSPP) 2026-2035 builds on and is a continuation of the National Social Protection Policy (NSPP) 2015-2025. Towards this end, this policy will build on the success of the previous policy. Notably, the strengthening of coordination structures, guided by a data driven system, leading the country towards the long-term vision of the policy as envisaged in 2015.

1 INTRODUCTION

The NSPP is firmly anchored on the country's national development frameworks, including the Recovery Focused National Development Plan 2023 – 2027 and the Sustainable Development Goals, as well as other relevant sector policies and international development frameworks. The areas of alignment and complementarity are briefly highlighted below:

RECOVERY FOCUSED NATIONAL DEVELOPMENT PLAN (RF-NDP) 2023 – 2027

The policy is in line with Outcome 6.5 of the RF-NDP: Resilience of households and individuals strengthened, and safety nets put in place to address vulnerability through Social Protection in The Gambia. In the context of the RF-NDP, the policy will contribute to the implementation of the following three national priorities:

- 1) Reduce people's exposure to risks and vulnerabilities, and social inclusion and equity through social protection financial schemes and safeguarding the welfare of the poorest and most vulnerable.
- 2) Strengthen leadership, governance, and social protection service delivery systems and resource mobilization to design and deliver effective and efficient programs.
- 3) Promote food and nutrition security, Environmental Protection, Disaster Management and Mitigation, Resilience Building, and response to Climate change.

NATIONAL EMPLOYMENT POLICY AND ACTION PLAN (NEAP) 2022 - 2026

The NSPP's focus on the promotion of livelihoods and income of the poorest and vulnerable, economically active populations aligns with the NEAP's targets to match labour supply and market needs, promote minimum wage and ensure decent jobs for private sector employees, and create a minimum of 150,000 decent jobs within five years.

NATIONAL HEALTH POLICY 2021-2030

Safeguarding the welfare of the poorest and most vulnerable population, pursued under the NSPP, closely aligns with the overarching goal of the health policy to provide quality and affordable health care services for all. The health policy also envisions a healthier and more productive population through universal health coverage.

1 INTRODUCTION

AGRICULTURE AND NATURAL RESOURCES POLICY 2017 - 2026

The overarching objective of the ANR Policy is to maximise poverty reduction and enhancement of food, income, and nutrition securities through the optimal utilization of the resources of the sector, consistent with safeguarding the integrity of the environment. The implementation of the ANR policy, therefore aligns with the NSPP, enhancing complementarity in enhancing social protection in the country.

NATIONAL NUTRITION POLICY 2018 - 2025

The NSPP and the National Nutrition Policy align closely in their objectives to improve the well-being of vulnerable populations, with the Nutrition Policy aiming to enhance physical health, cognitive development of children, and overall living conditions of the population through improved nutrition.

EDUCATION SECTOR POLICY 2016-2030

The education policy goal to provide a responsive, relevant, and quality education of all Gambians for poverty reduction is key to safeguarding the welfare of children and to equipping them with the livelihood skills for productive employment as envisage in the NSPP.

NATIONAL GENDER POLICY 2025 – 2035

The NSPP's commitment to safeguarding vulnerable populations and promoting optimal living conditions aligns with the Gender Policy's goal of eradicating gendered poverty and ensuring a dignified quality of life. The Social Protection Policy complements the Gender Policy's objective of eliminating all forms of discrimination and gender-based violence. Both policies share a common vision of equitable development and empowerment, reinforcing a coordinated effort to create a more inclusive Gambian society.

INTERNATIONAL FRAMEWORKS

ECOWAS Social Protection Framework

The Council of Ministers adopted the ECOWAS Social Protection Framework and Operational Plan in Banjul in 2023 with the objective of standardizing approaches in the region.

1 INTRODUCTION

The framework guides Member States as they address social protection issues according to their specific needs. Its main goal is to assist Member States in designing, implementing, and evaluating social protection interventions.

The African Union’s Social Policy Framework for Africa (2008) provides an overarching policy structure to assist its Member States in the development of their national social policies to promote human empowerment and development in their ongoing quest to address the multiple social issues facing their societies. It also sets out commitments to build social protection systems, ideally based on a social protection floor that provides benefits to older persons, persons with disabilities, children, and the unemployed. The Framework argues that comprehensive pension - or old age grant- systems need to be established.

The UN Sustainable Development Goals in particular focus on social protection, recognizing its importance in the creation of a fairer and better world. Goal 1.3 of the SDGs calls for the implementation of “*nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and vulnerable*”. Goal 8 stresses on the “*promotion of a sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all*”, which is in line with the priority areas of the policy.

1.3 GUIDING PRINCIPLES

1.3.1. Rights-based programming

People in The Gambia hold inalienable rights in the areas of survival, development, protection, and participation, as articulated in The Gambia’s constitution and other relevant national and international legal instruments. The NSPP will promote the progressive realization of human rights by adopting a rights-based approach to programming and encouraging the participation of beneficiaries in determining appropriate types of social protection interventions and methods of implementation.

1 INTRODUCTION

1.3.2 Social inclusion and equity

Social protection programs will address multidimensional risks, paying particular attention to social vulnerabilities that exacerbate people's exposure to risks, discrimination, and poverty. The NSPP will ensure that the most vulnerable groups – including vulnerable women, youth and children, older persons, returnees, people with disabilities, and households affected by HIV and AIDS and other forms of chronic illness – benefit from expanded program coverage, and that policy and program planning processes are sensitive to their specific needs. The government will ensure that fiscal resources are more equitably distributed across regions and localities, including a renewed focus on the urban poor and other vulnerable populations.

