



# Combined Project Information Documents / Integrated Safeguards Datasheet (PID/ISDS)

Appraisal Stage | Date Prepared/Updated: 07-Mar-2019 | Report No: PIDISDSA25815



**BASIC INFORMATION**

**A. Basic Project Data**

Country Gambia, The	Project ID P167260	Project Name The Gambia Social Safety Net Project	Parent Project ID (if any)
Region AFRICA	Estimated Appraisal Date 04-Mar-2019	Estimated Board Date 21-May-2019	Practice Area (Lead) Social Protection & Labor
Financing Instrument Investment Project Financing	Borrower(s) Government of the Gambia	Implementing Agency National Nutrition Agency	

Proposed Development Objective(s)

To improve the coordination of social assistance activities and increase inclusion of the extreme poor in the Nafa program.

Components

Development of coordination mechanisms for the social assistance sector  
Cash transfer and behavioural change program for the extreme poor  
Project Management

**PROJECT FINANCING DATA (US\$, Millions)**

**SUMMARY**

<b>Total Project Cost</b>	15.00
<b>Total Financing</b>	15.00
<b>of which IBRD/IDA</b>	15.00
<b>Financing Gap</b>	0.00

**DETAILS**

**World Bank Group Financing**

International Development Association (IDA)	15.00
IDA Grant	15.00



Environmental Assessment Category

C-Not Required

Decision

The review did authorize the team to appraise and negotiate

## B. Introduction and Context

### Country Context

- 1. The Gambia is a small country of roughly 2.1 million<sup>1</sup> people on the West Coast of Africa.** Surrounded on three sides by neighboring Senegal, with a small Atlantic coastline, The Gambia stretches inland along a river of the same name. The country has fertile land and a market-based economy that relies primarily on services (61 percent of the gross domestic product [GDP]), including tourism in the coastal region; agriculture (23 percent of GDP), most of which is subsistence, rain-fed, and inadequate to meet even half of the country's food needs; and some small-scale industry (16 percent of GDP).<sup>2</sup>
- 2. The Gambia is one of the poorest and most fragile countries in Africa.** During the last decade, GDP growth has been volatile, averaging about 3 percent, and per capita income stands at US\$715 (2017).<sup>3</sup> The Gambia has also become increasingly fragile during the past 10 years and is ranked in the bottom 20th percentile in the Fragile States Index, 2017. The Gambia's fragility is driven primarily by four dimensions: political instability, economic vulnerabilities, weak public institutions, and vulnerability to external shocks.<sup>4</sup> The Gambian economy is exposed to severe climate shocks: frequent floods, erratic rainfall and droughts regularly affect the agricultural economy adversely.
- 3. Poverty is a significant challenge and there are few opportunities to secure sustainable livelihoods for many Gambians.** The poverty rate is high at 48 percent and has hardly changed over the past five years from 48.1 percent in 2010 to 48.6 percent in 2015; extreme poverty is also high at 20.8 percent.<sup>5</sup> However, the number of poor people grew from 790,000 in 2010 to 930,000 in 2015 due to population growth resulting from a high fertility rate of 5.42 children per woman (2016).<sup>6</sup> In recent years, urban poverty rates have declined and while the number of urban poor is high, they are closer to the poverty line. In rural areas, however, the poverty rate has increased to 69.5 percent (36.5 percent in extreme poverty) in 2015 and the depth of poverty is high.<sup>7</sup> The Gini Coefficient stood at 0.359 in 2015,<sup>8</sup> capturing in part this significant rural-urban divide in living standards and income. Agriculture employs 46.4 percent of the country's labor force (ages 7 and above<sup>9</sup>), rising to 80.7 percent in rural areas, and is

<sup>1</sup> World Bank: [data.worldbank.org/indicator/SP.POP.TOTL](http://data.worldbank.org/indicator/SP.POP.TOTL) The last census in 2013 recorded a population of 1.8 million.

<sup>2</sup> President Barrow's 2019 Budget speech, delivered December 14, 2018.

<sup>3</sup> World Bank: Systematic Country Diagnostic (SCD) (forthcoming).

