




Re-Defining Youth and Women Empowerment: Interrogating the NAFA Program Initiative in The Gambia

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Abstract

With the extreme poverty level and its widespread in the Gambia as of 2012 and government's concern to counter it, empowerment became one of the strategies to tackle the problem through social protection program, gazette as a policy for reduction of the shocks on the marginalized and the vulnerable. This study centered on the NAFA project—a quick cash transfers project mechanism and its execution in the Barrow administration to needy households in tackling poverty and hunger in the Gambia and towards empowering the perceived vulnerable women and youths in the Gambian communities. The study examined the execution of the scheme and its effectiveness by the government and the extent to which it had been used to adequately improve the poor conditions of women and the youths under the program. A descriptive research design with analytical approaches was employed to explore the objectives of the scheme in the pandemic era that people found it most difficult to earn living due to COVID-19 outbreak. Findings confirmed that NAFA scheme was relatively successful amidst inadequacies. The research advised on further reforms for a sustainable implemented NAFA scheme.

Keywords: Empowerment, Initiative, Interrogating, Nafa Scheme, Re-defining, The Gambia, Theory, Women, Youth.

JEL Classification:

1. Introduction

The international community today is saddled with so many issues bothering on human development and better life on its agenda, and primary among them is the social protection program and its implementation process. The community has recently focused more on this implementation with the developing nations, where attention is more required on poverty alleviation, equity and social justice and an all-inclusive government, through the social protection implementation and enforcement, most particularly, countries of the sub-Saharan Africa, Gambia inclusive (Omotosho, 2019). The program for accelerated action and sustainable development blueprint towards poverty reduction and empowerment efforts, attracted the international donor institutions like the World Bank (WB), the European Union (EU), and the United Nations Development Program (UNDP) to name a few to disburse cash transfers and other human, material, logistics and ecological assistance to needy nations in assisting their communities and addressing their governance challenges (NSPP, 2015; UNDP, 2015).

In a world of unprecedented wealth, extreme poverty still persists with high rising inequality afflicting many countries of the Third World, Gambia inclusive, where people across continents, are confronted with daily realities of unemployment and social exclusion” In other words, to deal with these societal ills like unemployment, poverty and social exclusion (UN Report, 2018). This resulted in societies taking necessary steps as a result of non-availability of basic necessities of life like food, water, job, housing, transportation, clothing and other socio-economic and political needs to address the situation and its ugly trend with partnerships with international institutions like the United Nations (UN) (UN Report, 2018). This move by stakeholders around the world, which is at the center of the United Nations as the world's coordinating body through international/global development cooperation informed why nations who are the institution's subjects subscribed to series of policies and programs that are development and/or sustainable development-oriented. Among these policy measures and strategies aimed at poverty reduction in communities' vis-à-vis empowerment programs is the social protection (SP) (World Bank Report, 2018; Omotosho, 2019; UNDP, 2015; Abate & Tilahun, 2012). Social protection is a set of programs which comprises many projects organized for executions for its implementation as a policy of the government in the spirit of the United Nations' Charter to address lingering problem of world-wide extreme poverty and hunger. The program is supported by donor organizations like the World Bank, the UNDP, UNICEF, European Union and others too numerous to mention (NSPP, 2015; ILO Strategy Document, 2012; UNDP Report, 2006; World Bank Strategy Paper, 2011 and European Commission Document, 2012). It was designed to bring relief to the deprived and marginalized citizens and the very poor and vulnerable in their countries for them to access opportunities that produce direct assistance from poverty shocks for improved living that is sustainable. In some cases, direct government interventions through strategic development initiatives and schemes are usually lauded, such of which in the Gambia, the smiling coast, is the “QUICK NAFA SCHEME” (Abate & Tilahun, 2012; Omotosho, 2019).

The Nafa scheme was a government prioritized initiative to arrest an emergency under the COVID-19 pandemic which happened in the year 2020, when the disease was severe and called for total lockdowns. This

attracted a pool of fund created and supported by the World Bank for quick cash disbursements to needy households and people under shocks of the pandemic impact and who had been severely separated from their livelihood as a result of restrictions to movements and stay at home from work (OCHA Services, 2021). According to the Office for the Coordination of Humanitarian Assistance (OCHA) Services, (2021) on their-Reliefweb;

“As part of the Government’s response to the negative economic effects resulting from the COVID-19 pandemic, the National Nutrition Agency (NaNA) quickly put in place basic delivery systems and provided support to over 78,000 households in 30 of the poorest districts in the country. This was implemented through a four-month, quasi-universal cash transfer program, the “Nafa Quick” program, from July through October 2020. The support helped families meet their basic needs during the lean season, which was coupled with the economic hardship caused by the COVID-19 crisis”

Researchers in this study therefore assess the Nafa scheme and its primary objective basically to re-strategize intervention in the COVID-19 pandemic era in tackling poverty among household members particularly the women and the youth who are more directly affected. They examine the government approach on the model of execution within the social protection framework and how effective this has addressed fight on poverty reduction, unemployment and social exclusion in communities. The study redefines the project for improved measures that would leverage effective implementation level for a sustainable political and socio-economic development in the country.