1.3.3 National leadership

Strong national ownership and government leadership at all levels (national, regional, and community) will be promoted and supported to drive NSPP implementation.

1.3.4. Accountability and transparency

Social protection programs will be transparent – incorporating the accurate and timely dissemination of information, robust M&E of outcomes and impacts, including value for money and targeting approaches with clearly defined mechanisms for grievances and redress.

Needs- and evidence-based programming: Social protection programs will be developed based on robust poverty, risk, and vulnerability assessments to ensure that their design is informed by solid evidence (who needs what type of assistance, when, for how long, and where).

1.3.5 Integration and coordination

Social protection interventions will be delivered in a timely, harmonized, and integrated manner to effectively and efficiently address multi-faceted vulnerabilities. Sound and sustained partnerships will be promoted between government, donors, and non-state actors involved in social protection. To facilitate effective coordination, key stakeholders will commit to a common set of standards for financial management, targeting, reporting, and M&E.

1 INTRODUCTION

1.3.6 Sustainable long-term funding

The Government and its partners will commit to reliable, sustainable, and institutionalized funding mechanisms to fund social protection, such as the recently established Social Protection Fund, and shift from ad-hoc emergency responses to predictable, long-term interventions that are able to effect sustainable change in people's lives.

1.4 POLICY FORMULATION PROCESS

The policy was developed using a series of stakeholder consultations, which focused on five core thematic areas—some of which were outlined as potential areas for further work in the National Social Protection Policy Review 2023, and some which reflect changes in The Gambia's socio-economic and broader country context. These five areas are: Adaptive Social Protection, Coordination Mechanisms, Delivery Systems, Informal Sector Social Protection, and Labour Market Initiatives.

A technical working group was formed for each of the five thematic areas (Annex-I), comprising stakeholders from government, the private sector, development partners (such as the UN and the World Bank). The output of the series of technical working group meetings was also presented to and revised with regional stakeholders from across the country to understand and incorporate regional idiosyncrasies and insights that may have been overlooked during the broader technical working group meetings. As the Agency in charge of social protection coordination, the National Social Protection Agency spearheaded and anchored the entire exercise.

BACKGROUND

2.1 SECTOR OVERVIEW

The NSPP 2015-2025 defines social protection as: transformative policies and programs designed to reduce poverty and population vulnerability by promoting efficient labour markets, diminishing individuals' exposure to risk, and equipping people with the means to protect themselves from hazards and the interruption or loss of income. Towards this end, the new NSPP is unchanged.

The government's understanding of poverty, vulnerability, and risk is multidimensional and dynamic, based on the recognition that each of these concepts has both economic and social dimensions. The Government perceive poverty not only as a material (income-related) aspect of wellbeing; it is also experienced through a range of non-income dimensions such as food and nutrition security, education, psycho-social welfare, social equality, and physical security and protection.

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

Thus, the NSPP (2026-2035) continues to adopt a broad range of social protection policy instruments across four categories: protective, preventative, promotive, and transformative. These interventions include social assistance, social insurance, adaptive social protection, labour market interventions and policies, productive safety nets, social welfare services, and legal and social equity measures—all of which aim to protect people from exploitation and discrimination. These measures are critical in addressing the multidimensional nature of poverty, as well as the risks and vulnerabilities people face.

2 BACKGROUND

Finally, the Social Protection Floors Recommendation, 2012 (No 202), adopted by the International Labour Organisation, is also of relevance to the NSPP. The SPF is a basic guarantee of social protection for the entire population, addressing key vulnerabilities that occur throughout the life cycle for children, pregnant women and mothers, youth, the working-age population, and the elderly. The SPF comprise universal access to essential services (such as health, education, housing, and water and sanitation, as nationally defined); and cash or in-kind social transfers (meant to ensure income security, food security, adequate nutrition, and access to essential services).

2.2 SITUATIONAL ANALYSIS

The Gambia has faced setbacks in poverty reduction, reeling from the Covid pandemic with poverty rates rising from 48 percent in 2010 to 53 percent in 2020 (GBoS, 2020). Rural areas have been disproportionately affected, where larger household sizes and long-standing deprivation intensify poverty. According to the 2020 Demographic Health Survey, over 56 percent of the rural population fall within the lowest wealth quintile, and an additional 29 percent are in the second lowest quintile. In contrast, only 4 percent and 16 percent of the urban population fall into these respective categories, highlighting a stark rural-urban divide.

Despite these challenges, the economy has recently demonstrated strong recovery. As of September 2024, GDP growth reached 5.7 percent, driven by a well performing service sector, rising public (and private investment), easing inflationary pressures, and steady remittance inflows. This has supported higher household consumption, and improved labour incomes, and poverty reduction. Inflation has moderated due to prudent monetary policy and declining international commodity prices, and medium-term growth is projected to average ~6 percent through 2027 (World Bank, 2024).

However, Gambians continue to face compounding risks that undermine livelihoods and wellbeing. Increasingly frequent environmental shocks—such as droughts, floods, and windstorms—threaten food security, material wellbeing, incomes, and health.

2 BACKGROUND

The 2022 flash floods, for example, caused widespread damage to homes and property, affecting over 50,000 people across Greater Banjul, North Bank, Central River, and Upper River Regions (UNDAC, 2022). Vulnerable groups—including pregnant and lactating women, young children, people living with HIV/AIDS or chronic illnesses, persons with disabilities, and the elderly—remain at heightened risk of malnutrition and health shocks. Access to healthcare is often constrained by financial and geographic barriers, though the rollout of the National Health Insurance Scheme since 2022 is expected to gradually expand coverage for the most vulnerable.