<sup>4</sup> SCD (forthcoming).

<sup>5</sup> Integrated Household Survey (IHS) 2015/16.

<sup>6</sup> World Bank: [data.worldbank.org/indicator/SP.DYN.TFRT.IN](http://data.worldbank.org/indicator/SP.DYN.TFRT.IN).

<sup>7</sup> IHS 2015/16.

<sup>8</sup> World Bank: [data.worldbank.org/indicator/SI.POV.GINI?locations=GM&view=chart](http://data.worldbank.org/indicator/SI.POV.GINI?locations=GM&view=chart).

<sup>9</sup> Although the working age is higher in The Gambia, this is how the data is recorded in the IHS 2015/16



the largest employer of the poor (75 percent) and extreme poor (90 percent).<sup>10</sup> Formal, open unemployment is low at about 10 percent nationally, masking high levels of under-employment (about 36 percent of the workforce), especially in subsistence agriculture.<sup>11</sup> Youth in The Gambia face challenges in achieving secure and sustainable livelihoods, with 61.7 percent of those in the 15–24 age bracket reported to be unemployed.<sup>12</sup> The Gambia also has one of the highest net migration rates in Africa—indeed, in the world—and remittances are estimated to amount to 14.4 percent of GDP (2017).<sup>13</sup>

**4. The Gambia also faces multiple challenges in terms of building and sustaining human capital.** The Gambia is positioned 174 out of 188 countries in the Human Development Index<sup>14</sup> (2018). The Gambia has also received a low score of 0.4 on the Human Capital Index<sup>15</sup> (2018) (on par with the Sub-Saharan Africa regional average), which implies that a child born in The Gambia today will be 40 percent as productive when s/he grows up as s/he could be if s/he enjoyed complete education and full health. Children in The Gambia can expect, on average, to complete nine years of preprimary, primary, and secondary school by age 18. However, when years of schooling are adjusted for quality of learning, this is only equivalent to 4.8 years: a learning gap of 4.2 years. Nutrition and health indicators are also stagnant and/or deteriorating. Stunting and wasting among children have worsened since 2010. Among children under five years, 16 percent are underweight, 12 percent wasted, and 25 percent stunted.<sup>16</sup> Malnutrition is a contributing cause of almost half of under-five mortality.

**5. The Gambia remains a patriarchal society.** In education, The Gambia has achieved the Millennium Development Goal on gender parity at the preschool, primary, and secondary levels, but inequality persists in tertiary and vocational training.<sup>17</sup> The literacy rate for women is low at 40 percent compared with 64 percent for men.<sup>18</sup> Thirty percent of women ages 20–24 were married or in union before the age of 18.<sup>19</sup> While 60.8 percent of land for agriculture is jointly owned by the household, 33.0 percent is owned solely by the head of the household.<sup>20</sup> Men control household and community assets and dominate community decision making and this situation seems to be generally accepted in rural communities by both men and women. As household heads, men are expected to make decisions on family income and assets for the benefit of the family, without expectations of any form of consultation with family members, including wives and children, even where decisions affect only the lives of women. Women may have their own assets but must consult with a man in the house before selling them—the consequences of not doing so include physical violence or divorce.<sup>21</sup>

<sup>10</sup> IHS 2015/16; page 23. “[IHS uses] the national definition of working age population (7 years or above).”

<sup>11</sup> SCD (forthcoming).

<sup>12</sup> IHS 2015/16.

<sup>13</sup> SCD (forthcoming).

<sup>14</sup> United Nations Development Programme (UNDP) (2018). [hdr.undp.org/en/data](http://hdr.undp.org/en/data).

<sup>15</sup> World Bank (2018) [datacatalog.worldbank.org/dataset/human-capital-index](http://datacatalog.worldbank.org/dataset/human-capital-index).

<sup>16</sup> World Bank (2018) [datacatalog.worldbank.org/dataset/human-capital-index](http://datacatalog.worldbank.org/dataset/human-capital-index).

<sup>17</sup> SCD (forthcoming).

<sup>18</sup> IHS 2015/16.

<sup>19</sup> Demographic and Health Survey (DHS) 2013.