1.1. Contextual Understanding of Women and Youth Empowerment in the Gambia

The Gambia remains on the list of least developed countries of the world with its small economy leaning primarily on agriculture, tourism, and remittances with a population of about 2million (Youth Empowerment Program (YEP), 2018). While about 60% of this population is under the age of 25years suggesting that over half of the population are youthful people, there are high levels of youth unemployment and underemployment; a condition considered to be too dangerous to be accommodated if national development is to thrive. Consequently, Poverty and a lack of employment opportunities are critical reasons for most criminalities and irregular migration tussles that confront the smiling coast (YEP, 2018).

To this end, a youth empowerment program was launched as part of social protection to cater for the youthful population. The Youth Empowerment Project (YEP) is funded by the European Union Emergency Trust Fund for stability and to address the root causes of irregular migration and displaced persons in Africa (EUTF for Africa) and implemented by the International Trade Centre (ITC) in collaboration with the Ministry of Trade, Industry, Regional Integration and Employment (MOTIE) and partnered by the Ministry of Youth and Sports (MOYS) of the Republic of The Gambia (YEP, 2018).

This project, the youth empowerment, started in January 2017 and was officially launched on 9th of February in a high-level event in the presence of Mr. Neven Mimica, EU Commissioner for International Cooperation and Development. YEP directly supports the development of the local economy by (i) enhancing employability and self-employment opportunities of youth, with a focus on vocational training and the creation of micro and small-sized enterprises (MSMEs), and by (ii) creating and improving employment opportunities in selected sectors through value addition and internationalization (YEP, 2018). The project takes a market-driven approach and focuses on traditional sectors such as agriculture and tourism while also helping to diversify the Gambian economy by supporting “new” promising sectors including the creative and digital industries (YEP, 2018).

Since February, 2017, when the program was launched, it has supported job creation and skills acquisitions for over 1, 500 job seekers most especially, the migrant returnees (YEP, 2018). The project has had some significant impact on the youth by reducing the syndrome of “Back Way Journeys” and helping the returnees to resettle in the communities for gainful opportunities. However, experts have suggested that the government should begin to reflect on what further efforts to take as additional measures in addressing the youth problem by engaging internal revenue generation for capacity development and utilization through access to job opportunities and political participation in government. This would keep at base crime level and create a larger platform for youth engagement in national development efforts (Omotosho, 2019; NSPP, 2015; UNDP, 2015).

In 1999, the Gambian Government enacted the National Policy for the Advancement of Gambian Women (NPAGW) meant to provide a legitimate point of reference for addressing gender inequalities at all levels of government and by all stakeholders (Ministries of Women’s Affairs, 2017). The major achievement of the policy includes among others, increase awareness on gender as a development concern, increase enrolment and retention of girls in schools, improved health care delivery, increase women participation in decision making, and reduction in gender stereotyping and discrimination (Ministry of Women’s Affairs, 2017). The National Policy for the Advancement of Gambian Women 1999–2009 aims to “improve the life of all Gambians (meaning men, women and children) through the elimination of all forms of gender inequality by concrete gender in development measures” (Ministry of Women’s Affairs, 2017).

However, no objectives or strategies specifically targeting men or gender mainstreaming measures have been incorporated in any of its 18 Objectives and 112 Strategies. This has created loopholes in the policy promoting gender equity and equality is not priorities in the state. This calls for re-defining women engagement in national life through strategic interventions in the public domain (Ministry of Women’s Affairs, 2017). It was on this context this research examines and redefines the government policy on social protection implementation through the nafa initiative that would catapult government drives to tackling women marginalization and national exclusion and youth disengagement syndromes, while re-strategizing for improved gender equality and an all-inclusive national life and political integration in the Gambia (Ministry of Women’s Affairs, 2017).

Demographic profile of the Gambia 2013 Census, estimated the population at 1,800,000 with an annual growth rate of 2.74 percent. About 60 percent of the population lives in the rural areas out of which 52.07 percent of these are women. Women constitute 51 percent of the total population. The crude birth rate is 46 per 1000, while total fertility rate is 5.35 births per woman. Over 44 percent of the population is below 15 years and 19 percent between the ages of 15 to 24, depicting a very youthful population. Average life expectancy is 64 years (GBoS, 2017; Health Policy 2007). Critical analysis of the Gambian society shows that there are strong traditional and cultural forces that impinge on the participation of women in development endeavors and disparities still exist between men and women in power sharing, participation and control over decision-making processes at all levels of society. (Gender profile, 2008). Agriculture is the mainstay of the Gambia’s economy with studies showing that about 50 percent of

full-time farmers are women (Population Data Bank, 1995). In the Gambia, most societies practice traditional 'Land Tenure System' where men are more endeared to ownership than women and as a result women do not have full control over the use and ownership of land. Men are mostly involved in cash crop production such as Groundnut, Coos and Millet. Women produce 80 percent of vegetables and 99 percent of the staple food like Rice. All these confirm the disparities in men and women's inheritance and access to opportunities and properties. Meanwhile, both men and women are involved in fish processing and livestock rearing (Ministry of Women's Affairs, 2017).