A multitude of social protection projects, schemes, and programs exist in The Gambia that address a variety of risks and deprivations facing poor and vulnerable groups (see Annex-II). However, while they generally provide important support for the poor and vulnerable, most interventions are short-term, emergency-oriented, and have limited reach. Whilst gains have been made, the sector requires more standardization, strengthened coordination, and synchronization. More broadly, the current social protection programs require increase in scope, coverage, and financing, as well as improvements in institutional design and delivery.

2.3 STAKEHOLDER AND INSTITUTIONAL MAPPING

	HIGH INTEREST	LOW INFLUENCE
HIGH INTEREST	POSITIVE INFLUENCE: - Cabinet - Development Partners - MDAs	POSITIVE INFLUENCE: - Beneficiaries - NGOs - CSOs - Academic Institutions - Local Communities

	HIGH INTEREST	LOW INFLUENCE
	POTENTIAL NEGATIVE INFLUENCE: - Some MDAs with competing mandates MITIGATION: - Strengthen inter-agency coordination through joint planning - Clarify roles in the NSPP Implementation Plan	POTENTIAL NEGATIVE INFLUENCE: - NGOs/CSOs with conflicting agendas or limited policy alignment MITIGATION: - Engage through inclusive consultations and improve communication and feedback - Align programs with shared goals
LOW INTEREST	POTENTIAL NEGATIVE INFLUENCE: - Traditional/Religious Leaders - Activists - Influential Individuals - Media MITIGATION: - Conduct targeted awareness campaigns - Build trust through community dialogue and media sensitization - Highlight policy benefits and equity outcomes	NEUTRAL/LOW RISK INFLUENCE: - Non-beneficiary individuals/groups MITIGATION (IF NEEDED): - Monitor public sentiment - Provide transparent communication on targeting rationale

LEGAL AND REGULATORY FRAMEWORK

3.1 The legal framework for social protection in The Gambia is anchored in the 1997 Constitution, which enshrines equal rights for women, children, and persons with disabilities (Sections 28–31) and obligates the State, under the “Directive Principles of State Policy”, to ensure just and equitable social opportunities for vulnerable groups, in particular.

Furthermore, the National Social Protection Act (2024) provides for the establishment of an Agency to lead all coordination activities relating to social protection in the country, including but not limited to the administration of social assistance, social grants, and cash transfers, and other adjacent activities.

In addition to this, under the existing legal framework in The Gambia, there are various (complementary) legislation that helps to expand these social protection. Namely:

1. the Children’s Act (2005, amended 2016): emphasizes the best interests of the child, access to education, healthcare, and nutrition, while prohibiting harmful practices such as child marriage.
2. The Women’s Act (2010, amended 2015) domesticated CEDAW and the Maputo Protocol, mandating equality, social security benefits, protection from discrimination, and safeguards for elderly women and women with disabilities.
3. The Persons with Disabilities Act (2021) provides explicit rights to social protection, education, health, employment, accessibility, and non-discrimination, though stigma continues to hinder inclusion.
4. The Trafficking in Persons Act (2007) ensures care and rehabilitation of victims.
5. The Domestic Violence Act (2013) envisages material support and shelters for survivors.
6. The Sexual Offences Act (2013) strengthens legal protection but lacks provisions for victim support.

3 LEGAL AND REGULATORY FRAMEWORK

7. The Labour Act (2007) provides enforceable rights to wages, sick leave, maternity benefits, and bans child labour protecting workers.

Additional frameworks include the Injuries and Compensation Act (1990) for workplace injuries, the Public Health Act (1989, amended 1995) for environmental health, and the National Health Insurance Act (2021), which introduces a National Health Insurance Scheme to advance Universal Health Coverage.

3.1 INTERNATIONAL OBLIGATIONS

The Gambia is a signatory to international agreements and conventions which have direct bearings on social protection.

The **1948 Universal Declaration of Human Rights** recognizes social protection in the following articles:

ARTICLE 22: Everyone, as a member of society, has the right to social security and is entitled to realization, through national efforts and international cooperation and in accordance with the organization and resources of each State, of the economic, social, and cultural rights indispensable for his dignity and the free development of his personality.

ARTICLE 23.3: Everyone who works has the right to just and favourable remuneration, ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of Social Protection”.

ARTICLE 25: *“Everyone has the right to a standard of living adequate for the health and wellbeing of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control. Motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection”.*

3 LEGAL AND REGULATORY FRAMEWORK

The Gambia has also signed and ratified the **The United Nations Convention on the Elimination of all forms of Discrimination against Women (CEDAW)**, without reservation.

This legal instrument imposes an obligation on member states under Article 14 to consider the problems faced by rural women and expressly urges State Parties to ensure that rural women have the right to benefit from social security programmes and obtain access to credit and markets.

Article 3 of CEDAW sets out to achieve international state compliance in the eradication of structural inequality-socially, institutionally, and culturally, and the implementation of its duty to secure rights, freedoms, and protections for women on a basis of equality with men.