<sup>20</sup> IHS 2015/16.

<sup>21</sup> Badjie, M., Barrow, A.N.K., Jallow, Y.S., Jatta-Sowe, F., Sissokho, O., 2019. *Qualitative Study on Gender Dynamics in Intra-Household Spending in West Coast and Upper River Regions of The Gambia*.



6. **Gender-Based Violence (GBV) is prevalent.** The percentage of women who reported having experienced GBV stood at 41 percent in 2013<sup>22</sup> and is likely under-reported. Rape remains a widespread problem, and victims underreported domestic violence due to social stigma, with most cases settled through family mediation. Fifty-eight percent of women ages 15–49 think a husband or partner is justified in hitting or beating his wife/partner under certain circumstances.<sup>23</sup> The rate of female genital mutilation/cutting slightly worsened from 71 percent in 2005 to 75 percent in 2010,<sup>24</sup> though the Government passed a law prohibiting the practice in 2013.

7. **In 2017, The Gambia underwent its first transfer of power in 22 years, ending a period of autocratic rule and economic mismanagement.** Under the former regime, the macroeconomic framework was characterized by very high levels of debt, high fiscal deficits, and almost no international reserves. Interest payments on public debt absorbed almost half of government revenue in 2016, leaving no room for investment or development spending. There was widespread mistrust in the Government and the social contract had broken. Following democratic elections in December 2016, the new Government has embarked on economic reforms, supported by international donors and an economic recovery is under way. Real GDP growth is estimated at 5.5 percent in 2017, although the International Monetary Fund (IMF) assesses that The Gambia’s public debt remains unsustainable.<sup>25</sup>

8. **The main challenges facing the new administration are to contend with the legacy of fragility, to improve services and living standards, and so mend the social contract, amid highly constrained fiscal space and with inadequate public-sector capacity and performance.** To tackle these challenges, the Government articulated an ambitious vision for reform and development of The Gambia, enshrined in the 2018 National Development Plan (NDP). It is expected that achievement of these reforms would help rebuild the social contract. In partnership with the new administration, donors have pledged more than US\$1.5 billion to help fund investments aligned to the NDP, more than half of which have come in the form of grants, including from the World Bank (US\$288 million).

## Sectoral and Institutional Context

9. **The NDP (2018–21) identifies “Investing in our people through improved education and health services and building a more caring society” as one of eight strategic priorities.** Social protection is defined by the NDP as being a critical investment for human capital development. It notes that while there are some schemes designed to improve food security, address malnutrition, and promote access to education, there is less focus on health care and reliable income support through cash transfers to extremely poor and vulnerable households and individuals.<sup>26</sup> Additionally, the NDP identifies seven cross-cutting ‘critical enablers’ including, among others, strengthening public institutions, women’s empowerment, and civil society.

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<sup>22</sup> DHS 2013.

<sup>23</sup> DHS 2013.

<sup>24</sup> Multi-Indicator Cluster Survey (MICS) 2010 data. [data.unicef.org/wp-content/uploads/country\\_profiles/Gambia/FGMC\\_GMB.pdf](http://data.unicef.org/wp-content/uploads/country_profiles/Gambia/FGMC_GMB.pdf).

<sup>25</sup> IMF Press Release 18/265 Second Review of the Staff Monitored Program. June 28, 2018.

<sup>26</sup> National Development Plan (NDP) [mofea.gm/ndp](http://mofea.gm/ndp).



10. **Supported by United Nations (UN) agencies, the Government has approved a National Social Protection Policy (NSPP) (2015–25) and National Social Protection Implementation Plan (NSPIP) (2015–20).**<sup>27</sup> Social protection is defined by the Government of The Gambia 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.” The policy identifies five priority areas:

- (a) Safeguarding the welfare of the poorest and most vulnerable populations
- (b) Protecting vulnerable populations from transitory shocks
- (c) Promoting the livelihoods and incomes of the poorest and most vulnerable of the economically active population
- (d) Reducing people’s exposure to social risks and vulnerabilities
- (e) Strengthening the leadership, governance, and social protection systems to design and deliver effective and efficient programs

11. **The NSPIP supports these goals and identifies four primary areas of intervention:**

- (a) Establish and strengthen social protection leadership, coordination, and implementation mechanisms
- (b) Increase coverage of social protection policies and programs to meet NSPP objectives
- (c) Strengthen the system for the effective planning, delivery, and monitoring of social protection programs
- (d) Develop a sustainable financing strategy and mechanism to fund the implementation of social protection programs.