Women's access to credit facilities may have improved but still below that of men's, due to accessibility advantage of the male sex to such privileges than their women counterpart. For example, in some extreme situations, particularly in the rural areas, a woman may access credit, but she does not control its use as she is answerable to her husband fully on everything, indicating the existence of socio-cultural barriers on women's empowerment through culture (Ministry of Women's Affairs, 2017). Because these practices and inadequacies in gender balance are still severe despite reforms in the public sector like the security sector reform, women empowerment reform, political reform and the civil service reform, it became imperative to re-examine strategies by re-focusing on government's various initiatives to addressing the visible gaps inherent in some of the steps taken or are being taken for proper implementation programs within the social protection policy instrumentation. This informed the case study on the nafa scheme as a tool for strategizing by re-defining the project to be more inclining and fine-tuning for objective implementation purpose.

On the foregoing therefore and considering the level of engagements of the youth and women in empowering them against shocks and vulnerability, through government concern and various schemes, and given various state socio-economic policies in place at the government level to address existing gaps, in gender balance and youth neglect, much is still required to expand the scope of assistance on crusade against poverty in the state. This may involve increased donor partnership with relevant international bodies, through international development cooperation and improved and dependable internally generated revenue in place towards sustainable social protection coverage (Omotosho, 2019).

Furthermore, government may need to focus more on attracting foreign investment back home for home-grown industries and development of local technology by encouraging small and medium scale enterprises in critical sectors of the economy which are not pronounced in the state. This model would provide more jobs and social opportunities that can be accessed by those in need for self-reliance and national development. This is a home-grown model that can be long lasting and meaningfully sustainable for national survival (Omotosho, 2019).

1.2. Empirical Summary of Social and Vulnerability and the NAFA Initiative in the Gambia

The Gambia has made progress on efforts to reducing poverty in the last decade. With an annual GDP averaging six per cent from 2003-2006 (MoFEA, 2011) and a decade-long commitment to its comprehensive poverty reduction program and strategy, poverty rates in The Gambia fell from 58 per cent in 2003 to 48.4 per cent in 2010 (MoFEA, 2011). In spite of this achievement, extreme poverty still remains widespread, with nearly 40 per cent of the population existing on less than US\$1 per person per day (GBoS, 2010). Income poverty remains concentrated in rural areas, particularly among households headed by subsistence farmers and unskilled workers (with poverty rates of 79.3 per cent and 65.4 per cent, respectively). IHS data (2010) in fact show that higher poverty rates are still among children of 0-5 years of age (55.6 per cent headcount rate) and 6-14 years of age (55.8 per cent), and among adults aged 65 years and above (57.9 per cent) (GBoS, 2010).

The Gambian population is still impacted by various and mutually reinforcing risks. Environmental shocks and stresses (such as droughts, floods, and over-exploitation of natural resources, particularly in the form of deforestation) with astronomical frequency increase and with important consequences for people's incomes, food and nutritional security, health status, and general wellbeing, with research proving that the situation might be worsening in near future if climate change effects are not controlled (Jaffa, 2011; WFP, 2012).

People's livelihoods are particularly threatened by inadequate productive employment, low labour returns, dearth of entrepreneurship development, including harvest failures among farming households. The limited capacity of the formal labour market forces most people to adopt precarious, low-paid employment in the informal sector and agricultural work (NaNA, 2012). Young people most especially face disadvantages regarding the labour market as their purchasing power is weak due to low-income or lack of it. Economic, environmental and health risks have translated into high levels of food and nutrition insecurity with only 18 per cent of Gambian households considered to be food secure could afford the normal square meals (WFP, 2014), while the national malnutrition prevalence rate of 9.9 per cent verges on emergency level in terms of severe malnutrition remain (National Nutrition Agency (NaNA), 2012). Socially excluded members of the population – including pregnant and lactating mothers, children under five, people living with HIV/AIDS and other chronically ill persons, people with disability (PWD), and the elderly – are at a heightened risk of malnutrition due to their physical vulnerabilities, greater dependence on care, and constrained access to support networks. High and persistent vulnerability to health shocks is exacerbated by physical and financial limitations that impede access to healthcare, as well as the limited medical insurance system, which is restricted to the small population of formal sector employees (NaNA, 2012; MoFEA, 2011; GBS, 2010).

