



The Gambia National Social Protection Policy

2015-2025



The Government of The Gambia



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Foreword

On behalf of The Government of The Gambia, I am pleased to introduce the National social protection policy and strategy plan.

The policy and its strategy plans seek to address the issue of vulnerability and poverty reduction.

Vulnerable people are more than capable of overcoming barriers to their inclusion of taking their rightful place as equal participants in society and of enriching the life of their communities when provided with the necessary support. They are agents of change with self-determination not merely the beneficiaries of charity.

My ministry will create an enabling environment and will provide the necessary technical support to planning, implementation and monitoring of social protection interventions in country.



Hon. Omar Sey

Minister of Health and Social Welfare

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Abbreviations

CFSVA	Comprehensive Food Security and Vulnerability Analysis
CTS	Cash Transfer Scheme
DSW	Department of Social Welfare
FAO	Food and Agriculture Organisation of the United Nations
FGM/C	Female Genital Mutilation/Cutting
GAMJOBS	Gambia Priority Employment Programme
GDP	Gross Domestic Product
GNAIP	Gambia National Agricultural Investment Plan
HIV	Human Immunodeficiency Virus
ILO	International Labour Organisation
M&E	Monitoring and Evaluation
MIS	Management Information System
MoF	Ministry of Finance
NaNA	National Nutrition Agency
NGO	Non-governmental Organisation
NSPC	National Social Protection Commission
NSPP	National Social Protection Policy
NSPS	National Social Protection Secretariat
NSPSC	National Social Protection Steering Committee
OPE	Out-of-pocket Expenses
OVC	Orphans and Vulnerable Children
PAGE	Programme for Accelerated Growth and Employment
PAU	Policy Analysis Unit PWD
People with Disabilities PLHIV	People living with HIV
PWP	Public Works Programme
SPF	Social Protection Floor
SSHFC	Social Security and Housing Finance Corporation
TWT	Technical Work Teams
UNAIDS Joint	United Nations Programme on HIV/AIDS
UNDAF	UN Development Assistance Framework
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
WHO	World Health Organisation
WFP	World Food Programme

Executive Summary

The Gambia's first National Social Protection Policy 2015-2025 (NSPP) was designed to contribute towards the alleviation of poverty and vulnerability in the country, in line with the Government of The Gambia's Vision 2020 and the 2012-2015 Programme for Accelerated Growth and Employment (PAGE). The NSPP was developed through participatory national and regional consultations with key ministries, sub-national governments, community leaders, development partners, civil society, the private sector, and local communities.

Based on existing widespread poverty and multidimensional vulnerability in The Gambia, as well as gaps in the provision of social protection, The Government recognises that its social protection system requires modernisation and expansion in order to provide more reliable and effective protection from multifaceted shocks and stresses and to build people's resilience to adversity and hardship. Thus the NSPP defines a comprehensive and cross-cutting social protection reform agenda and proposes a set of priority actions to guide the gradual establishment of a coherent social protection system in The Gambia.

The long-term vision (2015-2025) for social protection is 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.

The objective of the NSPP is to facilitate the reform of the national social protection system by ensuring more efficient and effective use of resources, strengthened management and administrative systems, and greater 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.

The overarching goals of the social protection policy focus on:

- addressing gaps in coverage and aligning programmes more effectively in order to meet the varied needs of the population;
- providing guidance to increase the coordination of interventions through the adoption of a systematic and harmonised mechanism that identifies beneficiaries, exchanges information (e.g. MIS), and monitors programme impact;
- strengthening capacity at the national, sub-national and local level for policy formulation, coordination, implementation and monitoring, while continuing to decentralise 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.

The NSPP is guided by the principles of rights-based programming; social inclusion and equity; strong national ownership and Government leadership; accountability and transparency; needs- and evidence-based programming; multisectoral integration and coordination; and sustainable long-term funding.

Priority target groups have been identified through the policy consultations and include extremely poor individuals and households, vulnerable children, the elderly, people with disabilities, the chronically ill, individuals and families affected by HIV, vulnerable women and youth, refugees and migrants, and prison inmates and their families.

The National Social Protection Policy comprises five priority policy areas that seek to: (1) safeguard the welfare of the poorest and most vulnerable populations; (2) protect vulnerable populations from transitory shocks; (3) promote the livelihoods and incomes of the poorest and most vulnerable economically active populations; (4) reduce people's exposure to social risks and vulnerabilities, including discrimination and exclusion; and (5) strengthen leadership, governance and social protection systems in order to design and deliver effective and efficient programmes. The specific policy objectives and strategies required to realize these five priority areas have been defined further in The National Social Protection Implementation Plan 2015-2020, which is a separate document accompanying the NSPP.

Strong government leadership and coordination institutions (at both national and regional levels) are expected to drive implementation of the NSPP and sustain reforms in the social protection sector.

By the close of the implementation period, it is expected that The Gambia will have a modern social protection system in place, and will therefore be able to offer more predictable, reliable and sustainable support to assist its population in coping with shocks, while contributing to poverty reduction and building long-term resilience to risks. Finally, the NSPP is expected to play a vital role in accelerating and sustaining pro-poor and inclusive economic growth, poverty reduction, human capital development, social cohesion and the attainment of basic human rights for people in The Gambia.

1 Introduction

1.1 The National Social Protection Policy

This document presents The Gambia's first National Social Protection Policy 2015-2025 (NSPP), which is accompanied by The National Social Protection Implementation Plan 2015-2020 in a separate document. The NSPP is firmly anchored in the country's national development and poverty reduction frameworks, including the Government of The Gambia's Vision 2020 and the 2012-2015 Programme for Accelerated Growth and Employment (PAGE).

The NSPP defines a comprehensive and crosscutting social protection agenda and proposes a set of priority actions to guide the gradual establishment of an integrated and inclusive social protection system in The Gambia. The Policy sets out in detail the Government's vision and commitment to modernise the social protection system, as well as the steps it will take to broaden coverage to those in need of support. The long-term vision (2015-2025) for social

protection aims to: establish, by 2035, an inclusive, integrated and comprehensive social protection system that will effectively provide protective, preventative, promotive and transformative measures to safeguard the lives of all poor and vulnerable groups in The Gambia and contribute to broader human development, greater economic productivity and inclusive growth.

Taking into consideration the stage of development of the social protection system and fiscal constraints within the country, The Gambia's move towards a more comprehensive and inclusive system must be gradual and well-sequenced across a ten-year implementation period.

In the short and medium term, we will prioritise the introduction of new programmes and scale-up of proven interventions, as well as the strengthening of governance, coordination, monitoring and evaluation, and administrative arrangements, which are essential building blocks for effective programme design and delivery. Long-term policy actions focus on the expansion of coverage for contributory and non-contributory measures, as well as ongoing improvements in the design, coordination and integration of various schemes, moving towards an integrated package of support, as capacity and resources allow.

The adoption of the NSPP and its Implementation Plan is critical to creating a common vision and harmonised approach among key stakeholders working to plan and deliver more efficient and inclusive social protection initiatives in The Gambia. Following the implementation of reforms, it is expected that The Gambia will have a modern social protection system in place, and will thereby be able to offer more predictable, reliable and sustainable support that not only helps its population cope with shocks, but also contributes to poverty reduction and builds long-term resilience to risks.

1.2 Policy development process

The Government of The Gambia, with support from UN partners, has initiated the process of developing its first National Social Protection Policy (2015-2025). The National Social Protection Steering Committee (NSPSC), chaired by the Policy Analysis Unit (PAU) of the Office of the President of The Gambia, led preparation of the policy and implementation plan.

The NSPSC has sponsored and organised several activities as a means of initiating national policy dialogue, including the launch of two high profile National Social Protection Forums in November 2012 and December 2013. The NSPSC also commissioned the first diagnostic analysis of the country's social protection system in 2012/13, as well as a comprehensive mapping of various social protection programmes. These studies provided important insight into existing social protection policy and programming initiatives, while informing and guiding national dialogue and decision-making efforts regarding the development of this NSPP.

In December 2013, the country embraced a broad-based policy formulation process, which involved a series of national and regional consultations with line ministries, sub-national governments, community leaders, development partners, civil society, and the private sector. These events provided an opportunity for various stakeholders to discuss and establish the NSPP's vision, goals and strategic objectives and to conduct an in-depth exploration of

programmatic options and priorities. Consultations with Technical Work Teams were also convened in order to discuss policy options on specific thematic issues.