The Social Security (Minimum Standards) Convention, 1952 (No 102) of the International Labour Organization, of which the Gambia is a member State, provides a widely accepted minimum standards and frameworks for social protection systems. It stipulates nine main schemes of social security, including sickness benefit, employment benefit, old-age benefit, and maternity benefit. The ILO has set, as a goal for each member country, the provision of ‘universal access’ to social protection so that all vulnerable members of the society, in particular children, the older persons, and persons with disabilities, can enjoy income security. Furthermore, the Social Protection Floors, endorsed in ILO recommendation 202 (2012) which provide for (a) access to a nationally defined set of goods and services, constituting essential health care, including maternity care, that meets the criteria of availability, accessibility, acceptability and quality; (b) basic income security for children, at least at a nationally defined minimum level, providing access to nutrition, education, care and any other necessary goods and services; (c) basic income security, at least at a nationally defined minimum level, for persons in active age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity and disability; and (d) basic income security, at least at a nationally defined minimum level, for older persons.

3 LEGAL AND REGULATORY FRAMEWORK

At the continental level, there are key legal instruments which provide for social protection. **Article 18(4) of the African Charter on Human and Peoples' Rights** stipulates that 'the aged and the disabled shall also have the right to special measures of protection in keeping with their physical or moral needs'.

Article 20(2)(a) of the African Charter on the Rights and Welfare of the Child provides that 'State Parties to the present Charter shall, in accordance with their means and national condition, take all appropriate measures to assist parents and other persons responsible for the child and in case of need provide material assistance and support programmes particularly with regard to nutrition, health, education, clothing and housing'.

The rights of children to social protection are also clearly stated in the **Convention on the Rights of the Child (CRC)**. According to the CRC, children have the right to social security, including insurance, and to an adequate standard of living, all of which are provided by social protection.

3.2 LEGAL GAPS AND REQUIRED AMENDMENTS

Legal and regulatory reforms are essential to establish and manage social security products tailored for the informal sector. Presently, coverage by the Social Security and Housing Finance Corporation (SSHFC) is limited to the formal sector, leaving informal workers without access to any formal social protection mechanisms.

To introduce any form of insurance products for the informal sector, it will be required either to amend the current legislation or to enact new laws. Such legal frameworks must clearly outline the roles of all key stakeholders and address their specific needs to ensure effective implementation and administration of social security solutions for informal workers.

POLICY DIRECTION

4.1 VISION

The long-term vision for social protection in The Gambia seeks 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 broader human development, greater economic productivity and inclusive growth.

4.2 MISSION

The Mission of the NSPP is to facilitate the reform and expansion of the national social protection system by ensuring more efficient and effective use of resources, strengthened management and administrative systems, and progress towards a more inclusive form of social protection that makes basic income and social services available to The Gambia's poorest and most vulnerable people – gradually expanding access to the entire population.

4.3 POLICY GOALS

The overarching goals of the social protection policy focus on:

- Addressing gaps in coverage and aligning programs more effectively to meet the varied needs of the population in the wake of shocks and pandemics.
- Providing guidance to increase the coordination of interventions through the adoption of a systematic and harmonized mechanism that identifies beneficiaries, exchanges information (e.g., GamSR), and monitors program impact.
- Strengthening capacity at the national, sub-national, and local level for policy formulation, coordination, implementation, and monitoring, while continuing to provide social welfare and rehabilitation services; and
- Identifying and creating fiscal space for the sustainable (i.e., long-term and predictable) financing of social protection and allocating a specific budget for social protection.

4.4 POLICY OBJECTIVES

The specific objectives of the policy are to:

1. Support the extreme poor and other most-vulnerable groups in attaining an improved standard of living and enhanced human development.
2. Address structural, seasonal unemployment and underemployment, and provide livelihood opportunities and labour capacity for the poorest and most vulnerable groups.
3. Build systems and guidelines to extend coverage of adaptive social protection systems.
4. Support the poor and vulnerable during times of shock through the provision of social assistance and the expansion of insurance mechanisms.
5. Strengthen synergies between the formal social protection system and informal social protection structures and mechanisms.

POLICY FRAMEWORK

5.1 POLICY PRIORITY AREAS

The following policy priority areas form a comprehensive framework through which this policy aims to strengthen social protection in The Gambia. These areas focus on safeguarding the poorest and most vulnerable, building resilience to shocks, and enabling people to secure sustainable livelihoods and decent work. By addressing social and economic risks while promoting inclusion and equity, these priorities ensure that no one is left behind in times of crisis, transition, and more broadly, growth. Strong systems, effective governance, and coordination across institutions and partners provide the foundation for this effort, supported by ongoing capacity development and evidence-based policymaking. Together, these measures aim to create a responsive, inclusive, and sustainable social protection system that empowers individuals and strengthens resilience.

1. SAFEGUARD THE WELFARE OF THE POOREST AND MOST VULNERABLE POPULATIONS

This area focuses on ensuring predictable and inclusive support for individuals and households living in extreme poverty or facing chronic vulnerabilities. It aims to reduce deprivation and improve human development outcomes through direct assistance and essential services. This priority area is in line with the following policy objectives:

OBJECTIVE 1: Support the extreme poor and other most-vulnerable groups in attaining an improved standard of living and enhanced human development

OBJECTIVE 4: Support the poor and vulnerable during times of shock through the provision of social assistance and the expansion of insurance mechanisms

2. PROMOTE ADAPTIVE SOCIAL PROTECTION

This area strengthens the capacity of social protection systems to anticipate and respond to climate, economic, and other shocks. It integrates risk-based planning and builds resilience among vulnerable populations. Priority II of the policy supports the following objectives:

POLICY FRAMEWORK

OBJECTIVE 4: Support the poor and vulnerable during times of shock through the provision of social assistance and the expansion of insurance mechanisms

OBJECTIVE 3: Build systems and manuals to extend coverage of adaptive social protection systems

3. PROMOTE LIVELIHOODS, DECENT WORK AND JUST TRANSITION

This area supports economically active poor and vulnerable populations to access productive employment, skills development, and social insurance. Furthermore, the priority area fosters inclusive growth and promotes transitions toward climate friendly and sustainable livelihoods, in line with the following policy objectives:

OBJECTIVE 2: Address structural, seasonal unemployment and underemployment, and provide livelihood opportunities and labour capacity for the poorest and most vulnerable groups

OBJECTIVE 1: Support the extreme poor and other most-vulnerable groups in attaining an improved standard of living and enhanced human development

4. REDUCE PEOPLE'S EXPOSURE TO SOCIAL RISKS AND VULNERABILITIES, INCLUDING DISCRIMINATION AND EXCLUSION.

This area addresses structural barriers and social risks that limit access to opportunities, especially for the marginalized, poor, and vulnerable groups. It promotes inclusive policies and programs that empower individuals and communities, in furtherance of the following policy objectives:

OBJECTIVE 4: Support the poor and vulnerable during times of shock through the provision of social assistance and the expansion of insurance mechanisms

OBJECTIVE 1: Support the extreme poor and other most-vulnerable groups in attaining an improved standard of living and enhanced human development

5. STRENGTHEN LEADERSHIP, COORDINATION, GOVERNANCE, AND SOCIAL PROTECTION SYSTEMS

This area ensures that the social protection sector is guided by strong institutions and governance systems. It is anticipated that these will promote accountability and sustainability, in line with the following policy objectives.

OBJECTIVE 3: Build systems and manuals to extend coverage of adaptive social protection systems

OBJECTIVE 5: Strengthen synergies between the formal social protection system and informal social protection structures and mechanisms

5.1 SYSTEM DESIGN

Following the successful establishment of the Social Registry Information System (including Grievance redress mechanisms) and building the Monitoring and Evaluation framework, the policy will focus on building on this momentum. For instance, dynamism of the social registry, expanding the Social Registry Information System to include unified beneficiary database, and building a web-based monitoring and evaluation system. Whilst the former improves the targeting, the later improves decision making and clarity in the sector, deduced from evidence from the monitoring.

5.2 CAPACITY DEVELOPMENT

To advance the social protection agenda, it is essential to strengthen institutional capacity, leadership, and coordination across all levels of government. Most of the gains in the technical capacity building in the previous policy were at the front line and middle level; therefore, current priorities necessitate the development of capacity at higher level, whilst maintaining the momentum on the gains registered.

5.3 POLICY ANALYSIS

Government analytical and policy capabilities should be enhanced to generate and apply evidence effectively. This evidence plays a critical role in raising awareness and sustaining commitments in the social protection sector.

5.4 BUILDING PARTNERSHIPS

Building strong partnerships among government entities, development partners, civil society organizations, and other stakeholders is essential for sustaining progress in the social protection sector. These collaborative relationships enable the pooling of resources, expertise, and innovative approaches necessary to drive effective social protection delivery. Partnerships are also critical from an advocacy point of view, which will help build synergies.

IMPLEMENTATION FRAMEWORK

6.1 IMPLEMENTATION ARRANGEMENTS

The implementation plan for the NSPP 2026-2035 has already been developed and will guide how the policy will be implemented.

6.2 FINANCING & SUSTAINABILITY

A financing strategy for social protection will be developed, including funding for the Social Protection fund, to finance priority areas of the policy. The strategy will explore financing options both domestically and externally, such as matching grants, corporate social responsibility, philanthropic and faith-based contributions, etc.

A. RISK MANAGEMENT

#	Risk event	Like	Imp	Risk level	Mitigation Measures	Trigger condition	Contingency plan	Owner
1	Low uptake of informal sector social security schemes	H	M	H	Outreach campaigns, simplified registration, and incentive design	Poor registration numbers	Pilot redesign and targeted incentives	SSHFC-lead NSPA
2	Funding gaps for unconditional and conditional cash transfers	H	H	H	Budget advocacy and donor alignment	Budget shortfalls or delayed disbursements	Prioritize most vulnerable groups and stagger rollout	MoFEA- Lead NSPA DPs

#	Risk event	Lik e	I m p	Risk level	Mitigation Measures	Trigger condition	Contingency plan	Owner
3	Technical delays in developing Adaptive Social Protection Strategy	M	M	M	Dedicated technical team and timeline monitoring	Missed strategy development deadline	External technical support and phased rollout	NSPA-lead NDMA
4	ICT infrastructure gaps affecting digital payment rollout	M	H	H	Network mapping and phased implementation	Failed payment transactions	Use hybrid payment systems (manual + digital)	MoCDE- Lead NSPA
5	Inadequate stakeholder usage of web-based M&E platform	M	M	M	Training and user-friendly design	Low login or reporting rates	Manual reporting templates and refresher trainings	NSPA- Lead DPs IPs
7	Competing fiscal priorities for SP Fund	H	H	H	Advocacy and earmarked allocations	Reduced budget share	Use matching grants and CSR partnerships	MoFEA- lead NSPA

Note: “*Like.*” = *Likelihood*; “*Imp.*” = *Impact* (*L* = *Low*, *M* = *Medium*, *H* = *High*)

B. STAKEHOLDER ENGAGEMENT AND COMMUNICATION STRATEGY

To strengthen the implementation of the National Social Protection Policy (NSPP), the NSPA will enhance its communication strategy with a clear focus on prioritizing stakeholder engagement and effective information sharing. Efforts will be directed toward the progressive realization of NSPP objectives through a series of coordinated communication activities.