The Gambia's journey to social protection program as a policy instrument or a social policy began in 2012 during the implementation of the 2010-2015 Millennium Development Goals (MDGs) which ushered in the "Programme for Accelerated Growth and Employment (PAGE)" under the Jammeh administration of the second republic when the concept of "Grow what you eat and eat what you grow" was lauded and embraced as a food sufficiency programme as well as policy towards "Girl child education" and "Women empowerment program" (UNDP Report, 2016, Omotosho, 2019).

For example, MDGs under the aegis of the United Nations address many dimensions of extreme poverty including but not limited to; penury, hunger, disease, illiteracy, inadequate housing and street begging or destitution. Others are gender equality, violence against women, environmental sustainability and others. This Programme for Accelerated Growth and Employment (PAGE) is a nationwide multi-sectoral document aimed to accelerate pro-poor growth and generate employment for the people. The commitment of reducing poverty and improving the well-being of the population is the focus of the Government's long-term strategy, Vision 2020. The PAGE is The Gambia's development strategy and investment program for the period 2012-2015 (FAO, 2021).

Way back 2012, social protection systems in the Gambia was uncoordinated and awkwardly implemented on segment-basis by basis with no substantive policy on the ground for its organized program. However, government re-strategized with a move to formalize policy instrumentation with a framework as a state social policy to effectively tackle poverty and exclusion, ushering in the “National Social Protection Policy (NSPP) in 2015 (NSPP, 2015). This Gambia’s first National Social Protection Policy 2015–2025 (NSPP) was designed to contribute towards the alleviation of poverty and vulnerability in the country, in line with the Government of The Gambia’s Vision 2020 and the 2012–2015 Programme for Accelerated Growth and Employment (PAGE). The NSPP was developed through participatory national and regional consultations with key ministries, sub-national governments, community leaders, development partners, civil society, the private sector, and local communities in the country (NSPP, 2015).

1.3. Gap in Literature

Based on existing widespread poverty and multidimensional vulnerability in The Gambia, as well as gaps in the provision of social protection, The Government recognizes that its social protection system requires modernization and expansion to basically provide more reliable and effective protection from multifaceted shocks and stresses and to build people’s resilience to adversity and hardship (NSPP, 2015). This re-defined the NSPP as a comprehensive and cross-cutting social protection reform agenda and proposed a set of priority actions to guide the gradual establishment of a coherent social protection system in The Gambia (NSPP, 2015). The long-term vision (2015–2025) for social protection is to establish, by 2035, an inclusive, integrated and comprehensive social protection system that will effectively provide protective, preventative, promotive and transformative measures to safeguard the lives of all poor and vulnerable groups in The Gambia and actively contribute to broader human development, greater economic productivity and inclusive growth, while transforming lives for better for the common citizenry (NSPP, 2015). This culminated into series of interventions internally and externally generated and other government programs jointly coordinated, both under the Jammeh and Barrow-led governments, to shielding the extreme poor from risks of degradation, vulnerability to shocks and penury (Omotosho, 2019).

In spite of these formidable efforts and given the disruptions caused by the COVID-19 pandemic in the first quarter of the year 2020, little could government realize in terms of gains from its reform efforts and policy implementation to tackle poverty head-on. Aside, it was further weakened by fund paucity, poor logistics and social and physical distancing imbroglios on the NSPP implementation strategy for poverty alleviation in the spirit of “National Development Plan of 2018–2021” (NDP, 2018). This informed the launching of the nafa initiative as a specialized mechanism to engage poverty fight amidst restrictions and lingering hunger in the state (DFID, 1992; Omotosho, 2019; NAFA Scheme, 2020).

The gap reflected here in this study is the inability of various mechanisms and strategies drawn by the government, including the nafa initiative and poor results that marred the gains of the programs and the failure of the state to still succeed in its crusade against poverty reduction and all-inclusive good governance system for the Gambia.

2. Methodology of Study

The methodology to this research was the descriptive qualitative research design. The study adopted this option primarily because of the chosen method of data collection which was the secondary sources, the review of relevant literature and available information from relevant government institutions already gazette for public access. As a result, such sources were not manipulative and could only be reported as made available. This helped to determine the objective of the program, why it became the prescribed option at specific given time and how effectively utilized to achieve set goals? The research design investigated government actions but interrogated why such an approach was chosen at a critical time like the pandemic time and how from the study perspective it was deemed as a strategy to enhance output in the social protection implementation process to address poverty and social exclusion, but how inadequacies were still inherent in achieving effective and sustainable crusade against poverty and exclusion. Since the problem under study is pattern and sequence-based as a program for six months to inherently address a specific issue, developmental descriptive method of data collection and analysis was ideally chosen.

3. Research Purpose and Significance

The purpose of this research is to diagnose the impacts of the NAFA program most especially on the beneficiaries and the state in general and the government initiative to conceive it as part of its-pro-poor strategies of assisting the needy youth and women to transit vulnerability to shocks and risks of permanent hardships. The government had been further motivated by the impact of the pandemic ravages and the growing level of hunger and starvation due to loss of jobs and household incapacitation to afford daily needs. Government subscribed to the world bank gestures of cash transfers made available to her for household assistance especially families in the rural communities who are in extreme need of rescues from hunger perils during the COVID-19 pandemic attacks. This research is significant because, the researchers are quest to unveil government strategy for the novel initiative and how it was designed as a methodology to enhance social protection performance in crises time. The researchers interrogated this action and why its option for the government at a crucial time of pandemic became important, but, still inadequate.

4. The NAFA Scheme Implementation: An Overview and the Gambian Context

The word NAFA means “What benefits you” in the local language. The Urdu Dictionary new edition for Rekhta Foundation defines it as benefit welfare or something that aids or promotes wellbeing, something advantageous, a gain, a profit or to receive benefit (Urdu English Dictionary, 2021). The word was coined to synthesize the Gambian government benefit intervention initiative under emergency in a critical situation like the pandemic.

The NAFA scheme was an initiative conceived by the Barrow administration in 2020 as a pro-poor quick response model in times of distress within the broad range of the social protection systems being implemented in the country to combat poverty and hunger (OCHA, 2021). In other words, it was a program conceived under

emergency to tackle an emergency situation. This means, it may not be long-lasting, but, it may be reviewed for expanded coverage for sustainable program implementation. This research aimed at providing the needed basis for its continuity and sustainability after the pandemic is over.

The program was part of the Government's responses to the negative economic effects from the COVID-19 pandemic, which the National Nutrition Agency quickly put in place as basic delivery systems so as to provide support or succor to over 78,000 households in 30 of the poorest districts in the country (OCHA, 2021). This was implemented through a four-month, quasi-universal cash transfer program called Nafa Quick. It was to be an emergency response of the government to leverage severe or acute shortage of food and medicines for weak families and the vulnerable in the pandemic era the program ran from July through October 2020 (OCHA, 2021; Bobb, 2020). The support helped families meet their basic needs during the lean season, which was coupled with the economic hardship caused by the COVID-19 crisis (OCHA, 2021; Bobb, 2020).

In 2020, as the COVID-19 pandemic spread worldwide and the first cases were recorded in The Gambia, it is significant to note that, there was no social safety net in place to mitigate the impact of stay-home orders, lost income, and lower remittances on the Gambian population (OCHA, 2021). The Government and development partners like the World Bank, the UNDP and the UNICEF had published a National Social Protection Policy (2015-2025) and a National Social Protection Implementation Plan (2015-20). However, neither had been implemented, largely due to a lack of domestic or donor financing (World Bank Report, 2017). Although social protection support in The Gambia has increased since early 2017, interventions were few and highly fragmented rendering the program inactive. Thus, there was no basis for a large-scale, coordinated and effective response to the COVID-19 pandemic when the nafa scheme was launched to salvage its impacts on the people and the nation as a whole (OCHA, 2021). This is the context to the scheme and the rationale for empirical inquiries on its effective execution and its impacts. The research discusses below some major dimensions to the project and its executions:

4.1. Approach- An Institutional Perspective

The World Bank Project incorporated successful elements of an earlier health project that had used cash transfers with social and behavioral change modules to promote investments in human capital. The design was deliberately broad and simple to reach as many people as possible (including 40 percent of the extreme poor) in a low-capacity environment. However, due to the COVID-19 pandemic, there was an urgent need to respond quickly. Therefore, the project supported the Government in establishing the "Nafa Quick" program, which was a four-month, quasi-universal and unconditional cash transfer program (OCHA, 2021).

To enable the immediate implementation of the "Nafa Quick" program, a basic Management Information System (MIS) was created in July 2020 to reduce potential errors in beneficiary registration and establish a temporary payment mechanism. A Grievance Redress Mechanism (GRM), specifically a toll-free hotline, was also established at the same time to field queries and to document and resolve any grievances. Measures to prevent the spread of the virus at payment sites also required some changes in procedure, including more frequent, smaller payment events, requirements to wear masks and wash hands, as well as the use of local police to ensure social distancing. The social and behavioral change communications created for the regular cash transfer program to promote investments in human capital was delivered by radio (instead of in person) to observe pandemic measures (Bobb, 2020, OCHA, 2021). The officials of NaNA, assisted by the officials of department for social welfare and department of community development coordinated the household compilation lists and the disbursement management (Bobb, 2020, OCHA, 2021). Temporary unconditional cash transfers were provided to over 78,000 households in 30 of the poorest districts in The Gambia for a period of four months (July-October 2020) using a near-universal approach. This approach is an empirical confirmation of the institutional theory applied in this study for analysis validation.

The International Development Association (IDA) provided a grant in the amount of \$30 million, of which \$10 million was used for the COVID-19 response through the Nafa Quick program (OCHA, 2021). NaNA's executive director, Pa Modou Faal, said the gesture is possible through the World Bank and The Gambia Government. He holds that the funding will go a long way easing the difficulties of families at distress time of the year during COVID-19 (Manneh, 2020). Pa Modou Faal noted that "The 'nafa quick' intends to contribute to the mitigation of the social and economic impact of COVID-19 on the population by providing immediate universal cash transfer of D1, 500 per month (2 transfers of D3, 000) within four months to about 83, 000 households in 30 districts across the country," (Manneh, 2020). Lamin Njie, The Finance Manager of NaNA was also quoted saying the same thing. According to him, the ten million dollars earmarked for distribution is part of the thirty-one million dollars (\$31M) of Gambia Social Safety Network Project, meant to improve the coordination of social assistance activities and increase inclusion of the extreme poor in policy mechanism process through the Nafa Program. Njie revealed that the World Bank contributed \$30 million while the Gambia government contributed \$1 million to bankroll the value project. "This program is expected to cover four months whereby each household will be able to receive D6, 000 to help them during the period of July-October" (Manneh, 2020). Abdul Aziz Ceesay, social and behavioural change communication manager at NaNA said the project will improve household's health, nutrition, early childhood development, adolescence, preventing and family planning and thus preventing gender-based violence within the country.

4.2. Benefits

The Nafa Quick program benefits provided critical relief at a time of the year known for hardship like the pandemic season. The months from June through October are known as the lean season, with scarcities of the main food staples, such as rice and other grains, as well as higher food prices and depleted reserves. In 2020, it was compounded by the COVID-19 restrictions. Two payment rounds took place prior to the end of the lean season in October 2020. Beneficiaries commented on the timeliness of the payments. The fact that the payments were made using a near-universal process helped to speed delivery and avoid the risk of societal conflict at a time when everyone was suffering lost income and lower remittances. Not only that, but also at a time people were adversely affected by chronic diseases resulting in deaths or bedridden and everybody was scouting for life continuity in good health and not properties without life (OCHA, 2021). The payments helped families to meet their basic needs and allowed them to supplement the staples with nutritious food, while helping to avoid adverse coping mechanisms, such as distress sales of assets like household belongings to raise fund for survival or treat sickness in hospitals

(2021). The payments also contributed to some second-round effects in the local economy since the demand for food and other essential items increased. In addition, some households even managed to make investments in their small-scale businesses after receiving the cash transfers such as tailoring, farming, steelwork, bricklaying and so forth (2021).

It is pertinent to recall here that under literature review, a number of related mutual benefits of the scheme were highlighted including but not limited to the employability of the vulnerable into the Gambian workforce and solving problem of poverty and social exclusion indirectly, the increased awareness level generated for gender matters in the diaries of the government and importantly, the anticipated growing industries and infrastructural growth that are being expected among others, are all empirical confirmation of the gains of the program. This confirmed the findings of this study that it was relatively successful in launching and in execution and had achieved to an extent its objectives.

5. The Role of the State Agencies/Actors and Collaboration with International Donors

The implementation of the Nafa Quick program was done through the National Nutrition Agency (NaNA) in collaboration with the Department of Community Development and the Department of Social Welfare in the Ministry of Gender, Children and Social Welfare. A strong partnership was also forged with key development partners, including the World Food Program (WFP), the United Nations Children's Fund (UNICEF) and the European Union (EU). The Government's food distribution program preceded the Nafa Quick program, and the WFP provided support in districts not covered by the Nafa Quick program. Complementary support in the form of technical assistance was also provided, including support to strengthen coordination in the social protection sector (2021).

The Government is putting in place key social protection systems, including a social registry that will be populated with the socioeconomic data collected for almost half the households in the country. This will facilitate a rapid scale-up in the response to future shocks. In addition, it will contribute to a stronger coordinated social protection sector and better targeted interventions. The Government is also advancing its plans to launch the regular Nafa program, which will provide longer-term support to around 15,000 extreme poor households in 20 of the poorest districts. The Nafa program will also aim to link female beneficiaries to opportunities for productive economic inclusion that will empower them against risks of shocks and perils (2021).

5.1. Beneficiaries' Testimonies for Empirical Assessment/Validation

Meanwhile, some beneficiaries have been showing open appreciation to the government gestures as something that came when it was most needed to rescue them from total obscurity and decadence. Here are some excerpts for empirical demonstration:

Ms. Fanta Mam Baldeh had this to say "I am so happy for the money I have received because at the community level some vulnerable and voiceless women like myself are neither identified nor supported". Ms. Fanta Mam Baldeh is a widow and a mother of eight who lives in Macca Masire in the Northern part of Upper River Region. The 32-year-old widow used the money to buy food for the family and clothing for her children (OCHA, 2021; Bobb, 2020).