12. **Due to the insufficient physical, financial, or human resources investment in social assistance to date, implementation of the NSPP and NSPIP is still nascent.**

#### **Implementation Area 1: Leadership, Coordination, Effective Planning, Delivery, and Monitoring**

13. **The Office of the Vice President and Ministry of Women’s Affairs (OVP) provides leadership on social protection issues.** Until recently, overall leadership for social protection has resided with the Policy Analysis Unit in the Office of the President, supported by the Department of Social Welfare (DSW) in the Ministry of Health and Social Welfare. In 2018, the lead role shifted to the OVP.

14. **Several line ministries are involved in the implementation of social protection programs, and presently these ministries, departments, and agencies (MDAs) and programs are not well coordinated.** A National Social Protection Steering Committee (NSPSC), comprising representatives from some of these

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<sup>27</sup> The NSPP and NSPIP have been reconfirmed by the new Government.



ministries, as well as development partners, is chaired by the OVP and supported by the DSW. It meets occasionally to share information but does not have the supporting structures necessary to coordinate or guide interventions in social protection.

**15. Planning, delivery, and monitoring of social protection interventions could be coordinated and harmonized to improve efficiency and effectiveness.** There are no databases or central repositories of information available to estimate social protection coverage or spending—or, more importantly, the gaps or overlaps in coverage. Information systems and delivery mechanisms are determined for each project without harmonization among the implementation agencies. Understanding of social protection concepts remains limited and there is no National Monitoring and Evaluation (M&E) Framework, which would allow the aggregation of the contributions and impacts of different programs. There have been few (or no) impact evaluations of social protection programs.

## Implementation Area 2: Programs Financing and Coverage

**16. Social protection financing is not classified or tracked in the National Budget and most development partner financing is off-budget.** As such, it is difficult to determine the amount of spending on social protection in The Gambia. A back-of-the-envelope calculation suggests that at most 0.93 percent of GDP is spent on social assistance<sup>28</sup> programs, of which just 0.09 percent of GDP is financed by the Government.<sup>29</sup> African countries spend an average 1.3 percent of GDP on social assistance, equivalent to 4.8 percent of total government expenditure.<sup>30</sup> In 2018, for the first time, the Government made a commitment of GMD 30 million (US\$607,000) for the School Meals Program and this was tripled in the 2019 budget. The DSW, charged with leading social assistance efforts until 2018, received just 0.6 percent of the Ministry of Health and Social Welfare's budget in 2017. The majority of this is spent on staff, with the 'welfare of Gambians and refugees' budget line remains unchanged in 2018 at just US\$10,500.

**17. Social assistance programs are largely project based and donor financed with limited coverage.** Several initiatives are under way, including a Maternal and Child Nutrition and Health Results Project (MCNHRP) supported by the World Bank providing antenatal cash transfers encouraging 11,500 women in food-insecure areas to register their pregnancy at health clinics and participate in follow-up appointments and the BReST initiative, a European Union (EU)-financed, United Nations Children's Fund (UNICEF)-supported cash transfer supporting about 6,000 women with children ages 0–2 years in food-insecure districts. Between the MCNHRP and BReST, children in some highly food-insecure districts are supported through the crucial first 1,000 days. NaNA implements both projects. The World Food Programme (WFP) and the Ministry of Basic and Secondary Education run a School Meals Program that reaches about 100,000 beneficiaries, again in food-insecure areas, while the EU is financing an extensive Youth Empowerment Program, with a focus on technical vocational education and training and market links. In agriculture, the World Bank and African and Islamic Development Banks have supported schemes to increase value addition in agriculture, while the Food and Agriculture Organization (FAO) and the World Bank have supported some horticulture initiatives. Through the MCNHRP, NaNA is also initiating a scheme to provide a year of unconditional cash and in-kind transfers (small ruminants, poultry, or backyard

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<sup>28</sup> Social assistance or social safety nets are used interchangeably and are a subset of social protection. Social assistance and social safety nets are defined as noncontributory benefits provided either in cash or in kind and intended to support the poor or vulnerable.

