Report Number: ICRR0024168

1. Project Data

Project ID	Project Name
P167260	The Gambia Social Safety Net Project
Country	**Practice Area(Lead)**
Gambia, The	Social Protection & Jobs

L/C/TF Number(s)	Closing Date (Original)	Total Project Cost (USD)
IDA-D4740	29-Mar-2024	29,785,162.97
Bank Approval Date	**Closing Date (Actual)**	
24-May-2019	15-Dec-2023	

	IBRD/IDA (USD)	Grants (USD)
Original Commitment	30,000,000.00	0.00
Revised Commitment	30,000,000.00	0.00
Actual	29,785,162.97	0.00

Prepared by	Reviewed by	ICR Review Coordinator	Group
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2. Project Objectives and Components

a. Objectives

According to the Financing Agreement dated November 6, 2019, Schedule 1, the objective of the project was “to improve the coordination of social assistance activities and increase inclusion of the extreme poor in the Nafa program.” The Nafa program is an unconditional cash transfer program for three years, which was initially to be implemented in the poorest 20 districts in The Gambia, targeted at the extreme poor households selected through a poverty test and community validation (Project Appraisal Document/ PAD, The Gambia Social Safety Net Project, April 2019, p.15).

A restructuring on June 9, 2020, due to the COVID-19 pandemic revised the PDO as follows: "to improve the coordination of social assistance activities, promote temporary social assistance support to rural households in the wake of COVID-19, and increase the inclusion of the extreme poor in the Nafa program". This temporary expansion was called "Nafa Quick" (Restructuring Paper, June 9, 2020, p.6; Amendment to the Financing Agreement dated June 24, 2020, p.1).

An additional project development indicator was introduced to track the "number of households benefitting from the "Nafa Quick" intervention. The overall target for individuals supported by the Gambia Social Safety Net (GSSN) Project was increased from 170,000 extreme poor individuals to 654,000 individuals to include all recipients of temporary support, of which the extreme poor were a subset. (Restructuring Paper, June 9, 2020, p.7-8).

Although development objectives were revised, the project scope increased and there were no reductions in associated outcome targets. Therefore, this ICR Review does not apply a split rating, and the project is assessed based on the revised objectives.

b. Were the project objectives/key associated outcome targets revised during implementation?

Yes

Did the Board approve the revised objectives/key associated outcome targets?

Yes

Date of Board Approval

11-Jun-2019

c. Will a split evaluation be undertaken?

No

d. Components

Component 1: Development of coordination mechanisms for the social assistance sector (US$6 million allocated; US$5.9 million disbursed).

This component aimed to enhance coordination of social assistance activities by strengthening the National Social Protection Policy (NSPP) leadership, coordination, and implementation mechanisms. It supported the establishment of the Social Protection Secretariat (SPS) to lead and coordinate social protection efforts in The Gambia (component 1A) and develop a National M&E Framework for aggregating program results. Additionally, it included the creation of a Social Registry (component 1B) to provide comprehensive data on household characteristics, aid in assessing and determining eligibility for social assistance programs and reduce fragmentation among programs.

Component 2: Cash Transfers to eligible households and Social and Behavioral Change Communication (US$21 million allocated; US$20.9 million). This component comprised developing the Nafa Program, which included cash transfers and Social and Behavior Change Communication (SBCC) initiatives. It aimed to directly support NSPP Implementation Area 2 by expanding social protection coverage and aligning with NSPP objectives.

As part of the June 2020 restructuring, the name of this component was revised 'to improve the coordination of social assistance activities, promote temporary social assistance support to rural households in the wake of COVID-19, and increase the inclusion of the extreme poor in the Nafa program". This temporary expansion was called the "Nafa Quick" program. Following the implementation of the "Nafa Quick" intervention, the project would continue to support the regular Nafa Program for about 15,606 extremely poor households, but for a shorter period of 18 months due to the financing gap created by "Nafa Quick."