- **Annual Stakeholder Workshops:** The NSPA will commission annual workshops that bring together key stakeholders to review progress, share experiences, and discuss emerging priorities. These events will serve as vital platforms for building consensus and fostering collaboration among all parties involved in the social protection sector.
- **Policy Briefs and Sector Reports:** In support of transparent and informed decision-making, the NSPA will regularly publish policy briefs and annual sector reports. These documents will be disseminated widely among stakeholders to ensure that all relevant actors have access to up-to-date information on policy implementation, sector performance, and areas of focus.
- **Enhanced Feedback Mechanisms:** The NSPA will strengthen feedback mechanisms to facilitate ongoing stakeholder input. By enabling stakeholders to provide timely feedback, the NSPA aims to continuously improve policy outcomes and ensure that the voices of those affected by social protection initiatives are heard and acted upon.

GOVERNANCE & INSTITUTIONAL ARRANGEMENTS

7.1 INSTITUTIONAL ROLES

LEADERSHIP

The Office of the Vice President is the lead institution tasked with providing leadership and coordination due to the multisectoral nature of social protection. The authority to coordinate the rest of government is the mandate of the Office of the Vice President. With such a convening power, all relevant sectors work in synergy towards the realization of the full potential of collaboration in the sector.

The coordination on day-to-day basis is provided by the National Social Protection Agency. The National Social Protection Agency Board's multi-sectoral membership serves as a robust foundation for achieving the alignment of social protection system objectives with the broader priorities of other sectors. This diverse composition enables the Board to effectively establish connections to complementary services managed by various ministries and supports the efficient sharing of resources across sectors.

At the regional level, social protection services will be continued to be decentralized, headed by the relevant sector heads. They will report on social protection issues at the Technical Advisory Committee meetings, chaired by the Governor.

For the policy to be implemented successfully, the participation and input of stakeholders from multiple sectors is essential. A coordinated approach to implementation is vital, as it enhances the effectiveness of social protection initiatives and ensures that objectives are met efficiently. The specific structures for policy implementation, along with the roles of relevant institutions, are outlined in the implementation plan.

Achieving the goals of the National Social Protection Policy requires the active involvement of various stakeholders, essential for implementing, monitoring, and improving social protection initiatives at all levels.

KEY STAKEHOLDERS

- **Ministries, Departments, and Agencies (MDAs) of Central Government:** These entities provide leadership, policy direction, and oversight to ensure alignment with national priorities.
- **Office of the Regional Governors:** Regional Governors facilitate the coordination and implementation of social protection activities at the regional level.
- **Local Government Authorities (LGAs):** LGAs are responsible for the execution and management of programs designed at LGA level, within local jurisdictions, complementing central government efforts.
- **Local Communities:** Community involvement ensures that social protection programs are responsive to local needs and circumstances, fostering ownership and sustainability.
- **Private Sector Agencies:** The private sector supports policy implementation through resources, expertise, and innovative solutions.
- **Civil Society Organizations:** These organizations advocate for vulnerable groups, contribute to policy development, and assist in service delivery.
- **Regional and International Partners:** Collaboration with partners beyond national borders brings additional resources, technical assistance, and best practices to strengthen the policy framework.
- **Academic and Research Institutions:** These institutions provide evidence-based research, policy analysis, and evaluation to inform decision-making and enhance program effectiveness.

The coordinated efforts of these stakeholders are essential to ensure that social protection policies are implemented efficiently, reach intended beneficiaries, and contribute to broader social and economic development goals.

7.2 DECISION-MAKING & COORDINATION

The responsibility for providing policy guidance and making key decisions rests with the Office of the Vice President. The office plays a pivotal role in overseeing the implementation of the social protection policy, ensuring that all activities align with national priorities and objectives.

The Office of the Vice President reports directly to the Cabinet, offering regular updates on the progress of policy implementation, as well as detailing the successes achieved and the challenges encountered. This reporting structure ensures that the Cabinet remains informed and able to provide high-level support and direction as needed for the effective execution of social protection initiatives.

The Board of Directors of the Agency is responsible for providing oversight and strategic guidance to the National Social Protection Agency (NSPA). In addition to general governance, the Board plays a critical role in setting priorities for the sector, offering recommendations on the allocation of resources, particularly for the Social Protection Fund. This ensures that sector activities are aligned with overarching policy objectives and available resources are utilized effectively.

Furthermore, the Board is empowered to establish technical working groups as necessary. These groups are formed to address specific objectives and challenges related to the implementation of the National Social Protection Policy (NSPP), thereby supporting the achievement of the policy's goals through specialized expertise and focused collaboration.

The National Social Protection Agency is tasked with implementing the decisions and directives issued by the Board of Directors. On a day-to-day basis, the NSPA works to enhance both horizontal and vertical integration within the social protection sector. This operational responsibility ensures that guidance from the Board is translated into effective action, fostering coordination across various levels and stakeholders involved in social protection.