In April 2014, a zero draft document was circulated among stakeholders for peer review. Insightful feedback from partners was incorporated into the final draft of the NSPP. A validation workshop was organised in July 2014 to present the final NSPP and Implementation Plan. The final documents will be submitted to The Cabinet in October 2014.

2 Background and rationale for strengthening social protection in The Gambia

2.1 What is our approach to social protection?

The NSPP defines social protection as: transformative policies and programmes 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.

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

Thus, the NSPP adopts a broad range of social protection policy instruments across four categories: protective, preventative, promotive and transformative. These interventions include social assistance, social insurance, labour market policies, 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.

Finally, the Social Protection Floor (SPF) 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 is comprised of 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 Poverty and vulnerability context

The Gambia has made significant progress towards reducing poverty in the last decade. With an annual GDP averaging six per cent from 2003-2006 (MoFEA, 2011) and a decade-long commitment to its comprehensive poverty reduction strategy, poverty rates in The Gambia fell from 58 per cent in 2003 to 48.4 per cent in 2010 (ibid). Despite these achievements, however,

extreme poverty remains widespread, with nearly 40 per cent of the population existing on less than US\$1 per person per day (GBS, 2010).

Income poverty remains concentrated in rural areas, particularly among households headed by subsistence farmers and unskilled workers (with poverty rates of 79.3 per cent and 65.4 per cent, respectively). IHS data (2010) show higher poverty rates among children 0-5 years of age (55.6 per cent headcount rate) and 6 -14 years of age (55.8 per cent), as well as among adults aged 65 years and above (57.9 per cent).

The Gambian population is impacted by various and mutually reinforcing risks. Environmental shocks and stresses (such as droughts, floods, and over-exploitation of natural resources, particularly in the form of deforestation) have been increasing in frequency, with important consequences for people's incomes, food and nutritional security, health status, and general wellbeing (Jaffa, 2011; WFP, 2012). These natural hazards are likely to become even more commonplace in the future, as expected effects of climate change.

People's livelihoods are particularly affected by a dearth of productive employment, low returns on labour, inadequate support for entrepreneurship development, and harvest failures among farming households. The limited capacity of the formal labour market forces most people to adopt precarious, low-paid employment in the informal sector and agricultural work.¹ Young people in particular face disadvantages regarding the labour market.

Economic, environmental and health risks have translated into high levels of food and nutrition insecurity: only 18 per cent of Gambian households are considered to be food secure (WFP, 2014), while the national malnutrition prevalence rate of 9.9 per cent verges on emergency level in terms of severe malnutrition (NaNA, 2012).²

Socially excluded members of the population – including pregnant and lactating mothers, children under five, people living with HIV/AIDS³ and other chronically ill persons, PWD, and the elderly – are at a heightened risk of malnutrition due to their physical vulnerabilities, greater dependence on care, and constrained access to support networks. High and persistent vulnerability to health shocks is exacerbated by physical and financial limitations that impede access to healthcare, as well as the limited medical insurance system, which is restricted to the small population of formal sector employees.

2.3 Gaps in the Social Protection System

A multitude of social protection projects, schemes and programmes exist in The Gambia that address a variety of risks and deprivations facing poor and vulnerable groups (see Annex for a detailed overview of key schemes). However, while they generally provide important support for the poor and vulnerable, the majority of interventions are short-term, emergency-oriented,

¹ Approximately 90 per cent of extremely poor Gambians are dependent on subsistence agriculture for their survival (MoFEA, 2011).

² Food insecurity and malnutrition are compounded by reduced access to clean drinking water and healthy living environments, as well as an increased reproductive care burden, particularly among women and girls (KII, 2013).

³ The current HIV prevalence rate in The Gambia is 1.3 per cent, which means that the epidemic is generalized amongst the population (reference). While HIV-related data is not easily accessible, it has been documented that women are disproportionately affected, thereby raising concerns about the wellbeing of pregnant women living with HIV and their children.

and have limited reach.

The current social protection system suffers a range of shortcomings related to scope, coverage, and financing, as well as institutional weaknesses in design and delivery. The following gaps and challenges have been identified and will be addressed through the NSPP:

Table 1: Social protection gaps and challenges

Coverage	<ul style="list-style-type: none"> ▪ Social assistance schemes are generally short-term and emergency oriented; ▪ Predictable, long-term cash transfers targeting the extreme poor are lacking; ▪ Social transfers generally have extremely limited reach and the size of transfers are inadequate for the attainment of basic needs; ▪ Social security is only accessible to a tiny minority of formal sector employees. It excludes unemployment insurance and paid maternity benefits; ▪ The country has no national health insurance programme; ▪ The country has no state-led crop insurance programme for farmers, despite the prevalence of weather-related risks; ▪ Social services remain weak and under-resourced; ▪ The legislative framework has notable gaps, including the absence of a national minimum wage or disability bill; ▪ Support is inadequate in peri-urban locations where the extreme poor and migrant families reside; ▪ The coverage and level of support to particularly vulnerable groups (the elderly, PWD, PLHIV) is inadequate and sporadic; ▪ Migrants, refugee families, single parents, widows, and child-headed households rarely feature in social protection programming; ▪ Projects rarely take into account the social risks and vulnerabilities, lifecycle vulnerabilities and/or needs of specific excluded groups.
Programme delivery	<ul style="list-style-type: none"> ▪ There are considerable challenges in programme implementation, including a lack of coordination among implementing agencies and untimely funding and delivery of benefits; ▪ Social welfare programme delivery, case management and referral processes remain weak; ▪ Inadequate budgets and human resources lead to less-than-optimal enforcement of the laws.
Coordination	<ul style="list-style-type: none"> ▪ There is a high degree of fragmentation between various programmes and an absence of effective mechanisms to coordinate different types of initiatives and streamline the activities of various actors working in the field; ▪ Projects and services often run in isolation, causing considerable overlaps in targeting;

	<ul style="list-style-type: none"> ▪ There is weak horizontal coordination among multiple actors involved in managing (and financing) programmes; ▪ There is no recognised central coordinating institution for social protection.
M&E and knowledge systems	<ul style="list-style-type: none"> ▪ There is no integrated monitoring and evaluation (M&E) system; ▪ There is a lack of systematic data that is required to determine the coverage and impact of work undertaken and to inform policymaking and programme development; ▪ There is an absence of a unified MIS (e.g. single registry); ▪ Programmes employ inefficient beneficiary targeting approaches, often with unclear criteria, thereby causing leakage problems.
Capacity	<ul style="list-style-type: none"> ▪ Technical and administrative capacity is weak with regard to policy formulation, design of integrated social protection projects and programme delivery; ▪ Key actors face basic problems with regard to staffing and resources (e.g. transportation, work space, equipment, IT facilities); ▪ Social welfare agencies suffer severe capacity deficits in staff, planning and budgeting, inter-agency coordination and supply of social workers; ▪ Beneficiary knowledge of rights and social protection entitlements is weak.
Financing gaps	<ul style="list-style-type: none"> ▪ Programmes suffer from resource shortfalls, resulting in inadequate coverage and provision of benefits; ▪ There is limited fiscal space to expand schemes and services.

2.4 Rationale for social protection investment in The Gambia

In line with The Gambia's widespread poverty, the multidimensional nature of vulnerability faced by its people, and the weakness of its current social protection system, the NSPP will put in place a comprehensive set of social protection policy measures and instruments to address the varied vulnerabilities affecting different categories of the population, as identified above.

The NSPP is expected to play a vital role in accelerating and sustaining pro-poor and inclusive economic growth, poverty reduction, human capital development, social cohesion and the attainment of basic human rights for people in The Gambia. In particular, investments in social protection are expected to generate the following positive economic and social impacts:

- Contribute to greater equity, pro-poor growth and social cohesion

The NSPP will address the economic and social barriers that prevent access to services while placing special emphasis on the poorest and most vulnerable – thereby contributing to a fairer distribution of resources and benefits. The redistributive potential of social protection

programmes can also help reduce growing inequality in The Gambia and create economic opportunities for the poor.