To track the "number of households benefitting from the Nafa Quick" intervention an additional project development indicator was introduced, and the target revised and increased from 170,000 extreme poor individuals to 654,000 individuals to include all recipients of temporary support, with the extreme poor as a subset. The implementing arrangements, financing categories and amounts remained unchanged.

Component 3: Project Management and Capacity Building (US$3 million; allocated US$2.9 million)

This component was to finance costs associated with management and capacity building activities of the project. The project provided a management fee to the National Nutrition Agency (NaNA), which was also the implementing agency for the project to cover additional costs like additional staff, operating expenses, performance contracts with implementing partners (Department of Community Development/DCD,

Department of Social Welfare/DSW, Gambia Bureau of Statistics/GBoS), as well as costs for fiduciary functions, monitoring and evaluation activities, and for setting up project Steering Committee meetings. The management fee would not cover costs related to developing a management information system, contracting a payment service provider, audit of contracts, impact evaluations, vehicles, and direct costs for SBC delivery (printing, transport, etc.) Capacity building for project stakeholders involved in the project's implementation would also be funded under Component 3. This included covering costs for participation in learning events, such as courses, study tours, or other knowledge-exchange opportunities, as needed and selectively (PAD, p.17).

e. Comments on Project Cost, Financing, Borrower Contribution, and Dates

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The project was financed by an International Development Association (IDA) grant of US$30 million, and a non-World Bank Group counterpart funding of US$1 million with a total project cost of US$31 million (PAD, p.3). The Government of The Gambia (GoTG) funds were included as counterpart financing at the start of the project and were allocated for staffing, infrastructure, and administration (these categories that were not eligible for financing under the project). However, this commitment to support implementation, while fulfilled, could not be categorized as counterpart financing for project eligible activities. Eventually, the GoTG requested that the counterpart financing be removed from the project (ICR, p.11).

At Appraisal, of the US$31 million, US$6 million was allocated for development of coordination mechanisms for the social assistance sector (Component 1), US$22 million (including US$1 million for counterpart funding) was for the Nafa Program of cash transfers to the eligible extreme poor, and Social and Behavioral Change Communication/ SBCC (Component 2), and US$3 million was allocated for Project Management and Capacity Building (Component 3) (PAD, p.3).

The total estimated project cost at closing was US$29.8 million with US$ 5.9 million disbursed for Component 1, US$ 20.9 million disbursed for component 2, and US$ 2.9 million disbursed for component 3 (ICR, p. 48).

Dates. The project was approved on May 24, 2019, and became effective on September 9, 2019. The midterm review was held in February 2022. The project underwent five restructurings (two in June 2020, two in June 2023, and one in December 2023), and closed on December 15, 2023, three months before its original closing date of March 29, 2024.

Restructurings (ICR, p.2):

1. **June 9, 2020:** Upon a request from the Government of The Gambia, this restructuring aimed to support a larger number of households affected by the economic impact of the COVID-19 pandemic by providing cash transfers through the project's resources for a limited period through the Nafa Quick program. To fill the financing gap created by “Nafa Quick”, it was decided that the project would support the targeted 15,606 extreme poor households with the Nafa program for a shorter initial period – 18 months instead of three years.
2. **June 30, 2020:** This restructuring arose as a result of changes in disbursement arrangements for cash transfers related to the June 9, 2020 restructuring.
3. **June 15, 2023:** Through the restructuring, the counterpart financing clause was removed. This counterpart financing of US$1 million was included during project design to support Nafa cash transfers program as part of Component 2. No disbursement category changes were made when this was removed.
4. **June 21, 2023**: This restructuring fixed an error (related to a change made in the wrong component of the PAD) in the June 15, 2023 version that was realized after clearance, with the only way to fix this being another restructuring. Hence as confirmed by the TTL, the June 21, 2023, restructuring supersedes the June 15, 2023 restructuring.
5. **December 2023:** The project closing date was moved forward by three months for an early closing from March 2024 to December 2023 (and no other changes were proposed by the GoTG). The project was considered to have met its objectives and completed all activities, and depleted its funding by October 31, 2023. Other project activities related to accounting, procurement, and other fiduciary activities were to be officially closed and completed by December 15, 2023.

3. Relevance of Objectives

Rationale

Rationale

The objectives were highly relevant to the country's context and aligned with both the government’s and the Bank’s strategic priorities.

Country Context: Gambia is one of the poorest countries in the Economic Community of West African States (ECOWAS). According to the 2015-16 poverty survey, approximately 47-48 percent of the national population lived in poverty between 2010 and 2015, with the number of poor individuals increased from 790,000 to 930,000 due to population growth. During this timeframe, urban poverty decreased slightly from

33.4 percent to 31.6 percent, while rural poverty increased significantly from 64.2 percent to 69.5 percent. Extreme poverty also rose by 17 percent, from 350,000 to 400,000 households. (CEN, The Gambia, FY18-FY21, p.9).

At the time of project appraisal, The Gambia’s social safety net was small, fragmented, and heavily reliant on donor funding. The government implemented various donor-financed social protection programs, such as school feeding and cash transfers for the first 1,000 days of life in food-insecure areas, but there was minimal domestic funding. The country also lacked a comprehensive national safety net and a platform for coordinating or harmonizing social protection efforts, resulting in duplicated efforts and gaps. The Government had identified clear priorities in its National Social Protection Policy and Plan, including developing a sustainable financing strategy, expanding cash transfer programs, and enhancing government capacity for planning, delivering, and monitoring social protection programs (Country Engagement Note/ CEN, The Gambia, FY18-FY21, p.19).

A lack of funding, low capacity, and lack of coordination in the social protection sector provided a strong rationale for a World Bank intervention. (ICR, p.6).

Alignment with Strategy: The project also aligned well with national strategies and priorities, as well as Bank strategy. It was designed to directly support the Government of The Gambia's high-level objectives by contributing to human capital development, as outlined in two policy documents: the National Development Plan (NDP) and the National Social Protection Policy (NSPP) through the establishment of a National Social Protection Secretariat (NSPS) to coordinate interventions across sectors and agencies, supported by a Social registry that could identify potential and actual beneficiaries to support a delivery system for social protection (SP) programs.

Additionally, the project was consistent with the World Bank's Country Engagement Note (CEN), FY18-FY21 objective of investing in human capital and enhancing assets and resilience of the poor. The CEN comprised of two objectives that consisted of six focus areas, including one focus area on ‘strengthening service delivery in social protection’. This included the support to new projects to build a national social safety net since most SP programs were limited in coverage, project-based, and financed by donors, with limited or no contribution from the Government (CEN, p.36). Hence the CEN suggests that the government establish a national SP program to provide protection to the extreme poor and offer a pathway out of poverty. The Systematic Country Diagnostic (May 2020) also presented a comprehensive reform agenda with a “Build Human Capital” pathway and identifies a policy area on “Expand Coverage of National Social Assistance Program” that directly corresponds to the goals of GSSN project. Furthermore, the project’s restructuring to address the COVID-19 pandemic was consistent with Pillar 2 of the World Bank’s crisis response framework, which focuses on "Protecting the Poor and Vulnerable."

Rating

High

4. Achievement of Objectives (Efficacy)

OBJECTIVE 1

Objective

Improve coordination of social assistance activities

Rationale

The theory of change underpinning the first objective included activities like the creation of a Social Protection Secretariat, the establishment of a social registry, and developing an effective National M&E Framework for social assistance interventions that would lead to improved coordination of social protection activities at the national level. Eventually improved coordination would also contribute to increased inclusion of the extreme poor).

Outputs and intermediate results

The project helped establish the National Social Protection Secretariat (NSPS) (Intermediate Result/ IR 1.5), which provided leadership and coordination of all social protection efforts in the country including overseeing the establishment of the Gambia Social registry (GamSR) (IR 1.1) and the National M&E Framework (IR1.4). The NSPS built on the results of the GamSR and the M&E framework to produce an annual report on key indicators across the sector (IR 1.6).

The social registry (Gam SR) achieved its target of completing data collection in selected districts covering 40 of the 43 districts in the Gambia (IR1.2) thereby covering 85 percent of the country's population for social assistance programs and exceeding the target of reaching 51,000 households through the registry by actually reaching 203,022 beneficiary households (IR 1.3).

The Steering Committee meetings indicator achieved its target of four ‘effective’ (quarterly) meetings per year. The ICR reported that at the last ISR, only three meetings had taken place that calendar year, but the last one was already scheduled and the team eventually confirmed that the last meeting was held in November 2023 (ICR, footnote 15).

Outcomes

The project established and created institutions that provided building blocks of a national social protection system, ensuring coordination of social protection activities across the sector.

The number of programs using the GamSR exceeded the target of 3 programs since 6 programs used the GamSR (OI 1.2). The registry helps with better coordination among various SP actors and programs, limits duplication, and allows for use of socio-economic data from the social registry to improve targeting.

Rating

Substantial

OBJECTIVE 2

Objective

Promote temporary social assistance support to rural households in the wake of COVID-19.

Rationale
This objective did not have a direct reference in the theory of change since it was added as part of the June 2020 restructuring. Through the restructuring, this objective included a newer Nafa Quick program designed for households to cope better during COVID-19 and lean season shocks by providing two cash transfers to rural households.

The assessment of PDO 2's efficacy examined the outcome and intermediate results indicators that were introduced through the first restructuring of the project. These indicators were added to measure the impact and success of the temporary support provided to rural households during the pandemic (ICR, p. 14).

Outputs and intermediate results

To provide a timely response to help households cope with COVID-19 and lean season shocks, all Nafa Quick payments were made before the end of the lean season, thereby exceeding the target at 100 percent compared to the set target of 70 percent (IR 2.1).

Outcomes

Nafa Quick delivered two cash transfers of GMD 3,000 each to 78,359 rural households, surpassing the target of 60,000 households (OI 2.1). These transfers were carried out over four months during COVID-19 restrictions, which also coincided with the lean season. All payments from Nafa Quick were completed before the end of the lean season (IR 2.1), offering timely help for households to manage impacts of both the COVID-19 pandemic and the lean season.

Since the Nafa Quick program exceeded targets on the percentage of payments made before end of season and on the target number of household beneficiaries, the rating for this objective is rated as Substantial.

Rating
Substantial

OBJECTIVE 3
Objective
Increase the inclusion of the extreme poor in the Nafa Program

Rationale
The theory of change underlying the third objective held that the establishment of a Nafa program on cash transfers, and an accompanying behavioral change program would increase inclusion of extreme poor in cash transfer programs.

Outputs and intermediate results

The project helped establish a cash transfer program for the extreme poor (IR 3.1), a Management Information System/ MIS (IR 3.6), a Grievance Redress Mechanism/ GRM (IR 3.7), and a Social and Behavioral Change Communication/ SBCC program (IR 3.10). The GRM reported effectively managing targets as it helped to classify and channel grievances through agreed resolution methods (IR 3.8), and also helped resolve grievances through the GRM system (IR 3.9).

As part of the SBCC program, 8,549 trainers were trained exceeding the target of training 2,000 trainers (IR 3.11). The number of beneficiary households attending the behavioral change sessions also exceeded targets with 15,099 beneficiaries compared to an initial target of 11,705 (IR 3.12).

Targets were also exceeded for beneficiary households receiving the right amount of cash on time, by reaching 84 percent beneficiary households at project closing compared to 80 percent (IR 3.2). Targets were also exceeded with 97 percent of beneficiary households selecting a female household member as cash transfer recipient even though the initial target was 75 percent (IR 3.3). Beneficiary households that have either adequate or good food consumption scores (IR 3.4) also exceeded targets with 98 percent households compared to an initial target of 80 percent (ICR, p.16).

Outcomes

Outcome indicators associated with this objective were achieved with a total beneficiary count of social safety net programs at 1,039,043 compared to a target of 170,000 at Appraisal and 654,000 after the first restructuring.

However, it is important to note that at Appraisal, the target for social safety net beneficiaries (OI 3.1) was set at 170,000, and after the first restructuring (June 2020), the target for social safety net beneficiaries was set at 654,000 which was the Nafa Quick program target with the thinking to avoid any double counting. But the project did not track the poverty status of Nafa Quick beneficiaries and therefore was not able to assess a potential overlap between the two programs. The final beneficiary count at project closing was 1,039,043, which is the sum of Nafa and Nafa Quick beneficiaries, but the project could not track overlaps as it did not track the poverty status of Nafa Quick beneficiaries.

Rating
Substantial

OVERALL EFFICACY

Rationale
The project helped establish a coordinated national social safety net system and implemented a cash transfer program targeted at the extreme poor, with the project adapting to COVID-19 needs through the rollout of temporary social assistance to rural households in the Nafa Quick program. The three project objectives were substantially achieved, and overall efficacy is rated substantial.

Overall Efficacy Rating

Substantial

5. Efficiency

The PAD (pp. 25-27) as part of its ‘Economic Analysis’ explains growing international evidence of cash transfers and how they cushion the poor from destitution by citing a meta-review (Ralston, Andrews, and Hsiao, 2017, World Bank) on the impacts of safety nets in Africa. This meta-review shows a range of benefits from cash transfer programs like breaking intergenerational cycles of poverty, positive effects on usage of health services and diet consumption, rise in school attendance and enrollment, and asset accumulation mainly through livestock ownership and ownership of household and business durables. The study also notes that generally, cash is spent first on more and better food, second on education and health expenses, and third on productive assets. Further, the ICR (pp.17-20) explained the rationale for investing in and benefits of cash transfers and SBCC activities and provided evidence related to efficiency of the project.

The ICR attributes the project's cost-effectiveness in improving coordination of social assistance activities through reduction in duplication and overlap of mandates across the social protection sector (ICR, p.18). This was done by institutionalizing structures like the Social Protection Secretariat (SPS) and the Social Registry, as well as coordination mechanisms such as the National M&E Framework and the MIS, which allowed for better alignment and integration of various social assistance programs. The ICR also noted non-monetary benefits by relying both on program results and results from programs in similar settings, indicating that the cash transfer program showed higher levels of acceptable food consumption for 97.9 percent of program beneficiaries, and also noted that 54.3 percent of beneficiaries started a new business, and 38.2 percent increased savings (ICR, p.17). The ICR also considered SBCC effective since 57 percent of beneficiaries had increased knowledge of SBCC compared to the baseline, and 82 percent of beneficiaries had increased their knowledge of early childhood development (ICR, p.17).

The ICR also assessed cost-effectiveness of the program by comparing evidence from similar programs in the region on poverty and human capital. For example, the benefit provided under both the Nafa and Nafa Quick was considered in line with international practices, and the monthly payment was 2.5 times higher than that of the Building Resilience Through Social Transfers initiative. Results from the Nafa program in The Gambia were also in line with those from Senegal and Mali’s cash transfer programs (ICR, p. 17).

There were shortcomings in the efficiency of implementation. Funding disruptions to the NSPS resulted in a 5-month hiatus for Component 1 of the project from March to August 2021. During this period, no steering committee meetings were held, and progress on the Social Registry was stalled. Additionally, the funding disparity between NaNA and NSPS created tensions, eventually leading to an audit of NSPS expenses which led to the suspension of funds during the audit, preventing NSPS from operating. Consequently, NaNA experienced delays in receiving the GamSR beneficiary lists from NSPS, which in turn delayed the Nafa program. The issues were ultimately resolved through high-level interventions at the Office of the Vice President (OVP), and by August 2021, the project resumed implementation. Despite these setbacks, all objectives were achieved ahead of the initial closing date, allowing the project to close three months early (December 2023 restructuring). (ICR, p.25).