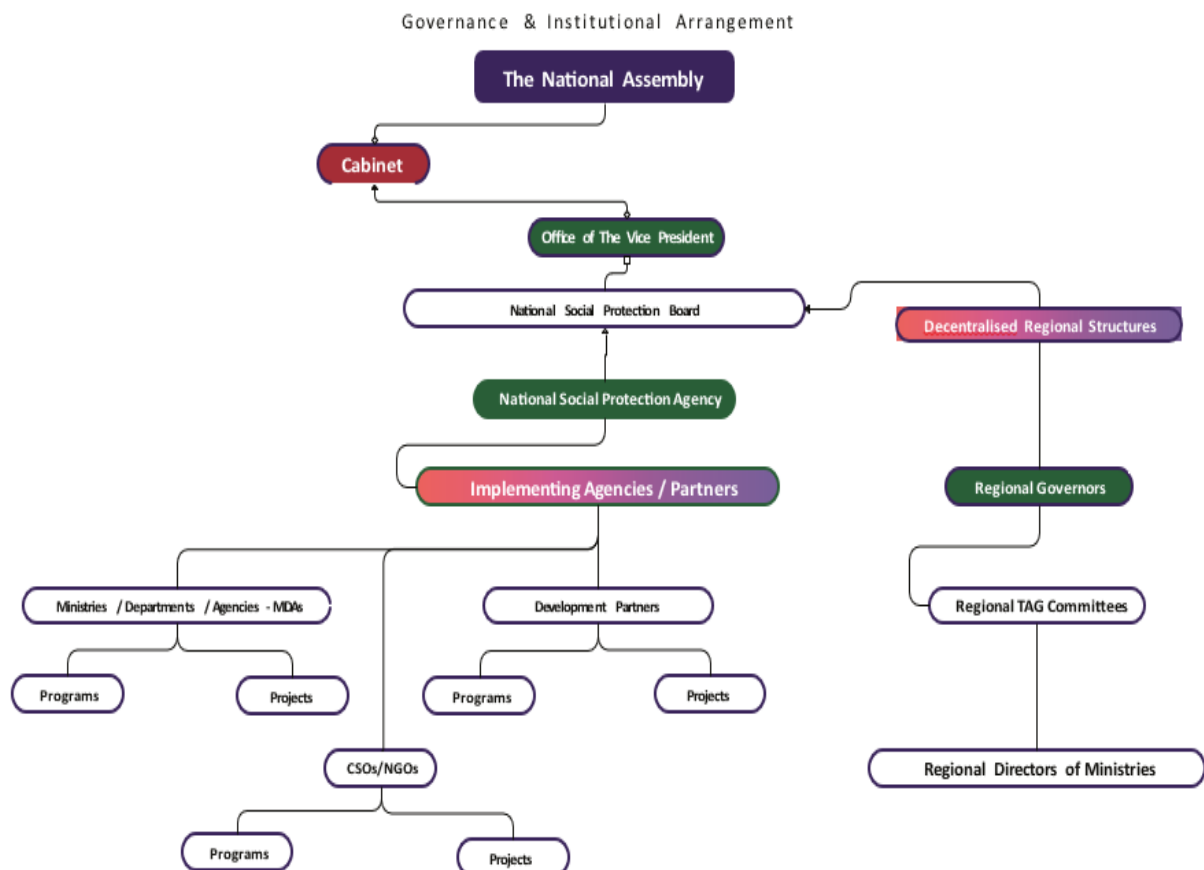
7.3 OVERSIGHT, GRIEVANCE, & REDRESS

The National Assembly, as representatives of the people-the ultimate beneficiaries of the policy, are responsible for the overall delivery of social protection efforts in the country. The National Assembly is responsible for the overall progress and may summon the Vice President to report on the progress of the sector, as and when they deem fit, for the purpose of accountability to the people.

GOVERNANCE & INSTITUTIONAL ARRANGEMENTS

The Cabinet provides overall guidance on the implementation of the policy, and the sector heads are individually responsible for activities implemented directly at the sector levels, whilst the Vice President takes responsibility for the overall leadership and coordination of the sector and centralized activities.

The National Grievance redress mechanism of the sector is guided by the National Social Protection Act, 2024, established under the National Social Protection Agency, for a unified case management system and referral mechanism on social protection issues, to facilitate citizens participation on social protection issues.



MONITORING, EVALUATION, AND REVIEW

8.1 MONITORING ARRANGEMENTS

Monitoring of the NSPP will be anchored on a harmonized results framework that aligns with national development priorities and sectoral strategies. GamSR will be an important database, as the central database for household-level socio-economic data. Other key tools will include a web-based M&E framework. The National Social Protection Agency (NSPA) will produce policy briefs as well as annual reports from sector actors, consolidating performance against key indicators.

8.2 EVALUATION PLAN

The NSPP will undergo two major evaluations during its implementation period: a mid-term evaluation in 2031 and a final evaluation in 2035. These evaluations will assess policy relevance, effectiveness, efficiency, and sustainability, using mixed methods such as qualitative interviews and administrative data analysis. Ideally, independent evaluators will be hired to ensure objectivity, with oversight from the NSPA. The findings will inform development of the implementation plan 2026-2031.

8.3 POLICY REVIEW & UPDATE

Policy reviews will be triggered by the statutory midline and endline review periods, as well as significant changes in the social protection dynamics in the country. The NSPA will lead the review process in collaboration with the relevant sector actors, ensuring broad stakeholder engagement. Updates will be documented through formal addenda or revised implementation plans and shared with sector actors, National Assembly, development partners, and the public through policy briefs or stakeholder convergence and consultations.