- Contribute to food and nutritional security and access to basic services

Social protection will promote the progressive realisation of human rights, as articulated in The Gambia's constitution. The introduction of predictable and long-term social assistance measures targeted at extremely poor households and vulnerable individuals will support them in meeting their daily food requirements and essential needs. By reducing barriers to social services among poor households, social protection measures (e.g. cash stipends, school feeding programmes, health fee waivers) will also contribute to improvements in human development outcomes.

- Contribute to inclusive economic development

Greater and more effective investment in social protection will trigger a virtuous cycle of improved productivity and employability. Well-designed social protection schemes will enable families to invest in their own income-generating activities; a guarantee of income will provide them with the security they need to seek work, send children to school and take risks with greater investments in future production.

3 National Social Protection Policy Framework

Based on existing levels of poverty and vulnerability in The Gambia and the gaps identified in current social protection efforts, the Government recognises that its social protection system requires modernisation and expansion in order to provide more reliable and effective protection from multifaceted shocks and stresses and to build people's resilience to adversity and hardship.

The NSPP has been adopted in order to guide progression towards a more integrated and sustainable approach to social protection in The Gambia.

3.1 Vision and goals

The long-term vision (2015-2025) 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.

The NSPP is also expected to contribute to the realisation of the Vision 2020 goals, which aim to develop a well-educated, trained, skilled, healthy, self-reliant and enterprising population, while guaranteeing a well-balanced eco-system and a decent standard of living for everyone under a system of government based on the consent of the citizenry. The expansion of both non-contributory and contributory social protection measures are expected to promote productivity and income security through equal opportunity and access to resources and services that enhance decent livelihoods and guarantee a minimum standard of living to the population.

Mission of the NSPP (2015-2025)

The NSPP will facilitate a shift in the design and practice of social protection – away from the current fragmented, uncoordinated, and under-financed system to a more harmonised, integrated and sustainable approach.

Thus, over the next ten years, the objective of the NSPP is to facilitate the reform 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.

The overarching goals of the social protection policy focus on:

- addressing gaps in coverage and aligning programmes more effectively in order to meet the varied needs of the population;
- providing guidance to increase the coordination of interventions through the adoption of a systematic and harmonised mechanism that identifies beneficiaries, exchanges information (e.g. MIS), and monitors programme impact;

- strengthening capacity at the national, sub-national and local level for policy formulation, coordination, implementation and monitoring, while continuing to decentralise 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.

3.2 Guiding principles

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 realisation 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.

Social inclusion and equity: Social protection programmes 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, the elderly, people with disabilities, and households affected by HIV and AIDS and other forms of chronic illness – benefit from expanded programme coverage, and that policy and programme planning processes are sensitive to their specific needs. We will also ensure that fiscal resources are more equitably distributed across regions and localities, including greater attention to the urban poor and other vulnerable populations.

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

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

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

Sustainable long-term funding: The Government and its partners will commit to reliable, sustainable and institutionalised funding mechanisms to fund social protection, and shift from

ad-hoc emergency responses to predictable, long-term interventions that are able to affect sustainable change in people's lives.

3.3 Policy target groups

The government of The Gambia will progressively build an inclusive social protection system. Universal categorical targeting is likely to be appropriate in the Gambian context, where poverty is widespread and social inclusion and cohesion are important objectives of a social protection system. However, providing a social protection floor for 1.8 million people is currently beyond the fiscal and implementation capacities of The Gambia. Therefore, difficult choices must be made with regard to prioritising particular populations within the NSPP.

In the first stages of the NSPP, the beneficiary selection processes will prioritise the inclusion of the poorest individuals, households and communities (also referred to as the extreme poor) and those vulnerable to poverty and deprivation due to social vulnerabilities and exclusion. Thus, a preliminary core target group has been identified in the policy consultations, which includes extremely poor individual and households, vulnerable children, the elderly, PWD, the chronically ill, people and families affected by HIV, vulnerable women and youth, refugees and migrants, and prison inmates and their families.

3.4 Strategic scope of the Policy

The social protection system will consist of the following policy priority areas:

Policy Priority Area 1: Safeguard the welfare of the poorest and most vulnerable populations

We will focus on expanding the coverage of social assistance and social welfare measures in order to provide protection and support to those individuals and families most in need. Reliable and predictable unconditional cash transfers will be established and in-kind transfers will be expanded to assist people in coping with extreme poverty and multidimensional deprivation (e.g. hunger, lack of access to basic services, ill health, time poverty, etc.) by protecting incomes, smoothing consumption, and ensuring investment in human development.

This component of the NSPP will be prioritised in the first stage of policy implementation. Priority actions include introducing new programmes (e.g. cash transfers and livelihood promotion schemes, health insurance schemes), expanding ongoing programmes that have a demonstrated impact (e.g. school feeding) or potential impact (e.g. social security benefits), and identifying further programme needs to address gaps (e.g. designing a social security scheme for informal sector employees). The coverage of priority schemes will gradually be scaled-up as financial resources and staff capacities increase and investment impact is demonstrated.

This policy area will target the extreme poor and labour-constrained households, providing complimentary social welfare services for vulnerable groups including OVC, the elderly, chronically ill people (including individuals and families affected by HIV), the severely disabled, and families with a large burden of care (Refer to Annex 2, Objectives 1 and 2).

Policy Priority Area 2: Protect vulnerable populations from transitory shocks

A range of measures will be introduced, and existing mechanisms strengthened, in order to prevent people from falling into, or further into, poverty by safeguarding their income and consumption levels during shocks. This will include a mix of contributory and non-contributory social insurance programmes targeting the moderately and near poor who are exposed to lifecycle and covariate risks. In particular, we will explore the potential for extending contributory social security mechanisms to the informal sector and establishing health insurance schemes, including risk pooling and subsidised mechanisms for poor families (e.g. community-based health insurance) and micro insurance products for farmers and informal sector workers. In addition to social assistance programmes, these measures will contribute to the establishment of a comprehensive and inclusive system that caters to those who can afford contributions as well as those reliant upon state support.

We will begin strengthening these measures during Phase 1 of the NSPP; however, our focus will only accelerate during the later stage of policy implementation when social assistance programmes are introduced and scaled-up (Refer to Annex 2, Objectives 3 and 4).

Policy Priority Area 3: Promote livelihoods and income of the poorest and vulnerable, economically active populations

In The Gambia, where 80 per cent of the working population is locked into precarious and vulnerable employment, it is vital to ensure that social protection measures promote sustainable livelihoods with the aim of enhancing living conditions on a more permanent basis. To achieve this, we will introduce a package of livelihood support measures to extremely poor individuals and households with productive capacity in order to enable them to gain access to more productive employment and/or attain higher incomes. This would include access to public works schemes and complementary employment services (e.g. skills development, asset building, financial services, etc.) as a means of lifting beneficiaries out of poverty.

The role of livelihood promotion schemes will be oriented towards strengthening people's adaptive capacities and developing more climate-resilient livelihoods, as well as investing in natural resource management initiatives.

Target beneficiaries of these measures would be extremely poor individuals and households with labour capacity, vulnerable women and youth, people with disabilities who are able to engage in productive activities, refugees and migrants, and prison inmates and their families. This component will be developed in parallel with the social assistance and social welfare measures outlined above (Refer to Annex 2, Objective 2).

Policy Priority Area 4: Reduce people's exposure to social risks and vulnerabilities, including discrimination and exclusion

The Government will continue to develop social services and legislative measures that protect people against social risks (such as discrimination and exclusion) and assist them in managing protection-violation risks (such as violence, neglect and abuse). In the short-term, this will require the adoption of a Disability Bill and legislation to ensure the prioritisation of decent earnings and living standards, including the urgent adoption of a national minimum wage. The commitment of adequate budgets and human resources is also required to ensure effective law enforcement and the delivery of quality social services. Finally, The NSPP will make particular efforts to integrate social protection measures with broader social development initiatives that focus on transforming the public norms and attitudes that drive exclusion and discrimination (e.g. through rights-awareness and literacy trainings, etc.).

The population expected to benefit from these measures cuts across all income groups within Gambian society; however this policy area focuses on individuals, households and communities at particular risk of social exclusion and discrimination (Refer to Annex 2, Objective 1).