<sup>29</sup> World Bank. 2018. "The Gambia Social Safety Nets Diagnostic."

<sup>30</sup> K. Beegle, A. Coudouel and E. Monsalve. 2018. *Realizing the Full Potential of Social Safety Nets in Africa*. World Bank.



gardens) to improve food and nutrition security to target about 5,000 poor households by 2021. The Government's Family Strengthening Program provides cash transfers and a small capital grant for micro-entrepreneurial investment but has very limited reach with only 100 beneficiaries.

18. **Few social insurance mechanisms are available to the poor.** Employment-based social insurance (managed and administered by the Social Security and Housing Finance Corporation) and statutory maternity leave is available only to formal public and private sector workers. There is no national minimum wage or health insurance scheme, although the 2019 budget proposes the introduction of a contributory health insurance program. As a majority Muslim country, the tradition of zakat redistributes significant sums to the poor (among other eligible beneficiary groups<sup>31</sup>), although this is hard to quantify. While the percentage of income to be given is established, the mode of delivery and choice of recipient is left to personal discretion. Remittances comprise 14.4 percent of GDP<sup>32</sup> although again, this is not harnessed in a concerted, pro-poor way but is likely to protect some of the poor.

19. **In a country where almost half of the population live beneath the poverty line, the coverage of these schemes is inadequate to address the significant, widespread, and persistent needs.** Significant scale-up is required to provide adequate coverage, along with investment in coordination and delivery systems that would bring the various initiatives together into a coherent safety net system.

20. **The long-term vision for social protection in The Gambia is to establish an inclusive, integrated, and comprehensive social protection system.**<sup>33</sup> Such a system will effectively provide preventive, protective, 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.<sup>34</sup> This modernized system would comprise a few complementary programs to address key needs, scalable in case of shocks, financed by the Government, and supported by delivery systems that can serve multiple programs and foster coordination and referrals to services.

21. **In the short to medium term, the proposed project will invest in basic coordination mechanisms and introduce a cash transfer and social and behavioral change communication (SBCC) program targeting extreme poor households that can be scaled up nationwide in line with the Government's NSPIP.**

### C. Proposed Development Objective(s)

Development Objective(s) (From PAD)

To improve the coordination of social assistance activities and increase inclusion of the extreme poor in the Nafa Program.

### Key Results

<sup>31</sup> "Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer." *Qur'an, Sura 9 (Al-Tawba), ayat 60.*

<sup>32</sup> SCD (forthcoming).

<sup>33</sup> National Social Protection Policy (NSPP) 2015–25.

<sup>34</sup> Government of The Gambia: National Social Protection Policy (2015–25).



22. **The PDO-level indicators are given below:**

- More effective National Social Protection Steering Committee meetings
- Number of programs using the Social Registry
- National Monitoring and Evaluation Framework for Social Assistance interventions established
- Beneficiaries of social safety net programs
- Number of households identified as extremely poor in the Nafa Program.

#### D. Project Description

##### **Component 1: Development of Co-ordination Mechanisms for the Social Assistance Sector (US\$3.5 million)**

23. This component is designed to support the NSPIP Implementation Area 1: Establish and strengthen the NSPP leadership, coordination, and implementation mechanisms.<sup>35</sup>

24. At present, there is almost no data or information sharing on planned interventions nor any central repositories of information on coverage, areas of operation, targeting methods, beneficiary numbers or types, spending, and so on. Each program has its own assessment and delivery mechanisms, with limited harmonization. There is no National M&E Framework to track results across programs and no known impact evaluations to guide program decision making.

25. This component will provide mechanisms to help coordination of social assistance activities. These are ‘public good’ investments that can have direct application to all social assistance projects and programs in The Gambia.<sup>36</sup> The intended direct beneficiaries and users of the systems are government MDAs and all development partners involved in social assistance. The poor are expected to benefit indirectly from more coordinated programs.

26. Specifically, three interventions are envisaged (more details are provided in annex 2):

- (a) **Support for the establishment of a Social Protection Secretariat (SPS).** The design of the SPS<sup>37</sup> was validated in June 2018 and the Government has secured financing for three staff positions and a small operating budget GMD 2 million (US\$40,000) in 2019. The Secretariat’s mandate is to support the NSPSC in providing leadership and coordination across the totality of social protection efforts in The Gambia.

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<sup>35</sup> Government of The Gambia: National Social Protection Implementation Plan (2015–20).

<sup>36</sup> Over time, other delivery mechanisms may become harmonized among programs, for example, targeting methodologies or payment systems but the NSPIP does not anticipate consensus on these yet.

<sup>37</sup> Funding was provided by the Rapid Social Response Trust Fund supported by the Russian Federation, Norway, the United Kingdom, Australia, Sweden, and the Global Facility for Disaster Risk Reduction.



- (b) **Support for the establishment of a Social Registry.** The design for the Social Registry<sup>38</sup> was validated in September 2018. The Social Registry aims to provide robust data on key household characteristics to facilitate assessment and eligibility determination for social assistance programs. A feedback and update mechanism is intended to provide a point of contact for case management within the Social Registry database, as well as a last resort grievance mechanism regarding the delivery of other social assistance programs that have not been dealt with within programs' own grievance mechanisms.
- (c) **Support for the development of a National M&E Framework** to allow the Secretariat and NSPSC to monitor coverage and the impact that the sector is having in terms of its effectiveness.

27. In collaboration with other development partners, the component can also contribute to: National Social Protection Fora (held annually) and a participatory review of the NSPIP (2015–20) at the end of the period; NSPSC meetings; communications with decision makers, opinion formers, interested stakeholders, and the general public to build ownership and understanding of social assistance; the costs of participation in relevant learning events, such as courses, study tours, or other knowledge-exchange opportunities selectively and as needed.

28. The component would be implemented by the Secretariat, which is housed in the OVP. It is anticipated that the Secretariat will be established in early 2019. Fiduciary arrangements will be handled by NaNA, a subvented agency of the OVP, until capacity is developed within the Secretariat or OVP to manage it directly.

### **Component 2: The Nafa Program of Cash Transfers and SBCC for the Extreme Poor (US\$10 million)**

29. The development of the Nafa Program, comprising cash transfers and SBCC is intended to directly support NSPIP Implementation Area 2: Increase coverage of SP policies and programs to meet NSPP objectives.<sup>39</sup>

30. Currently, in The Gambia, there are a multitude of very small government-financed programs and a few medium-size, donor-financed social assistance programs,<sup>40</sup> which seek to address multiple objectives including those related to food insecurity, malnutrition, early childhood development, and access to education. While many of these programs have shown promising results, none of them (except school feeding) reach beyond a couple of thousand households and only operate in a few regions. The NSPP recognizes the desire for universal programs based on a national social protection floor but also the reality of the need to prioritize the inclusion of the poorest individuals, households, and communities given fiscal constraints. None of the existing programs explicitly target the extreme poor as the primary beneficiaries of these interventions (although some aim to do so by working in food-insecure areas—a broad proxy for poverty).

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<sup>38</sup> Also funded by the Rapid Social Response Trust Fund.

<sup>39</sup> Government of The Gambia: National Social Protection Implementation Plan (2015–20).

<sup>40</sup> MoFEA working paper.



31. Therefore, this component will introduce a ‘Sustainable Social Protection Program for the Extreme Poor and Vulnerable.’<sup>41</sup> The aim of the Nafa Program (Nafa means ‘something that benefits you’—an approximate translation) is to increase the coverage of social assistance for the extreme poor through the provision of unconditional cash transfers and SBCC.

32. Given limited capacity and financial resources, the design will be kept simple, targeted to extreme poor households (selected using a Proxy-Means Test [PMT] and community validation) initially in the poorest 10 districts in The Gambia.<sup>42</sup> As articulated in greater detail in annex 2, a simple package of unconditional cash transfers with SBCC will be provided to extreme poor households for three years. While the cash provides the means for short-term consumption smoothing and space for longer-term investments in human capital, the tailored SBCC will provide information to beneficiaries and non-beneficiaries to encourage investments that can bolster human capital (especially maternal and child health and nutrition) and productive capital (especially savings, entrepreneurship and agriculture) for medium-term outcomes. The program will also provide referrals to other services and productive opportunities in the neighborhood.

33. This component would be managed by three government partners: NaNA will lead implementation and will establish performance contracts with the Department of Community Development (DCD) of the Ministry of Lands and Regional Government and the DSW for the activities that fall within their mandates. A Nafa Program Steering Committee would be established.

34. A payment service provider will be selected competitively to provide payment services. Options will be reviewed to establish which provides the maximum convenience, security and transparency for beneficiaries, while minimizing cost. NaNA would be the fiduciary agent for this Component. These arrangements are detailed in Annex 1, Implementation Arrangements.

### **Component 3: Project Coordination and Management (US\$1.5 million)**

35. This component will finance the costs associated with the management of the project.

36. The project will provide a management fee to NaNA, which will cover the costs of: additional staff to absorb the additional workload (including an accounts assistant, procurement officer, Program Officer and others as needed); operating costs (utilities, stationery, fuel), performance contracts with other implementing partners (DCD, DSW, and the Gambia Bureau of Statistics (GBoS), to cover their additional responsibilities); fiduciary functions (preparation of quarterly IFRs, consolidation of withdrawal application requests, procurement activities); and monitoring and evaluation activities (tracking key indicators, updating the results framework, narrative reports). The management fee would not cover the costs of: developing a Management Information System for Component 2; contracting a Payment Service Provider for Component 2, the external auditor, the external Impact Evaluation, or vehicles for monitoring.

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<sup>41</sup> NDP Financing Strategy, Strategic Priority 4, Flagship /Priority Project 3: Sustainable Social Protection for the Extreme Poor and Other Vulnerable Groups in The Gambia.

<sup>42</sup> Regions from these 10 districts were selected based on their combined poverty headcount ranking and poverty gap ranking. All wards and communities within these districts will be covered. Households will be selected based on a poverty test with community validation.



## E. Implementation

### Institutional and Implementation Arrangements

37. **The NSPSC<sup>43</sup> provides strategic oversight and policy coordination for the social protection sector.** The NSPSC will be chaired by the permanent secretary of the OVP. The NSPSC will oversee policy dialogue and broader coordination on the social protection programs of the Government. The SPS will support the NSPSC in fulfilling its coordination mandate. At the regional and community levels, the existing TAC chaired by the regional governor and MDFT chaired by the ward councilor will facilitate coordination of the project activities at the respective subnational levels.

38. **The SPS housed in the OVP will lead the implementation of Component 1.** The SPS will be established to have a coordination function for the whole social assistance sector, and will develop coordination mechanisms, such as the Social Registry, Feedback and Update mechanism and National M&E framework. The SPS will be headed by a director and will comprise specialists and officers. It will work closely with other MDAs at the national level and with TACs, MDFTs, and VDCs at the regional, ward, and village levels. The GBoS will be contracted to conduct data enumeration for the Social Registry.

39. **NaNA, the DCD, and the DSW will be implementing partners under Component 2.** The three agencies/departments have developed a joint working group and assessed their complementary roles in relation to project implementation. While NaNA has experience in delivering cash transfers and SBCC modules, DSW has a comparative advantage in supporting with referrals and case management, DCD will lead the interaction with beneficiary communities and households through its network of community development officers at the regional level and 114 community development assistants. NaNA will train Ward-level MDFTs, who will in turn train community leaders to deliver the SBCC modules. VDCs<sup>44</sup> and other relevant community institutions will be responsible for mobilizing community members, leading community sensitization about the project and community validation processes, communicating payment information and reporting payment-related issues, informing beneficiaries about the grievances and facilitating or conducting SBCC training. A payment service provider will be contracted on a competitive basis to ensure secure, timely, and accurate payment to Nafa Program beneficiaries.

40. **NaNA will provide the project management and fiduciary functions for the whole project.**

41. **A new Ministry of Women, Children, and Social Welfare is being established.** The new ministry would incorporate staff from the current DSW and the Women's Bureau. Such a ministry could, in future, play a role in implementation of the proposed project, but it would first need to be set up and staffed and establish its capacity to manage projects.

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<sup>43</sup> The following ministries and stakeholders are members of the NSPSC: Ministries of Finance and Economic Affairs, Women and Children, Higher Education, Research, Science and Technology, Basic and Secondary Education, Health and Social Welfare, Agriculture, Justice, Youth and Sports, Lands and Regional Development and Development partners and non-state actors.

<sup>44</sup> The VDC was established under the Local Government Act, 2002, to lead and undertake development activities at their respective communities.



**F. Project location and Salient physical characteristics relevant to the safeguard analysis (if known)**

The project is likely to operate in the ten poorest districts, which are found in Brikama, Basse, Kuntaur and Janjanbureh LGAs

**G. Environmental and Social Safeguards Specialists on the Team**

Lucienne M. M'Baipor, Social Specialist

Ahmed Fall, Environmental Specialist

**SAFEGUARD POLICIES THAT MIGHT APPLY**

Safeguard Policies	Triggered?	Explanation (Optional)
Environmental Assessment OP/BP 4.01	No	
Performance Standards for Private Sector Activities OP/BP 4.03	No	
Natural Habitats OP/BP 4.04	No	
Forests OP/BP 4.36	No	
Pest Management OP 4.09	No	
Physical Cultural Resources OP/BP 4.11	No	
Indigenous Peoples OP/BP 4.10	No	
Involuntary Resettlement OP/BP 4.12	No	
Safety of Dams OP/BP 4.37	No	
Projects on International Waterways OP/BP 7.50	No	
Projects in Disputed Areas OP/BP 7.60	No	

**KEY SAFEGUARD POLICY ISSUES AND THEIR MANAGEMENT**

**A. Summary of Key Safeguard Issues**

1. Describe any safeguard issues and impacts associated with the proposed project. Identify and describe any potential large scale, significant and/or irreversible impacts:

The project will finance institutional strengthening of the public sector entities and cash transfers for the poor. No physical infrastructure will be financed, and the component activities also do not have any physical footprint. In this



regard, the project is classified as a Category C, according to World Bank Safeguards Policies since it is unlikely to have any adverse environmental impacts.

2. Describe any potential indirect and/or long term impacts due to anticipated future activities in the project area: While the project will have positive social impacts, there will not be any environmental footprints from current project activities. However, if the design and activities changes over the project lifetime, the environmental safeguards categorization will need to be reevaluated.

3. Describe any project alternatives (if relevant) considered to help avoid or minimize adverse impacts.

N/a

4. Describe measures taken by the borrower to address safeguard policy issues. Provide an assessment of borrower capacity to plan and implement the measures described.

No safeguards instruments are to be prepared

5. Identify the key stakeholders and describe the mechanisms for consultation and disclosure on safeguard policies, with an emphasis on potentially affected people.

Due to the social strengthening nature of the project, consultations will be undertaken. However, this is not needed for safeguards aspects

## **B. Disclosure Requirements**

### **C. Compliance Monitoring Indicators at the Corporate Level (to be filled in when the ISDS is finalized by the project decision meeting)**

#### **The World Bank Policy on Disclosure of Information**

Have relevant safeguard policies documents been sent to the World Bank for disclosure?

Have relevant documents been disclosed in-country in a public place in a form and language that are understandable and accessible to project-affected groups and local NGOs?



### All Safeguard Policies

Have satisfactory calendar, budget and clear institutional responsibilities been prepared for the implementation of measures related to safeguard policies?

Have costs related to safeguard policy measures been included in the project cost?

Does the Monitoring and Evaluation system of the project include the monitoring of safeguard impacts and measures related to safeguard policies?

Have satisfactory implementation arrangements been agreed with the borrower and the same been adequately reflected in the project legal documents?

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**APPROVAL**

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