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May 7, 2019

<p>Closing Date: Friday, May 24, 2019 at 6:00 p.m.</p>

FROM: Vice President and Corporate Secretary

The Gambia - Social Safety Net Project

Project Appraisal Document

Attached is the Project Appraisal Document regarding a proposed grant to The Gambia for a Social Safety Net Project (IDA/R2019-0115), which is being processed on an absence-of-objection basis.

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Report No: PAD3164

INTERNATIONAL DEVELOPMENT ASSOCIATION

PROJECT APPRAISAL DOCUMENT

ON A

PROPOSED GRANT

IN THE AMOUNT OF SDR 21.7 MILLION
(US\$30 MILLION EQUIVALENT)

TO THE

REPUBLIC OF THE GAMBIA

FOR A

THE GAMBIA SOCIAL SAFETY NET PROJECT

April 26, 2019

Social Protection and Jobs Global Practice
Africa Region

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CURRENCY EQUIVALENTS

(Exchange Rate Effective March 31, 2019)

Currency Unit = Gambian Dalasi (GMD)

GMD 49.704 = US\$1

US\$1 = SDR 0.72033

FISCAL YEAR

January 1 – December 31

ABBREVIATIONS AND ACRONYMS

BReST	Building Resilience Through Social Transfers
CAPI	Computer-Assisted Personal Interviewing
CEN	Country Engagement Note
CRVS	Civil Registration and Vital Statistics
DCD	Department of Community Development
DSW	Department of Social Welfare
EU	European Union
FAO	Food and Agriculture Organization
FM	Financial Management
GBoS	Gambia Bureau of Statistics
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GRM	Grievance Redress Mechanism
IHS	Integrated Household Survey
IMF	International Monetary Fund
MCNHRP	Maternal and Child Nutrition and Health Results-Based Project
MDAs	Ministries, Departments, and Agencies
MDFT	Multi-Disciplinary Facilitation Team
MIS	Management Information System
MT	Management Team
MLRGRA	Ministry of Lands, Regional Government and Religious Affairs
MWCSW	Ministry of Women, Children and Social Welfare
NaNA	National Nutrition Agency
NDP	National Development Plan
NGO	Nongovernmental organization
NSPIP	National Social Protection Implementation Plan

NSPP	National Social Protection Policy
NSPSC	National Social Protection Steering Committee
OVP	Office of the Vice President
PMT	Proxy-Means Test
PPSD	Project Procurement Strategy for Development
SBCC	Social and Behavioral Change Communication
SCD	Systematic Country Diagnostic
SPS	Social Protection Secretariat
TAC	Technical Advisory Committee
TOR	Terms of Reference
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	The United Nations Children's Fund
VDC	Village Development Committee
WFP	World Food Programme

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DATASHEET

BASIC INFORMATION

Country(ies)	Project Name	
Gambia, The	The Gambia Social Safety Net Project	
Project ID	Financing Instrument	Environmental Assessment Category
P167260	Investment Project Financing	C-Not Required

Financing & Implementation Modalities

<input type="checkbox"/> Multiphase Programmatic Approach (MPA)	<input type="checkbox"/> Contingent Emergency Response Component (CERC)
<input type="checkbox"/> Series of Projects (SOP)	<input checked="" type="checkbox"/> Fragile State(s)
<input type="checkbox"/> Disbursement-linked Indicators (DLIs)	<input type="checkbox"/> Small State(s)
<input type="checkbox"/> Financial Intermediaries (FI)	<input type="checkbox"/> Fragile within a non-fragile Country
<input type="checkbox"/> Project-Based Guarantee	<input type="checkbox"/> Conflict
<input type="checkbox"/> Deferred Drawdown	<input type="checkbox"/> Responding to Natural or Man-made Disaster
<input type="checkbox"/> Alternate Procurement Arrangements (APA)	

Expected Approval Date	Expected Closing Date
21-May-2019	29-Mar-2024

Bank/IFC Collaboration

No

Proposed Development Objective(s)

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

Components

Component Name	Cost (US\$, millions)
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Development of coordination mechanisms for the social assistance sector	6.00
Nafa Program of Cash Transfers to the Eligible Extreme Poor and and Social and Behavioral Change Communication	22.00
Project Management and Capacity Building	3.00

Organizations

Borrower: The Republic of The Gambia

Implementing Agency: National Nutrition Agency

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

Total Project Cost	31.00
Total Financing	31.00
of which IBRD/IDA	30.00
Financing Gap	0.00

DETAILS**World Bank Group Financing**

International Development Association (IDA)	30.00
IDA Grant	30.00

Non-World Bank Group Financing

Counterpart Funding	1.00
Borrower/Recipient	1.00

IDA Resources (in US\$, Millions)

	Credit Amount	Grant Amount	Guarantee Amount	Total Amount
National PBA	0.00	30.00	0.00	30.00
Total	0.00	30.00	0.00	30.00



Expected Disbursements (in US\$, Millions)

WB Fiscal Year	2019	2020	2021	2022	2023	2024
Annual	0.00	1.88	2.94	5.52	9.92	9.74
Cumulative	0.00	1.88	4.82	10.34	20.26	30.00

INSTITUTIONAL DATA

Practice Area (Lead)

Social Protection & Labor

Contributing Practice Areas

Health, Nutrition & Population, Poverty and Equity

Climate Change and Disaster Screening

This operation has been screened for short and long-term climate change and disaster risks

Gender Tag

Does the project plan to undertake any of the following?

a. Analysis to identify Project-relevant gaps between males and females, especially in light of country gaps identified through SCD and CPF	Yes
b. Specific action(s) to address the gender gaps identified in (a) and/or to improve women or men's empowerment	Yes
c. Include Indicators in results framework to monitor outcomes from actions identified in (b)	Yes

SYSTEMATIC OPERATIONS RISK-RATING TOOL (SORT)

Risk Category	Rating
1. Political and Governance	● Substantial
2. Macroeconomic	● Substantial
3. Sector Strategies and Policies	● Moderate
4. Technical Design of Project or Program	● Substantial
5. Institutional Capacity for Implementation and Sustainability	● Substantial
6. Fiduciary	● Moderate



7. Environment and Social	● Low
8. Stakeholders	● Moderate
9. Other	
10. Overall	● Substantial

COMPLIANCE

Policy

Does the project depart from the CPF in content or in other significant respects?

☐ Yes ☒ No

Does the project require any waivers of Bank policies?

☐ Yes ☒ No

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

Legal Covenants

Sections and Description

1. The Recipient shall, no later than one (1) month after the Effective Date, recruit an accountant assistant and a procurement officer, with qualifications and under terms of reference acceptable to the Association.



Sections and Description

2. The Recipient shall, no later than three (3) month after the Effective Date: (a) recruit an internal auditor, with qualifications and under terms of reference acceptable to the Association; and (b) customize the existing accounting software to include the book keeping for the Project.

Sections and Description

3. The Recipient shall, no later than six (6) month after the Effective Date, recruit an external auditor, with qualifications and under terms of reference acceptable to the Association.

Conditions

Type Disbursement	Description No withdrawal shall be made: (a) for payments made prior to the Signature Date, except that withdrawals up to an aggregate amount not to exceed \$6,000,000 may be made for payments made prior to this date but on or after April 1, 2019, for Eligible Expenditures under Categories (1), (2), (3), and (4).
Type Disbursement	Description No withdrawal shall be made: (b) for payments made under Category (3), until and unless: (i) the Recipient has hired and entered into a contract with a Payment Service Provider as set forth in Section I.D.4 of Schedule 2; and (ii) the payments are made in accordance with the procedures and eligibility criteria set forth in the Project Operations Manual and the contracts with the Payment Service Provider.
Type Disbursement	Description No withdrawal shall be made: (c) for payments made under Category (4), until and unless the Recipient has entered into an agreement with NaNa, with the terms and conditions acceptable to the Association.



I. STRATEGIC CONTEXT

A. Country Context

1. **The Gambia is a small country of roughly 2.1 million¹ 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).²

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).³ The Gambia has also become increasingly fragile during the past 10 years and 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.⁴ The Gambian economy is exposed to severe climate shocks that hinder the country's economic performance. As a riparian country, The Gambia suffers from frequent floods, while 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 48.6 percent (2015) and has hardly changed over the past five years; extreme poverty is also high at 20.8 percent.⁵ The number of poor people grew from 790,000 in 2010 to 930,000 in 2015 due to a high fertility rate of 5.42 children per woman (2016).⁶ 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.⁷ The Gini Coefficient stood at 0.359 in 2015,⁸ 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 above⁹), rising to 80.7 percent in rural areas, and is the largest employer of the poor (75 percent) and extreme poor (90 percent).¹⁰ 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.¹¹ Youth face challenges in achieving secure and sustainable livelihoods, with 61.7 percent of those in the 15–24 age bracket reported to be unemployed.¹² The Gambia also has one of the highest net migration rates in Africa and remittances are estimated at 14.4 percent of GDP (2017).¹³

¹ World Bank: data.worldbank.org/indicator/SP.POP.TOTL The last census in 2013 recorded a population of 1.8 million.

² President Barrow's 2019 Budget speech, delivered December 14, 2018.

³ World Bank: Systematic Country Diagnostic (SCD) (forthcoming).

⁴ SCD (forthcoming).

⁵ Integrated Household Survey (IHS) 2015/16.

⁶ World Bank: data.worldbank.org/indicator/SP.DYN.TFRT.IN.

⁷ IHS 2015/16.

⁸ World Bank: data.worldbank.org/indicator/SI.POV.GINI?locations=GM&view=chart.

⁹ Although the working age is 15 in The Gambia, this is how the data is recorded in the IHS 2015/16 to capture child labor

¹⁰ IHS 2015/16; page 23.

¹¹ SCD (forthcoming).

¹² IHS 2015/16.

¹³ SCD (forthcoming).



4. **The Gambia also faces multiple challenges in terms of building and sustaining human capital.**

The Gambia is positioned 174th out of 188 countries in the Human Development Index¹⁴ (2018). The Gambia has also received a low score of 0.4 on the Human Capital Index¹⁵ (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. 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.¹⁶ Malnutrition is a contributing cause of almost half of under-five mortality.

5. **The Gambia remains a highly patriarchal society.** In education, The Gambia has achieved gender parity at the preschool, primary, and secondary levels, but inequality persists in tertiary and vocational training.¹⁷ The literacy rate for women is low at 40 percent compared with 64 percent for men.¹⁸ Thirty percent of women ages 20–24 were married or in union before the age of 18.¹⁹ 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.²⁰ 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, 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.²¹

6. **Gender-based Violence (GBV) remains prevalent.** The Government developed a National Plan of Action on GBV (2013–17).²² The percentage of women who reported having experienced GBV stood at 41 percent in 2013²³ and is likely under-reported. Rape remains a widespread problem, and victims underreport 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.²⁴ The rate of female genital mutilation/cutting slightly worsened from 71 percent in 2005 to 75 percent in 2010,²⁵ though the Government passed a law prohibiting the practice in 2013.

¹⁴ United Nations Development Programme (UNDP) (2018). hdr.undp.org/en/data.

¹⁵ World Bank (2018) datacatalog.worldbank.org/dataset/human-capital-index.

¹⁶ World Bank (2018) datacatalog.worldbank.org/dataset/human-capital-index.

¹⁷ SCD (forthcoming).

¹⁸ IHS 2015/16.

¹⁹ Demographic and Health Survey (DHS) 2013.

²⁰ IHS 2015/16.

²¹ 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*.

²² The Government of Gambia, National Review on Beijing +20 2014, Section 5.4.8.1 page 35

²³ DHS 2013.

²⁴ DHS 2013.

²⁵ Multi-Indicator Cluster Survey (MICS) 2010 data. unicef.org/wp-content/uploads/country_profiles/Gambia/FGMC_GMB.pdf.



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.²⁶

8. **The new administration faces many challenges:** 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. The Government articulated an ambitious vision for reform and development of The Gambia: the 2018 National Development Plan (NDP). 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).

B. 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.** The NDP outlines that “human capital formation is critical to the sustainable socioeconomic growth of The Gambia and to citizens’ wellbeing.” 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.²⁷ The NDP also outlines the Government’s intention to “establish and strengthen a social protection secretariat for leadership and coordination and develop an integrated Management Information System.” Additionally, the NDP identifies seven cross-cutting ‘critical enablers’ including, among others, strengthening public institutions, women’s empowerment, and civil society.

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).**²⁸ 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 NSPIP 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

²⁶ IMF Press Release 18/265 Second Review of the Staff Monitored Program. June 28, 2018.

²⁷ National Development Plan (NDP) mofea.gm/ndp.

²⁸ The NSPP and NSPIP have been reconfirmed by the new Government.



- (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.

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

NSPIP Implementation Area 1: Establish and strengthen social protection leadership, coordination, and implementation mechanisms.

12. **The Office of the Vice President (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) previously in the Ministry of Health and Social Welfare but, since early 2019, part of a new Ministry of Women, Children and Social Welfare. In 2018, the lead role shifted to the OVP.

13. **Several ministries, departments, and agencies (MDAs) are involved in the implementation of social protection programs but the programs are not well coordinated.** The new Ministry of Women, Children and Social Welfare; the Ministry of Health; Ministry of Basic and Secondary Education; Ministry of Agriculture; Ministry of Trade, Industry, Regional Integration, and Employment; Ministry of Youth and Sports; the National Nutrition Agency (NaNA); the National Disaster Management Agency; and the Social Security and Housing Finance Corporation currently administer social protection programs. A National Social Protection Steering Committee (NSPSC), comprising representatives from these MDAs, 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.

14. **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 to allow aggregation of the contributions of different programs. There have been few (or no) impact evaluations.

NSPIP Implementation Area 2: Increase coverage of social protection policies and programs to meet NSPP objectives

15. **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 Working Paper prepared in the Ministry of Finance and Economic Affairs estimate the total Government spending on social protection as 0.18 percent of GDP in 2017 and donor spending as 2.5 percent of GDP in 2017²⁹. Sub-Saharan African countries spend an average 1.2

²⁹ Wadda, A., Khan, A., Menon, S. Social Protection Financing in The Gambia, Working Paper, Ministry of Finance and Economic



percent of GDP on social assistance, equivalent to 4.8 percent of total government expenditure.³⁰ 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 end 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. The 'welfare of Gambians and refugees' budget line remains unchanged in 2018 at just US\$10,500.

16. **Social assistance programs are largely project based and donor financed with limited coverage.** Several initiatives focused on the early years of life are under way, including: a Maternal and Child Nutrition and Health Results-Based Project (MCNHRP) supported by the World Bank providing antenatal cash transfers encouraging 11,500 women in food-insecure areas to register their pregnancy within the first three months at health clinics and participate in follow-up appointments; and the Building Resilience through Social Transfers (BReST) initiative, a United Nations Children's Fund (UNICEF) project financed by the European Union (EU) supporting cash transfers for about 6,000 women with children ages 0–2 years in food-insecure districts. Between the MCNHRP and BReST, all very young children in some highly food-insecure districts are supported through the crucial first 1,000 days. NaNA implements both projects as well as a Food and Nutrition Security program to provide a year of unconditional cash and in-kind transfers (small ruminants, poultry, or backyard gardens) targeting about 2,400 poor households. 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. The Government's Family Strengthening Program provides cash transfers and a small capital grant for micro-entrepreneurial investment to empower destitute individuals economically but has very limited reach with only about 100 beneficiaries.

Table 1. Main Social Assistance Programs^a

Program	Target Group	Number of Beneficiaries Reached So Far
MCNHRP	Pregnant women in food-insecure areas	11,500 women
BReST	Infants 0–2 years in food-insecure areas	5,872 children
School Meals	School age children nationwide	100,000 children
Youth Empowerment Program	Youth nationwide	1,284 youth
Food and Nutrition Security	Very poor in food-insecure areas	900 households
Family Strengthening Program	Extreme poor	100 individuals

Note: a. World Bank, 2018. *The Gambia Social Safety Nets Diagnostic*.

Affairs at <http://mofea.gm/directorates/economic-policy-and-research>. The definition of social protection is broad, encompassing “preventive, protective and transformative measures to safeguard the lives of all poor and vulnerable groups and contribute to broader human development, greater economic productivity, and inclusive growth” (NDP 2018-21). A World Bank calculation of social assistance (a sub-set of social protection defined as noncontributory benefits provided either in cash or in kind and intended to support the poor or vulnerable) found just 0.93 percent of GDP spent on social assistance, of which just 0.09 percent of GDP financed by the Government (World Bank, 2018. *The Gambia Social Safety Nets Diagnostic*).

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



17. **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. The 2019 budget proposes the introduction of a contributory health insurance program. The Muslim tradition of zakat redistributes significant sums to the poor (among other eligible beneficiary groups³¹), although this is hard to quantify: the percentage of income to be given is established, but the mode of delivery and choice of recipient is left to personal discretion. Remittances comprise 14.4 percent of GDP³² although this too is not harnessed in a concerted way but is likely to protect some of the poor.

18. **In a country where almost half of the population live beneath the poverty line, the coverage of these schemes is inadequate to address the 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.

19. **The long-term vision for social protection in The Gambia is to establish an inclusive, integrated, and comprehensive social protection system.**³³ 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.³⁴ 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.

20. **In the short to medium term, the proposed project will invest in basic coordination mechanisms and introduce the Nafa Program, a cash transfer and social and behavioral change communication (SBCC) program targeting extreme poor households.** The coordination mechanisms component will bring greater coherence to the sector as a whole; the cash transfer and SBCC program will take the basic cash transfer and SBCC delivery model used in other programs for continuity and will roll out this package (with some modifications) in the poorest districts.

C. Relevance to Higher Level Objectives

21. **The proposed project will contribute to the achievement of the second objective of The Gambia Country Engagement Note (CEN): Invest in human capital and build assets and resilience for the poor.**³⁵ The CEN FY 2018–20 articulates the World Bank's engagement priorities to assist the newly elected government during the transition. The CEN establishes two priority areas: (a) restore macroeconomic stability and stimulate inclusive growth and (b) invest in human capital and build assets and resilience for the poor. This project will directly contribute to the achievement of the CEN's second priority by improving coordination in the social protection sector and increasing coverage of social assistance with the Nafa Program (Nafa means 'something that benefits you'—an approximate translation): a poverty-targeted

³¹ "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.

³² SCD (forthcoming).

³³ National Social Protection Policy (NSPP) 2015–25.

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

³⁵ Country Engagement Note, World Bank Report No. 123654-GM



cash transfer and SBCC program that can smooth consumption of the extreme poor while helping them invest in human and productive capital to break the intergenerational cycle of poverty. The proposed project would make a direct contribution to both of the World Bank's twin goals: ending extreme poverty and boosting shared prosperity.

22. **The proposed project also contributes directly to the Government of The Gambia's high-level objectives.** The project supports the strategic priority on human capital development outlined in The Gambia's NDP (2018–21) and is directly aligned with the NSPP and NSPIP.

II. PROJECT DESCRIPTION

A. Project Development Objective

PDO Statement:

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

24. The coordination of the social assistance sector would be improved by putting in place a Secretariat and a Social Registry as a contribution toward the Government's goal to establish and strengthen the leadership, coordination, and implementation mechanisms (NSPIP Implementation Area 1). The inclusion of the extreme poor in the Nafa Program comprising a cash transfer and SBCC program would make a contribution toward the Government's goal to increase social assistance coverage of the extreme poor (NSPIP Implementation Area 2).

PDO-Level Indicators

25. **The PDO-level indicators are:**

To improve coordination:

- More effective National Social Protection Steering Committee meetings
- Number of programs using the Social Registry

To increase inclusion of the extreme poor in the Nafa Program:

- Number of households identified as extremely poor included in the Nafa Program
- Beneficiaries of Social Safety Nets Programs (corporate results indicator)



B. Project Components

Component 1: Development of Co-ordination Mechanisms for the Social Assistance Sector (US\$6.0 million equivalent)

26. This component is designed to support the NSPIP Implementation Area 1: Establish and strengthen the NSPP leadership, coordination, and implementation mechanisms³⁶ (see also annex 2).

27. 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.

28. 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.³⁷ 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.

29. **Component 1A: Support for the establishment of a Social Protection Secretariat (SPS).** The design of the SPS³⁸ was validated in June 2018 and the Government 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. The Secretariat will develop a National M&E Framework to allow for aggregation of program results at the national level so that the Secretariat and NSPSC can monitor the coverage and impact of programs in the sector. In collaboration with other development partners, Component 1A can also contribute to: National Social Protection Fora (held annually); a participatory review of the NSPIP (2015–20) at the end of the period; NSPSC meetings; and communications with decision makers, opinion formers, and the general public to build ownership and understanding of social assistance.

30. **Component 1B: Support for the establishment of a Social Registry.** The design for the Social Registry³⁹ was validated in September 2018. The Social Registry aims to provide robust data on key household characteristics to facilitate common assessment and eligibility determination for social assistance programs. It will provide a platform for improved coordination and reduced fragmentation among programs, filling critical data gaps and enhancing the information base upon which the NSPSC can make decisions related to the sector. A feedback and update mechanism is intended to provide a point of contact for case management within the Social Registry database (change in status or appeals against poverty classification). To increase the efficiency and effectiveness of the Social Registry, it will be

³⁶ Government of The Gambia: National Social Protection Implementation Plan (2015–20).

³⁷ 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.

³⁸ 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.

³⁹ Also funded by the Rapid Social Response Trust Fund.



developed with the Civil Registry on a common IT platform, so they are not only inter-operable but can update one-another, with linkages to the National Identification program.

31. The component would be implemented by the Secretariat, which will be established in 2019 and housed in the OVP. Fiduciary arrangements will be handled by NaNA, a subvented agency under the OVP, until capacity is developed within the Secretariat or OVP to manage it directly. The transfer of fiduciary knowledge from NaNA fiduciary experts to OVP staff will be emphasized and an assessment of the success of this capacity building will be made at midterm review.

32. Component 1 would finance: (a) consultancy services, goods, and operational costs for the Secretariat; (b) consultancy services, goods (hardware and software) and temporary staff (enumerators for data collection), operating costs and the costs of data processing, storage costs, communications and training for the Social Registry; (c) consultancy services for an improved M&E system; and (d) capacity building opportunities. The proposed project's support for this component would dovetail with support offered by development partners⁴⁰.

Component 2: Nafa Program of Cash Transfers to the Eligible Extreme Poor and Social and Behavioral Change Communication (SBCC) (US\$22 million equivalent)

33. The development of the Nafa Program, comprising cash transfers and SBCC, will directly support NSPIP Implementation Area 2: Increase coverage of SP policies and programs to meet NSPP objectives.⁴¹

34. Currently, there are a multitude of small social assistance programs,⁴² which seek to address multiple objectives including 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 areas. 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 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).

35. Given limited capacity and financial resources, the design will be kept simple: an unconditional cash transfer for three years, initially in the poorest 20 districts in The Gambia,⁴³ targeted to extreme poor households (selected using a Proxy-Means Test [PMT] and community validation) (see also annex 2). While the regular revenue allows an increase in short-term consumption of essential goods and services, it also provides space for longer-term investments in human and productive 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, education adolescence and family

⁴⁰ UNICEF is supporting a short-term consultant to launch the Secretariat and the EU is planning to support a firm that will provide capacity building across the social protection institutions and stakeholders.

⁴¹ Government of The Gambia: National Social Protection Implementation Plan (2015–20).

⁴² MoFEA Working Paper finds 58 programs, of which 20 are financed exclusively by the Government; 38 are financed by donors (of which, only one has a Government counterpart financing contribution).

⁴³ 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. The roll-out will be sequenced to allow lesson learning, starting in the three poorest districts.



planning, parenting and preventing gender-based violence) and productive capital (especially savings, entrepreneurship and agriculture) to break the inter-generational cycle of poverty. The program will also provide referrals to other services and productive opportunities in the neighborhood.

36. The Nafa program is designed to provide continuity and harmonization with other programs, by taking an existing package of cash transfers with SBCC managed by NaNA to new districts and regions. However, it will differ from other programs in that the targeting will be based on poverty status rather than categorical selection, the beneficiary unit will be the household instead of the individual, and the SBCC will extend to cover productive capital as well as human capital topics.

37. The initial rollout of this new Nafa program can provide the foundation for its future scale-up to a national, poverty-targeted program, as a platform for the introduction of additional features of increasing complexity including, for example, productive accompanying measures, shock-response functionality, productive economic inclusion support, delivery of other poverty-targeted interventions, or referrals to other programs and services. The implementation of the Nafa Program will be directly supported by the coordination and delivery systems developed through Component 1, for example, use of the Social Registry data to identify extremely poor households for enrollment.

38. A grievance redress mechanism (GRM) will allow people to give feedback about the Nafa Program and seek resolution of grievances at the community, district, regional or national levels, using the subsidiarity principle. The GRM may also be able to receive and refer serious complaints to the appropriate authorities, for example, about corruption⁴⁴ or GBV.⁴⁵ A process evaluation will also provide feedback on beneficiaries' experience in the Nafa Program.

39. 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.

40. An Impact Evaluation will provide rigorous evidence of the effectiveness of the Nafa Program in supporting the extreme poor.

41. This component would be managed by three government partners: NaNA will be the lead implementing agency and will establish performance contracts with the Department of Community Development (DCD) of the Ministry of Lands, Regional Government and Religious Affairs and the DSW for the activities that fall within their mandates. This collaboration between NaNA, DSW, and the DCD at community level has already been tested under the MCNHRP and complementary roles have been drawn up for this project. A Nafa Program Management Team has been established. NaNA would be the fiduciary agent for this Component. These arrangements are detailed in annex 1, Implementation Arrangements.

42. Component 2 would finance: (a) the unconditional cash grants to beneficiaries; (b) the fees for the payment service provider; (c) the costs of community validation exercises, registration events, training of trainers and direct operational costs of the delivery of SBCC; (d) the development of new SBCC modules;

⁴⁴ The Government is preparing an Anti-Corruption Commission Bill to be placed before Cabinet and then the National Assembly in the near future. APA News, September 16, 2018.

⁴⁵ There are only two shelters for victims of GBV – one in Banjul; the other in Bansang in Central River Region. Other resources include the police or the regional social workers.



(e) training costs to cascade the SBCC modules; (f) costs of printing beneficiary cards and SBCC materials; and (g) vehicles; and (h) an Impact Evaluation.

Component 3: Project Management and Capacity Building (US\$3.0 million equivalent)

43. This component will finance the costs associated with the management of the project and capacity building activities.

44. 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 etc.); performance contracts with other implementing partners (DCD, DSW, and the Gambia Bureau of Statistics (GBoS), to cover their additional responsibilities); fiduciary functions (financial management, audit and procurement activities); monitoring and evaluation activities; and the costs of the Project Steering Committee's meetings. The management fee would not cover the costs of: developing a Management Information System; contracting a Payment Service Provider, the audit contracts, the Impact Evaluation, vehicles, capacity building or the direct printing, transport and other operating costs of the SBCC delivery.

45. Capacity building for project stakeholders involved in implementation of the project will be supported under component 3, including the costs of participation in relevant learning events, such as courses, study tours, or other knowledge-exchange opportunities selectively and as needed.

C. Project Beneficiaries

46. **The project will target approximately 15,606 extremely poor households⁴⁶ in the 20 poorest districts in The Gambia.** This equates to approximately 40 percent of the extreme poor households in The Gambia. As outlined in annex 2 the selection of these districts was informed by their contribution to poverty in The Gambia measured by the sum of the extreme poverty headcount ranking and the extreme poverty gap ranking. All extreme poor households in the districts are targeted as shown in Table 2.

Table 2. Selection of Target Beneficiaries

	Criteria	Decision
Choice of initial 20 districts	Sum of extreme poverty ranking and extreme poverty gap ranking	Foni Bintang, Niani Ja, Wuli West, Niamina West, Foni Bondali, Foni Kansalla, Wuli East, Sandu, Niamina Dankunku, and Foni Jarrol, Kiang West, Foni Brect, Kantora, Sabackh Sanjal, Lower Fuladu West, Kiang Central, Upper Saloum, Lower Saloum, Niamina East, Kiang East
Choice of wards	Cover all	All wards in those 20 districts
Choice of communities	Cover all	All communities in those 20 districts
Choice of households	All extremely poor households, identified by the PMT and community validation	Approximately 15,606 households

⁴⁶ Following Gambia's official statistical definitions, for purposes of the cash transfer component, a household will be defined as members of a family that sleep under the same shelter and eat out of the same pot (that is, prepare food together). This same definition will apply to polygamous households.



47. **The Nafa Program will use SBCC to promote the idea that women should be named the recipient of the cash transfer within each targeted household to increase the potential for investment in human and productive capital.** While it is hoped that traditional norms will not prevent a woman (usually the wife in monogamous relationships or first wife from polygamous families) from being named as the recipient, the Nafa Program would allow households to choose another recipient should doing so relieve household or societal tensions.⁴⁷ The Nafa Program is expected to indirectly benefit all household members within the targeted household. This translates into approximately 170,000 people, based on an average rural household size of 10.9 persons.

48. **In addition to these direct cash transfer beneficiaries, the project is expected to benefit communities more widely through the SBCC, as well as second round economic effects.** SBCC Modules will encompass topics such as maternal health, child stimulation and nutrition, adolescent and family planning, parenting, GBV and other human rights, financial literacy, entrepreneurship and basic agricultural techniques. SBCC is delivered to households, as well as in community settings, sometimes disaggregated by gender and sometimes targeted to different segments of the community (mothers, men, 'aunties' etc.). Each SBCC session is delivered by community level trainers, usually the Village Development Committee (VDC) or one of its sub-groups, trained by a ward-level Multidisciplinary Facilitation Team (MDFT) comprising deconcentrated sector specialists. The injection of cash into poor communities will stimulate demand for local goods and services.

49. **Finally, by strengthening their capacity and improving coordination/integration, the proposed project is expected to benefit participating stakeholders at different levels of the Government.** Direct capacity-building support will be provided to the new Secretariat in the OVP, the DSW, the DCD, NaNA, the regional Technical Advisory Committees (TACs) comprising multiple deconcentrated ministries, the MDFTs at the ward level, and community-based institutions such as the VDCs⁴⁸, Mothers Clubs, Child Protection Committee, Village Support Groups, and Civil Society Organizations.

D. Results Chain

50. **A Theory of Change (figure 1) guides the project's outputs and outcomes toward the realization of both the PDO and high-level, long-term objectives related to human capital development and poverty reduction in The Gambia.** As articulated in Section I, the project directly supports the Government in pursuing its own high-level objectives related to human capital development and poverty reduction articulated in the NDP, 2018–21 and its NSPP and NSPIP Objectives. Building a more coordinated social assistance system with increased inclusion of the extreme poor in The Gambia will represent an important step toward realizing the Government's NDP. This assertion is based on the well-evidenced role that social assistance systems play in building human capital and reducing poverty across Africa and globally.⁴⁹

⁴⁷ A qualitative study on gender and intra-household allocation showed that 58 percent of respondents prefer husbands to receive the cash transfer, based on traditional gender roles in household decision making. However, the study recommended that following significant behavioral change information on the benefits of women's empowerment, their involvement in decision-making processes/structures and prevention of GBV, the transfer should be given to women because women's main livelihoods are mostly household consumption. In exceptional cases of a child-headed household, the child will be named the recipient. In Majalis a recipient from each 'sub-group' in the institution will be named as recipient.

⁴⁸ The VDC was established under the Local Government Act, 2002, to lead and undertake development activities at their respective communities. An assessment of VDC capacity is being undertaken by UNICEF and UNDP

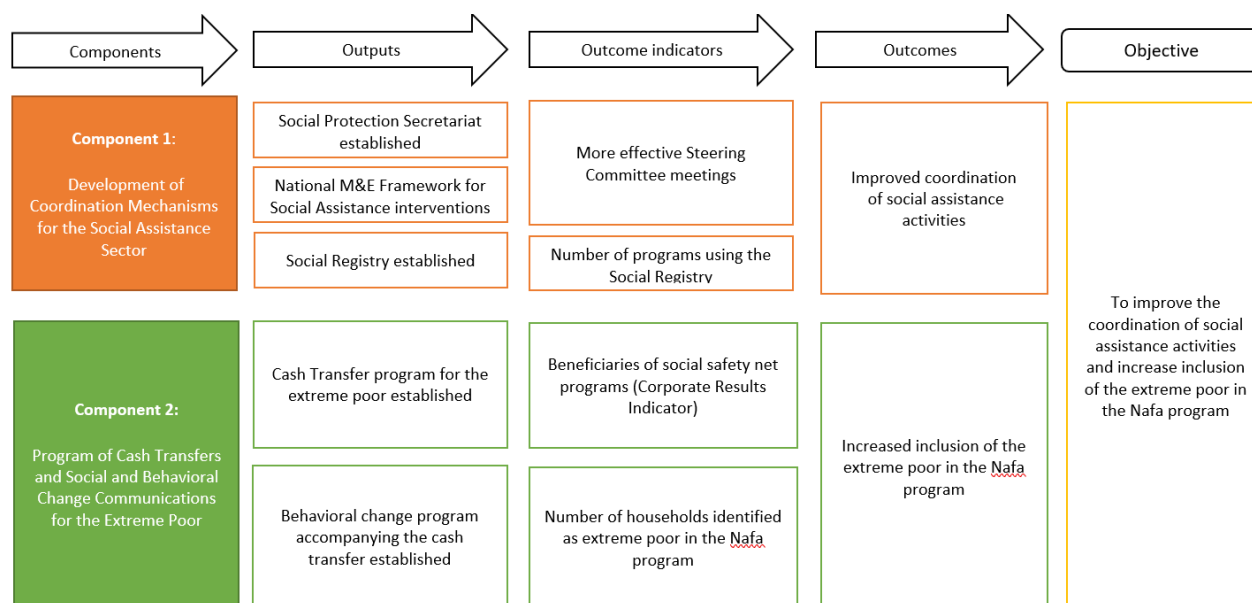
⁴⁹ See for example, World Bank, "The State of Social Safety Nets, 2018" and World Bank, "Realizing the Full Potential of Social



51. **The Theory of Change identifies the elements necessary for a more effective social assistance system** as being (a) coordination mechanisms, including an SPS with a national M&E framework and a Social Registry with a citizen's feedback and update mechanism, all of which will contribute toward the increased coordination of the sector (NSPIP Implementation Area 1) and (b) the creation of the Nafa Program, a poverty-targeted social assistance program combining cash transfers with SBCC that can increase the coverage of extreme poor by social assistance programs (NSPIP Implementation Area 2). The Nafa program will enable beneficiaries to smooth consumption, build their awareness of the importance of human capital investments, and increase their knowledge and practice of how to make investments in their future. The program itself will provide the basis for a future scale-up to a national program with additional features or linkages to other programs.

52. **The Nafa Program will undergo four levels of monitoring and evaluation: process evaluation, post-distribution analysis, panel analysis and impact evaluation.** Process evaluations will assess the distribution process and verify if beneficiaries are receiving the right entitlements on time and if they are satisfied with the process. Post-distribution monitoring will look at the use of the transfers by beneficiaries; whether entitlements are spent at once or gradually, if there are savings; intrahousehold decision making; and intra-community dynamics. A panel analysis will be carried out to measure changes in the project indicators within the beneficiary group, such as beneficiaries' food consumption, coping strategies, savings, and productive investments, as well as in knowledge, attitudes, and practices related to the SBCC program. A light-touch Impact Evaluation will be introduced during the roll-out of the Nafa Program to assess the improvements among the beneficiary group vis-à-vis a control group that did not receive the program benefits.

Figure 1. Theory of Change





E. Rationale for Bank Involvement and Role of Partners

53. **The World Bank has extensive global and regional experience as a leading development partner focusing on social safety nets.** With its mission to end extreme poverty and boost shared prosperity, the World Bank is supporting national governments to design, develop, and sustain safety net programs in 32 countries across Africa. Many of these programs have been scaled up to cover significant proportions of a country's poor population and have shown strong results in impact evaluations. Recently, the World Bank has also devoted significant attention to ensuring that the institutional architecture of a social safety net system is developed, bringing efficiency and effectiveness improvements to the whole sector. The project seeks to do the same but in a manner that is tailored to The Gambia's specific needs.

54. **Within The Gambia, the World Bank is one of only a few partners with the expertise and resources to support a fledgling social safety net system.** The World Bank has provided technical assistance with trust fund resources to design key coordination mechanisms envisaged in the NSPIP. There are few bilateral partners, some specialized UN agencies and the European Union. The WFP's support to the School Meals Program is well established and now has a government financial contribution. Both the World Bank and the EU are working with UNICEF to provide cash transfers to pregnant and lactating women in areas of high food insecurity. The EU is supporting a large operation to provide technical and business skills and market links to youth, as well as capacity building for social protection institutions and stakeholders. In line with their respective mandates, the FAO supports market gardens and the International Organization for Migration supports voluntary and forced return migrants. UNICEF supports activities to promote and protect the lives of vulnerable children and youth. Most programs are clustered in Central River region, which has the highest average poverty gap, albeit with small populations. These activities were considered when determining the area of intervention for the proposed project - the gap appears to be in providing sustained support to a large segment of the extreme poor.

F. Lessons Learned and Reflected in the Project Design

55. **A focus on the systems and institutions underpinning the social protection sector can reduce fragmentation and promote coherence and efficiency in the sector.** The current fragmentation found in the social assistance sector is largely because of a lack of coordination among numerous programs, various partners, and unpredictable donor financing. Effective poverty reduction (and measurement of the impacts) will require a multisectoral, long-term approach with intersectoral coordination and resources dedicated to ensuring that collaboration. By strengthening coordination and harmonization systems, including through the development of a Secretariat, Social Registry combined with the Civil Registry, and M&E Framework, the proposed project aims to have an impact on the whole social assistance sector.

56. **For social assistance programs to be sustainable, there needs to be a strong focus on (a) creation of a fiscal space through policy dialogue and effective communication efforts and (b) institutional strengthening.** Social assistance is not new in The Gambia, but its place in the NDP, NSPP, and NSPIP, as well as the creation of a new Ministry of Women, Children and Social Welfare (MWCSW) and the Government's commitment to financing the Secretariat and School Meals Program, provide encouraging signals of commitment. Strong communication efforts with decision makers in the Government and Parliament, as well as with opinion formers in The Gambia are needed to promote and increase the Government's investment in social assistance. Adequate staffing and funding for line ministries implementing social assistance programs will be required. The proposed project will devote significant



funds to capacity-building across agencies involved in social assistance, particularly the OVP, the MWCSW, DSW, DCD, and NaNA. The focus will be on ensuring skills transfer to key departments in line ministries so that development activities can be effectively managed in the long term.

57. **The implementation capacity of the country has been considered in the design of the project.** A variety of complex and multifaceted activities are often needed to effectively meet the needs of the poor and vulnerable and to help them overcome constraints that prevent them from building their resilience, accessing greater opportunity, and improving their well-being. That said, complex, multifaceted interventions are not feasible at this stage in The Gambia and would represent a significant implementation risk. Instead, more focused interventions that are well coordinated are the best approach. This has motivated the proposal both to invest in coordination systems, as well as to support cash transfer program with SBCC model, with tried and tested materials. The longer-term, more complex aspects of the program are envisaged for a later date, when the basic systems and platform are in place.

58. **Gender considerations.** Women are significantly disadvantaged in The Gambia and male dominance is entrenched in all forms of decision making. The proposed Nafa Cash Transfer Program will encourage households to consider women as the primary recipient, even if the use of the funds remains subject to the decision of a male head of the household, but ultimately allow households to designate their preferred 'recipient' within the beneficiary household. SBCC will emphasize the important role of women in managing consumption and investing in the human capital of their children. Extensive evidence from other countries has shown the positive effects of allowing women to manage the transfers and to participate in decisions regarding household income. SBCC materials are designed to be used by illiterate beneficiaries and will be directed (separately and jointly) to men and women in targeted communities. Another channel through which the project will aim to have positive effects on gender will be through the inclusion of a GBV module in the behavioral change program. The module will aim to reach a wide audience within society to lower the level of acceptance and prevalence of such interpersonal violence.

III. IMPLEMENTATION ARRANGEMENTS

A. Institutional and Implementation Arrangements

59. **The NSPSC provides strategic oversight and policy coordination for the social protection sector.** The NSPSC oversees policy dialogue and broader coordination of the social protection programs of the Government and ensures inter-ministerial and interagency coordination and cooperation, sources funding, discusses the implementation of social protection programs and provides advice on implementation challenges and possible solutions. The SPS will support the NSPSC in fulfilling its coordination mandate. When necessary, subcommittees and technical working groups will be established to support the SPS on the coordination of programs at the national level. At the regional and community levels, the existing TAC chaired by the regional governor and MDFT chaired by the Community Development Assistant will facilitate coordination of the project activities at the respective subnational levels.

60. **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. It will lead at the technical level on sector-wide coordination tasks, under the guidance of the NSPSC, and will develop coordination mechanisms, such as the Social Registry and a 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 conduct data enumeration for the Social Registry, coordinating with the Ministry of Information and Communication Infrastructure on communication activities.

61. **NaNA, the DCD, and the DSW will be implementing partners under Component 2.** The three departments/agencies have developed a joint working group and assessed their complementary roles in relation to project implementation. NaNA has experience in delivering cash transfers and behavioral change modules, with regional representation. The DSW has on average four regional social workers in each region across the country and a comparative advantage in supporting referrals and case management, especially for households needing additional welfare support. The DCD will lead the interactions with beneficiary communities and households through its network of community development officers at the regional level and community development assistants—one in each ward. The regional and ward level structures in DCD and DSW will be responsible for ensuring that the payment service provider is implementing activities as contracted, resolving grievances, monitoring and reporting, facilitating and overseeing training, and facilitating meetings on the Nafa Program. NaNA will work with partners to train Ward-level MDFTs, who will in turn train community leaders to deliver the social and behavioral change modules. VDCs 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 grievance mechanism, and facilitating or conducting social and behavioral change training.

62. **A payment service provider will be contracted on a competitive basis** to ensure secure, timely, and accurate bimonthly payments to Nafa Program beneficiaries.

63. **NaNA will provide the fiduciary functions for the whole project.** NaNA has significant experience in providing fiduciary functions under World Bank Programs. They will work with the other partners, including the OVP, SPS, DSW, DCD and others to build their capacity in fiduciary matters over time.

64. **A new Ministry of Women, Children, and Social Welfare has been established in early 2019** with the appointment of a Minister, Permanent Secretary and Deputy Permanent Secretary. The MWCSW will incorporate the DSW (previously under Ministry of Health) and the Women's Bureau (previously under the OVP). This Ministry, through its DSW, has a role in implementation of the proposed project.

B. Results Monitoring and Evaluation Arrangements

65. **The program will invest directly in the M&E capacity of the Government.** Through investments made in Component 1, the project will support a National M&E Framework to improve the aggregation of results across the social assistance sector as a whole. The Social Registry will provide extensive data to programs, including the Nafa Program supported through Component 2 of this project, to build program-level Management Information System and to enhance decision making around project and beneficiary selection processes.

66. **Results monitoring for Component 2 of the project will rely on process evaluations, post-distribution analysis and panel surveys.** Specifically, a series of short process evaluations will be utilized



to check the implementation and delivery arrangements of the Nafa Program, post-distribution monitoring will look at the use of the transfers, and a panel analysis will measure changes in the behaviors within the beneficiary group. An MIS will be established to perform transactions for the Nafa Program, such as to register beneficiaries and make payment lists.

67. **A light-touch impact evaluation will be introduced for districts entering the Nafa Program in the second year.** The impact evaluation would provide the means through which to record empirically the impact of the Nafa Program. This would hold significant potential for making the case for the scale-up of the cash transfer through the provision of empirical data with a robust counter-factual.

C. Sustainability

68. **Financial sustainability.** The proposed Secretariat will have significant start-up costs, supported under the proposed project, and lower recurrent running costs—mainly staff and an operating budget. The Social Registry will also have significant start-up costs and recurrent maintenance and data storage costs. Every five years, the data in the Social Registry will need recertification.

69. An average payment of GMD 1,500 (US\$30) per month to all the extreme poor (20 percent of the population or 40,000 households) would cost GMD 720 million (US\$14.5 million) per year. This is equivalent to 1.4 percent of GDP.⁵⁰ The Government of The Gambia is currently under significant debt distress and is only spending approximately 0.18 percent of GDP from its own budget on social assistance activities⁵¹. The proposed project takes a gradual approach and covers the extreme poor in 20 districts initially, covering approximately 15,606 households and 170,000 people. The total cost of these cash transfers amounts to approximately US\$16.9 million over three years, which is much higher than the Government's current spending on social assistance but looks feasible with continued development partner contributions in the medium term. The Government is committing US\$1 million over the project life-span. A gradual increase in governmental financing for social assistance is warranted.

70. **Institutional sustainability.** Component 1 of the project is dedicated to strengthening the social assistance sector as a whole. The Component is designed to develop basic coordination mechanisms that will provide efficient and effective tools for all partners (governmental, development or humanitarian agencies, nongovernmental organizations [NGOs], and so on) operating in the sector. Significant capacity building is envisaged to support the Secretariat to take on this leadership role in the sector. The focus is initially on the national level, although it also includes capacity building at regional and local levels through the deconcentrated staff of the DSW, NaNA and DCD and down to community structures. The integration of the Social Registry with the Civil Registry will improve the likelihood of its sustainability.

71. **Sustainability for beneficiaries.** Providing cash transfers to extremely poor and insecure households can help meet their immediate consumption needs and provide the basis to allow beneficiaries to make changes that will affect the household's medium to long-term prospects. SBCC tools will be used to encourage beneficiaries to use the cash transfers to improve human and productive capital, which can help break the intergenerational cycle of poverty.⁵² Beneficiaries will be encouraged to invest

⁵⁰ Baseline is GMD 52,000,000,000 GDP in early 2018.

⁵¹ MoFEA Working Paper *Social Protection Financing in The Gambia* (unpublished).

⁵² Ralston, Andrews, and Hsiao. 2017. World Bank. Bastagli, R., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., and Schmidt, T. 2018. "The impact of Cash Transfers: A Review of the Evidence from Low- and Middle-Income Countries." *Journal of Social*



in human capital (more nutritious food, overcoming barriers to schooling, use of health facilities, and so on) and to consider some saving or small-scale enterprise. Efforts will also be made to link beneficiaries with opportunities for skills training opportunities and productive employment nearby.

72. **Cash transfers and SBCC also create positive externalities in the broader community.** A series of studies⁵³ in several African countries showed positive spillovers of cash transfers to non-beneficiaries through the expansion of consumption and production at the community level. As the Social Registry is expected to be used by other programs in the future, the beneficiaries may end up benefitting from other services or subsidies which, collectively, will help improve their welfare. The integration of the Social Registry and Civil Registry will help identify those with incomplete birth records and facilitate their inclusion. Non-beneficiaries of the cash transfer can still benefit from the SBCC.

IV. PROJECT APPRAISAL SUMMARY

A. Technical, Economic, and Financial Analysis

Technical Analysis

73. **The design of the proposed project draws on international experience.** Most African countries have introduced safety nets⁵⁴ as part of a broader effort to protect the poor and vulnerable. The design of the proposed project is informed by experience from these in two areas: first, the need for systems to turn isolated endeavors into a coordinated, harmonized series of interventions which are more effective; and second, empirical evidence showing the effectiveness of cash transfer and SBCC in reducing poverty.

74. **Developing coordination mechanisms for the sector will increase its overall effectiveness.** Centralized data on programs are essential if policy makers are to be able to make evidence-based decisions on where and how to invest. The Secretariat can provide essential support to the NSPSC and provide direct coordination services for the sector, such as reporting against standard and harmonized M&E indicators. Many countries now have a Social Registry that can reduce the duplication involved in multiple agencies conducting assessments for each new intervention, as well as tracking who does (and does not) benefit from programs. Because the Social Registry will be linked with the Civil Registry and because The Gambia is a small country, it will eventually be feasible to register almost all households such that the Social Registry can be used not only for poverty-targeted programs but also for categorical programs (for example, all elderly, all disabled) or climate shock-response programs.

75. **Cash is increasingly being used as the most effective means of providing support to low-income households,** as it allows them to choose where and how to spend—one household may need to use the income on consumption, while another may have health costs, require school supplies or need housing repairs. The transfer is provided year-round to smooth consumption, to allow for spending when costs arise, and to encourage saving for the lean season. The programs with the largest impact on consumption

Policy Cambridge University Press.

⁵³ Filipski, M., and J. E. Taylor. 2012. "A Simulation Impact Evaluation of Rural Income Transfers in Malawi and Ghana." *Journal of Development Effectiveness* 4 (1): 109–129; Taylor, J. E., K. Thome, and M. Filipski. 2014. *Productive Spillovers of Social Cash Transfers in Africa*.

⁵⁴ Defined as noncontributory transfers either in cash or in kind, intended to support the poor and vulnerable (Beegle et al., (2017)).



per dollar have targeted poor households on the basis of indicators of household welfare. Impacts increase where the target group is well specified and logistics are smooth. Significant impacts can be achieved with a modest transfer size, but regularity and predictability matter.⁵⁵ Given the modest size of the transfer, there are rarely local inflationary effects.

76. **Cash transfer programs are often accompanied by SBCC to encourage households to spend on activities or investments that will support their chances of escaping poverty in the medium term.** Conditions on the receipt of transfers (such as school attendance or health checks) can be administratively cumbersome to monitor and may unfairly exclude those who need the transfers most. SBCC supplies recipient households with nudges on the appropriate and effective use of cash transfers but without insisting on a specific action, which may not be appropriate for the recipient household. Evidence from other countries shows that beneficiary households tend to participate in the community-based SBCC sessions even when it is not mandated and will be referred to services and productive opportunities nearby. Non-beneficiaries can also benefit from the SBCC.

77. **The Nafa Program will encourage households to choose a female recipient of the transfer but ultimately allow households to choose.** While some cash transfer programs direct the cash transfer to the head of household, others name the cash transfer recipient as the mother of the household's children or first wife in polygamous settings. The Gender and Intrahousehold Allocation study revealed that a majority of respondents preferred the male head of household to receive the transfer, but a sizeable number (and the report's authors) thought it empowering to have a woman named as the transfer recipient. The Nafa Program will promote the idea of nominating a woman as the recipient of the transfer, due to their role in ensuring the welfare of children and providing for consumption needs but will allow households the discretion to name their preferred recipient. Because the SBCC will not be coupled with payment events, there is scope to invite different groups of people (either with both men and women together or disaggregated by gender on occasions) to SBCC sessions.

78. **Given limited institutional and implementation capacity, the proposed design will create the platform for introducing more program features in later years.** For example, once the basic cash transfer and SBCC program is in place, it could be extended to include a productive package of capital grants, training, business formation, and coaching (which has high unit costs and so only reaches a small number of beneficiaries); public works to boost lean season consumption (which involves higher implementation capacity to find suitable public works projects, ensure safeguards are adhered to, and so on); and/or to introduce a shock responsive program (in the case of covariate shocks affecting the poor and non-poor).

Economic Analysis

79. **There is growing international evidence that cash transfers, if well implemented, can cushion the poor from destitution.** A recent meta-review⁵⁶ on the impact of safety nets in Africa shows a range of beneficial impacts on beneficiaries. Safety nets significantly increase consumption, improve food consumption and food security. Specifically, Ralston, Andrews, and Hsiao (2017) find that, on average, 74 cents per dollar transferred goes toward consumption, including 36 cents per dollar transferred toward food consumption—protecting against destitution and improving household welfare. Consumption gains

⁵⁵ K. Beegle, A. Coudouel and E. Monsalve 2017. *Realizing the Full Potential of Social Safety Nets in Africa*.

⁵⁶ Ralston, Andrews, and Hsiao. 2017. World Bank.



have the potential to generate a decline in extreme poverty by as much as 40 percent. The number of households that save increases by 92 percent and adverse coping strategies are avoided.⁵⁷

80. **Cash transfer programs help families invest in breaking the intergenerational cycle of poverty, especially when accompanied by SBCC interventions.** Cash transfers can also have positive medium-term welfare outcomes. There is widespread evidence that cash transfers have large positive effects on the usage of health services and diet composition. Beegle et al. (2018) find that cash transfers can generate a six percent rise in school attendance and a seven percent rise in enrollment; health expenditures increase in the range of 0–63 percent relative to baseline with a mean impact of 24 percent. Early childhood is the most critical period in human development, and early interventions have the potential to mitigate the negative effects of poverty, promote equitable opportunities, and generate high rates of return. For example, the World Health Organization shows a rate of return as high as 35 dollars for every dollar invested in SBCC promoting exclusive breastfeeding⁵⁸. These and other types of early-year investments contribute to national wealth and can help diversify economies.

81. **Safety net programs can also support asset accumulation by households.** The meta-review (Ralston et al. 2017) also finds evidence of longer-term improvements in living standards through impacts on savings and asset accumulation, especially when combined with complementary interventions. On average, livestock ownership increases by 34 percent and ownership of other household and business durables increases by 10 percent. Asset accumulation can translate into resilience against shocks, higher labor productivity, and earnings. Beneficiaries are more likely to expand their own business or labor on their own farm, but transfers do not generally reduce willingness to work. Numerous studies show that, if given cash and information, a poor family will invest wisely. Generally, cash is spent first on more and better food, second on education and health expenses, and third on productive assets.

82. **The impact of the Nafa Program will depend on its ability to reach the poor (targeting), the number of beneficiaries (coverage), and the value of the transfer (generosity).**

83. **The Nafa Program will use geographical targeting and household poverty targeting.** The poorest districts in The Gambia have been ranked and prioritized using the sum of their headcount poverty ranking and poverty gap ranking. Drawing from the records in the Social Registry, a PMT coupled with community validation will be used to identify the extreme poor households. While inclusion and exclusion errors are always a risk, the combined approach aims to minimize such risks and to minimize subjectivity.

84. **The level of benefit to be provided under the Nafa Program is in line with international practices.** In The Gambia, the poverty line is GMD 1,503 (US\$30) per capita per month and extreme poverty line GMD 982 (US\$20) per capita per month. The proposed monthly transfer of GMD 1,500 per household (with an average of 10.9 people in rural households nationwide) would equal about 15 percent of the extreme poverty line (based on the cost of only fulfilling minimum food consumption needs) and would fit in the range of GMD 600–GMD 1,600 currently provided under other social assistance projects in The Gambia. It is almost double the cash transfer values just across the border in Senegal but is on par

⁵⁷ Beegle, et al. 2017. *Realizing the Full Potential of Social Safety Nets in Africa*. World Bank.

⁵⁸ World Health Organization: <https://www.who.int/nutrition/publications/infantfeeding/global-bf-collective-investmentcase.pdf?ua=1>



cash transfer amounts globally. A lower amount would allow the project to reach more households but could have lower impact if the transfer is insufficient to allow for a meaningful change in consumption, access to services or savings. There are no known impact evaluations of social safety nets in The Gambia to draw from. The transfer value is unlikely to allow the extreme poor to exit poverty altogether but should reduce the depth of poverty and the extreme poverty rate in selected districts.

85. The targeted cash transfer amount of GMD 1500 (about \$30) will make an impact in influencing poverty levels in the targeted districts. The overall population of the twenty districts is about 336,096 people and almost 50 percent are considered extreme poor. Using an average household size of about 11 individuals, which is based on the average household size in rural areas from 2013 Census data, a monthly cash transfer of GMD 1500 to a household implies a transfer of about GMD 136 (1500/11) per person. This amount is about 14 percent of the extreme poverty line. It is also about 86 percent of the average extreme poverty gap of about of 158 (0.161×983) and about nine percent of the absolute poverty line.

86. Specifically, transferring GMD 137 to each person in extreme poverty in the targeted districts will reduce the extreme poverty rate in these districts. With a monthly transfer of GMD 1500, that is increasing household per capita expenditure or budget by GMD 137, the average extreme poverty rate declines from 48.7 percent to 30.6 percent. The injection of income into the targeted districts also reduces the poverty gap and the absolute poverty rate in the districts. For instance, a monthly transfer of GMD 1500 per household decreases the average poverty gap in the twenty districts from 13.6 percent to 8.3 percent. A monthly transfer of GMD 1500 to all absolute poor families in the targeted districts will decrease the average number of absolute poor households by 22 percent. Increasing the amount or duration of the transfer will create more impact of the program on poverty and inequality, but this will also increase cost significantly.

87. The cash transfer will also lead to a decline in the level of inequality in the targeted districts. In particular, for a GDM 1500 cash transfer per household, the average level of inequality, measured using the Gini-coefficient, in the twenty districts declines by 20 percent. Hence, the Nafa Program has the potential to play a significant redistributive role in the targeted districts.

88. The proposed project also benefits non-beneficiaries. Cash transfers benefit the community through local economy effects and spillovers, although transfer amounts are rarely large enough to cause inflationary effects. Programs in other countries in Africa have found income increases for non-beneficiary households mainly through greater demand for goods and services in the retail and agriculture sectors of local economies in which non-beneficiary households are involved. Furthermore, the SBCC on topics such as maternal and child health, child stimulation and nutrition, adolescence and family planning, parenting, GBV, entrepreneurship, and financial literacy will be available to non-beneficiary households too.

89. Investments in coordination mechanisms will provide for greater efficiency and effectiveness of interventions in the social protection sector. Systems, such as a Social Registry, feedback and update or grievance mechanisms, and MIS have high start-up costs (including hardware, software, design, training, and staffing costs) and lower recurrent costs (to use and maintain the systems and to keep them current). As such, the ratio of cash transfers to operational costs is expected to be low at first but rise rapidly once the systems are in place and cash transfers are paid regularly. The coordination mechanisms are expected to be used by other Government and development partners; thus, the project will provide



‘public good’ type investments and should increase effectiveness in the sector, although such gains are not quantifiable within the project.

B. Fiduciary

90. The fiduciary aspects of the project will be handled by NaNA for all components of the project.

Financial Management

91. The proposed Project will be implemented by the SPS in collaboration with GBoS for component 1 and NaNA, in collaboration with the DCD and DSW, for component 2. Governance and oversight of the Project will be led by the OVP.

92. The Financial Management (FM) arrangements will be based on the existing arrangements in place under NaNA which is successfully implementing the Maternal and Child Nutrition and Health Results Project (MCNHRP). Meanwhile, NaNA will provide fiduciary support to the OVP for the implementation of the component 1 and it will help build the fiduciary capacity of the SPS, which will be assessed during mid-term review to determine if it has become adequate. The overall FM performance of the NaNA is Satisfactory. Proper books of accounts and supporting documents have been kept in respect to all expenditures. The agency is familiar with the World Bank FM requirements. The interim un-audited financial reports (IFRs) for the ongoing project are also submitted on time, acceptable to the International Development Association, and the external auditors have issued an unqualified (clean) opinion on the 2017 Financial Statements. FM satisfies the World Bank’s minimum requirements under Bank Policy and Directive on Investment Project Financing effective in 2017.

93. In order to accommodate the project in the existing FM system and ensure readiness for implementation, the Project Operations Manual should be prepared before the Board date to include specificities of the new project such as detailed procedures for cash transfers mechanisms. The performance of the current cash transfer program that NaNA is implementing under the MCNHRP is satisfactory, beneficiaries are receiving the transfers on time and the agency is sending monthly reports. The current payment agency used is a microfinance institution which goes to communities and pays cash to beneficiaries. For the social safety nets project cash transfers will be provided to extreme poor households based on their identification with a PMT and community validation, recorded in the social registry. A payment service provider will be contracted on a competitive basis to ensure secure, timely and accurate payment to beneficiaries. A contract will be signed between NaNA and the payment agency for distributing funds to beneficiaries. Funds will be transmitted from the project’s designated account to the payment agency, and thereafter the agency will make the transfers directly to approved beneficiary households identified. The payment service provider will produce quarterly financial reports comprised of uses of funds, list of beneficiaries paid, cash payments and cash balances.

94. The following measures should also be taken: (i) The recruitment of the project accountant assistant no later than one month after effectiveness; (ii) The recruitment of consultant for the internal audit function no later than three months after effectiveness; (iii) The customization of the existing accounting software to include the bookkeeping of the project and generate interim financial reports and financial statements no later than three months after effectiveness; and (iv) The recruitment of an external auditor to audit the project financial statements no later than six months after effectiveness.



95. Considering NaNA's experience in cash transfer and behavioral change activities and the measures that will mitigate the risks of fraud and corruption inherent to cash transfers and the involvement of multiple stakeholders, the overall risk for the project is rated Moderate. Once the mitigation measures have been implemented, the FM will satisfy the Bank's minimum requirements under OP/BP 10.02.

96. **Disbursement arrangements.** A DA will be opened at the central bank with three transaction accounts: (i) for Component 1; (ii) for Component 2 Cash Transfers; and (iii) for Component 2 (except Cash Transfers) and Component 3. The SOE-based disbursement method will be used as a basis for the withdrawal of credit proceeds. The project provides for the use of 'advances, reimbursements, direct payment, and special commitments' as applicable disbursement methods, and these will be specified in the Disbursement Letter. Retroactive financing up to 20 percent of the grant value will be available from April 1, 2019 for eligible expenditures under the project.

Procurement

97. The borrower will carry out procurement for the proposed Project in accordance with the World Bank's 'Procurement Regulations for IPF Borrowers' (Procurement Regulations), dated July 2016, revised in November 2017 and August 2018 and the 'Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants', dated October 15, 2006 and revised in January 2011, July 1, 2016; and other provisions stipulated in the Financing Agreements.

98. The borrower (with technical assistance from the World Bank) prepared the Project Procurement Strategy for Development (PPSD), which described how procurement activities will support project operations for the achievement of PDOs and deliver value for money. The procurement strategies are linked to the project implementation strategy, ensuring proper sequencing of the activities. The PPCSD considers institutional arrangements for procurement, roles, and responsibilities, thresholds, procurement methods, prior/post review, and the requirements for carrying out procurement. It also includes a detailed assessment and description of the Government's capacity for carrying out procurement and managing contract implementation, within an acceptable governance structure and accountability framework. Other issues to be considered include the behaviors, trends, and capabilities of the market (that is, market analysis) to respond to the Procurement Plan.

99. Since five Government departments—OVP, GBoS, NaNA, DSW, and DCD—will conduct activities under the project, the PPCSD and Procurement Plan has identified the 'end user' of each procurement activity/item. The 'end user' will be invited to prepare the terms of reference (TOR)/technical specifications and participate in the selection process (evaluation/negotiation) of their own activities, even while the procurement process is run by NaNA.

100. NaNA has significant experience in providing fiduciary functions (including procurement) under World Bank programs. NaNA is currently implementing the MCNHRP and the project team has received specific training in the World Bank's fiduciary rules and guidelines. However, given the high workload of the procurement specialist, a procurement officer dedicated to the project will be recruited within one month of effectiveness. Additional procurement training will be provided particularly on the New Procurement Framework and including staff from departments that do not currently have the experience to manage procurement under the World Bank's regulations.



C. Safeguards

Environmental Safeguards

101. 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 do not have any physical footprint. In this regard, the project is classified as a Category C, according to World Bank safeguards policies because it is unlikely to have any adverse environmental impacts. However, if the design and activities change over the project lifetime, this categorization will need to be reevaluated.

102. The project addresses climate change adaptation in two ways. First, the Social Registry under Component 1 has been designed to include the non-poor, poor, and extreme poor to enable its use for the scale-up of relevant social programs in a given area after a covariate shock, such as the regular climate shocks that affect The Gambia. Second, the Nafa Program under Component 2 will build the resilience of the extreme poor to be able to withstand shocks, whether idiosyncratic or covariate shocks before they occur and therefore prevent people from falling into deeper poverty if a climate-related shock does occur.

Social Safeguards

103. No civil works will be undertaken, and no adverse social impacts are expected. The project does not require any land acquisition leading to involuntary resettlement and/or restrictions of access to resources and livelihood. The project is expected to have a positive impact for all population in the targeted areas. It will ensure the inclusion of all the different social categories in the project's activities by a transparent identification and registration of beneficiary households. In general, Muslims (representing the majority religious group at 90 percent of the population) and Christians mix easily. Likewise, relations between the various ethnic groups appear to be good with significant intermingling of groups within communities and there is no anticipated risk of the project appearing to favor one group over another.

104. The Gender and Intra-household allocation study⁵⁹ (2019) revealed the extent of patriarchy in The Gambia, a situation accepted as normal by many men and women alike. The SBCC will challenge traditional gender roles in appropriate ways by explaining the important role of women in household decision-making on topics supported by the Nafa Program and by encouraging households to name a woman as the cash transfer recipient, but will not force this decision, should a household determine that it will create tensions⁶⁰. The study also revealed the presence of a 'caste' system in some ethnic groups. However, this is thought to feature mostly in relation to marriages and is not expected to impact on the extreme poor's access to the cash transfer or other services, even if they are from a lower caste.

Grievance Redress Mechanisms

105. Citizens' engagement tools are built into the design of the project. Component 1 will include a Feedback and Update mechanism in the Social Registry to allow people to update their information. The

⁵⁹ Badjie, M. et al., 2019 *Qualitative Study on Gender Dynamics in Intra-Household Spending in West Coast and Upper River Regions of The Gambia*.

⁶⁰ Jaramillo, J.G. 2019 *Questioning Women's Role as the Sole Recipients of Benefits* in a blog for Development Pathways describes how giving cash transfers can bestow agency and empowerment but may also entrench women's role as sole caregivers. A broader, multifaceted approach is required to make real change in empowerment and gender equality.



Nafa Program will have a GRM embedded into its design, using the subsidiarity principle, allowing beneficiaries to submit their grievances/complaints, as well as broader suggestions regarding the delivery of social assistance programs, corruption, GBV or other issues. The final arbiter of such complaints would be the Nafa Program Management Team in Banjul. The GRM system will be developed at the regional, district, and ward levels, operated by NaNA, DSW, and DCD officers. A record keeping system for this GRM process will be developed, enhanced, and monitored throughout the project lifetime.

106. Communities and individuals who believe that they are adversely affected by a World Bank (WB) supported project may submit complaints to existing project-level grievance redress mechanisms or the WB's Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed in order to address project-related concerns. Project affected communities and individuals may submit their complaint to the WB's independent Inspection Panel which determines whether harm occurred, or could occur, as a result of WB non-compliance with its policies and procedures. Complaints may be submitted at any time after concerns have been brought directly to the World Bank's attention, and Bank Management has been given an opportunity to respond. For information on how to submit complaints to the World Bank's corporate Grievance Redress Service (GRS), please visit <http://www.worldbank.org/en/projects-operations/products-and-services/grievance-redress-service>. For information on how to submit complaints to the World Bank Inspection Panel, please visit www.inspectionpanel.org.

V. KEY RISKS

107. **The overall project risk rating is Substantial.**

108. **Political and governance risk is Substantial.** The transition to a democratic government in January 2017 was tense but ultimately smooth. The new Government represents a coalition of parties, which has shown some strains but remains in place. The President has a five-year term. While the Government's primary focus has been on restoring the country's political, economic and infrastructure needs, there is support for social protection and human development from the Government. Nevertheless, there is a need to continue engagement with the new government to ensure support and ownership of the project.

109. **Macroeconomic risk is Substantial.** The macroeconomic situation is extremely weak with unsustainable public debt levels. Despite this, the Government has committed to a counterpart contribution of US\$1 million for the Nafa Program and three staff positions with an operating budget to allow the Secretariat to commence operations. However, it will be important in future to seek more and longer-term financial commitments for the sustainability of the program.

110. **Technical design risk of the project is Substantial.** The design builds on extensive experience across Africa, but The Gambia is significantly behind many of its peers in social assistance. Therefore, the proposed project design establishes foundational systems, to which more features can be added in future.

111. **Institutional capacity risk is Substantial.** The civil service is small and possesses very limited capacity with regard to social assistance. The SPS is not yet established, and the MWCSW is newly established. The OVP has championed social protection issues and oversees several specialist agencies, including NaNA, which is familiar with the World Bank's operating and fiduciary procedures.



VI. RESULTS FRAMEWORK AND MONITORING

Results Framework

COUNTRY: Gambia, The
The Gambia Social Safety Net Project

Project Development Objectives(s)

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

Project Development Objective Indicators

Indicator Name	DLI	Baseline	Intermediate Targets		End Target
			1	2	
Improved coordination of social assistance activities					
More effective steering committee meetings (Text)		0.00	Four "effective" quarterly meetings per year	Four "effective" quarterly meetings per year	Four "effective" quarterly meetings per year
Number of programs using the Social Registry (Number)		0.00	1.00	2.00	3.00
Increased inclusion of the extreme poor in the Nafa Program					
Beneficiaries of social safety net programs (CRI, Number)		0.00	29,588.00	120,035.00	170,000.00
Number of households identified as extremely poor included in the Nafa program (Number)		0.00	2,715.00	11,012.00	15,606.00



Intermediate Results Indicators by Components

Indicator Name	DLI	Baseline	End Target
Development of Co-ordination Mechanisms for the Social Assistance Sector			
Social Registry established (Yes/No)	No		Yes
Data collection for Social Registry in selected districts completed (Yes/No)	No		Yes
Number of households entered in the Social Registry (Number)	0.00		15,000.00
National Monitoring and Evaluation framework established (Yes/No)	No		Yes
Social Protection Secretariat established (Yes/No)	No		Yes
Annual report produced by the Secretariat on key indicators using the Social Registry and National M&E Framework (Yes/No)	No		Yes
Program of Cash Transfers and Social and Behavioral Change Communications for the Extreme Poor			
Cash transfer program for the extreme poor established (Yes/No)	No		Yes
Percentage of beneficiary households receiving the right amount of cash on time (Percentage)	0.00		80.00
Percentage of beneficiary households selecting a female household member as cash transfer recipient (Percentage)	0.00		75.00
Percentage of beneficiary households that have either adequate or good food consumptions scores (Percentage)	0.00		80.00
Cumulative amount transferred directly to beneficiaries (Amount(USD))	0.00		16,854,111.00
Program Management Information System established (Yes/No)	No		Yes
Program Grievance Redress Mechanism established (Yes/No)	No		Yes
Percentage of grievances that are classified and channeled through agreed resolution channels (Percentage)	0.00		75.00



Indicator Name	DLI	Baseline	End Target
Percentage of grievances classified as resolved in grievance redress mechanism (Percentage)		0.00	50.00
Social and Behavioral Change program accompanying the cash transfer established (Yes/No)		No	Yes
Number of people trained on SBCC (training of trainers) (Number)		0.00	2,000.00
Number of beneficiary households attending the behavioural change sessions (Number)		0.00	11,705.00
Number of beneficiary households that start or increase savings activities (Percentage)		0.00	30.00
Number of households that start or increase entrepreneurship activity (Percentage)		0.00	30.00
Percentage of beneficiaries with increased knowledge of measures to improve human capital (Percentage)		0.00	50.00

Monitoring & Evaluation Plan: PDO Indicators

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
More effective steering committee meetings	An index will be used to measure "effectiveness" and the indicator will be scored accordingly on a scale of 0-5: 1 - meeting occurs; 2 - a quorum representing 60 percent of the membership	Quarterly	Steering committee minutes	The matrix will be filled during the steering committee meeting and included in the minutes with the email enclosing the agenda and the minutes of the	Social Protection Secretariat



	<p>is in attendance; 3 - Agenda shared in advance; 4 - Minutes from the meeting are shared; 5 - decision points acted upon, as reflected in the next meetings' minutes.</p> <p>A score of 4 and above will constitute an effective meeting.</p>			previous meeting attached.	
Number of programs using the Social Registry	This indicator will measure how many programs will have used the Social Registry data to identify eligible beneficiaries, to avoid duplications, or create synergies between programs.	Annual	Social registry report on the use of information by other programs	Social Registry Information System	Social Registry Manager
Beneficiaries of social safety net programs		Bi-monthly	Management Information System (MIS)	Nafa Program Management Team consolidates Payment service provider reports	Nafa Program Management Team in NaNA
Number of households identified as extremely poor included in the Nafa program	The number of extremely poor households in the Nafa project represents the total number of extreme poor expected to be found in the selected districts that will be identified through the PMT and community validation.	Bi-monthly	Management Information System	Nafa Program Management Team will consolidate reports submitted by the payment service provider.	Nafa Program Management Team



	'In' the program means that they are registered and have received at least the Introductory SBCC module about the program.				
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Monitoring & Evaluation Plan: Intermediate Results Indicators

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
Social Registry established	The social registry is operational and queries can be run from it	once	Social Registry	Social Registry has been used to run queries on HH categorization	Social Registry manager
Data collection for Social Registry in selected districts completed	The entire population of HHs in the selected districts will be included in the Social Registry.	Annually	Social Registry	Census survey - household questionnaire	GBOS
Number of households entered in the Social Registry	This indicator represents the total number of households that have been entered in the Social Registry	Annually	Social Registry	Census survey - household questionnaire	Social Registry Manager
National Monitoring and Evaluation framework established	An M&E framework, including detailed indicators, frequency of collection, institutions responsible, will be developed and validated.	One-off	Validated report		Social Protection Secretariat
Social Protection Secretariat established	Secretariat established = budgeted, staffed, fulfilling its functions as a Secretariat				Secretariat Coordinator



Annual report produced by the Secretariat on key indicators using the Social Registry and National M&E Framework	Secretariat prepares an Annual report on the programs, budgets, themes etc in the social assistance sector and disseminates the report	Annual			Social Protection Secretariat
Cash transfer program for the extreme poor established	The Nafa program exists and is making cash transfer payments to eligible beneficiaries	quarterly	Nafa Program Management team		Nafa Program Management Team
Percentage of beneficiary households receiving the right amount of cash on time	The indicator tracks whether the PSP is making payments to beneficiaries with the expected amount of cash and if the payments are happening on time, according to the schedule set out for each community/group of communities. Payments missed because beneficiaries did not participate are not counted.	Bi monthly	Nafa Program MIS	Nafa Program Management Team reconciliation of reports from Payment Service Provider	Management team (M&E unit)
Percentage of beneficiary households selecting a female household member as cash transfer recipient	Each household will be encouraged to name a female member as primary 'recipient' but will not be obliged to do so. This indicator measures the number of HH who have chosen a female beneficiary	quarterly	Nafa Program MIS		Nafa Program Management Team



	over the total number of beneficiary HH at any given time.				
Percentage of beneficiary households that have either adequate or good food consumptions scores	Households are categorized as having poor, adequate and good consumption score through the FCS that is a proxy of food consumption. There is no baseline.	Annual	Panel group analysis	Interviews and FGD with a beneficiaries panel group	Nafa Program Management Team
Cumulative amount transferred directly to beneficiaries	Total amount transferred in US\$	quarterly	Nafa Program MIS		Nafa Program Management Team
Program Management Information System established	MIS established and used to log beneficiaries, location, cash transfers received and SBCC modules received	one-off			Nafa Program Management Team
Program Grievance Redress Mechanism established	GRM exists with a) ways for beneficiaries to submit complaints; b) protocol for resolving or referring the complaints established; c) MIS to track the outcomes and d) communication back to complainants	One-off			Nafa Program Management Team
Percentage of grievances that are classified and channeled through agreed resolution channels	The grievance received according to established mechanisms will be recorded, classified and channeled to the agreed resolution mechanism according to the agreed	Quarterly	GRM Quarterly Report from the MIS	Grievance log and verification during monitoring	Nafa Program Management Team (Grievance Focal Point)



	protocol				
Percentage of grievances classified as resolved in grievance redress mechanism	Number of grievances resolved and closed over the total number of grievances received and logged in the system, expressed as a percentage	Quarterly	Grievance Redress Mechanism quarterly report from MIS		Nafa Program Management team (Grievance focal point)
Social and Behavioral Change program accompanying the cash transfer established	All Modules designed and being delivered in beneficiary communities	one-off			Nafa Program Management Team (SBCC focal point)
Number of people trained on SBCC (training of trainers)	This indicator refers to the number of key stakeholders (project team, regional staff, MDFTs, VDCs) that have been trained on SBCC at national, regional, districts and community level.	Annual	Training reports	Training reports	Management Team (SBCC Unit)
Number of beneficiary households attending the behavioural change sessions	The number of households attending the SBCC sessions over the total number of beneficiary households, expressed as a percentage would be 75%.	Quarterly	Nafa Program MIS	Records from the MDFT support to community structures. The records will be passed to the CDOs at regional level for consolidation	Nafa Program Management Team (M&E unit and DCOs)
Number of beneficiary households that start or increase savings activities	The number of beneficiary households that start to or increase participation in savings groups over total number of beneficiaries,	Annual	Panel analysis, Post-Distribution Monitoring;	The indicator will be monitored over time for a group of beneficiaries (panel group) through	Nafa Program Management Team (M&E Unit)



	expressed as a percentage		Impact Evaluation	households interviews, and evaluated as part of the impact evaluation	
Number of households that start or increase entrepreneurship activity	The percentage of beneficiary households that have started new entrepreneurship activities	Annual	Panel analysis, PDM, and impact evaluation	The indicator will monitored over time for a group of beneficiaries (panel group) through households interviews. It will be evaluated as part of the planned impact evaluation	Nafa Program Management team (M&E Unit)
Percentage of beneficiaries with increased knowledge of measures to improve human capital	A synthetic index constructed on the basis of knowledge, attitudes and practices (KAP) related to the SBCC modules. A baseline value will be determined before the project starts. This will also be evaluated as part of the planned impact evaluation.	Yearly	Panel analysis	KAP interviews administered to the panel group. Impact evaluation.	Nafa Program Management Team (SBCC and M&E Units)



ANNEX 1: Implementation Arrangements and Support Plan

1. **The Gambia Social Safety Nets Project will require close coordination among several implementation partners.**
2. **The SPS will work under the OVP and be accountable to the NSPSC.** An Executive Order dated May 7, 2018, from the Office of the President, authorized the establishment of the SPS in the OVP. The SPS will provide technical support to the NSPSC in providing leadership and coordination across the social protection sector. The SPS will lead Component 1 and will be headed by a Coordinator at Director level. The Government has put three staff positions in the 2019 budget: Coordinator; Social Registry Manager, and M&E Officer. The SPS will be supported by subcommittees and working groups on thematic areas and issues related to the sector.
3. **The Social Registry will be housed in the SPS.** The Social Registry will be managed by the SPS. Data enumeration will be conducted by GBoS and information campaigns supported by the Ministry of Information and Communication Infrastructure. The Social Registry will share an IT platform with the Civil Registry, which will make both more effective.
4. **NaNA will lead the implementation of Component 2, in coordination with other departments and agencies who have roles in implementation and will also take on the fiduciary functions of the project.** It is familiar with cash transfer programs, as well as with the World Bank's FM, procurement, and safeguard procedures. DSW and DCD will play significant roles during implementation.
5. **The DCD operates at regional, district, ward and community level as the primary interface with communities to support community functions, decision making, and investments.** The DCD has decentralized staff in almost all 114 wards across the country and some skill centers. It plays an important role in sensitizing and mobilizing communities, as well as in providing information about economic opportunities in the districts.
6. **The DSW has responsibility for delivering social welfare services in The Gambia.** It has a team of social workers in Banjul, as well as an average of 4–5 regional social workers in each region across the country who can provide referrals and specialist support to the most vulnerable.
7. **The GBoS is the government agency with the mandate to collect data and conduct surveys on behalf of the Government.** The GBoS will be engaged under a Memorandum of Understanding with the SPS for the data enumeration for the Social Registry.
8. **The Technical Advisory Committees (TACs) operate at the regional level and are chaired by the regional governor.** The TAC comprises sector MDAs and coordinates interventions at the region. It provides policy guidance to their respective sectors at the regional and district levels.
9. **The Multi-Disciplinary Facilitation Teams (MDFT) comprise institutions and agencies that operate at the ward and community levels to coordinate programs at the subdistrict level.** The members of the MDFT meet quarterly to share information on the implementation of activities that fall within their respective institutions. Reports on progress with the Social Registry and Nafa Program will be submitted



to the SPS for inclusion to the reports submitted to the NSPSC to ensure the smooth coordination of social protection activities at the district, ward, and community levels.

10. **The Village Development Committees (VDCs) and other community institutions will be directly involved in implementing the project at the local level.** The VDC and its sub-committees will be requested to participate in project activities being managed by NaNA, DCD, DSW, and/or GBoS. The VDC will be the main entry-point for community validation discussions and will deliver the SBCC.

Governance

11. **The NSPSC's broad mandate is to provide strategic oversight and ensure policy coordination in the social protection sector.** The NSPSC has representatives from the key MDAs and development partners with an interest in social protection. The NSPSC role is to ensure that the project interventions comply with the norms and standards of the sector and are linked to other ongoing activities in the sector. The NSPSC will meet quarterly to review reports on the progress in social assistance activities implemented by the SPS (for example, systems development and Social Registry) and major programs in the sector. It may set up subcommittees or technical working groups to investigate specific aspects of social protection activities as needed.

The Project Steering Committee will provide support and guidance to the project. The Project Steering Committee will approve the annual work plan and budget. It will also oversee project implementation, and review the project's progress, outputs and constraints. The Project Steering Committee will be made up of representatives of key institutions and organizations which are either partners or have particular expertise to lend to the project, or whose clients are the intended users of the project outputs. The following composition is proposed:

- PS OVP (chairperson)
- Representative or PS of the Ministry of Finance,
- SPS Director
- DCD's director
- DSW's director
- Representative of the Ministry of Women, Children and Social Welfare
- Representatives from the regions (Governors)
- Project Management Team (project coordinator, project officer and financial manager) will have a reporting role but no voting rights
- The World Bank's representative (as observer)
- Representatives of other institutions and partners may be invited (as observers) as needed.

12. **The Project Management Team (MT) will direct project implementation and coordination.** It will be composed of key personnel of the implementation agencies (OVP, NaNA, DCD and DSW), and will be specifically responsible for developing and implementing annual workplans and budgets, monitoring and evaluation. The MT shall meet and report to the PSC on a quarterly basis. It will be chaired by NaNA's Executive Director and will be composed of the following members:



OVP	Permanent Secretary or alternate, SPS Coordinator, Planner
NaNA	Executive Director (also Nafa Program coordinator), Program Facilitator, Project Officer, Programme Manager Planning and Resources mobilization, Programme manager SBCC, M&E officer, FMS, and Procurement officer.
DCD	DCD Director, Principal Programme Officer, Senior Community Development Officer, Principal Research, planning, monitoring and evaluation division
DSW	DSW Director, Principal Social Welfare Assistant, Senior Orthopaedic Technician and two Social Welfare Officers

13. **The World Bank will work in close coordination with the Government of Gambia during project implementation to ensure mitigation of risks identified during project preparation and to provide necessary technical guidance to facilitate achievement of the PDO.** It will conduct biannual implementation support visits following project effectiveness.

Implementation Support Plan and Resource Requirements

14. The focus in terms of support to implementation at different stages of the project, as well as the skills mix required, are summarized in tables 1.1 and 1.2.

Table 1.1. Implementation Support Plan and Resource Requirement

Time	Focus	Skills Needed	Resource Estimate	Partner Role
First 12 months	<ul style="list-style-type: none"> Technical assistance and capacity building for development of the SPS Technical assistance for planning of rollout of the cash transfer component FM, capacity building, and recruitment of internal and external auditors Procurement support, and recruitment of procurement officer 	<ul style="list-style-type: none"> Knowledge in setting up systems, including: Social Registry, targeting tools, payments, M&E, and MIS mechanisms FM Procurement 	200,000	Technical assistance
12–48 months	<ul style="list-style-type: none"> Management of systems Regular delivery of cash transfers Interagency coordination 	<ul style="list-style-type: none"> Program and systems management Institutional coordination 	150,000 per year	Technical assistance

Table 1.2. Skills Mix Required

Skills Needed	Number of Staff Weeks Per Year	Number of Trips	Comments
Task team leader	15	2	HQ based
Social protection specialist	15	2	HQ based
Operations officers (2)	20	4	Country office based
Procurement and FM specialists		4	Country office based



ANNEX 2: Detailed Project Design for Components 1 and 2

Component 1

1. The SPS and Social Registry are both envisaged in the NSPIP. Using funds provided by the Rapid Social Response Trust Fund, the World Bank supported the design of each of these. Consultations were held over a period of approximately one year and validation workshops were held in The Gambia in June and October 2018 (respectively).

Social Protection Secretariat – Component 1A

2. The NSPIP envisages a National SPS as ‘an executive arm’ of the Government’s leadership on social protection issues “to support the National Social Protection Steering Committee in providing leadership and coordination across the totality of social protection efforts in The Gambia.”

3. More specifically, the SPS should be expected to achieve the following results:

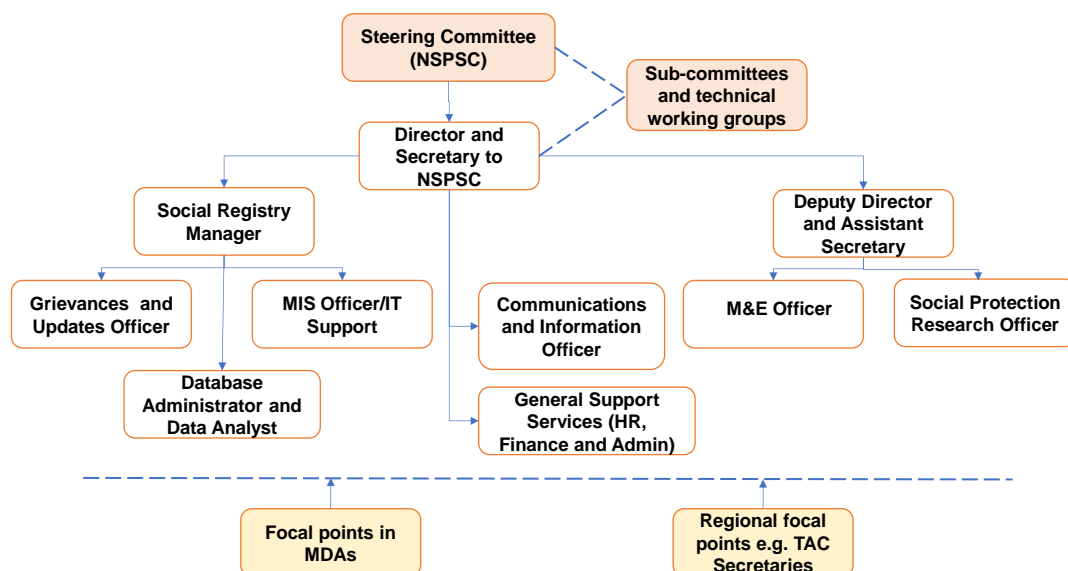
- Establishment of coherent and comprehensive social protection policies and the integration of relevant policy objectives into strategies and plans across all relevant sectors
- Improved coordination between agencies in social protection program implementation and service delivery
- Establishment of a process for joint review and coordination of spending plans, so that Government, development partners, and NGO resources available for social protection are effectively allocated and used
- Development of a coherent social protection M&E system and a shared body of information and evidence to support policy formulation and program management
- Creation and maintenance of an accurate and comprehensive Social Registry to support inclusive programming and improved understanding of the actual and targeted beneficiaries of programs and services

4. It is envisaged that the SPS should operate as the Secretariat of a revitalized and enlarged NSPSC, representing all organizations active in the sector. In addition to servicing and supporting the committee, it will also be responsible for setting up and operating a Social Registry (see below).

5. It is projected that the SPS will require a complement of 10 professional/technical staff. The proposed organizational structure of the SPS is as shown in figure 2.1.



Figure 2.1. Structure of the SPS



Social Registry – Component 1B

6. The Social Registry was conceived in the NSIP as an ‘Integrated Management Information System with a functional single registry’. Its description in the NSIP focuses on a beneficiary registry approach ‘that records all households and individuals enrolled in social protection programs in The Gambia’ underpinned by a common information-sharing platform. During consultations, the scope has broadened to a Social Registry that can provide a single entry point for decision makers and implementers to access the main social protection programs for targeting purposes (using their own inclusion criteria to enroll households) and to provide structured and organized key information about current and potential beneficiaries of social programs.

7. The Social Registry will be hosted in the SPS and will have with the following key functionalities:

- Provide robust data on key household characteristics to facilitate assessment and eligibility determination for individual programs
- Provide periodic updating of information on beneficiaries
- Facilitate rapid identification of beneficiaries for programs that are scaling up or trying to create synergies with complementary interventions to enhance their impact
- Produce key monitoring reports required for decision making and management.

8. The Civil Registration and Vital Statistics (CRVS) system will be hosted on the same IT platform and connections made with the National ID system to allocate National Identification numbers to children



at birth. The questionnaire will be administered as a house-to-house survey, that is, every household in a community will be visited, interviewed, and registered so that the data can be useful to those programs taking a categorical approach. The data collected will be sufficient to run a PMT for those programs that wish to apply poverty targeting. The PMT uses variables that correlate closely with poverty in the Integrated Household Survey (IHS) (2015/16). Programs using the data will need to undertake their own validation of the PMT findings – in the Nafa Program this will be done through Community Validation.

9. The questionnaire is structured around four main areas.

- (a) First, the identification panel aimed at identifying the household members and obtaining the household consent to the interview. This panel is consistent with the CRVS questionnaire thus reducing costs for both systems.
- (b) The second part of the questionnaire captures information on the household composition and human capital (demographic, health, education, and employment). This information is collected for each household member and is also consistent with the CRVS questionnaire.
- (c) The third part dwells on household physical living conditions, distance from services and household endowment of assets (possession of TV, refrigerator, car, motorcycle, and so on).
- (d) The fourth part explores household income sources, agricultural activities, ownership of livestock, and shock-related questions.

10. Process evaluation, spot checks, and M&E will be carried out by an independent firm to review the performance of the data collection process and validate the accuracy of the information received by the SPS with respect to fieldwork carried out by the GBoS.

11. Widespread and inclusive sensitization campaigns are needed to ensure household participation in the survey, ensure the purpose of the Social Registry concept is understood, as well as to deal with sensitive questions or concerns.

12. The SPS will develop a Memorandum of Understanding with MoICI and/or the Directorate of Health Promotion, Ministry of Health, to lead the development and implementation of an Information Campaign and Community Sensitization Program on the Social Registry.

13. A Feedback and Update mechanism would allow citizens and any other stakeholder to (a) request information data updates in the case of changed circumstances and (b) file grievances or complaints concerning the enumeration, quality of service provided, and other aspects related to the Social Registry.

14. Information data updates usually occur either case-by-case when a household requests an update or when the CRVS linkage provides updates, or when the whole database is recertified. Periodic updating of information and reassessment of households is necessary every five years as outdated information on socio-economic status of households can lead to inaccuracies in determining eligibility for social programs.

The Nafa Program - Component 2

15. The Nafa Program will target all extremely poor households from within communities. The NSPP acknowledges that capacity is inadequate and therefore categorical approaches have been the most



appropriate to date, but it also recognizes that nationwide, universal approaches are not affordable. As such, the Nafa Program being introduced will test ‘proof of concept’ of a poverty-focused program.

16. **Considerable attention is being given to continuity and harmonization, to avoid the Nafa Program from contributing to fragmentation.** For continuity NaNA will implement the program, as it does the MCNHRP program and the BReST; it will provide cash transfers and SBCC using some modules provided under BReST, as well as a few others developed by other agencies (DCD and DSW). The main difference is that the Nafa Program will target beneficiaries with a poverty-selection tool, rather than taking a categorical approach and the household will be the beneficiary unit, as opposed to the individual.

17. **Geographical targeting.**⁶¹ Using the IHS 2015/16 data the districts with the highest ranking by headcount poverty rate plus poverty gap rate were selected, as indicated in the Table 2 below.⁶² Within each of these districts, all communities would be included and all households assessed for eligibility.

Table 2.2: District Poverty Rankings

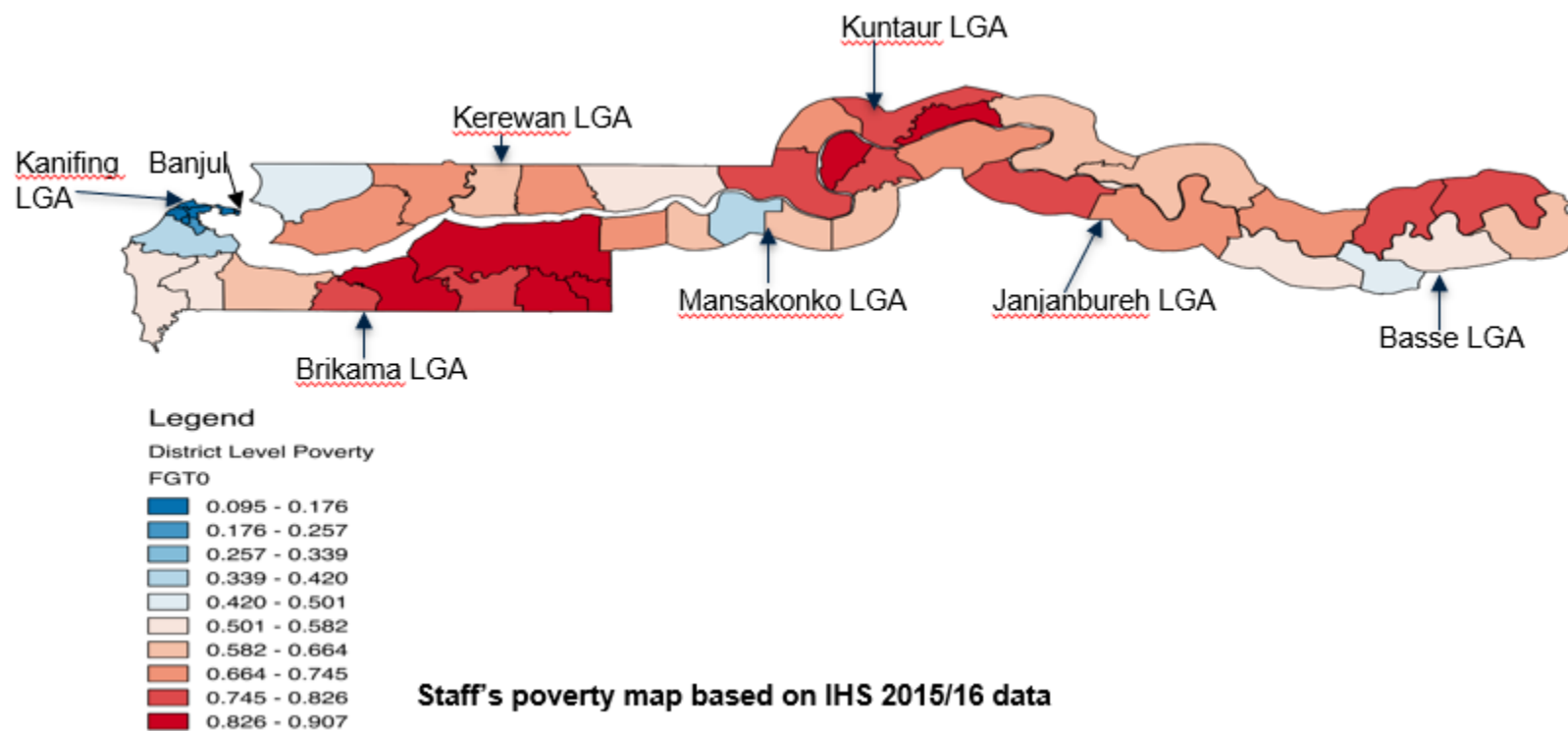
Region	District	Extreme Poverty	Poverty Gap	Extreme Poor Population	District Ranking			
					Extreme Poverty ranking	Poverty Gap ranking	Sum (EP+PG)	Final ranking
<i>Brikama</i>	Foni Bintang	59.5	16.1	10,814	1	3	4	1
<i>Kuntaur</i>	Niani Ja	57.9	17.5	5,856	2	2	4	1
<i>Basse</i>	Wuli West	57.6	19.0	12,918	3	1	4	1
<i>Janjanbureh</i>	Niamina West	56.9	15.2	4,132	4	5	9	4
<i>Brikama</i>	Foni Bundali	55.3	16.0	4,474	5	4	9	4
<i>Brikama</i>	Foni Kansalla	55.2	15.2	8,281	6	6	12	6
<i>Basse</i>	Wuli East	50.2	14.8	12,185	7	8	15	7
<i>Basse</i>	Sandu	48.4	15.2	11,769	10	7	17	8
<i>Janjanbureh</i>	Niamina Dankunku	48.5	14.6	3,001	9	9	18	9
<i>Brikama</i>	Foni Jarrol	48.7	13.0	3,559	8	12	20	10
<i>Mansakonko</i>	Kiang West	48.3	13.1	7,346	11	11	22	11
<i>Brikama</i>	Foni Brefect	47.3	12.7	7,295	12	13	25	12
<i>Basse</i>	Kantora	44.3	13.2	17,473	15	10	25	12
<i>Kerewan</i>	Sabackh Sanjal	45.0	12.1	10,933	14	14	28	14
<i>Janjanbureh</i>	Lower Fuladu West	45.6	9.9	18,447	13	18	31	15
<i>Mansakonko</i>	Kiang Cental	44.2	11.6	3,879	16	17	33	16
<i>Kuntaur</i>	Upper Saloum	41.4	11.7	7,917	18	15	33	16
<i>Kuntaur</i>	Lower Saloum	41.4	11.6	6,539	19	16	35	18
<i>Janjanbureh</i>	Niamina East	44.0	9.8	10,899	17	19	36	19
<i>Mansakonko</i>	Kiang East	34.6	9.1	2,386	20	20	40	20

⁶¹ The Gambia has 7 regions (recently renamed Local Government Areas). These are subdivided into 43 districts and further into 114 wards. Communities with more than 100 people have a VDC.

⁶² The poverty gap measures the average distance of the poor from the poverty line. IHS 2015/16.



Figure 2.2 Census Small Area Estimation of Headcount Poverty at the District Level





18. **PMT.** The PMT will be used to classify extremely poor households within the selected districts. A multiple regressions analysis was used to identify the variables that are statistically correlated with poverty and extreme poverty in The Gambia.
19. **Community validation.** The PMT targeting method will be complemented with community validation using traditional community structures to reduce inclusion and exclusion errors. While the community validation process should not overturn PMT results, the community could contribute to targeting effectiveness by helping recognize poor households that may have been excluded. The VDCs will validate the results of the selection, endorsed by the Alkalo.
20. **Phased rollout.** In the first year, it will start in the poorest three districts. In the second year, it will scale up to the remaining districts. A phased approach will reduce the complexity of initial planning as well as the risks of starting with a large caseload. It will also allow time for a real-time process review of the first cycle and any necessary adjustments before scaling up. Finally, it will allow the Impact Evaluation to be applied to the second phase of Districts brought into the program.
21. **Benefit level and frequency.** The proposed monthly transfer amount of GMD 1,500 (US\$30) per household per month is equivalent to approximately 15 percent of the extreme poor poverty line⁶³ and would fit within the range of GMD 450— GMD 1,600 currently provided under other projects. This transfer will be provided bimonthly.
22. **Payment service provider.** A payment service provider will be sourced competitively, following an assessment of all payment service provider options, including mobile money payments, with a focus on convenience, security, and transparency for beneficiaries and lowest cost.
23. **SBCC sessions.** The SBCC sessions relating to human and productive capital investments will provide beneficiary households with information on project objectives, encourage beneficiary households to put the transfers toward investments in human capital, and adopt good practices (for example, on maternal nutrition, dietary diversification, child care and nutrition and parenting, family planning, home hygiene, water usage, and other topics including the importance of starting education at the right age). The SBCC will nudge households to use their cash transfers to make small investments in the human and productive capital of their families. SBCC uses techniques that are innovative and grounded in behavior change practices and experiences to encourage people to try, adopt and sustain new behaviors.

⁶³ The extreme poverty line is GMD 982 per person per month. For an average rural household of 10.9 people, this is GMD 9820 per household per month. $1,500/9,820 = 15$ percent. If the absolute poverty line of GMD 1,503 per person per month is taken, the transfer value is 10 percent.

**Table 2.1. List of Modules**

Module	Rollout Sequence	New/Existing
Basic Project Information	1	New
Maternal and Child Nutrition	2	Existing
Education, Adolescence and Family Planning	3	Existing
Parenting and Child Stimulation	4	New Child Protection Alliance/Child Fund
Gender-Based Violence	5	New DSW/World Bank/Network Against Gender-Based Violence
Entrepreneurship and Financial Literacy	6	Adaptation of Existing
Agriculture	7	Adaptation of Existing Good Agriculture Practices module and Food and Nutrition Security program

24. The SBCC will be delivered in the villages at the level of the households through the community structures who will be trained by the Multi-disciplinary Facilitation Team. Headquarter staff from NaNA, DSW and DCD will meet regularly to plan, review and develop the SBCC materials, conduct Training of Trainers, monitor the step-down trainings, conduct regular monitoring and supervision and produce quarterly reports for the Nafa Program Management Team.

25. The members of the Multi-Disciplinary Facilitation Team, Village Development Committee and other sub-groups involved in the frontline delivery will support field activities related to training, coaching, mentoring of beneficiaries and monitoring of SBCC activities at the community level.



ANNEX 3: Detailed Fiduciary Assessment

Financial Management

Introduction

A Financial Management (FM) assessment of the Gambia Social Safety Net Project was carried out in October 2018. The objective of the assessment was to determine whether the National Nutrition Agency maintains adequate FM arrangements which include the entity's system of planning and budgeting, accounting, internal controls, funds flow, financial reporting, and auditing.

NaNA's existing financial management arrangements are adequate if they are considered capable of (a) recording all budgets, transactions and balances, (b) supporting the timely preparation of reliable financial statements, (c) safeguarding of the entity's assets and (d) are subject to audit arrangements acceptable to the bank.

The assessment complied with the Financial Management Manual for World Bank-Financed Investment Operations, that became effective on March 1, 2010 and as last revised in February 2017.

Country Issues

With the support of development partners, the authorities developed a comprehensive Public FM Reform Strategy to address the first priorities of the Accelerated National Response Plan (ANRP) which are enhancing macroeconomic management and good governance. The PFM reforms aim at supporting aggregate control, prioritization, accountability and efficiency in the management of public resources and delivery of services, which are critical to the achievement of public policy objectives. Progress has been reflected in the 2015 Public Expenditure Financial Assessment (PEFA)⁶⁴. The report highlighted that (i) the system has improved the timeliness of financial reporting by providing monthly within-year budget execution reports; (ii) The Integrated Financial Management Information System has resulted in greater effectiveness in the formulation and implementation of government expenditure programs by identifying cost-drivers in program activities; (iii) an IFMIS interface at the Central Bank has successfully been established, providing online access to Government bank accounts to enhance treasury management and automate the bank reconciliation functionality (as a first step towards a centralized Treasury Single Account operation for improving cash management), (iv) around 95% of the payroll records are validated in IFMIS and ghost workers removed from payroll system and (v) budgetary reforms anchored on the introduction of a Medium Term Expenditure Framework and Program Based Budgeting are also progressing, albeit at a slower pace. However, the PEFA report identified a number of critical shortcomings in budget credibility (extra-budgetary spending has been a recurrent issue and poses serious fiscal risks to the country, driven by poor governance and financial viability of State-Owned Enterprises). The strategic resource allocation is weakened by the accumulation of unreported and unmonitored arrears and the effect of non-compliance with internal control rules and procedures undermines efficient service delivery

⁶⁴http://eeas.europa.eu/archives/delegations/gambia/documents/press_corner/news/final_pefa_report_2014_gambia.20150407.en.pdf



Financial Management Arrangements

Budgeting: The budgeting process from elaboration to execution and control will be clearly defined in the project implementation manual including FM arrangements. The NaNA will prepare the budget in collaboration with the OVP, the DCD and DSW. A detailed annual work plan and the budget will be prepared by the project implementation team and reviewed by the Project Steering committee. Annual draft work plans and budgets will be submitted for the World Bank's non-objection before adoption and implementation.

Accounting: NaNA will use the cash basis to maintain the project's accounts. Annual financial statements will be prepared using IPSAS (International Public-Sector Accounting Standards). The Project accounting will be managed through the existing accounting software FENIX which has multi-project and multi-donor features, it will be customized for the bookkeeping of the new project. All accounting procedures will be documented in the Project Operations Manual.

Internal Control Systems: The daily operations of the project will be guided by the POM, which will incorporate the financial management procedures and the specificities of the project including cash transfers mechanisms. The manual will be updated throughout the life of the project as needed to reflect the current procedures.

Internal audit: A consultant will be hired to carry out quarterly ex-post reviews of transactions and ensure that the payments will be made to right beneficiaries and at the right time.

Financial Reporting Arrangements

NaNA will produce quarterly unaudited Interim Financial Reports (IFRs) during project implementation encompassing activities for all components. The IFRs are to be produced on a quarterly basis and submitted to the Bank within 45 days after the end of the calendar quarterly period. NaNA will also produce the projects Annual Financial Statements and these statements will comply with IPSAS and World Bank requirements. These Financial Statements will be comprised of:

- A Statement of Sources and Uses of Funds which includes all cash receipts, cash payments and cash balances;
- A Statement of Expenses
- Accounting Policies Adopted and Explanatory Notes
- A Management Assertion that project funds have been expended for the intended purposes as specified in the relevant financing agreements.

Funds Flow and Disbursement Arrangements

Disbursement methods: The following disbursement methods may be used under the project: reimbursement, advance, direct payment and special commitment as specified in the Disbursement and Financial Information Letter (DFIL) and in accordance with the Disbursement Guidelines for Investment Project Financing, dated February 2017. Disbursements would be transactions based whereby withdrawal



applications will be supported with Statement of Expenditures (SOE). The DFIL provides details of the disbursement methods, required documentation, DAs ceiling and minimum application size.

Designated Account: A designated account will be opened at the central bank and two transactions accounts will be opened in a commercial bank: one for Component 1 implemented by SPS and one for Component 2 implemented by NaNA. For the project implementation the DA will be replenished through the submission of withdrawal applications. Requests for reimbursement and reporting on the use of advances will be accompanied by a Statement of Expenditure (SOE) providing information on payments for eligible expenditures and records required by the World Bank. All supporting documentation will be retained at NaNA and must be made available for periodic review by the World Bank's missions and external auditors.

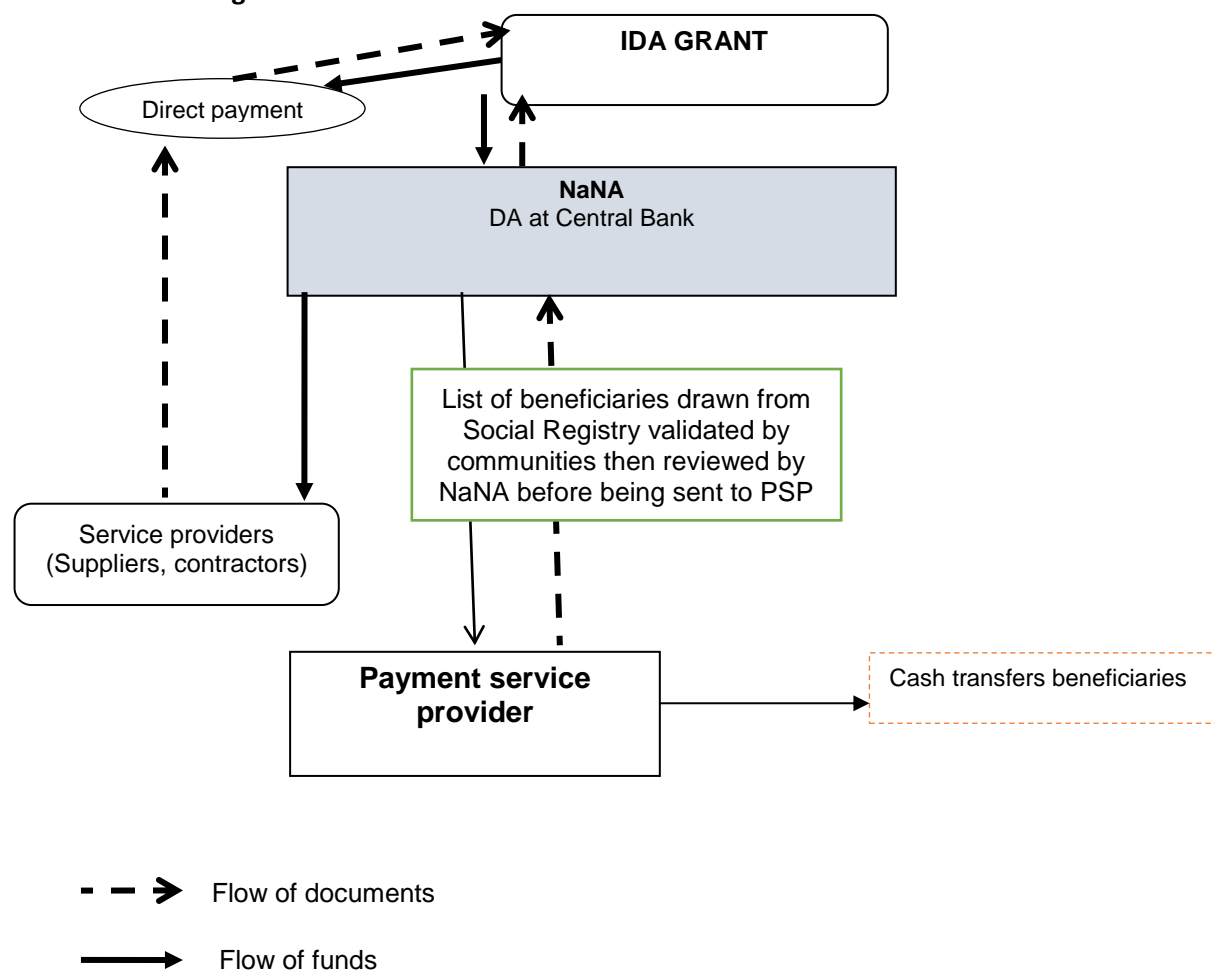
Auditing Arrangements

The Financing Agreement (FA) will require the submission of Audited Financial Statements for the project to IDA within six months after year-end. An external auditor with qualification and experience satisfactory to the World Bank will be appointed to conduct annual audits of the project's financial statements. A single opinion on the Audited Project Financial Statements in compliance with International Federation of Accountant (IFAC) will be required. The auditor will also review the cash transfer mechanisms and the reports of the payment agency and provide a specific opinion on the cash transfers activities. The external auditors will also prepare a Management Letter giving observations and comments, and providing recommendations for improvements in accounting records, systems, controls and compliance with financial covenants stipulated in the FA.

In accordance with World Bank Policy on Access to Information, the Borrower is required to make its audited financial statements publicly available in a manner acceptable to the World Bank; following the World Bank's formal receipt of these statements from the borrower, the World Bank also makes them available to the public.



The funds flow diagram



The following actions need to be taken to enhance the financial management arrangements for the Project:

FM Action Plan

No	Action	Due Date	Responsible
1	Preparation and approval by the World Bank of the project operations manual used by NaNA to include specificities of the new project such as the cash transfers mechanisms	By project approval	NaNA
2	Recruit the project accountant assistant	Not later than one month after effectiveness	NaNA
3	The customization of the existing accounting	Not later than three months	NaNA



No	Action	Due Date	Responsible
	software to include the bookkeeping of the project	after effectiveness	
4	Recruit a consultant for the internal audit function	Not later than three months after effectiveness	NaNA
5	Recruitment of an external auditor	Not later than six months after effectiveness	NaNA

Financial Covenants

Financial covenants are the standard FM requirements are covered under Section 5.09 of the IDA General Conditions and the Disbursement and Financial Information Letter (DFIL). Additional covenants will be added to the Legal Agreements to reflect actions set out as legal covenants in the FM action plan.

Implementation Support Plan

Based on the outcome of the FM risk assessment, the following implementation support plan is proposed. The objective of the implementation support plan is to ensure the project maintains a satisfactory financial management system throughout the project's life.

FM Activity	Frequency
Desk reviews	
Interim financial reports review	Quarterly
Audit report review of the project	Annually
Review of other relevant information such as interim internal control systems reports.	Continuous as they become available
On site visits	
Review of overall operation of the FM system	Yearly for NaNA (Implementation Support Mission)
Monitoring of actions taken on issues highlighted in audit reports, auditors' management letters, internal audit and other reports	As needed
Transaction reviews (if needed)	As needed
Capacity building support	
FM training sessions	As and when needed.

Conclusion of the assessment

The overall residual risk rating is Moderate. The conclusion of the assessment is that the financial management arrangements will meet the Bank's minimum requirements under Bank Policy and Directive on Investment Project Financing (IPF) effective in 2017 once the mitigation measures are implemented.



Procurement

Procurement for goods, non-consulting, and consulting services to be financed by the project will follow the procedures specified in the “World Bank Procurement Regulation of Goods, Works and Non-Consulting Services under “World Bank Procurement Regulations for Borrowers under Investment Project Financing” dated July 1, 2016 revised in November 2017 and the World Bank’s Anti-Corruption Guidelines: “Guidelines on Preventing and Combatting Fraud and Corruption,” revised in June 2011.

The procuring entity as well as bidders, and service providers, i.e. suppliers, contractors and consultants shall observe the highest standard of ethics during the procurement and execution of contracts financed under the project in accordance with paragraph 3.32 and Annex IV of the Procurement Regulations.

The Borrower shall prepare and submit to the Bank a General Procurement Notice (GPN) and the Bank will arrange for publication of GPN in United Nations Development Business (UNDB) online and on the Bank’s external website. The Borrower may also publish it in at least one national newspaper.

The Borrower shall publish the Specific Procurement Notices (SPN) for all goods, works, non-consulting services, and the Requests for Expressions of Interest (REOIs) on their free-access websites, if available, and in at least one newspaper of national circulation in the Borrower’s country, and in the official gazette. For open international procurement selection of consultants using an international shortlist, the Borrower shall also publish the SPN in UNDB online and, if possible, in an international newspaper of wide circulation; and the Bank arranges for the simultaneous publication of the SPN on its external website.

Institutional Arrangements for Procurement

NaNA will take the lead in project management and fiduciary functions for the whole project. NaNA has significant experience in providing fiduciary functions (including procurement) under World Bank Programs. NaNA has implemented World Bank Donor Funded Projects before and is currently implementing the Maternal and Child Nutrition and Health Results Project (MCNHRP) and the project team has received specific training in the World Bank’s fiduciary rules and guidelines (The Bank Procurement Regulations for IPF borrowers dated July 2016, revised in November 2017 and August 2018). The project will finance a Management Fee with NaNA, who will recruit a Procurement Officer to increase the human resource capacity at NaNA so that it is able to absorb the additional work load that its responsibilities implementing the project imply.

Procurement Management: NaNA will take charge of the overall planning and selection processes as provided for in the Financing Agreement. Based on the outcomes of the PPSP, NaNA has prepared a detailed Procurement Plan covering the procurement activities for the first 18 months with relevant procurement/selection methods.

The Procurement officer will work closely with the Accredited Procurement Specialist of the World Bank Office and will benefit from procurement clinics and training organized by the Bank in order to be familiar with the new procurement framework.



Filing and record keeping: The Procurement Procedures Manual will set out the detailed procedures for maintaining and providing readily available access to project procurement records, in compliance with the Loan Agreement. The Procurement Officer will be responsible for maintaining the records. The logbook of the contracts with unique numbering system shall be maintained. In addition, all contracts and related procurement documents including post review contracts will be uploaded into STEP.

The signed contracts as in the logbook shall be reflected in the commitment control system of the Borrower's accounting system or books of accounts as commitments whose payments should be updated with reference made to the payment voucher. This will put in place a complete record system whereby the contracts and related payments can be corroborated.

The recruitment of civil servants as individual consultants or as part of the team of consulting firms will abide by the provisions of paragraph 3.23 (d) of the Procurement Regulations.

Project Procurement Strategy for Development:

As part of the preparation of the project, the Borrower (with support from the World Bank) prepared its Project Procurement Strategies for Development (PPSD), which describes how fit-for-purpose procurement activities will support project operations for the achievement of project development objectives and deliver Value for Money. The procurement strategy is linked to the project implementation strategy, ensuring proper sequencing of the activities. It considers institutional arrangements for procurement; roles and responsibilities; thresholds, procurement methods, and prior review, and the requirements for carrying out procurement. They also include a detailed assessment and description of state government capacity for carrying out procurement and managing contract implementation, within an acceptable governance structure and accountability framework. Other issues taken into account will include the behaviors, trends and capabilities of the market (i.e. Market Analysis) to inform the procurement plan. The activities also require strong technical capability to prepare proper technical specifications in order to avert lack of, or inadequate, market response. This capability – or a plan to enhance - is considered in the strategies. Also, special arrangements like direct contracting, use of SOEs, UN Agencies, third party monitors, local NGOs, Force Account, or civil servants needs, results-based arrangements, need for prequalification, if any, were considered and addressed.

Procurement Plan:

The Borrower prepared a detailed 18-month procurement plans. The Procurement Plans will be updated in agreement with the Bank Team annually or as required to reflect the actual project implementation needs and improvements in institutional capacity.

The scope of procurement is the following:

Consultancy Services

Consultancy services to develop and host the Social Registry

The capacity for development and hosting of a combined Social Registry and Civil Registry is currently not



available in The Gambia. The Project is in a process of identifying a competent firm to develop and host the Social Registry for the country. Once the firm is identified, a **Direct Contracting** will be used to implement this activity.

Financial Audit of the Project

For the financial audit assignment, there are currently a number of registered audit firms with The Gambia Institute of Chartered Accountants recognized by the National Audit Office (NAO) who can carry out financial audit for the Project. **Least Cost Selection (LCS)** will be used through publication of a Request for Expressions of Interest.

Recruitment of Procurement Officer

The Procurement Specialist for the Project will be selected through a competitive approach. This is one of the key activities under consultancy services and the Procurement Officer will be selected within one month of effectiveness.

Recruitment of Internal Audit

For the Internal Audit Services, there are several individuals with World Bank fiduciary management experience. **Competitive process (publication of REOIs)** will be used to identify a competent and experienced individual to carry out the assignment.

Other consultancies such as the Development of the M&E Framework and the review of the NSPIP will be conducted through **Individual Consultants recruitment** (comparison of three CVs) and the recruitment of a Consultant Firm to perform Spot Checks and Process Evaluation will be carried out through comparison of shortlisted firms.

Goods and Non-Consultancy Services:

Hiring of Payment Service Provider

The Bank is in the process of conducting a study to assess the most reliable and appropriate mechanism of cash delivery. Once the study is completed, the project will launch the procurement process using **National Competitive Bidding (NCB)**.

Procurement of Motor Vehicles/Motorbikes

The prices of vehicles and motorbikes are very high in The Gambia compared to the international market. The Project will procure the vehicles and motorbikes through UNICEF using the standard MOU between The World Bank and UNICEF.

Procurement of IT Services (Servers, UPS, Back up Storages, etc)

The IT services will be procured through Request for Bids through **National Competitive Bidding (NCB)**.



Procurement of IT Equipment, Office Furniture and Fittings

There are many locally registered companies in The Gambia for the supply of IT equipment, office furniture and fittings. Therefore, **Request for Quotation (RFQ)** will be used for their procurement

Development of the script for the audiovisuals, illustration and animation of SBCC materials, Printing of SBCC materials and tools

There are several individuals and firms in country that have the capacity to do the development of the script for the audiovisuals. Therefore, the **RFQ** method will be used. There is limited capacity for the illustration and animation of the SBCC materials and tools in the country. Based on recent experience with a similar project, the Project will use **Direct Contracting** for the implementation of the review of the SBCC tools and materials local capacity for printing is available and therefore **RFQ** will be used to contract a firm.

Procurement Manual: Procurement arrangements, roles and responsibilities, methods and requirements for carrying out procurement shall be elaborated in detail in the Procurement Manual which may be a section of the Project Operations Manual (POM). The POM shall be prepared by the Borrower and agreed with the Bank by the time of Project approval.

Procurement methods: The Borrowers will use the procurement methods and market approach in accordance with the Procurement Regulations.

Open National Market Approach is a competitive bidding procedure normally used for public procurement in the country of the Borrower and may be used to procure goods, works, or non-consultant services provided it meets the requirements of paragraphs 5.3 to 5.6 of the Procurement Regulations.

The thresholds for particular market approaches and procurement methods are indicated in the below table. The thresholds for the Bank's prior review requirements are also provided in the table below:

Thresholds*, Procurement Methods, and Prior Review

No	Expenditure Category	Contract (C) Value Threshold* [eq. USD]	Procurement Method	Contracts Subject to Prior Review [eq. US\$]
1	Goods, IT and non-consulting services	$C \geq 300,000$	Open Competition International Market Approach and Direct Contracting	$\geq 1,500,000$
		$C \geq 100,000$	Open Competition National Market Approach	None
		$C < 100,000$	RfQ	None
2	Consultant Services	$C \geq 300,000$	QCBS	500,000US\$



No	Expenditure Category	Contract (C) Value Threshold* [eq. USD]	Procurement Method	Contracts Subject to Prior Review [eq. US\$]
		$C \geq 200,000$	QCBS, LCS, FBS	500,000US\$
		$C < 200,000$	QC	None
		Shortlist of National Consultants: Thresholds for which a shortlist may comprise only national consultants and the Borrower does not publish in UNDB Online $\leq 200,000$		
3	Individual Consultants	EOI		3 Qualified CV
		$C \geq 100,000$		$C < 100,000$
4	Direct contracting	As per the thresholds specified above		
5	Training, Workshops, Study Tours	All Values	Based on approved Annual Work Plan & Budgets	Annual Work Plan & Budgets

Procurement Risk Rating: The project procurement risk prior to the mitigation measures is “High”. The risk can be reduced to a residual rating of “Substantial” upon consideration of successful implementation of the mitigation measures.

Description of the risk	Description of the mitigation measures	Risk Holder
The mobile money mechanism experiences some challenges, e.g. lack of proper identification documents from the beneficiaries and non-inter operability between the service providers.	For the Nafa Program, the potential payment service providers will be assessed and a choice made between direct cash delivery and mobile money. The perspectives of providers, implementation agencies and beneficiaries will be sought.	NaNA
Delay in the execution of the contract or supply of goods	Constant monitoring on ongoing contracts and inclusion of penalties for delays to motivate suppliers to achieve deadlines. Selection of qualified and competent suppliers/contractors	Supplier
Quality of supply conformant to designs /specifications of /goods	Involve all beneficiary departments and technical departments involved in defining the technical specifications of the properties. Ensure that specification of goods are unambiguously and clearly defined and communicated to all potential suppliers Presence of the client for verification of	Supplier, NaNA, Beneficiaries



	compliance with the standards during the performance of the contract.	
The delay in payment	Payments will be processed in time with compliance to the contractual agreement.	Procuring Organization
Risk of Evaluation	Ensure that a good evaluation committee comprising of personnel with complementary skills, a clear and well prepares evaluation criteria	Client
Risk related to lack of adequate understanding in World Bank procurement procedures and tools	Continued training of the Project Procurement specialist	Bank Client
Quality of the goods not in-line with specification of goods.	Submission of manufacturers certificate to be a requirement and provided by all bidders. Involve beneficiary departments and technical departments in the evaluation of tenders and the inspection of delivered goods	Client
Risk of limited availability and participation of competent suppliers/consultants/consulting firms	Broad publication (at the national level and in UNDB online) regardless of the amount of the contract	Client
Technical Innovation (frequent changes in innovation and introduction of new technology)	Constant monitoring of the supply market, constant improvement on the specification of goods taking into account changes in goods.	Client
The poor description of the skills required when preparing the ToRs	Involve all relevant services in the description of the skills required and ensure that ToRs for the assignment are well written comprising of all relevant areas.	Client, Beneficiaries



Procurement Plan for the first eighteen (18) months

Goods and Non-Consulting Services – high or substantial risk contracts

1	2	3	4	5	6
Contract (Description)	Estimated Cost in US\$ & Risk Level	Procurement Method	Market Approach	Prior/Post Review	Evaluation Method
Procurement of motorbikes & Vehicles for central, regional and district offices -	392,250 Risk Substantial	Direct Selection	Direct	Post	Negotiated price
Payment Service Provider	290,000 Risk Substantial	Request for Proposals (RFP)	Open National Competition	Post	Most Advantageous Proposal
Procurement of IT Services	146,760 Risk Substantial	Request for Bids (RFB)	Open National Competition	Post	Most Advantageous Bid

Consulting Assignments – high or substantial risk contracts

1	2	3	4	5	6
Description of Assignment	Estimated Cost and US\$ Risk Level	Prior/Post Review	Selection Method	Market Approach	Evaluation Method
Design, develop and host the Social Registry	364,600 Substantial Risk	Post	Direct Selection	Direct	Negotiated price
Financial Audit of the Project	50,000 Substantial	Post	LCS	Open National Competition	Lowest cost among qualified (technical) proposals
Procurement Officer	68,400 Substantial Risk	Prior	Selection of Individual Consultant	Open National Competition	EOI