Policy Priority Area 5: Strengthen leadership, governance and social protection systems in order to design and deliver effective and efficient programs

In the immediate future, we will prioritise the establishment of effective leadership and cross-sectoral governance arrangements to facilitate policy implementation and coordination, and to strengthen institutional capacity in relevant ministries. The establishment of targeting and monitoring structures, an increase in social protection spending, and the identification of sustainable fiscal space for sustainable financing of social protection programmes are prerequisite actions for rolling out the NSPP over the medium and long term. Over the medium term it will also be critical to continue the decentralisation of institutional structures and delivery mechanisms; make further investments in a comprehensive MIS system and electronic database; and undertake robust evaluations of key programmes to assess their impact and effectiveness.

Over the long term, we will emphasise the harmonisation and integration of both ongoing and new social protection programmes, as well as the creation of institutional linkages with larger-scale national programmes; this will allow us to expand coverage, address the problem of programme fragmentation and the over-proliferation of schemes, and tackle the range of existing vulnerabilities in a systematic manner. This agenda would include the harmonisation of targeting criteria and processes across interventions as a means of eliminating overlaps and redundancies in coverage.

In annex 2, we describe in detail the specific policy objectives and strategies required to realise these objectives, while section 6 details strategic actions that will be employed to strengthen policy, design and delivery systems.

4 Institutional Framework

4.1 Leadership and coordination

Strong leadership is a vital element in spearheading sustainable social protection reforms in The Gambia – it is a driver of coalition building; multi-sectoral coordination; introduction, expansion and alteration of programmes; institutional strengthening; and securing financing to support a fiscally sustainable system. The following leadership and coordination institutions (at both national and regional levels) are expected to drive the implementation of the NSPP and sustain reforms in the social protection sector.

National leadership and coordination of the NSPP

The Policy Analysis Unit (PAU) within the Office of The President is a high-level agency mandated to coordinate the development of a more robust social protection system and lead implementation of the NSPP, in close collaboration with other relevant stakeholders.

The National Social Protection Secretariat (NSPS) will continue to be hosted in the PAU and managed by staff from the Department of Social Welfare. In collaboration with the PAU and the Inter-agency Task Force (which consists of 17 NSPSC members), the Secretariat will perform a leadership, coordination and monitoring function. The NSPS will recruit a coordinator responsible for the day-to-day management of the secretariat. The NSPS will be provided with technical capacity and funding in order to execute its duties effectively, and a clear definition of its mandate, role and responsibilities will be established. Its responsibilities will be laid out in the detailed terms of reference, and may include the following duties:

- ensure overall coherence across policy, planning, programming, and M&E functions of key social protection agencies;
- facilitate cooperation across ministries and sub-national government agencies through the development and operationalisation of clear institutional arrangements. These will build on the existing NSPSC, and its Technical Work Teams at the national level will be decentralised to regional level, thereby ensuring the incorporation of responsibilities into departmental mandates;
- ensure that social protection objectives are explicitly integrated into sectoral strategies and plans, and promote greater links and complementarity between programmes;
- develop an integrated action plan that would provide a basis for annual work plans with specific policy targets;
- oversee the monitoring of the NSPP and the preparation of progress reports.

At a later stage of policy implementation, the National Social Protection Secretariat will be replaced by the National Social Protection Commission (NSPC). For sustainability purposes, a social protection bill will be drafted and submitted to the National Assembly, and members of the NSPC will be identified and inaugurated.

The National Social Protection Steering Committee will be responsible for matters of policy advocacy and resource mobilisation, as well as oversight and accountability with regard to implementation of social protection programmes in The Gambia. The multi-sectoral

membership of the NSPSC is a solid platform from which to facilitate the alignment of social protection system objectives with other sector priorities; create linkages to complementary services under different ministries; and share resources.

Under the NSPSC, a number of Technical Work Teams (TWT) will be established in line with the NSPP's key thematic and programmatic areas. TWTs will be responsible for technical guidance and the direction, implementation and monitoring of specific programmes. Each is led by line ministries with a mandate to coordinate these activities, and includes donor participation. The focus and mandates of each TWT will be one of the urgent tasks to be undertaken in the early stages of the implementation of the SPIP. A focal point for social protection will be established in each ministry involved in the implementation of the NSPP; this focal point will be a member of the TWT. Monthly and bi-monthly meetings will be organised to ensure effective coordination and collaboration across key agencies involved in policy planning and implementation, with a particular focus placed on ensuring strong vertical linkages are established between central and regional-level implementation entities.

Regional Coordination of the Social Protection System

Central-level coordination structures will be mirrored at the regional level. In each region (at least in the initial stages of policy implementation), the Social Protection Sub-committee, comprised of sector heads, will be established within the Technical Advisory Group. These committees will be under the leadership of the regional Governors. The social protection sub-committee is responsible for:

- coordinating and implementing social protection activities at the regional level, together with other partners, including NGOs;
- progress reporting;
- maintaining a regional management information system/single registry database; and
- implementing an advocacy strategy on social protection and relevant staff trainings.

As the decentralisation of social protection programmes and services progresses, regional DSW offices will gradually replace the interim Social Protection Sub-committees. Regional secretariats for each programme, reporting to these sub-committees, will be hosted by the relevant regional departments. These regional secretariats will be responsible for implementing, monitoring and reporting on all programme activities.

4.2 System design and implementation

The urgent focus of the NSPP lies in strengthening systems in order to ensure that programmes are more efficient, effective, and decentralised. We will develop a robust administrative system to facilitate evidence-based policy decisions, coherent programme design, management, and monitoring and evaluation arrangements.

The first phase of the NSPP will focus on addressing system fragmentation. Harmonisation of administrative systems across agencies will occur in areas including targeting, delivery, registry, monitoring and evaluation, grievance and redress mechanisms, and payment systems. Provider contracting and payment arrangements will be vital entry points for the operationalisation of an integrated social protection system. By addressing fragmentation and ensuring better coordination across actors and programmes, we hope to achieve better leverage of resources, enhanced value for money, and stronger final outcomes in the delivery of social protection

benefits. The following components of the social protection system will be a priority in the initial stages of NSPP implementation:

4.2.1. Integrated Management Information System (MIS)

Over a period of one year (2015-16), we will scope, design and build the MIS, incorporating a single registry database. We will develop a comprehensive, yet simple, electronic database of all households and individuals enrolled in social protection programmes in The Gambia in order to track benefits and services received. A single registry will bring many benefits to programme design and delivery, helping us to:

- determine coverage and identify overlaps in on-going social protection programmes as well as benefit leakage;
- identify the extent to which existing programmes reach intended beneficiaries in order to inform future targeting, policy decisions and budget allocations;
- establish a system for monitoring;
- build payment lists; and
- allow for rapid response to shocks.

Basic data will be registered and regularly updated from each household and beneficiary across the country and regularly updated, including: the member's date of birth, sex, marital status, orphanhood status, disability status, geographic location, educational background, and employment status. We will begin with existing key programmes (e.g. Cash Transfer Scheme and Public Works Programme) and progressively expand to all interventions, including those delivered by NGOs. Future beneficiaries will be added at the point of registration. The MIS will be based in the National Social Protection Secretariat, however strong linkages and effective communication mechanisms must be established between regional offices and the national secretariat to ensure the effective flow of data.

4.2.2. Targeting system

In order to ensure greater transparency and better targeting of social protection schemes, we will assess the scope for adopting a standardised and harmonised system of categorizing, identifying and targeting eligible individuals and households (2015-2016). Once the standardised targeting process is set, we will continually review and improve our targeting methods and criteria, ensuring that eligible individuals and households are included in the programmes. As a priority measure, a study will be conducted in the early stage of policy implementation on targeting and beneficiary coverage of the current social protection programmes and services. To reduce programme inclusion and exclusion errors, it will be necessary to publish lists of selected recipients, create an independent appeal process, and undertake random spot checks and independent audits.

4.2.3. Monitoring and Evaluation system

As a priority, we will develop a robust and participatory monitoring and evaluation system to undertake regular monitoring and rigorous evaluation of programmes and to monitor progress towards the delivery of policy objectives. This would include development of an integrated and results-based M&E framework, procedures and tools (2015-2017). M&E data and evidence will enhance the coordination of social protection efforts across government, guide adjustments

to current activities, inform the design of new programmes and resource management, and inform broader policy decisions and strategic planning. Effective monitoring will rely greatly on the MIS, and these two components must be established and made operational simultaneously. Strong inclusion of beneficiaries across all stages of the monitoring and evaluation process will contribute to greater transparency and accountability of the social protection system, which would in turn be translated into stronger outcomes for participating households and communities.

While the PAU and NSPS will be responsible for overall monitoring, the capacity of other stakeholders at all levels of government will be strengthened in order to undertake regular and decentralised M&E. The NSPS will be responsible for establishing a detailed organisational and management structure for a national M&E framework with linkages to all social protection programmes, while data collection tools and reporting formats will be harmonised into a common reporting format based on this framework. The multi-sectoral reporting framework adopted to monitor progress of the PAGE may inform the development of the NSPP M&E framework. Responsible agencies will provide regular six-monthly reports on progress of all programmes set out in the Policy.

In order to ensure that M&E generates a quality evidence base, it is vital for monitoring, evaluation and learning tools to embed age- and gender-disaggregated indicators and outcomes. Food security and nutrition impact indicators, as well as climate-related risk information, should be included in social protection M&E frameworks from the outset, and to the extent possible, in order to understand the degree to which social protection measures are building beneficiaries' resilience to different kinds of risks. Once the CTS and PWP programmes are established from 2015, a comprehensive impact evaluation will be undertaken to assess their impact and performance, and results of the evaluation will feed back into government policy development and programme adjustments. The evaluation will have both quantitative and qualitative components. The mid-term review of the NSPP will be undertaken in 2020, the results of which will inform a revision of the Policy as needed.

4.2.4. Capacity development

In order to drive forward this important agenda, it will be essential to build capacity and leadership at all levels of the Government. In the first year of the NSPP, we will undertake a capacity assessment of institutions and organisations involved in delivering policy and programmes and develop a capacity-building strategy. Phase 1 will prioritise assistance for the National Social Protection Secretariat in supporting the National Social Protection Steering Committee with coordination and policy oversight.

The capacity building strategy will focus on the following:

- creating a strong advocacy component to inform and educate government and communities about the new social protection agenda (e.g. integrated, harmonised framework, etc.);
- building technical and advisory capacity within ministry departments responsible for social protection policy planning, coordination and programme implementation;
- providing practical training, initially at the sub-national level, to those regions prioritised for implementation of government-led social protection programmes (first phase);

- strengthening skills in policy planning, programme design, targeting and grievance procedures, delivery procedures, running the MIS, systems for data collection and analysis, and financial management;
- putting in place plans to adequately resource key departments responsible for the administration of on-going social protection programmes, including trained and well-incentivised staff and adequate administrative and logistical support (e.g. ICT equipment, electricity, vehicles, mobile phones etc.);
- strengthening the capacity of non-state and community-based social protection providers (e.g. credit unions, local financial associations, Community Child Protection Committees, etc.);
- putting in place plans to regularly assess needs and deliver supplementary guidance as programmes evolve.

4.2.5. Policy analysis

In addition to knowledge generated through monitoring and evaluation, it will be critical to undertake policy analysis on social protection and its various aspects. This would require the strengthening of government capacity to undertake its own analytical and policy work on social protection; development partners can contribute to this agenda.

Potential priorities for further policy analysis include:

- assessing the contribution of social protection on pro-poor and inclusive growth;
- understanding the role of social protection in addressing extreme poverty and building people's resilience to poverty and shocks in both urban and rural localities;
- understanding the role of social protection in addressing child poverty and child protection-related risks and vulnerabilities;
- undertaking feasibility studies for the development of child grants, social pensions for the elderly, and disability grants;
- assessing the synergies between formal social protection instruments and informal mechanisms (e.g. Zakat, Osusu).

It is also important to ensure that knowledge and evidence generated through analytical work and impact evaluations is regularly disseminated to stakeholders, including through policy advocacy campaigns, in order to raise awareness and sustain commitment to social protection reforms. To this end, a comprehensive communication strategy and awareness campaign will be developed to sensitise and solicit the support of relevant stakeholders and the general public for NSPP implementation. To ensure effective dissemination of information and knowledge products, special efforts will be placed on ensuring that a web-based platform is urgently put into practice, with regularly updated information that is easily accessible to both national and sub-national stakeholders.

4.2.6. Fostering partnerships for greater quality and sustainability of social protection

The social protection system will make extensive use of partnerships to enhance planning and implementation of social protection programmes.

Development partners and bilateral actors: We hope that UN agencies continue to play a key role in driving social protection reform forward as part of the UN Development Assistance Framework (UNDAF), offering technical, financial and advocacy support to the Government of

The Gambia in the areas relevant to social protection policy and programming, such as food security and agriculture development (WFP, FAO), sustainable livelihoods and decent work agenda (UNDP, ILO), social protection for health (WHO, UNAIDS), and gender equity (UNFPA). We will continue to build partnerships with bilateral actors that actively fund and implement programmes related to social protection in the areas of health, education, social development (e.g. FGM/C), nutrition, employment and livelihoods promotion, illegal migration, and agricultural support.

Civil society actors: We hope that the NGO community will be actively engaged in advocacy and sensitisation efforts for greater policy response to social protection issues, while continuing to deliver innovative social protection activities designed to alleviate poverty; improve health and educational facilities particularly for girls, women and youth; promote food security; support employment and income-generating activities in both rural and urban areas; and empower vulnerable groups.

4.2.7. Financing social protection

In order to ensure critical progress with regard to social protection policy implementation and advancing the reform agenda, we need to:

- increase The Gambia's currently inadequate social protection spending;
- allocate a specific budget for social protection; and
- identify and create fiscal space for the sustainable (long-term and predictable) financing of social protection programmes.

To achieve these objectives and mobilise funds from government, donor, civil society and private sources for social protection programmes, we will develop a resource mobilisation strategy (in the first part of 2015) under the leadership of the Ministry of Finance (MoF). This strategy will be based on concrete proposals for social protection interventions as defined in the NSPP and the National Social Protection Implementation Plan, and will also include a strategy for the expansion of fiscal space for social protection programmes, including the option to set up pooled funding for social protection activities.

Options for creating fiscal space to fund social protection

Over the medium term, there is a need for strong growth in the budget envelope for social protection, as the country currently only spends approximately 1.2 per cent of GDP on social protection programming (Gavrilovic, 2013). The Government will develop a strategy for increasing revenues to finance interventions under this social protection strategy, with the aim of reaching 3-5 per cent of GDP in Phase 1 of the NSPP (2015-2020) and a view to allocating 10 per cent of GDP to social protection by the end of the policy period.

The Gambia has the capacity to create fiscal space over the medium term, which can boost expenditure on social protection. With a strong projected real GDP growth of 8-9 per cent per year in 2013 and 2014, and ongoing tax reforms in the country, revenue growth is also likely to continue over the next several years. Proceeds from VAT alone are expected to provide a permanent boost in revenues by 1-to-2 ½ per cent of GDP. Second, although the current pressure of fiscal deficits means that there is little scope for a substantial increase in government expenditure in the near future, the pursuit of fiscal adjustment and realised savings (from reduced interest costs on public debt) will create additional fiscal space in the coming years. Projected fiscal savings from reduced debt service payments (approximately 0.5 per cent of GDP per year from 2014 onwards) can free-up substantial resources for social protection.

In the initial phase of establishing social assistance schemes, there will be a need to rely on additional grant financing. Engagement with bilateral and multilateral development partners whose mandate has a strong element of support to social protection is vital. To ensure an alignment in financing from disparate sources, including government revenue and contributions from development partners and the private sector, we will undertake a scoping study to explore the possibility of establishing a Social Protection Basket Fund. This strategy is critical for avoiding fragmentation and overlaps in efforts, which are characteristic of current social protection programming in The Gambia.

There may also be scope for inter-sectoral reallocation: this would require the Government and donors to prioritise social protection spending by reallocating from lower-priority sectors within existing budgets and/or improving efficiency of existing budget/expenditure allocations. At the same time, given the unpredictability associated with aid flows, the Government should not rely solely on grant aid to expand fiscal space. Thus, gradual increases in financing commitments by the Government of The Gambia are crucial to ensure sustainability of social protection commitments over time.