ANNEX-I

THEMATIC WORKING GROUPS

1. COORDINATION MECHANISMS

LEAD: NSPA

Department of Strategic Policy and Delivery (Office of the President)

Ministry of Health

Ministry of Basic and Secondary Education (MoBSE)

Ministry of Gender, Children, and Social Welfare (MoGCSW)

National Social Protection Secretariat (NSPS)

Ministry of Interior (for civil registry, ID systems)

Gambia Bureau of Statistics (GBoS)

UNICEF / World Bank (observer/technical role)

2. ADAPTIVE SOCIAL PROTECTION

LEAD: NSPA

Ministry of Environment, Climate Change, and Natural Resources

Department of Water Resources

Ministry of Agriculture

Ministry of Health

Gambia Red Cross Society/Other NGO partners

Early Warning/NDMA

Gambia Bureau of Statistics (GBoS)

FAO / WFP (observer/technical role)

3. DELIVERY MECHANISMS

LEAD: NSPA

ICT stakeholders

Gambia Bureau of Statistics (GBoS)

Ministry of Interior (For ID related tasks)

Ministry of Health (for health insurance integration)

Mobile money operators (e.g., Africell Money, QCell)

Nana

Social Security

4. INFORMAL SECTOR SOCIAL SECURITY

Lead: NSPA

Ministry of Trade, Industry, Regional Integration and Employment (MoTIE)

Gambia Revenue Authority (GRA)

Gambia Chamber of Commerce

National Livestock Owners Association / Farmers' Associations

Women's Bureau / Informal Workers' Associations

ILO? (technical support)

5. LABOUR MARKET INITIATIVES

Lead: NSPA

National Accreditation and Quality Assurance Authority (NAQAA)

Gambia Technical Training Institute (GTTI) / TVET institutions

Women's Bureau

Gambia Investment and Export Promotion Agency (GIEPA)

UN / ILO (technical support)

MoTWI

Gambia Bureau of Statistics (GBoS)

MoFEA

ANNEX-II

ANNEX 2: NSPP 2026-2035 POLICY PRIORITY AREAS AND TARGET GROUPS

POLICY PRIORITY AREA	TARGET GROUPS
1. Safeguard the welfare of the poorest and most vulnerable	Extreme poor and labour-constrained households 1. Orphans and Vulnerable Children (OVC) 2. Elderly and chronically ill individuals 3. People with severe disabilities and high care needs 4. Households with high burden of care 5. People whose vulnerability is exacerbated by age, gender, or displacement 6. Street children
2. Promote Adaptive Social Protection	Moderately and near-poor households 1. Households exposed to lifecycle risks (e.g., pregnancy, early childhood, old age) 2. Communities vulnerable to climate shocks, disasters, and displacement 3. Informal sector workers 4. Seasonal and subsistence farmers 5. Households in fragile or disaster-prone regions
3. Promote Livelihoods, Decent Work, and Just Transition	Extremely poor individuals with productive capacity 1. Youth and women seeking employment or entrepreneurship

POLICY PRIORITY AREA	TARGET GROUPS
	2. Informal workers and micro-entrepreneurs 3. Returnees and reintegrating migrants 4. Persons with disabilities with economic potential 5. Workers affected by economic restructuring or climate transition
4. Reduce exposure to social risks, discrimination, and exclusion	Individuals, households, and communities at risk of exclusion 1. Ethnic minorities and immigrants 2. Persons with disabilities and mental health challenges 3. Women and girls facing systemic barriers 4. Survivors of violence, trafficking, or abuse 5. Returnees and displaced populations
5. Strengthen Leadership, Coordination, Governance, and Social Protection Systems	1. National governance bodies (Cabinet, National Assembly, OVP) 2. Sectoral coordination platforms (NSPAB, NSPA, TWGs) 3. Local government structures and decentralized service providers 4. Ministries, Departments, and Agencies (MDAs) 5. Civil society, community-based organizations, and development partners 6. Data and M&E systems for social protection

APPENDIX 3: POLICY PRIORITY AREAS AND THEIR CORRESPONDING SDGS

POLICY PRIORITY AREA	CORRESPONDING SDG
PRIORITY AREA 1: Safeguard the Welfare of the Poorest and Most Vulnerable Populations	SDG 1.1: By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day SDG 1.3: Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable SDG 2.1: By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round SDG 3.8: Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all SDG 6.1: By 2030, achieve universal and equitable access to safe and affordable drinking water for all

POLICY PRIORITY AREA	CORRESPONDING SDG
PRIORITY AREA 2: Promote Adaptive Social Protection	SDG 1.5: By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters SDG 13.1: Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries SDG 11.5: By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations SDG 13.2: Integrate climate change measures into national policies, strategies and planning
PRIORITY AREA 3: Promote Livelihoods, Decent Work and Just Transition	SDG 8.3: Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services

POLICY PRIORITY AREA	CORRESPONDING SDG
	SDG 8.5: By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value SDG 8.6: By 2020, substantially reduce the proportion of youth not in employment, education or training SDG 10.4: Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality
PRIORITY AREA 4: Reduce people's exposure to social risks and vulnerabilities, including discrimination and exclusion.	SDG 5.1: End all forms of discrimination against all women and girls everywhere SDG 10.2: By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status SDG 16.3: Promote the rule of law at the national and international levels and ensure equal access to justice for all SDG 4.5: By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable

POLICY PRIORITY AREA	CORRESPONDING SDG
PRIORITY AREA 5: Strengthen Leadership, Coordination, Governance, and Social Protection Systems	SDG 1.3: Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable