

AN ASSESSMENT OF THE SOCIAL PROTECTION PROJECT: THE GAMBIA SOCIAL SAFETY NET PROGRAMMES AND THE STANDARD OF LIVING IN THE COUNTRY

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ABSTRACT

The study evaluated the impact of the Gambia's social safety net programmes on the country's standard of living. The goal is to identify the basic roles of the Gambia Social Safety Net Programme (TGSSNP) on the standard of living in The Gambia, examine the impact of TGSSNP on the standard of living of beneficiaries in The Gambia, and assess the challenges that TGSSNP faces in improving the standard of living of beneficiaries in the country. The research used questionnaire in the study. The snowball sampling approach and purposive sampling were used in the study. The snowball was used to connect the researcher with other beneficiaries from one point of contact to the next. However, for the quantitative data, 398 respondents were purposively chosen for the study, but for the qualitative data, all members of the social safety nets within the scope of the study were interviewed. The study's findings revealed that, despite the multiple problems that safety net programmes face, their impact on the lives of vulnerable Gambians has been relatively good as it relates to cash transfers, scholarships, assistance on food items, and so on. Although some respondents denied receiving any form of benefit from the program as aforementioned. This confirmed the challenges that social safety net programmes continue to face in areas such as funding and management problem. The study recommended, among other things, that there is a need for more support from investors, the government of the day, and partnerships with agencies on social protection.

Keywords: Poverty, Standard, Safety, Project Evaluation, Social Security, Finance.

JEL Codes: P36, E42, J28, H43, H55, P33

1. INTRODUCTION

“Social protection is an integral component of any strategic effort to reduce the incidence and severity of poverty. As such, it relates to a large body of literature on the definition, explanation and identification of the poor; and, conversely, to decades of theoretical and empirical work on what contributes to sustainable poverty-reduction” (Norton, Conway & Foster, 2001, p.9).

In recent years, social safety nets (SSNs) and the broader issue of social protection have taken centre stage in the development literature. Protection for the poor and vulnerable has emerged from the shadows to become a consensus policy priority. SSNs are now viewed not only in terms of

their impact on vulnerable families, but also in terms of the systemic benefits they provide in terms of enabling higher levels of employment and entrepreneurship, sustaining household consumption and human capital, ensuring pro-poor growth, and promoting social inclusion and national consistency. In this context, the study assessed the influence of the Gambia's social safety net programmes on the country's living standards.

The improvement of social assistance service coordination and increased inclusion of The Gambia's extremely poor are the development objectives of Social Safety Net Programs for The Gambia. The development of sector-wide coordination systems for social assistance is the first part. It aims to create instruments to make attempts at social support coordination easier. Support for the establishment of a Social Protection Secretariat and Support for the Establishment of a Social Register are its two subcomponents. Assisting the National Social Protection Steering Committee (NSPSC) in providing leadership and coordination across all social protection operations in The Gambia is the mission of the Secretariat. In order to aggregate programme results at the national level and enable the Secretariat and NSPSC to evaluate the sector's coverage and impact, the Secretariat will develop a National Monitoring and Evaluation Framework. For its part, the Social Register aims to provide reliable data on crucial household characteristics to facilitate standard evaluation and eligibility determination for social assistance programmes (World Bank Group. 2019 cited in Faye, 2022). By filling critical data gaps and enhancing the body of information, it will act as a platform for improved programme coordination and less fragmentation, enabling the NSPSC to make sector-related choices. The long-term goal of social protection in The Gambia, according to the National Development Plan (NDP), is to "establish an inclusive, integrated, and comprehensive social protection system that will effectively provide preventive, protective, promotional, 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." A National Social Protection Policy (NSPP) and corresponding implementation plan serve as the NDP's foundation" (World Bank Group. 2018, p7 cited in Faye, 2022).

The Gambia Social Safety Net Programme has helped the population with cash transfers, food security, and housing, among other things. There has been few research on the effects of social safety nets on recipients' living standards in The Gambia. Against this backdrop, the study analysed the Gambia social safety net program's impact on the country's level of living. As a result, social safety nets (SSNs) and the broader theme of social protection have risen to prominence in the development literature in recent years. Publicly funded protection of the poor and vulnerable has risen from the shadows to become a common policy priority. SSNs are now viewed not only in terms of their impact on vulnerable families, but also in terms of their systemic benefits in enabling higher levels of employment and entrepreneurship, sustaining household consumption and human capital, securing pro-poor growth, and promoting social inclusion and national consistency. A corpus of regional experience has now been built to inform the development of useful social protection systems. Despite this newfound unanimity, there is still substantial dispute. The balance of experience from elsewhere with the native context is a critical first step in the development of a well-fitted national approach. In The Gambia, the realm of SSNs is frequently broad and fragmented. These often include welfare payments, employment guarantee schemes, and conditional cash transfers, and include both on and off-budget allocations, as well as excess of donor-supported programmes. Understanding the nature of the provision and its functionality is a critical first step in developing a pro-development social protection system. This study gives information on several social safety net programmes. The effectiveness and actual difficulties of

contemporary social safety net programmes have been investigated. The research also looks at the status and accessibility of users in specific places, as well as the benefits, constraints, and prospects for social assistance in the Gambian environment. The following objectives guide the study: identify the basic roles of the TGSSNP on the standard of living in The Gambia; examine the effects of TGSSNP on the standard of living of beneficiaries in The Gambia; and assess the challenges facing TGSSNP in improving the standard of living of beneficiaries in the country.