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Annex 1: Overview of The Gambia's social protection system

This section presents a brief review of the social protection sector over the past five years, examining the nature of key social protection programmes, including informal and traditional means of support.

Formal Social Protection Interventions in The Gambia

Preventative social protection

Preventative social protection – in the form of social security and social insurance – safeguards populations against the impact of shocks to employment and health, the risk of disaster, and other vulnerabilities. Despite the high prevalence of shocks affecting people in The Gambia, social insurance mechanisms remain very limited, and are primarily only accessible to a tiny minority of workers in formal employment (an estimated 10 per cent of employees) (Gavrilovic, 2013). The Social Security and Housing Finance Corporation (SSHFC) oversees a state-administered social security scheme, which provides pensions, compensation for injuries, a housing scheme, and a provident fund for private and public sector workers. However, its current coverage extends only to a very small fraction of employees, who are not effectively protected. Health insurance is nearly non-existent, apart from several very low-coverage schemes accessible to private sector employees.

Protective social protection

Protective social protection, particularly non-contributory social assistance, is the most prevalent type of social protection support in the country. There is a wide range of social transfers (both cash and in-kind) and social services implemented by state agencies and NGOs. Cash transfers remain in their infancy despite the high prevalence of chronic poverty; however, impacts of the global food and fuel crises have led to the emergence of cash transfer programmes, including several state-run transfers for poor households. However very few adopt a long-term, systematic approach, and their scale is extremely limited.

Food security and nutritional transfers are more widespread due to ongoing food insecurity in The Gambia. Emergency-based food transfers are regularly distributed in the wake of disasters to protect food consumption and prevent malnutrition, and are often accompanied by nutritional support for young children and lactating and pregnant mothers. There are only two long-term, non-emergency food and nutritional security programmes: WFP's school feeding programme and NaNA's Micronutrient Deficiency Program. Other initiatives are mainly short-term and emergency-based, and are delivered in response to acute food crises.

Social assistance for education: Increasing equitable access to quality education and learning outcomes is a strong government priority, and scholarships are extremely popular and widespread. Numerous initiatives offered by the Government, NGOs, the private sector and private philanthropists comprise various objectives, target groups and coverage, often leading to overlaps, redundancies and duplication in benefit coverage.

Free access to healthcare is primarily channelled through subsidised health services for particular groups such as children under five, pregnant women, and people living with HIV/AIDS. A basic package for maternal and child healthcare was introduced in 2008, and free

health services are guaranteed by the health policy for people living with HIV/AIDS in all public health institutions. However, gaps between policy commitments and practice result in inadequate resourcing for health clinics.

Social services: The Gambia has seen an expansion in social services that respond to social risks and vulnerabilities, particularly in the area of child protection. The Department of Social Welfare (DSW) holds a mandate to expand and strengthen the quality of social services, including decentralised support for people with disabilities, vulnerable children, women, and the elderly. Despite notable achievements in recent years, however, social services remain weak and under-resourced. A diagnostic study of social protection interventions identified three social assistance programmes in The Gambia as good practice, which deserve further attention in future NSPP programming (see Box 2).

Box 1: Good practice examples of social assistance measures

The School-feeding Programme is a noteworthy example of a social transfer intervention in terms of both effectiveness and coverage. First, the programme evaluation found strong evidence linking school feeding and human capital development, as school meals have addressed short-term hunger and increased children's learning capacity. The programme is generally well-administered, and the involvement of community structures in its delivery offers a feasible platform for the systematic distribution of benefits throughout the entire country. Better-than-average funding allocations offer important resources to strengthen the Government's institutional and human resource capacities to run national school feeding programmes.

The Cash Transfer Pilot by Concern Universal has had a positive impact on household food consumption, hunger and nutrition during food shocks, as evidenced by programme evaluation. Cash delivered directly to households had a positive impact not only on household welfare, but also indirectly stimulated the local economy. Despite challenges encountered in beneficiary registration and logistical weaknesses, the delivery of cash proved to be less logistically demanding than food transfers.

The Family Strengthening Project aims to ensure self-sustainability, and assists people in building resilience to future shocks through its focus on income-generation and asset accumulation. There is anecdotal evidence of its positive impact on household food consumption and nutrition, and increased access to basic services (e.g. education and healthcare), with important implications for child welfare. The project has also generated social benefits: for some beneficiaries, improved economic security has led to social empowerment, lower anxiety in the home, and improved social standing in the community. Owing to severe budgetary constraints, however, this programme currently has very limited reach.

Promotive social protection

These measures focus on the improvement of incomes and capabilities through a range of livelihood-enhancing programmes and the creation of physical assets and infrastructure. The majority of interventions by the Government and development partners fall within this domain. Schemes can be roughly divided into two categories: development of assets and infrastructure to enhance income-generation, mainly with regard to agriculture; and enterprise development, which provides skills and business management training and access to micro-finance.

Transformative social protection

The Gambia has invested in efforts to develop robust anti-discrimination policy and legislation, as well as awareness-raising and social development campaigns to address discriminatory norms and practices and protect people from the risk of social exclusion. After years of policy campaigns, the Government has recently adopted a much-needed bill to counter gender-based violence. However the legislative framework still has gaps, which have consequence for social protection efforts. Notably, the Government is yet to endorse the Draft Disability Bill and National Minimum Wage Legislation.

Informal social protection mechanisms in The Gambia

In the absence of well-developed social protection measures, most communities and families draw on a range of informal social protection mechanisms based on extended family and community ties in the face of shocks and chronic poverty.

Kinship-based support systems provide access to economic assistance, reproductive care and psychosocial support. Long-standing socio-cultural practices often create a moral responsibility to help less-fortunate family members through cash and/or in-kind transfers.

Community-based safety nets – ranging from the informal exchange of transfers and loans to more structured institutions such as Kafo and Osusus groups⁴ and the Islamic concept of Zakat⁵ – are critical measures used to prevent deprivation.

The lack of systematic analysis on informal social protection prevents us from determining its success in reducing poverty; however it is likely that its impact is limited, particularly in times of covariate shocks such as natural disasters, which can affect entire communities and constrain the capacity to help others. Moreover, these traditional solidarity mechanisms and safety nets appear to be eroding, underscoring the importance of strengthening links between the formal social protection system and traditional structures and mechanisms.

Fiscal context

These institutional and programmatic gaps and weaknesses must be understood in the context of low budgetary investment in the social protection sector and limited fiscal space to expand schemes and services.

The Gambian economy has been generally strong in the past decade, with an average annual real GDP growth rate of approximately 6 per cent from 2003-2006 (falling slightly to 5.3 per cent from 2006-2010), largely due to strong performance in the agricultural and service sectors. At the same time, The Gambia's economy is yet to undergo structural transformation based on more robust agricultural growth and development of the manufacturing sector, which is required to create employment opportunities for a large swathe of the population that lacks access to formal employment. Moreover, the country's macroeconomic stability is vulnerable to various risks and structural constraints. Two critical channels of vulnerability include a heavy

⁴ Kafo groups (community-based development forums) assist members in saving money in order to make charitable donations in emergencies. Osusu groups mobilise resources needed for business and personal reasons.

⁵ Zakat is the practice of charitable giving by Muslims based on accumulated wealth. It is considered to be obligatory by those who have the means to help others, in order to eliminate inequality (KII, 2013).

debt burden and susceptibility to macroeconomic shocks and environmental risks (African Economic Outlook, 2013), given the country's heavy reliance on rain-fed agriculture.

Moreover, whilst government spending for pro-poor programmes has been increasing, overall investments in social protection, health, agriculture and water and sanitation remain below international standards. Although robust data are not readily available, actual expenditures on social welfare represent a minute proportion of the Ministry of Health and Social Welfare budget, with less than 2 per cent spent on social welfare projects in 2012 (IMF, 2013); this underscores the importance of scaling up social protection funding through sustainable financial and budget management mechanisms.

Annex 2: Specific policy objectives and strategies in line with Policy Priorities 1-4

This section sets out specific policy objectives and strategies for the next five years (2015-2020) as a means of achieving the NSPP vision described in the main sections of the document (section 5 in particular). We also define priority actions and specific instruments and schemes required to realise the policy objectives. These are aligned to the National Social Protection Implementation Plan.