Mr. Omar Touray, a 51-year-old subsistence farmer in the Central River Region North, who heads a family of six, described the cash transfer as "a very timely intervention, since the country is currently facing the double burdens of the lean farming season (farms are not yet due for harvest) coupled with the negative impacts of COVID 19, which the cash transfer intends to mitigate." As a farmer, Mr. Touray indicated, he plans to use part of the money to purchase basic household needs, such as rice, groundnuts, and cooking oil (OCHA, 2020).

6. NAFA Scheme and the Quest for Sustainability: A Discussion of Findings

Going by the analysis on the explanations of the government launching of the Nafa initiative and its disbursement, it is quick to say that this was a good re-thinking by the government to find emergency in addressing thematic social and economic crisis through development partnership with institutions like the World Bank. The institution theory employed for critical exploration did justify that the roles played by both the government and international donor agencies are critical to the successes and achievements recorded on the program through execution of disbursements and the strategy adopted to make it a huge success. In addition to this, the testimonies of beneficiaries to the scheme benefits attestations are also confirmations that the project recorded some significant successes. The additional awareness created for the project on poverty reduction and gender equity through the nafa scheme is an attestation that the findings to the research are in line.

However, much as the initiative is a laudable one, it is pertinent to ask "to what extent is the scheme sustainable in future? While up till now the money generated from the social protection implementation through donor contributions and government subvention cannot support an emergency program of this nature and should the donor institutions hands-off funding, can the government of the Gambia be able to continue to finance a program of this kind? What can the government do to make the program a sustainable one and how can it be expanded in terms of coverage in order to cover more households in the country and empower women in particular who are more vulnerable in the society? The questions above are pertinent to be addressed in the context of social protection and its priority areas for action.

Vice President Aisatou Touray, when speaking during the launching of the Nafa Quick in year 2020 reiterated government position like this; "The Government is also spearheading a number of policy level initiatives including the annual National Social Policy Forum and the establishment of the National Social Protection Steering Committee (NSPSC), mandated to promote high level dialogue for improved social protection delivery" (NSPP, 2015). In her statements, "in collaboration with the World Bank government is executing a 5-year US\$31 million Social safety net project currently being implemented by the National Nutrition Agency (NaNA), the Social Protection Secretariat, the Department of Community Development and Department of Social Welfare (2015). Mrs Touray affirmed that the Nafa Programme will provide cash transfers targeting extremely poor households with accompanying Social and Behavioural Change Communication (SBCC). This Official said will contribute towards

the government's goal to increase social assistance coverage of the extreme poor within the priority areas of social protection implementation in the country.

According to the VP, the project's objective is to improve the coordination of social assistance activities, provide temporary social assistance support to rural households in the wake of COVID-19, and increase the inclusion of the extreme poor in the Nafa Programme through a number of measures, namely, "Component 1 of the project which focuses on the Development of coordination Mechanisms for the Social Assistance Sector; Component 2 focuses on the "Nafa" Program of Cash Transfers and Social and Behavioral Change Communication (SBCC) to the Eligible Extreme Poor and Component 3 focuses on Project Management and Capacity Building." The coordination of the social assistance sector is being improved and supported by maintaining a Social Registry and establishing a Social Protection Secretariat.

These efforts would contribute towards the Government's goal of establishing and strengthening the leadership, coordination and implementation mechanisms of Social Protection initiatives in the country. She maintained that the Nafa Programme targets specific geographical areas, the selection of which started at district level. The exercise was informed by the district contribution to poverty in The Gambia, measured by the sum of the extreme poverty headcount ranking and the extreme poverty gap ranking (2015; Bobb, 2020).

"The rationale behind starting the selection at district level was based on the huge differences poverty levels within regions, which results in better-off and more populated areas masking important poverty pockets, which often remain neglected by several program interventions. Using the Integrated Household Survey 2015/16 data, districts with the highest ranking by head count poverty rate plus poverty gap rate were selected. Within each of these districts, all communities, and all the households within, will be assessed for eligibility." "The Nafa programme is designed to provide continuity and harmonization with other programs, by taking an existing package of cash transfers with Social and Behavioral Change Communication managed by partners to new districts and regions" (Bobb, 2020).

"However, Nafa Program differs from other programs in that the targeting is based on poverty status rather than categorical selection, the beneficiary unit is the household instead of the individual, and the Social and Behavioural Change Communication interventions will cover productive capital as well as human capital topics." The "Nafa Quick", was intended to contribute to the mitigation of the social and economic impact of COVID-19 on the population by providing immediate universal cash transfer of D1,500 per month (2 transfers of D3,000) within a period of 4 months to about 83,000 households in 30 districts in WCR, LRR, CRR, URR and NBR covering the lean period (Bobb, 2020). Thereafter, the Nafa Programme will be implemented in the 20 poorest districts targeting 15,606 extreme poor households (selected using a Proxy-Means Test and community validation) for a period of 18 months. "The regular revenue provided to the households through the Nafa Program is aimed at both increasing short-term consumption of essential goods and services, and enabling longer-term investments in human and productive capital."