2. LITERATURE REVIEW

2.1 Poverty and reduction mechanisms in the context of social protection

In times of crisis, 'safety nets' are a type of social protection that assists people in meeting their urgent fundamental requirements. Short-term objectives are typically to reduce the immediate impact of shocks and to smooth consumption. The World Bank has a slightly different approach, defining "safety nets" as social support programmes (Gentilini, Honorati, & Yemtsov, 2014). So, what exactly are social safety nets? These are non-contributory cash or in-kind transfers designed to offer regular and predictable assistance to the needy and disadvantaged. Social safety nets, often known as "social assistance" or "social transfers," are components of larger social protection systems that include contributory insurance and different labour market policies. Social safety nets serve several functions. For example, they aid in the alleviation of poverty, food insecurity, and malnutrition; they contribute to the reduction of inequality and the expansion of shared prosperity; they assist households in managing risks and coping with shocks; they aid in the development of human capital and the connection of people to job opportunities; and they play an important role in shaping social contracts between states and citizens. In the context of the global system, global social safety nets have the ability to cover nearly all of the world's severe poor. Around one billion people (or one-fifth of the population) in developing nations engage in at least one social safety net programme. The figure is based on an examination of 475 programmes in 146 countries. As a result, the worldwide magnitude of social safety nets is about equivalent to the number of individuals (1.2 billion) who live on less than \$1.25 per day (Gentilini et al., 2014; Browne, 2015; Devereux & Sabates- Wheeler, 2007).

This section summarises current trends in social protection coverage and places social protection within the framework of the global development agenda. That is, social security systems may be able to prevent poverty, lessen inequality, and raise standards of health and education, according to evidence from throughout the globe. Not every segment of the population is effectively covered, even in nations where social protection is required by law. Any system that offers monetary or in-kind support to provide income security and access to healthcare is referred to as social protection. Comprehensive social protection systems defend against, among other things, general poverty and social isolation as well as a loss of income from employment owing to illness, disability, maternity, workplace injuries, unemployment, old age, or the death of a family member. Also, they offer basic healthcare and family support, particularly for dependent children and adults (ILO, 2014).

In West African states, the issue of poverty has been investigated from different angles. Using annual data from 1980 to 2018, Onyeoma (2020) examined the impact of a growing population on poverty and unemployment in Nigeria using an autoregressive distributed lag bounds (ARDL) approach. It investigated the dynamic relationship between population growth and the chosen macroeconomic variables (economic growth, poverty, and unemployment), as well as the causal

direction between them. The study revealed that the increase in population has a favourable impact on poverty levels in Nigeria. According to the study, Nigeria's poverty rates are getting worse due to a growing population, adult reliance, and fertility rates. The rate of unemployment in Nigeria has also dramatically increased due to population expansion. Population growth itself and fertility rates were the key variables identified as causing the country's unemployment, particularly over the long term. Consequently, the study recommended that the government launch extensive programmes to create jobs that will absorb the unemployed through targeted stimulus expenditures in industries including manufacturing, real estate, communications, construction, entrepreneurial education, hospitality, mining, and railway networks, among others. Because meaningful engagement reduces the propensity for procreation, this has the potential to reduce the poverty rate and the unemployment syndrome, accelerate economic growth for sustainable development, and indirectly regulate population.

For Oyekale, Bayedo, and Olugbire (2021) did a similar study that is centred on factors of poverty status among farming households. In this study, the poverty level of agricultural households in Ogun State's Odogbolu Local Government Area is explored. 120 agricultural households provided the data for this study. In this investigation, a multistage sampling method was used. The data analysis employed descriptive statistics, Foster Greer and Thorbeck (FGT), and the Tobit regression model. As a result, 26.7% of the households were considered to be poor. Households headed by women were 42 percent poorer than those headed by men (21%). The poorest people were the married people. Age and household size both significantly worsen poverty status, according to the Tobit regression results, at ($p < 0.10$) and ($p < 0.01$), respectively, whereas the amount of farmland under cultivation has a significant positive impact on poverty status at ($p < 0.05$) (Oyekale et al., 2021)). According to the study, in order to reduce dependency ratios and so alleviate poverty, big family sizes should be discouraged by a vigorous education campaign about family planning and its advantages.

According to the National Bureau of Statistics (2016 cited in Onah & Ugwuibe, 2022), around 67 percent of Nigeria's population was living below the international poverty line on less than US\$1.90 per day. This heinous situation compelled the Federal Government of Nigeria to implement a number of social intervention policies and programmes in 2016. The N-Power programmes, the conditional cash transfer, the government entrepreneurship and empowerment programme, and the homegrown school meal programme are among the most visible of these initiatives. The purpose of this research is to evaluate the execution of N-Power programmes in Enugu State from 2016 to 2020. The study used a survey research design. The study was founded on the Elite Theory. N-Power programmes were inadequately executed in Enugu State, according to the findings. Additionally, N-Power programmes have had no meaningful influence on the alleviation of poverty among Enugu State's youth. The report advised, among other things, that the federal government reassess the structure and strategy of Nigeria's N-Power programmes in order to make them more implementable and inclusive (Onah & Ugwuibe, 2022).

In another study by Ifem, Obianagwa, Eze, Nwannennaya, & Ereforokuma, (2021), on the paradox of poverty in plenitude with reference to Nigeria argued that since the advent of the petro-dollar economy, Nigeria has seen poor diversification and slow growth in the mining industry, despite the vastness of solid minerals and a favourable climate for agriculture. The Nigerian economy's structure has remained primarily import-dependent, consumption-driven, and undiversified. Over

95% of exports and foreign exchange earnings come from the petroleum industry, while less than 1% comes from manufacturing and mining (Ifem et al. 2021). The study found, among other things, that the growth of the Nigerian solid minerals industry has been significantly influenced by the prevalence of artisanal mining and the availability of loopholes for revenue losses. Intriguingly, Zabyelina and van Uhm (2020 cited in Ifem et al. 2021) noted a connection between organised crime and the mining sector and emphasised how crimes like illegal mining have evolved into sources of illicit income for these organisations. It is regrettably difficult to generate sustained economic growth or create an economy of scale in a sector plagued by massive corruption and unethical practices. The selling of the coveted commodities of the country and unauthorised and unregulated exploitation both contribute to the vicious cycle that is the Nigerian solid minerals industry.

The goal of eradicating poverty has also been pursued from the viewpoints of investors and technological advancement. The author of a study by ObahAkpwohaha (2020) recognised both the benefits and drawbacks of foreign direct investment. According to the report, China's investments in Africa have had a favourable impact on the continent's development. On the grounds of exploitation, this investment as a result of Afro-Sino relations has also drawn negative responses from decision-makers and political commentators, which has further exacerbated poverty in several nations on the continent. The study suggested that in order to have a win-win situation with any investors, which will have an impact on poverty reduction, robust and functional institutions must be built.

3. METHODOLOGY

This study adopted a case study research design. This was informed by the scope of the study and the subject on social protection. The study adopted quantitative research technique through the use of questionnaire items and descriptive method of data analysis was used to analysed the data. It used the snowball sampling technique and purposive sampling. The snowball was used to allow the researcher to have a link with other beneficiaries from one contact of beneficiaries to the other. The purposive process involved a selection based on the availability of the beneficiaries. However, the study adopted 398.05 sample size from the total population and this was derived through the Taro Yamane sampling formula as shown below.

$N = N / (1 + N (e)^2)$, n = signifies the sample size, N = signifies the population under study

E = signifies the margin error

Solution: $n = 82,006 / (1 + 82,006(0.05)^2)$, $n = 82,006 / (1 + 82,006(0.0025))$, $n = 82,006 / (1 + 205.02)$

$n = 82,006 / 206.02 = 398.05$

Source: Adapted from Faye, 2022.

The result of the above is that the sample size is 398.05 from the total population of 82,006 in the West Coast Region in the Gambia. The study used 398. The study adopted statistical tools to analyse the questionnaire responses with the help of SPSS latest versions. For the interview items, the study adopted content analysis whereby responses were placed in a thematic format with the view of identifying similarities. This enabled make the researcher to delete repeated perceptions

of respondents. These responses were be validated and invalidated through extent literature in the study Field survey (Faye, 2022). The table below shows the number of respondents at WCR which is 342 respondents with a percentage of 100%.

4. DATA PRESENTATION AND ANALYSIS

4.1 Tabulation of WCR

WCR	Freq.	Percen	Cum.
WCR	342	100.00	100.00
Total	342	100.00	

Majority of the respondents belong to the 25 to 30 years age group with 34.23% whereas the 61 years and above age group is the lowest with 2.40%; 26.13% belong to 31to 40 years age group; 16.82% belong to less than 25 years age group and 6.31% belong to 51 to 60 years age group. The bar chart and table below illustrate this information

Table 4.2: Tabulation of Age Groups

A4	Freq.	Percent	Cum.
Less than 25 years	56	16.82	16.82
25 to 30 years	114	34.23	51.05
31 to 40 years	87	26.13	77.18
41 to 50 years	47	14.11	91.29
51 to 60 years	21	6.31	97.60
61years and above	8	2.40	100.00
Total	333	100.00	

Field survey, (2022)

Table 4.3: Tabulation of Gender

A2	Freq.	Percent	Cum.
Male	200	59.52	59.52
Female	136	40.48	100
Total	336	100	

Field survey (Faye, 2022)

In relation to marital status, the majority of the respondents, 224, are married, constituting 73.93% of the total figures, leaving a number of 64 single respondents making 21.12%, whereas only 15 respondents , that is 4.95% where widows, divorced or unmarried. This is shown in tabular and chart form below.

Table 4.4 Tabulation of Respondents among Beneficiaries According to Marital Status.

A5	Freq.	Percent	Cum.
Married	224	73.93	73.93
Single	64	21.12	95.05
Other	15	4.95	100
Total	303	100	

Field survey, (2021)

With regard to their occupation, the majority of the respondents are teachers amounting to 81 32.79% of the respondents. 15.38% beneficiaries were civil servants, while 9.72% were students and 9.72% beneficiaries were public servants. The table below indicates the number of respondents from beneficiaries according to their occupation.

Table 4.5 Tabulation of Occupation

A6	Freq.	Percent	Cum.
Accountant	2	0.81	0.81
Architect	1	0.40	2.02
Business (man/woman)	31	12.12	377.73
Civil Servant	41	16.59	137.66
Cleaner	1	0.40	25.10
Construction	1	0.40	25.51
Development worker	1	0.40	25.91
Driver	2	0.81	26.72
Education officer	3	1.21	27.94
Electrician	1	0.40	28.34
Gardener	2	0.81	30.77
Mechanic	1	0.40	31.98
Nurse	2	0.81	32.79
Public servant	24	9.72	42.91
Retired	1	0.40	43.32
Tailor	2	0.81	44.94
Teacher (Arabic & English)	85	34.41	110.93
Technician	4	1.62	158.3
Farmer	11	4.45	112.55
Fuel attendants	1	0.40	83.00
Pharmacy assistant	1	0.40	87.45
Security man	1	0.40	87.85
Student(tertiary/ skill centers)	27	10.92	229.14
Unemployed	5	2.02	99.60
Total	247	100.00	

In terms of the type of support received, the majority of respondents (35.07%) are on food and shelter aid; 29.12% are skill trainees; 17.16% receive assistance in the form of scholarships; and 8.21% receive solely school feeding assistance. Some recipients leave the type of support column blank. That is why, when analysing, I did not include anything because research should be founded on facts.