Objective 1: Support the extreme poor and other most-vulnerable groups in attaining an improved standard of living and enhanced human development by providing predictable, long-term income support, access to basic social services and welfare support.

Aims and objectives: this objective addresses the basic needs of extremely poor individuals and households, prioritising those without labour capacity and other vulnerable groups such as children, the elderly, PWD, and the chronically ill, including PLHIV.

1.1. Introduce an unconditional cash transfer for extremely poor, labour-constrained households.

A predictable cash transfer scheme (CTS) will be introduced to provide regular income support to beneficiaries to ensure they can meet their basic income needs and access basic services. It will also provide an important safety net for those who temporarily fall into crisis, as well as assistance to 'carers' who require financial support to care for their dependents. Cash transfers will be introduced with the following key objectives:

- to reduce income poverty and hunger;
- to improve access to healthcare and nutrition support; and
- to increase school enrolment and attendance for children and adolescents.

Cash transfers may also contribute to the improvement of household income-generating potential and capacity to manage livelihoods risks.

Strategies for the next five years:

- We will undertake a scoping study in 2015 to design and begin progressive implementation of the unconditional cash transfer scheme, reaching at least 25 per cent of extremely poor households by 2020.

- Once systems and capacity are strengthened and fiscal space created, we will explore a move towards a package of categorically targeted social assistance instruments in line with a social protection floor in order to protect against risks throughout the life-cycle. By 2019, we will undertake a study to assess the feasibility of introducing a child grant, old age social pension, disability grant and benefits for people affected by HIV in Phase 2 of policy implementation (from 2020 onwards).

1.2 Ensure that social protection beneficiaries are able to access ongoing complimentary nutrition, health and education-related social transfers. Scale up assistance provided by key programmes in order to broaden their coverage.

Specific strategies to achieve these objectives:

- Ensure CTS beneficiaries have access to nutritional support (micronutrients, vitamins, minerals, protein and energy supplements), particularly during the 'hungry season', in order to reduce the burden of food insecurity and malnutrition. To maximise the impact of nutrition-related cash transfers, support must be combined with complementary programmes that promote 'good nutritional practices', such as breastfeeding and the promotion of hygiene practices, including access to water and sanitation kits;
- Ensure CTS beneficiaries have access to social assistance measures such as fee waivers for health and education scholarships, helping to ensure that the poorest and most vulnerable children and adolescents can take advantage of these universal benefits;
- Expand school-feeding programmes to cover all schools across the country while strengthening delivery in locations where school feeding is ongoing. We will explore the state's capacity to expand school feeding benefits by combining on-site meals with the extra incentive of take-home rations (targeting a specific group of vulnerable children such as those with disabilities or girls in higher grades), as well as its capacity to support school feeding with complementary actions such as de-worming and micronutrient supplementation;
- The Government will build on the positive experiences of the Basic Health Package for pregnant women and children under five (pre-natal and ante-natal care) and expand coverage to all women and children who require assistance beyond the Primary Healthcare Villages. Coverage of health bill waivers will be expanded to include extremely poor households, PLHIV, the elderly and PWD. In the case of people living with HIV, access to antiretroviral drugs will be expanded and complemented with counselling and psychosocial support, as well as one-off grants to cover expenses for drugs and transportation;
- We will strengthen linkages between CTS and other relevant social protection transfers offered by line ministries/institutions to ensure that beneficiaries are able to access health and nutrition, education, HIV treatment, social welfare and legal services to build human capital and reduce exclusion and marginalisation. The Social Protection Secretariat – with guidance from the NSPSC – will conduct a mapping exercise of sectoral priorities and develop the institutional framework to ensure that formal links are established between line ministries, including the establishment of referral services for households enrolled in social cash transfers and other government social protection programmes. Inputs from sector agencies will be budgeted and accounted for in the

work of line ministries.

- A single registry system that links beneficiaries to complementary programmes will be established.

1.3. Ensure access to social welfare and legal services to promote social inclusion

We must make special provisions to reach the particularly vulnerable and excluded. For example, as previously indicated, elderly people and households with severely disabled members are two of the poorest groups in the country. Due to the impacts of HIV and AIDS, The Gambia is home to many orphans and vulnerable children (OVC), including children living with HIV, street children, refugee children, children with disabilities, and those in custody.

In order to address the wide range of protection-related vulnerabilities facing these groups, it is important to continue to strengthen social welfare programmes and to create a preventative and responsive social welfare system linked to the justice system. Services may include home-based care for elderly people; basic physical and psychosocial services for PWD (e.g. decentralised provision of technical aids and appliances, introduction of sign language into the school curriculum, and use of standard/national sign language in all public institutions, particularly in the health sector) and their caregivers; birth registration; promotion of social reinsertion measures; support for victims of violence, exploitation and neglect; and sensitisation campaigns at the community and family level with regard to essential family practices and harmful practices. Ongoing services delivered by the Department of Social Welfare will need to be scaled up, and corresponding budget increases secured.

1.4. Tailor social protection programming to the specific needs of vulnerable populations

We recognise that people's experiences of poverty and vulnerability are shaped by their social characteristics. In addition to more specific measures outlined in sub-objective 1.3, above, we will draft guidance materials to ensure that programme design, implementation, and monitoring and evaluation are sensitive to the needs of different target groups. For example, we will design guidance for child-sensitive social protection, ensuring that the needs of children cared for by a guardian are properly addressed. The Department of Social Welfare within the Ministry of Health will also prepare a plan for establishing synergies between social protection and the child protection system, outlining specific entry points to operationalise these linkages in practice. The same approach will be adopted to incorporate a gender-, PWD- and HIV-related focus in social protection programming. With regard to gender-sensitive programming, special attention will be placed on considering care responsibilities in the design and implementation of schemes (e.g. the provision of communal or public childcare [such as crèches] that is accessible and affordable) and specific measures needed to address the specific socio-economic vulnerabilities faced by women and children affected by HIV and AIDS.

Objective 2: Address seasonal unemployment and underemployment, and provide livelihood opportunities and labour capacity for the poorest and most vulnerable groups to allow them to escape extreme poverty.

Aim and objectives: this objective addresses the basic income, consumption and human development needs of extremely poor and vulnerable individuals and households by increasing labour capacity.

2.1. Introduce Public Works Programmes (PWP) and other relevant employment and income generation schemes for extremely poor households and vulnerable individuals with productive capacity; such measures aim to improve income and consumption capabilities while building capacity for sustainable livelihoods and future productivity.

Programme participants will receive cash wages as a temporary income boost, as well as complementary services to build their capacity to generate income and accumulate assets, thus moving them gradually out of poverty and away from reliance on external support.⁶ This measure will focus on 'economically productive' extremely poor individuals and households, including subsistence farmers, out-of-school youth, vulnerable women, and people with disabilities.

The workfare and livelihood promotion scheme will also address food insecurity through its design by: a) strengthening people's capacity to purchase food through income transfer during the annual 'hungry season'; and b) supporting food production.

Specific strategies to achieve this objective:

- We will undertake a scoping study to design⁷ and begin progressive implementation of the seasonal Public Work Programme in urban and rural settings, as well as other relevant livelihood promotion schemes from 2015 onwards; ideally, the PWP will operate throughout the year⁸ with varying degrees of intensity, and beneficiaries will be enrolled for a period of two years, subject to reaching a 'graduation threshold'.
- In 2015 we will develop a strategy for linking these public work schemes to complementary services in order to support participants in strengthening their agricultural livelihoods and/or establishing micro and small enterprises. This strategy would be informed by actual priorities and needs of programme participants. It may include access to skills/entrepreneurship development, vocational training, credit schemes, basic literacy, and financial and life skills. In its initial stages, the strategy will be implemented by linking PWP beneficiaries to available complementary services/courses carried out by other ministries and institutions, including the NGO sector. In future we will explore the feasibility of combining these components into an integrated livelihood promotion scheme (e.g. managing revolving loan funds to assist beneficiaries in accessing 'soft-credit').
- We will undertake an assessment of the types of public work activities that will be useful to households and the wider community in building their capacity for food production and enterprise development; these may include traditional public work activities, such as development of infrastructure and social assets (e.g. irrigation, construction of seed storage systems, boreholes, childcare facilities), as well as alternative employment activities corresponding to the needs of beneficiaries (e.g. women, PWD).

