

# Presentation on Social Protection and Safety Nets Mechanisms in The Gambia

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# Outline

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- ❖ Medium term Government policies on Social Protection
- ❖ Expanding the Fiscal space for Social Protection
- ❖ Overview of The Gambia's Social Protection both Formal and Informal Traditional Measures relating to (Social Safety Nets)
- ❖ Conclusion
- ❖ Challenges
- ❖ Way Forward

# Introduction

## □ Key Statistics:

- ▶ Population: 1,776,103 (World Bank 2012)
- ▶ Main Exports: groundnut and peanut products, fish and palm kernels
- ▶ GDP Per Capita: US\$505 in 2011 (World Bank, 2012)
- ▶ Net Enrolment ratio in primary education in 2011 is 72%
- ▶ Life expectancy at birth: 58 years (World Bank, 2011)
- ▶ HDI Ranking: 165 out of 187 countries, (HDR, 2013)
- ▶ Poverty Headcount Index: 48.4 per cent of people living below US\$1.25 per person per day, (IHS 2010, GBoS)
- ▶ Fertility Rate (birth per woman): 5.4 births

## : REAL GDP GROWTH RATE (PER CENT)

	2007	2008	2009	2010	2011	2012	2013	2014
The Gambia	3.6	5.7	6.4	6.5	-4.3	3.9	8.9	8.5
SSA median	7.0	5.6	2.7	5.4	5.3	5.1	5.4	5.7
Low income countries median	7.6	7.1	5.5	6.4	5.6	5.7	6.3	6.6

Source IMF Regional Economic Outlook: Sub Sahara, Africa, 2013

# Importance of Social Protection

- ▶ Efficient social protection systems are increasingly recognized as:
  - ▶ important economic stabilizers
  - ▶ to accelerate growth and create employment
- ▶ Social protection is a vital tool for poverty eradication that will trigger a virtuous cycle of improved productivity and employability
- ▶ Social protection investments make economic sense, as their redistributive potential can help reduce growing inequality in The Gambia and create economic opportunities for the poor.
- ▶ This fits well with a broader national commitment to the acceleration of more inclusive and pro-poor growth through PAGE and designed sectoral policies

# Introduction Cont'd

## □ Government Commitment:

- ▶ The Gambia has made significant progress towards reducing poverty in the last decade
- ▶ Commitment to a comprehensive Poverty Reduction Strategy- PRSP I (2003 - 2005), PRSP II (2007-2011) and now PAGE (2012 -2015) respectively
- ▶ According to the MDGs, The Gambia is among the top four African countries progressing towards meeting the MDGs
- ▶ The Gambia has a long history of state-led social assistance for the poor and the vulnerable through smoothing household consumption , increase access to basic social services and promoting asset accumulation
- ▶ “Social Protection has been a policy priority for the Government for many years now,” stated H. E. Aja Dr. Isatou Njie-Saidy, Vice-President and Minister for Women’s Affairs of Gambia at the Second Forum on Social Protection on December 3<sup>rd</sup>, 2013.

# Introduction Cont'd

## ▶ **Government Commitment:**

- ▶ Government institutions and civil society organizations have been capacitated for a deeper understanding of social protection, and the national partnership on social protection, comprising three government ministries and six UN agencies,
- ▶ The Government of Gambia, in collaboration with the UN system and the Association of Non-governmental Organizations (TANGO), place great emphasis on to integrate existing fragmented social protection schemes targeting vulnerable groups
- ▶ To ensure that the most deserving groups are reached with holistic and effective programs that will allow them to overcome challenges that often suppress their full potential in a changing social and economic world, while empowering the population for better resilience.
- ▶ **Increasing expenditures and re-allocating spending to social protection programs**
  - Increase in pro-poor expenditure: spending for pro-poor policies increases from 33.4 per cent in 2009 to 39.4 per cent in 2011(African Economic Outlook 2013)
  - Increase budgetary resources going to social protection MDAs and greater resource mobilization for PAGE
  - re-allocation - rather than increases in total spending - may be a more realistic means of creating fiscal space by boosting resource allocations to social protection policy and programming
  - Assure adequate and sustainable resourcing for social protection through a mix of public and private means with development partners assistance as appropriate
  - Development of resource mobilization strategies, concept notes and proposals