Table 4.6 Tabulation of Type Assistance

A7	Freq.	Percent	Cum.
Bed nets	1	0.75	0.75
Business	5	3.74	14.18
Garden seeds	1	0.75	5.22
Skills Training	39	29.12	263.68

Cash	3	2.24	9.70
Entrepreneur	1	0.75	10.45
food & shelter	47	35.07	144.77
Fertilizer	1	0.75	36.57
Scholarship	23	17.16	68.66
school feeding	11	8.21	76.87
Vaccination	1	0.75	100.00
Total	234	100.00	

Field survey (Faye, 2022)

5. VALIDITY OF THE QUESTIONNAIRE

Shows the correlation coefficient for each of the statement of the “The Basic Roles of the Gambia Social Safety Net Programs on standard of living in the Gambia”. All the correlation coefficient is large. The p-values (Sig.) are less than 0.05, thus the correlation coefficient are significant at 5% level. Thus, we can say the statements are consistent and valid to measure what it was set for.

Table 5.1: On objective One

Statements	Pairwise Correlation	P-Value(Sig)
I have received cash transfer from the Gambia Social Safety Net Programs	0.613	0.000*
I have received food items from the Gambia Social Safety Net Programs.	0.650	0.000*
I have received educational scholarship from the Gambia Social Safety Net Programs	0.565	0.000*
The Gambia Social Safety Net Programs provide and organize seminar on investment	0.439	0.000*
The Gambia Social Safety Net Programs has help Gambians to improve their lives	0.631	0.000*
The Gambia social Safety Net Programs has contributed to poverty reduction in the Gambia	0.641	0.000*

*Correlation is significant at the 0.05 level

Shows the correlation coefficient for each of the statement of the “The impact of the Gambia Social Safety Net Programs on standard of living in the Gambia“. All the correlation coefficients are large. The p-values (Sig.) are less than 0.05, thus the correlation coefficient are significant at 5% level. Thus, we can say the statements are consistent and valid to measure what it was set for.

Table 5.2: On objective two

Statements	Pairwise Correlation	P-Value(Sig)
The Gambia Social Safety Net Programs has contributed to low level of children out of school	0.534	0.000*
The Gambia Social Safety Net Programs has assisted Gambians on good health through money received on cash transfer	0.746	0.000*
The Gambia Social Safety Net Programs has made Gambians to have food on their table through the food items supplies or cooked	0.727	0.000*
The Gambia Social Safety Net Programs has reduced the rate of poverty in The Gambia.	0.696	0.000*
The Gambia Social Safety Net Programs has assisted in mechanized Agriculture through her investment seminars	0.658	0.000*
The Gambia Social Safety Net Programs has assisted small scale enterprises.	0.681	0.000*

*Correlation is significant at the 0.05 level

Shows the correlation coefficient for each of the statement of the “Challenges facing The Gambia Social Safety Net Project in improving standard of living in the Gambia “.All the correlation coefficient are large. The p-values (Sig.) are less than 0.05, thus the correlation coefficient are significant at 5% level. Thus, we can say the statements are consistent and valid to measure what it was set for.

Table 5.3: On objective three

Statements	Pairwise Correlation	P-Value(Sig)
The mode of cash transfer by the Gambia Social Safety Net Programs is bias	0.558	0.000*
The Gambia Social Safety Net Programs lack scientific process of organizing seminars and sensitizing the public on her goal	0.665	0.000*
The Gambia Social Safety Net Programs in the Gambia is unknown to most Gambians due to administrative weakness	0.535	0.000*
The Gambia Social Safety Net Programs has a limited capacity and financial resources and has affected the scope of her functions	0.648	0.000*
There is the challenge of technical and specialized staff to handle the programs in the Gambia	0.571	0.000*
There is no data or information sharing on planned intervention or any central repositories of information on coverage;	0.664	0.000*
The Gambia Social Safety Net Programs has no National Monitoring & Evaluation framework to track result across programs and evaluation to guide programs decision making	0.574	0.000*

*Correlation is significant at the 0.05 level (Faye, 2022)

6. FINDINGS OF THE STUDY AND DISCUSSION

6.1: The Basic Roles of the Gambia Social Safety Net Programs on Standard of Living in The Gambia

Regarding cash transfers, which form an essential part of safety nets, the majority of respondents making 35.48% disagree that they received cash transfer from the Gambia Social Safety Net Programmes. 29.03% strongly disagree, 12.02 % agree, 12.02%. However, the same amount of strongly agree, while 11.44% undecided. Similarly, the majority of respondents 35.29 disagree that they received food items from the Gambia Social Safety Net Programmes. 25.88% who strongly disagree, however, 14.71% strongly agree, and 14.41% agree, with 9.41% who were undecided.

Majority disagree that they received educational scholarship from the Gambia Social Safety Net Programmes.42.60% disagree to receiving educational scholarship from the social safety net programmes .31.07% strongly disagree, 12.43% agree, 7.69% undecided and 6.21% strongly agree. Majority of respondents were undecided that The Gambia Social Safety Net Programmes provide and organise seminars on investment. 39.29% were undecided that Social Safety Net Programs provide and organise seminar on investment. 22.62% agree, 18.45% disagree, 14.88% strongly disagree and 4.76% strongly agree.

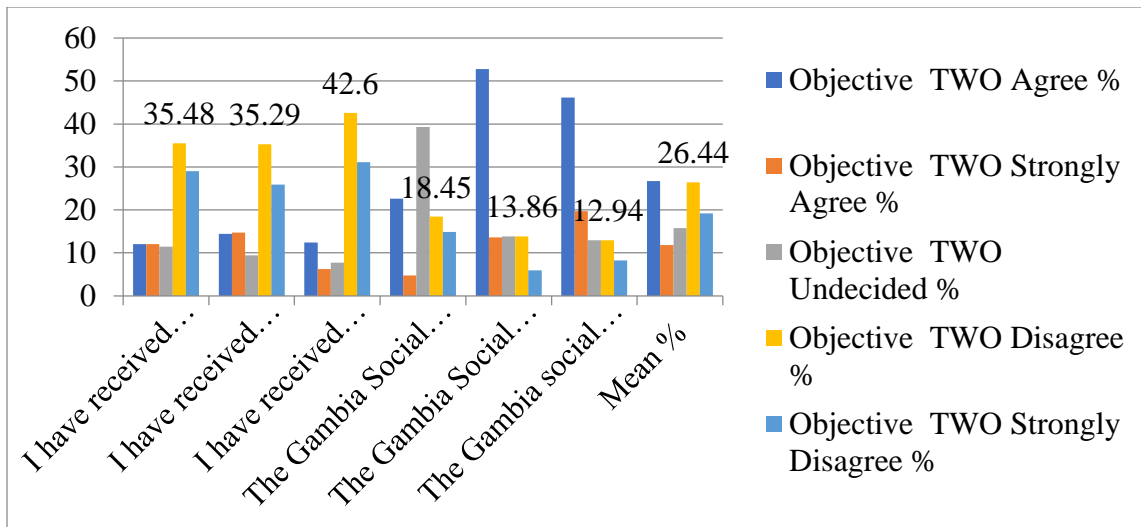
Most of the respondents agree that The Gambia Social Safety Net Programmes have helped Gambians to improve their lives. 52.80% agree that safety net programmes have improved their lives. Whereas 13.86% were undecided, 13.86% disagree, 13.57% strongly agree, and 5.90% strongly disagree. Concerning poverty reduction, majority agree that The Gambia social Safety Net Programmes have contributed to poverty reduction in The Gambia. This is indicated by 46.18% who agree, 19.71% who strongly agree, 12.94% who are undecided, 12.94% who disagree, and 8.24% who strongly disagree. If we add disagree and strongly disagree mean% which is 26.44 % and 19.17% we can see that most of the respondents disagree on the roles of the Gambia Social Safety Net Programmes towards standard of living in The Gambia as shown in the table below.

6.2: Total Responses on the Role of SSNPs on Standard of Living (Faye, 2022)

Items	Agree		Strongly Agree		Undecided		Disagree		Strongly Disagree	
	%	N	%	N	%	N	%	N	%	N
I have received cash transfer from the Gambia Social Safety Net Programmes	12.02	41	12.02	41	11.44	39	35.48	121	29.03	99
I have received food items from the Gambia Social Safety Net	14.41	49	14.71	50	9.41	32	35.29	120	25.88	88

Programmes										
I have received educational scholarship from the Gambia Social Safety Net Programmes	12.43	42	6.21	21	7.69	26	42.6	144	31.07	105
The Gambia Social Safety Net Programs provide and organise seminar on investment	22.62	76	4.76	16	39.29	132	18.45	62	14.88	50
The Gambia Social Safety Net Programmes have help Gambians to improve their lives	52.8	179	13.57	46	13.86	47	13.86	47	5.9	20
The Gambia social Safety Net Programmes have contributed to poverty reduction in the Gambia	46.18	157	19.71	67	12.94	44	12.94	44	8.24	28
Mean %	26.743		11.83		15.77		26.44		19.17	

6.3: Percentage Representative of Responses on the Role of SSNPs on Standard of Living.



(Faye, 2022)

6.4: The effects of The Gambia Social Safety Net Programmes on Standard of Living in The Gambia

Majority of the respondents agree that The Gambia Social Safety Net Programmes have contributed to the low level of children out of school. 48.82% agree that Safety Nets contribute to low level of children out of school. 18.24% strongly agree, 15.29% disagree, 10.88% are undecided and 6.76% strongly disagree. The greater part of the respondents agrees that The Gambia Social Safety Net Programmes have assisted Gambians on good health through money received on cash transfer. 33.14% agree that Safety Net Programmes have assisted people on good health through cash transfer. 25.22% disagree, 24.93% are undecided, 12.61% strongly agree, and 4.11% strongly disagree.

Most of the respondents agree that The Gambia Social Safety Net Programmes have provided Gambians with food on their tables through the food items supplied or cooked. 37.35% agree that safety net programmes made people to have food items supplied or cooked. 22.65% were undecided, 21.76% disagree, 9.71% strongly disagree and 8.53% strongly agree. The majority of the respondents agree that The Gambia Social Safety Net Programmes have reduced the rate of poverty in The Gambia. A total 39.05% agree that safety nets in The Gambia have reduced the poverty rate, 18.64% disagree with this, whereas 16.57% strongly agree, and 13.61% were undecided leaving 12.13% who strongly disagree.

However, with regards to mechanized agriculture, majority of respondents were undecided as to whether The Gambia Social Safety Net Programmes have assisted in mechanised agriculture through her investment seminars. This amounted to 36.28% of the respondents who said that safety nets in The Gambia have not assisted in mechanized agriculture whereas 27.73% agree that they have. 20.35% disagree, and 8.85% strongly agree, leaving 6.78% who strongly disagree.

Unlike the findings concerning mechanized agriculture, small scale enterprise were said to have received assistance from safety nets by the majority of respondents constituting 41.47%. Nonetheless, 28.53% were undecided, 15.88% disagree, 7.94% strongly agree and 6.18% strongly disagree. If we add the mean % of the number of agree and strongly agree 37.92% and 12.12%

across all the findings above, we can see in a clearer way the impact that social safety nets have on standard of living in The Gambians as shown in the table below.

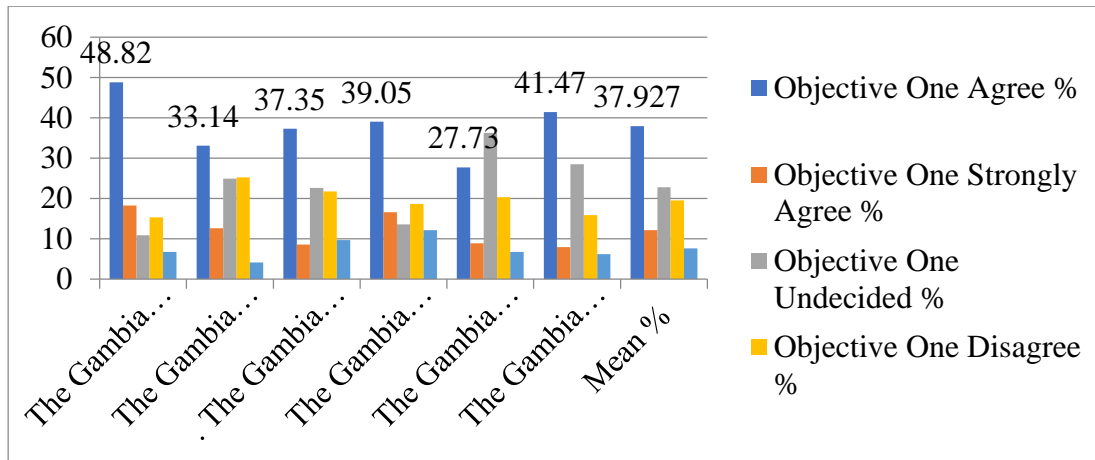
6.5: Total Number of Responses on Impact of SSNPs on the Standard of Living.

Items	Agree		Strongly Agree		Undecided		Disagree		Strongly Disagree	
	%	N	%	N	%	N	%	N	%	N
The Gambia Social Safety Net Programmes have contributed to low level of children out of school	48.82	166	18.24	62	10.88	37	15.29	52	6.76	23
The Gambia Social Safety Net Programmes have assisted Gambians on good health through money received on cash transfer	33.14	113	12.61	43	24.93	85	25.22	86	4.11	14
The Gambia Social Safety Net Programmes have made Gambians to have food on their table through the food items supplies or cooked	37.35	127	8.53	29	22.65	77	21.76	74	9.71	33

The Gambia Social Safety Net Programmes have reduced the rate of poverty in The Gambia	39.05	132	16.57	56	13.61	46	18.64	63	12.13	41
The Gambia Social Safety Net Programmes have assisted in mechanized Agriculture through her investment seminars.	27.73	94	8.85	30	36.28	123	20.35	69	6.78	23
The Gambia Social Safety Net Programmes have assisted small scale enterprises.	41.47	141	7.94	27	28.53	97	15.88	54	6.18	21
Mean %	37.92 7		12.12		22.81		19.52		7.612	

Field survey (Faye, 2022)

6.6: Percentage Representative of Number of Responses on Impact of SSNPs on the Standard of Living.



Field survey, Faye (2021)

6.7: Challenges Facing the Gambia Social Safety Net Project in improving Standard of Living in The Gambia

Related to the challenge of biasness in the mode of distribution of benefits, majority are undecided on whether the mode of cash transfer by the Gambia Social Safety Net Programmes is being bias. 50.74% undecided on the issue whereby 17.70% agree, 16.52% disagree, 8.26% strongly agree, and 6.78% strongly disagree. In a similar way, majority of respondents are undecided on whether The Gambia Social Safety Net Programmes lack a scientific process of organising seminars and sensitising the public on their goals. 40.41% were undecided on whether social safety nets in the Gambia lack scientific processes of organising and sensitising the public. 26.55% agree, 16.52% disagree, 11.50% strongly agree and 5.01% strongly disagree.

Majority of respondents agree that The Gambia Social Safety Net Programmes in The Gambia are unknown to most Gambians due to administrative weaknesses. 41.59% agree that the Gambia safety net programmes are unknown to most of the Gambians. 30.38% strongly agree, 12.09% disagree, 10.62% undecided and 5.31% strongly disagree. On the issue of capacity and financial resources, Most of the respondents were undecided on whether The Gambia Social Safety Net Programmes have a limited capacity and financial resources which has affected the scope of her functions. 27.65% were undecided on the issue whereas 26.18% agree, 21.18% strongly agree, 18.82% disagree and 6.18% strongly disagree.

Most of the respondents were also undecided on whether there is the challenge of technical and specialised staff to handle the programmes in the Gambia. 35.40% were undecided on the challenges of specialised and technical staff capable of handling the programmes. 29.79% agree, 14.45% strongly agree, 13.57% disagree, and 6.78% strongly disagree. About the flow of information, a good majority of respondents were undecided on whether there is no data or information sharing on planned intervention or any central repositories of information on coverage. 43.32% were regarding the availability or unavailability of data or information sharing on planned intervention. However, 22.85% agree, 19.29% disagree, 7.42% strongly disagree and 7.12% strongly agree.

When questioned on the issue of monitoring and evaluation, the majority undecided that the Gambia Social Safety Net Programmes have no National Monitoring & Evaluation of respondents were framework to track results across programmes and evaluation to guide programmes decision making. 38.58% were undecided on social safety net programmes monitoring and evaluation framework to track results. However. 24.63% agree, 21.36% disagree, 8.90% strongly agree and 6.53% strongly disagree. If we add agree and strongly agree mean% which is 27.04 % and 14.54% we can see that most of the respondents agree on the fact that The Gambia Social Safety Net Project is confronted with several challenges as shown in the table below.

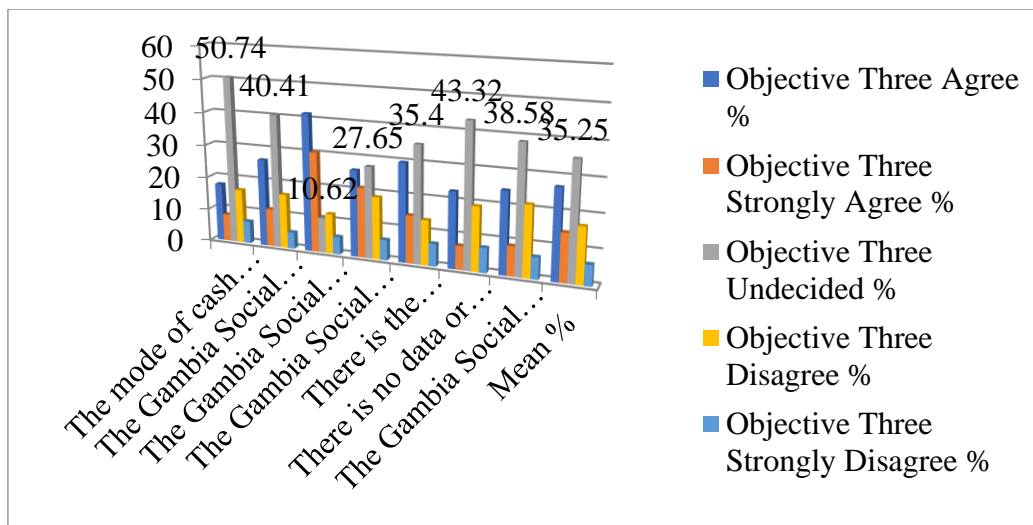
6.8: Representation of responses on the Challenges of SSNPs in The Gambia (Faye, 2022)

Items	Agree		Strongly Agree		Undecided		Disagree		Strongly Disagree	
	%	N	%	N	%	N	%	N	%	N
The mode of cash transfer by the Gambia Social Safety Net Programmes is bias	17.7	60	8.26	28	50.74	172	16.52	56	6.78	23
The Gambia Social Safety Net Programmes lack scientific process of organising seminars and sensitising the public on her goal	26.55	90	11.5	39	40.41	137	16.52	56	5.01	17
The Gambia Social Safety Net Programmes in the Gambia are unknown to most Gambians due to administrative weakness	41.59	141	30.38	103	10.62	36	12.09	41	5.31	18

The Gambia Social Safety Net Programmes have a limited capacity and financial resources and has affected the scope of her functions	26.18	89	21.18	72	27.65	94	18.82	64	6.18	21
There is the challenge of technical and specialised staff to handle the programmes in the Gambia	29.79	101	14.45	49	35.4	120	13.57	46	6.78	23
There is no data or information sharing on planned intervention or any central repositories of information on coverage	22.85	77	7.12	24	43.32	146	19.29	65	7.42	25
The Gambia Social Safety Net Programmes have no National Monitoring & Evaluation framework to track result across programmes and evaluation to	24.63	83	8.9	30	38.58	130	21.36	72	6.53	22

guide programs decision making									
Mean %	27.04 1		14.5 4		35.25		16.88		6.287

6.9 Chart: Percentage Representation of Responses According to Type of Challenge



Field survey (Faye, 2022)

7. TEST OF ASSUMPTION

The Spearman correlation was used for the test of hypothesis since the variables were not normally distributed and the results reveal that The Gambia Social Safety Net Project has positively and significantly influenced the Standard of living of beneficiaries in The Gambia. Interestingly, the coefficient is very high of about 0.8294 and highly significant even at 1% level (Faye, 2022).

Number of obs = 342, Spearman's rho = 0.8294

Test of Ho: Standard_Living and impact_SSN_Std_liv are independent

Prob > |t| = 0.0000

(Faye, 2022)

8. DISCUSSION OF FINDINGS

It may be observed from the literature review that the situation described above by the interviewees also exists in social safety net programmes in countries like Ghana, Tanzania, Brazil and India. In a study conducted by UNICEF (2014 cited in Faye, 2022) Tanzania's social protection programmes integrate a multi – sector approach that combines health, nutrition, education and public works elements, tracking vulnerabilities at different stages of an individual's lifecycle. Lindert et al (2007 cited in Faye, 2022) also reveal that Brazil's Bolsa Familia is the world's largest conditional cash transfer programme, covering over 11 million families living in poverty with conditions for participating families anchored in the health and education sector (child vaccination, school attendance of children). Ghana's social expenditure includes giving money daily and access to food and other services to the poor with nearly 2 million children receiving free hot daily meals provided by local farmers (United Nations, 2019 cited in Faye, 2022). In the case of India, social safety nets try to raise income through growth on the assumption that higher income reduces vulnerability to shock and provides the ability to self-insure, to public goods and thereby lay the foundation for equal opportunities and efforts to weave safety nets for communities and individuals that are vulnerable. Developed and developing countries, therefore, it is widely accepted that all involved in Social Safety Net programmes are doing the same thing to close the gaps, and reduce poverty and vulnerabilities among their citizen to reduce the suffering of people and prevent them from going out on the streets.

Furthermore, according to the Ethiopia's productive social safety net programmes, "the main objective is to provide timely and adequate transfers to the most food-insecure people in the most food-insecure areas (DFID Ethiopia, 2005 cited in Faye, 2022). Similarly, The Gambia safety nets also provide food items to the most vulnerable. In Tanzania, the cash transfers provided are conditional on household participation in health and education services. Additionally, participants must attend community sessions on nutrition, health and sanitation. In the Gambia household are also given training on Social and Behavioral Communication Change (SBCC) to help them on their nutrition and supplementary food items, although it is not conditional. In Kenya, beneficiaries can access their grants by using ATM Cards at Equity's payment agents within their sub-location and if they have a PIN number, they can also access funds through an ATM.

In The Gambia, safety nets use mobile money and by going to the chosen communities to distribute the monies (Faye, 2022). As mentioned in the theoretical framework, some of the social policy models regarding class inequalities could not really be identified in SP systems in this context. All of the actors showed means going beyond the state corporatist model, which only covers economically active citizens and excludes housewives) with arguments for further inclusion. One could say that some strategies could be linked to a basic security model (based on individual payment of contribution) when applying a universal approach, but in this context and with the majority of actors favoring more targeting methods, means linked to the basic security model are not given any focus. Neither was the encompassing model (combination between earning related benefit from state corporatist model and universality from the basic security model), which might be seen to suit a given any focus to apply in a development context where the main focus is to lift up the most vulnerable groups. The encompassing model focuses on earnings-related benefits of already economically active citizens. However, one could identify strategies linked to a market.

Furthermore, going past the theories and concepts brought up in the framework, new ideas for social protection could be identified in the strategies formulated by all actors. This demonstrates

limitations of the framework where central concepts discussed in the discourse of social protection were not included. Particularly for instances, were conceptions like social investment, social inclusion and the quality of institutions come up as central and important discussions. All the actors analysed and supported the idea of creating capabilities to strengthen people's skills so they can fully participate in both social life and employment, as important means in creating agency and in the fight against poverty reduction. The Gambian policy even emphasised the importance of creating more work both in the informal and the formal sector in order to escape poverty. UNDP includes more social inclusion and increased human capital whereas the World Bank additionally emphasises on pro-poor growth by means of improving human capital. Similar to this, SIDA highlights social investment and improving human capital as means within social protection, arguably that more sustainable systems can be reached through this (Faye, 2022). A mixture of all these three can be identified in Gambian safety net programme goal of ensuring a life of dignity with better social and economic instruments. Lastly, all actors debated on the importance of solid and functioning institutions as a means to create strong, sustainable and inclusive Social Protection Systems. Therefore, beyond the strikingly similar policies, conditions and challenges between social safety net programmes in The Gambia and outside, it was discovered SSNPs influence the standard of living in The Gambia (Faye, 2022).

9. SUMMARY OF FINDINGS

The study's main purpose was to make an assessment of the Gambia social safety nets on standard of living in The Gambia. The research study included implementers of the Gambia Safety Net programmes in The Gambia and the beneficiaries of the safety nets and a few individuals with excellent knowledge on safety net issues. The analysis was based on socio-demographic information by gender, age, marital status, number of children and types of assistance received by the respondents. The study sought to identify the methods and approaches applied to evaluate the effectiveness of the methods and approaches on social safety net programmes and assess the challenges faced by the safety net programmes in the West Coast Region.

The study was based on Walter Korpi Theory which explains that social policies may provide people with capabilities to make their own choices for how they want to live (Korpi, 2000). These capabilities are affected by inequalities through standards of living and through aspects of agency. The Theory argues that analysis of inequality with respect to gender and class does not consider only material standards of living but also different aspects of agency which indicates the ability to achieve and functioning with the freedom to have well-being. In this study, only one assumption was drawn and tested. The results of the test showed that the social safety net programmes had impacted on standard of living in the West Coast Region during the period under review.

The response of safety net personnel, NDMA, Social Welfare, NANA, Ministry of Education and staff and experts on other related fields of study revealed that despite the numerous challenges confronting the safety net programmes, its performance of delivery on the lives of the vulnerable Gambians has been found remarkable. The responses of the respondents also revealed that, social safety net programmes continue to face challenges in the areas of funding, capacity building, coordination, inadequate scientific equipment, lack of sensitisation programmes, lack of monitoring and evaluation frameworks to track results, inadequate allocation of funds, over reliance on donors, and government's meagre funding from tax payers' money and some social services. The findings also revealed that the determinants of quality service delivery include human capital, better working conditions, and political will.

10. CONCLUSION

Social protection can provide individuals and families living in poverty with a minimum level of income security and greater resilience to crises, and offer them an important first step on the ladder out of poverty. Evidence from around the world indicates that most families can be trusted to spend their transfers well, in ways that not only beneficial to them but also to the wider society and the economy. Risks and vulnerability are part of everyday life of older people. But the impact on the poor and other vulnerable groups such as the elderly and disabled, are often more threatening than those faced by others in the society. The adverse effect of risks is more damaging to the poor than those better off in terms of income, physical and mental well-being and long-term human development. Social Safety Net programmes can play an important role in helping households to manage risks and cope with losses.

11. RECOMMENDATIONS

In order to ensure transparency and accountability, social safety net programmes should be monitored at the highest level of government. More importantly, the quantity and quality of services must be improved. The government should allocate a sufficient portion of the national budget for social safety net programmes and should ensure the proper release of that money. The current amount is extremely low and insufficient to cover their basic needs; training centres must open branches in the regions; the government must work to increase the number of training centres in the regions; and many service providers sell the goods they have acquired to cover other financial obligations. In order to improve the knowledge, attitude, and psycho-social conditions for SSNPs programmes, seminars, symposiums, workshops, effective conversations... should be organised. Some incentives should be provided alongside social safety net programmes to increase the effectiveness of the given programs, and in operating these programmes, national and international NGOs should be included because they have frequent contact and relationships with a large number of people.

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