Programme design will consider: a) social work, nutrition and community care; b)

⁶ We will incorporate learning from other relevant on-going employment and productivity-oriented interventions (e.g. GAMJOBS, GAMFUND, provision of training and inputs for small farmers).

⁷ Design features: develop targeting criteria; determine the size of benefits; establish the number of households with access to the programme in a given year; develop a detailed scale-up plan to roll-out public works expansion; and establish a detailed M&E framework.

⁸ May be delivered on a monthly basis or correspond with the hunger gap/low agricultural season or the period wherein a small enterprise becomes profitable.

agricultural productivity and food security at the household level, including hillside terracing or soil and water conservation; c) development of small businesses and cooperatives; and d) climate change mitigation and adaptation work, including community forestry management and biodiversity projects, renewable energy sources, building water access or de-silting irrigation (particularly in drought-prone areas), climate-proofing physical infrastructure to resist flooding; and e) the building of community-based disaster risk reduction assets.

- We will ensure that beneficiaries of livelihood promotion schemes have access to the same in-kind and social welfare transfers offered to cash transfer beneficiaries (see measures under Objective 1).

2.1. Support farm activities, livelihood diversification and food security through social protection

The PWP is expected to boost agricultural production among rural populations through its efforts to assist small-scale farmers to obtain income for investment in food production, complemented by increasing access to credit and developing skills to produce better-quality and drought-resistant crops, manage natural resources, and mitigate weather-related risks in a sustainable way.

Specific strategies to achieve this objective:

- Link beneficiaries to available support in the agricultural sector (e.g. inputs, training in conservation agriculture, food processing techniques, provision of facilities, etc.) and micro-insurance schemes such as crop insurance. For example, we will link participants to the 'Nationally Owned School Feeding' programme. We will also link PWP beneficiaries engaged in farming to agricultural support and market opportunities offered through the school-feeding programme (which aims to stimulate local agricultural development through the purchase and use of domestically produced food).
- At the same time, the PWP can offer support to participants who express an interest in diversifying livelihoods in order to diminish their sensitivity to the climate and/or establish non-farm enterprises. This aspect would be very important for youth who may receive targeted training and small start-up grants for micro and small enterprises in green technologies/renewable energy.

Objective 3: Support the poor and vulnerable during times of shock through the provision of social assistance and the expansion of insurance mechanisms, which aim to safeguard them against deprivation and vulnerability to poverty across the lifecycle.

The social protection system must be strengthened in order to prevent people from falling into poverty and deprivation when exposed to life cycle and large-scale covariate risks. It is critical to provide adequate support to vulnerable families in times of shock in order to prevent deprivation and asset depletion arising from corrosive coping strategies. As the Gambian population is exposed to a broad variety of shocks and stresses, we will introduce a set of measures and strategies to respond adequately to different risk typologies:

3.1. Strengthen social security schemes and labour standards

While the main focus of this strategy is to reach the poorest and most vulnerable, we also recognise that social protection is broader than this, and therefore we must ensure that the benefits of labour standards and contributory social insurance schemes are extended to as many people as possible. Thus, over the lifetime of this policy, we will concentrate on the following strategies and actions:

- undertake a review of social security schemes for formal sector employees to ensure sustainability and improve the effectiveness of benefit claims;
- undertake a scoping study to assess the potential for extending coverage of social security schemes to the informal sector. Support the Ministry of Trade, Industry and Employment in continuing to implement measures that encourage formalisation of the informal sector and to support access to social security;
- undertake a study to assess the potential for making the SSHFC's housing scheme accessible to poor formal and informal sector workers;
- strengthen labour standards with an urgent focus on adopting a national minimum wage and strengthening the labour inspection department in its enforcement of labour legislation, including HIV-related and disability-related discriminatory labour rules;
- explore opportunities to introduce compulsory childcare services for employees in the formal sector, which would be provided by private sector employers.

3.2. Strengthen 'lean safety nets' to tackle seasonal food insecurity and food price shocks

There is a need to ensure that vulnerable households are protected from food shocks, including those caused by seasonality and price volatility, in order to prevent asset depletion and malnutrition. Existing safety net mechanisms must be complemented and strengthened by a rapid response system. In particular, the NSPP will focus on:

- setting up early warning systems linked to short-term emergency cash and food transfers and nutrition support for vulnerable groups during crises in order to prevent asset depletion and deterioration in nutrition/health indicators;
- establishing infrastructure and systems for cash transfers, which will provide an important foundation for the delivery of 'lean safety nets'. Modifications may include extension of coverage to new beneficiaries and an increase in value of transfers to existing beneficiaries;
- setting up grain reserves projects in areas of transitory food insecurity in order to offset the effects of seasonal food price fluctuations and reduce hunger during the lean season. State-led initiatives must be harmonised with community-based grain reserve projects, where they exist;
- setting up urban 'safety nets' to mitigate the impact of seasonal shortages and high food prices on vulnerable urban households;
- undertaking a detailed urban vulnerability assessment to determine the exact size and population characteristics of the most vulnerable urban areas and to confirm the type and level of exposure to food insecurity.

3.3. Introduce a national health insurance scheme

The importance of establishing an affordable healthcare system cannot be over-emphasised, given the high disease burden in The Gambia and the weak capacity of poor and vulnerable households to protect themselves from 'catastrophic' health expenditures. Therefore, it is critical to mobilise more resources through pro-poor financing mechanisms in order to finance

healthcare and provide financial protection for the poor and vulnerable in the event of illness. The required urgent steps are as follows:

- adopt the Health Financing Policy, which outlines the Government's approach to providing equitable healthcare opportunities to its citizens;
- undertake a feasibility study for establishing accessible national health insurance that is accessible to all. An affordable insurance premium is required for poor households and vulnerable groups. Community-based health insurance could be one such mechanism to ensure that vulnerable populations are protected from financial catastrophe and impoverishment as a result of health shocks, and may initially focus on mothers and children under five years of age;
- expand coverage of health bill waivers for extremely poor and vulnerable groups (e.g. pregnant mothers, children, PLHIV, the chronically ill, extremely poor elderly).

3.4. Strengthen social protection support during disasters and emergencies

The social protection system must be strengthened in order to effectively address the basic needs (food, sanitation, water, and shelter) of the poor and vulnerable in situations of emergency and crisis. In particular, support should be provided to mothers and children, PWD, the elderly, and the chronically ill including PLHIV. In order to achieve this, we will:

- define and develop a minimum package of benefits and services for times of shock;
- ensure effective linkages with early warning systems managed by the Disaster Management Agency;
- ensure that a periodic assessment of food insecurity is reduced from two years (as it is currently) to six months, considering frequent price hikes on basic commodities;
- establish a technical working group to strengthen linkages and coordination between social protection stakeholders and actors involved in early warning, risk mitigation, climate adaptation and disaster management and response;
- undertake a feasibility study to explore the establishment of crop weather-indexed insurance for vulnerable farmers.

Objective 4: Strengthen synergies between the formal social protection system and informal social protection structures and mechanisms in order to ensure that traditional forms of support continue to play their vital social protection role at the community level.

4.1. Strategies to institutionalise faith-based social protection instruments

- assess opportunities to institutionalise the two main faith-based social protection institutions (e.g. Zakat and the Christian charity mechanism);
- establish managing institutions (e.g. The Supreme Islamic Council and the Supreme Christian Council) to ensure more effective management of funds in order to reach vulnerable populations, with particular efforts on increasing access to socially excluded groups (e.g. widows, orphans, migrants and refugees, and PLHIV);
- conduct a study tour for officials to gain knowledge about best practices in institutionalising Zakat (e.g. Egypt, Malaysia).

4.2. Strategies to link rotating savings schemes and formal social transfers

- We will undertake a scoping exercise to determine opportunities for promoting the introduction of CTS and PWP beneficiaries into community Osusu membership, as well

as other local rotating savings schemes. This strategy is based on the recognition that guaranteed income support will enable participants to gain access to these local institutions.

- We will provide complementary training in bookkeeping and financial literacy in order to strengthen recipients' capacity to better manage their resources through the use of financial services.