# Medium term Government policies on Social Protection

- ▶ The Government is yet to adopt the national Social Protection Policy;
  - however, policy attention towards social protection reform is growing in prominence through several initiatives
- ▶ Several sector policies to improve social protection for the population has been designed:
  - Social Welfare Policy
  - Disability Policy
  - National Employment Policy,
  - National Population Policy,
  - Health Policy,
  - Gender and Women Empowerment Policy 2010-2020
  - Education Policy

# An Overview of Traditional and Informal Social Protection Measures (Social Safety Net Mechanism)

## ❑ Community-based systems of support:

- Families draw on a variety of community-based safety-nets, to provide support during key lifecycle events and help vulnerable families deal with shocks and stresses
- Faith-based support networks are an important source of support. Religious organizations also provide financial and social support
- The Islamic relief and Anglican Mission are among those faith-based institutions involved in social protection
- When agricultural production is good, the villages invest in purchasing livestock, which is retained to manage food deficits during the ‘hunger for risk mitigation strategy
- The Village Development Committees (VDCs) also during a good harvest, grains are stored and then sold by VDC during “hungry season” at a reduced price (D600-500) per bag and does who cannot afford are sometimes given free.
- Families in need of food are normally provided by the community members

# An Overview of Traditional and Informal Social Protection Measures Cont'd

## ❑ Kinship-based support systems:

- Extended family systems provides access to economic assistance, reproductive and psychosocial support
- Kinship-based relations often oblige people to help each other, help their less fortunate family members through cash and/or in-kind transfers
- Remittance represent an increasing important avenue of kin-based welfare support and have potential to help families to reduce rise of poverty
- According to the World Bank Study (2011), remittance transfers to The Gambia comprised 8.2 per cent of GDP in 2010

## ❑ Community-based social insurance and saving schemes:

- Kafo groups (community-based development forum), for example assist members in saving money so they can make charitable donations in emergencies
- Large kafo groups make substantial investments in community agriculture projects and other enterprise endeavors, in that keep the money in local circulation rather than draining it to cities

# An Overview of Traditional and Informal Social Protection Measures, Cont'd

- “Osusu” groups are well known example of informal savings mechanisms, enable people to mobilize resources needed for business and personal reasons
- At each interval, one member withdraws all the money, and each member takes a turn until the cycle is completed: then it may recommence again. No interest payment are charged
- The “Osusus” though small amounts, they help members to mitigate against various risks, such as education cost for children, funerals, and emergency assistances..
- An other interest type rotating savings arrangement is the Saving and Internal Lending Community(SILC) approach based on a more systematic and elaborate savings methodology
- The pool money is lend to group members for repayment with interest, whilst members are train in bookkeeping and financial literacy to ensure resources are used for income-generation activities (Catholic Relief Service, 2012)



# An Overview of Traditional and Informal Social Protection Measures Cont'd

## ❑ Senegambia Development Assistance Program (DAP):

- A five year program, carried out by the Catholic Relief Services (CRS)
- Increase household food security for rural households through the marketing of sesame and increasing the availability of food by providing targeted food aid to vulnerable groups
- CRS through USAID Food For Peace (FFP) provided six hundred and fifty thousand dalasis (GMD 650,000) to 57 CAP villages in the Central River Region.
- The CAP grant is a fund provided by USAID as part of the DAP Extension Programs targeting vulnerable groups were Malnourished Children, 6 months- 36 months, Persons being treated for tuberculosis; Persons Living with HIV; Disabled persons; and Persons with extremely difficult circumstances including widows and elderly; Female single head of households; and orphans