The analysis above had confirmed that the nafa scheme was purely a government project, but, partnered by donor institutions and actors for implementation. It was conceptualized by the Gambian government out of the broader social protection program as an emergency to quickly protect vulnerable households from severe losses and hunger. However, the effort of the government could have been more applauding if a wider coverage of the payments had been made up to powerless women and unemployed youth and the migrant returnees who are yet to be resettled properly into the communities. This could help to address the problem of job losses among the youth and empower the women, most of whom are breadwinners in their homes. In most houses in the Gambia, women play key roles of caring and providing for their children from their meager income of farming and other domestic hawks despite the patrilineal nature of the household system where men have more political authority for decisions, even on their women. Importantly, the scheme could be re-designed to be more relevant for a socio-economic and political sustainability in the country basically to enhance the advancement of social protection. Furthermore, government could create rooms for a sustainable scheme that can be locally funded by the state. Other levels of government like the local government, district and regional administration may need to be engaged to widen program coverage and sustainability.

7. Summary of Findings

This research study had situated its theoretical framework in the social protection implementation policy with initiatives that are institutional-based, managed and controlled for objective attainments. The scheme, the (Nafa program), was government generated/conceived but donor supported in order to ensure that the state addressed an emergency situation at hand by preventing disaster that could have been worsened by the pandemic invasion. The state agencies like NaNA, the Department of social welfare and that of the community development were local implementing actors of the scheme. The studies also confirmed the physical implementation through disbursement carried out to households listed in the scheme and the government contribution of \$1million dollar into the funding program. The research studies indicated that the scheme underwent some difficulties such as handling the local people who are illiterate to keep their records properly for screening at the second phase of payments, logistics and numbers to cope with which kept increasing as some were returned as non-beneficiaries. This is why it is suggested that a wider coverage of the scheme is necessary if implementation is to be thorough and over-arching in the future. The scheme is a successful and symbolic one but can be improved upon if government enriches it for sustainable social protection coverage.

8. Conclusion and Recommendations

This study examined the Gambia's empowerment scheme for women and youths in the Gambia by redefining it in the context of policy instrumentation and institutional management within the broader view of social protection systems and the Nafa scheme initiative. The research interrogated the nafa scheme in response to building resilience against shocks and vulnerability to risks of being unable for the extreme poor to transit poverty and be empowered, most especially, the women and the youths who form greater portion of the population according to available statistics (GBOs, 2017).

The researchers investigated the social protection implementation and its effectiveness since its inception but discovered such implementation level had been defaulted by inadequacies within its guiding principles and targeted objectives, which were segmented and not properly co-ordinated for effective objective realization.

With the COVID-19 pandemic attack in 2020 which triggered the poverty level in the country, extreme need arose for a re-strategizing so as to accommodate exigencies and effective implementation level in tackling poverty through the policy of the social protection and the initiated nafa scheme. The researchers decided to investigate this scheme by redefining its collective drives and execution for government to be conversant with its purpose and objective to tackling poverty as a national problem and empowerment initiative as the tool for job creation and national opportunities that the marginalized, the vulnerable and the poorest in communities could access for their groups.

This research therefore recommends for the scheme expansion within the broader frame of social protection through the national policy implementation for wider coverage of women and youths transiting vulnerability shocks and helplessness. More internally-generated revenue is required that will be targeted at expansion mechanism for funding implementation, even, without the donor support. This will properly domesticate the project and require more local operators and actors to fully get involved in the program implementation. Government should also re-direct actions towards training programs for capacity development so as to generate more experts on the program that are local-based. The office of the Vice-President should be further equipped in terms of logistics, field supervision, funding and human capacity towards enhancing the delivery levels and implementation mechanisms. The country education system should be subjected to modern reforms that will cater for more technical-driven instruction curricula that will empower the youths early and provide succor and supports for their mothers who constitute the women population in the Gambia. Government is obliged to attract more foreign investors by lowering import duties and local registration fees for companies including taxes that may impede investors acceptance to settle down for industrial business.

Finally, there is need for government to introduce diploma and degree programs in social protection at the University of the Gambia and the Management Development Institute for the purpose of creating opportunities for the youths of the country to engage expertise training towards capacity development and utilization. To achieve this latter objective, government should partner donor institutions internally and internationally for funding support in building the needed infrastructures and equipment for take-off. In other words, both, short term and long-term plans will be required in the new reform agenda. The project has been largely successful in terms of executions and gains. It however still requires further reforms for expansionist strategy. This is the re-defining strategy in the study through the nafa initiative.

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