# An Overview Formal Social Protection Programs (Social Assistance Schemes) Cont'd

- ▶ Department of Social Welfare (DSW), has been running a Family Strengthening Program - a conditional cash transfer program aimed at the poor and vulnerable families in order to strengthen income-generation capacities and contribute to livelihood security
- ▶ In the first year, household heads were given small seed grants (D2,000 each) to start up their own business
- ▶ About 130 rural and urban families have thus far benefited from the program
- ▶ This program targets families experiencing some type of social vulnerability (e.g. broken homes, widow-headed households and large families)
- ▶ Majority of the project beneficiaries used business profits to cover their basic needs (e.g. food, electricity, rent, school and health care)
- ▶ The economic security led to social empowerment



# An Overview Formal Social Protection Programs (Social Assistance Schemes) Cont'd

## ❑ Cash Transfer Initiatives:

- ▶ Concern Universal an NGO in The Gambia has recently implemented an emergency food security response following the crop failure in 2011.
- ▶ Thousands of Gambians suffered food shortages due to poor harvests in 2011 , which has caused a prolonged hungry season.
- ▶ The Pilot initiative with the World Food Programme to give Gambians affected by drought in the Sahel cash instead of emergency food aid and targeted 37, 734 food insecure individuals across two districts in the URR of the amount approximately 284 Dalasi (US\$9) per individual per month
- ▶ Only 20, 000 households benefited and received cash due to logistics constraints
- ▶ Concern Universal, with support from the World Food Programme and local partners WASDA and NACCUG, distributed 283 Dalasi (£6 or 9 US\$) per person per month to 20,000 people in the Upper River Region.
- ▶ This type of support puts money in the local economy and allows people to make their own choices on the food they want - a kind of mini economic stimulus for the targeted districts.



# An Overview Formal Social Protection Programs (Food Security and Nutrition Transfers)

- ▶ Food and nutritional transfers are very common type of social assistance in The Gambia to address problems of food insecure during the drought period.
- ▶ These are two long-term, on-going programs. WFP school feeding program and National Nutrition Agency (NaNA) Micronutrient Deficiency Program.
- ▶ Other initiatives are mainly short-term and emergency -based delivered as a response to acute food crises.
- **Emergency -based food transfers:**
  - ▶ World Food Program is the main actor in this domain but other actors are also active
  - ▶ The government with support from WFP, implemented a Blanket Feeding Operation to prevent acute malnutrition and child mortality among children a 6-59 months and covered 25,000 most vulnerable children
- **Non-Emergency food and nutrition transfers:**
  - ▶ The school feeding program is a longer term social assistance program run in partnership with WFP to improve children nutritional status

# An Overview Formal Social Protection Programs (Food Security and Nutrition Transfers) Cont'd

- ▶ Children receives daily fortified meals meant to increase nutritional value
- ▶ To-date the program has supported an average of 130, 000 vulnerable children per year in food insecure rural and some urban areas
- ▶ The Micronutrient Deficiency Program is the other large-scale transfer implemented by NaNA, campaign for providing Vitamin A, iron and iodine for severely malnourished children and carried out in the health facilities.

# An Overview Formal Social Protection Programs (Non- Cash Transfers)

## ❑ Social Assistance to Education:

- ▶ Scholarships also appears to be extremely popular and wide spread
- ▶ The president's Empowerment of Girls' Education Program (PEGEP) aims to promote education among Gambian girls
- ▶ About 36, 000 girls approximately benefited in regions one and two and support extended across the country
- ▶ The Girls' Education Trust Fund (GETF), sponsorship package targets poor, rural female students from grade 7-12. Since 2003, GETF, has reached an estimated of 3, 816 girls across all the regions, except greater Banjul Area.
- ▶ Ministry of Basic and Secondary Education (MoSBE), recently piloted a Donkey Cart initiatives to address problem of transportation among spatially excluded and poorest communities
- ▶ The Department of Social Welfare and Kanifing Municipal Council also offer scholarship and school waivers

# An Overview Formal Social Protection Programs (Social Assistance Programs) Cont'd

## ❑ Free access to Health Care:

- ▶ Through the health Policy and Master Plan (2007 - 2020), arrangements made to increase access for citizens are mainly channeled through subsidized free health services to certain groups , such as children under the age five years, expecting mothers and PLWHV
- ▶ Free healthcare services (anti-retroviral drugs, supplementary feeds, etc...) are guaranteed by the health policy
- ▶ Agency for Village support runs small disability support project in 2012 and supported 14 people by covering their medical bills

## ❑ Social Services

- ▶ DSW offers rehabilitation services to people with disability, providing mobility and assistive devices
- ▶ Various measures also focus on child protection issues such as prevention of sexual abuse and early/forced marriages

# An Overview Formal Social Protection Programs (Social Assistance Programs) Cont'd

- ❑ **Promotive Social Protection: Focusing on Enterprise Development and Microfinance**
- ▶ Measures to improve incomes and capabilities of the poor
- ▶ Through the National Employment Policy (2010 - 2014) , youth policy (2009 - 2018) and the Gambia National Investment Plan for decent employment and sustainable livelihoods.
- ▶ Freedom from Hunger Campaign (FFHC) , assisted female farmers in seed germination in order to increase their income and food security levels
- ▶ FFHC also supported in LRR income-generation project for female rice farmers through construction of bridges near rice fields to provide women with easy access to rice fields in muddy areas during flooding,
- ▶ The Community -owned Village Savings and Credit Associations (VISACA) banks have been created to enable farmers to access seeds in difficult times.
- ▶ The Enterprise Development Initiatives provides skills and management trainings and access to micro-finance focusing on income generation and employment creation

# An Overview Formal Social Protection Programs (Social Assistance Programs) Cont'd

- ▶ The Gambia Enterprise and Skills Development and Training Fund (GET FUND), promotes Small and Medium Term scale entrepreneurship through skill development and improve access to financial services
- ▶ To-date as part of GET FUND, five training institutions have trained over 1,488 women and youth in new skills and have provided over 488 women and youth with business start-to-capital
- ▶ The National Enterprise Development Fund focused on youth employment and provided training support and seed capital to approximately 300 students/apprentices across the country
- ▶ The Skills Fund offers Functional literacy and Income Generation Skills Training to women and out-of-school youths
- ▶ Village Banks are also involved in providing credit to the communities in more isolated areas
- ▶ The Rural Support Organization for the Disable (ROSD), also provided access to microfinance and skills and business training in soap making and tie dye textile techniques to People With Disability (PWD) in Basse and Bansang

# Challenges

- ▶ Increase population growth rate and rapid urbanization, characterised by significant rural to urban migration
- ▶ Population vulnerable to recurrent economic and environmental shocks (GBoS 2010)
- ▶ Groups that are particularly vulnerable to social exclusion and have limited access to informal social protection include widows, orphans, migrants, and refugees and PLHV.
- ▶ Inadequate capacities (financial, material and human) within institutions providing social protection services and social safety nets programs;
- ▶ Limited budgetary resources , involvement of private sector and development finance
- ▶ High dependency burden creating new poverty and welfare challenges
- ▶ The inability to fully expand and strengthen social welfare services at the regional level
- ▶ Social protection schemes designed to address specific needs

# Way Forward

- Design Policies and effective institutional coordination
- Strengthen and build institutional capacities on resource mobilization and programme implementation for social protection and provision of social safety nets to the vulnerable
- Substantial investments efforts are required to halve extreme poverty , achieve full employment for women and youth
- Increase awareness on social protection issues and adequate resources to state-run social protection and social safety nets schemes
- Important to strengthen the formal social protection system in order to harness the potential of traditional structures and mechanism and support them so to enable them to continue to play this vital role
- Government plans to increase budget support to social sectors to address social protection in alleviating poverty and extending it to the vulnerable groups;
- Develop and promote pro-poor policies for development
- Continue mobilization of domestic and external revenues for implementation of social protection programs



**THANK YOU!**

**ANY QUESTIONS??**