Efficiency Rating

Substantial

a. If available, enter the Economic Rate of Return (ERR) and/or Financial Rate of Return (FRR) at appraisal and the re-estimated value at evaluation:

	Rate Available?	Point value (%)	*Coverage/Scope (%)
Appraisal		0	0 ☐ Not Applicable
ICR Estimate		0	0 ☐ Not Applicable

* Refers to percent of total project cost for which ERR/FRR was calculated.

6. Outcome

The project objectives were highly relevant to the country context and well aligned with the country strategy. The project was also aligned with one of the six focus areas in the World Bank's Country Engagement Note (CEN, FY18-FY21), including the one on ‘strengthening service delivery in social protection’. Relevance is hence rated High.

Overall efficacy is rated Substantial, with objectives substantially achieved, but with the caveat that there was likely duplication in counting the number of safety net beneficiaries. Efficiency is rated Substantial in view of cost effectiveness aspects of project activities, but with implementation issues that moderately reduced efficiency. These findings are consistent with a satisfactory outcome rating.

a. Outcome Rating

Satisfactory

7. Risk to Development Outcome

The risk of not maintaining development outcomes upon project completion remained low. This was due to several factors: strong government commitment reflected in both institutionalization of the social protection sector by establishment of the National Social Protection Secretariat (NSPS) as a coordinating body; support for the sustainability of GSSN’s gains; and the GamSR enhancing coordination and providing essential data for social sector decisions.

Further strengthening of development outcomes was seen in a sustainability plan for GamSR which included a plan for future expansion through a study on urban targeting options with an eventual rollout of the Gam SR to urban areas (ICR, p. 24), and a continuation and expansion of the Nafa program to support the extreme poor under the upcoming Gambia RISE project, which also got high-level endorsement in the President’s 2023 State of the Nation Address (ICR, p.30).

The ICR did not address other external risks to the project, but it is important to recognize the significant external challenges faced by The Gambia at the time of the project’s appraisal in 2019. As one of the poorest and most fragile countries in Africa, The Gambia struggled with weak institutions, political instability, and a high vulnerability to external shocks. The country had become increasingly fragile over the previous decade, ranking in the bottom 20th percentile of the Fragile States Index (2017). Additionally, poverty levels were high, with rural poverty rising from 64.2 percent in 2010 to 69.5 percent in 2015 (ICR, p.5). In 2017, The Gambia had experienced its first democratic transfer of power in 22 years, ending a period of autocratic rule. The macroeconomic environment was marked by extremely high debt, significant fiscal deficits, and negligible international reserves. The new government initiated economic reforms with support from international donors. Nonetheless, the fragility, poverty, and weak institutions remain a consistent risk.

8. Assessment of Bank Performance

a. Quality-at-Entry

The design of the project drew support from analytical work (like the gender and intra-household allocation study which indicated majority preference for the husband to receive the cash transfer) and lessons provided by the World Bank's past projects (like The Gambia's past Maternal and Child Nutrition and Health Results-Based Project). Capacity building began during preparation, including diagnostics and design support for the NSPS, in collaboration with UNICEF and the EU.

Project implementation arrangements supported strengthening the National Social Protection Implementation Plan (NSPIP) of the Government of the Gambia (GoTG) with the project providing leadership, coordination and implementation mechanisms through establishing a Social Protection Secretariat (Component 1A), and a Social Registry (Component 1B). Even though the ICR suggests that the results framework provided a good roadmap to achieve PDOs, there were indicators like 'more effective steering committee meetings' that may not have captured the outcome on 'improved coordination of social assistance activities'. The ICR also notes that 'sustainability was embedded in the project's design' since there was a strong emphasis on institutional development for a social safety net system. The Nafa Program on case transfers to eligible extremely poor households and the SBCC piece (Component 2) were also designed to directly support NSPIP implementation by increasing coverage of SP policies and programs.

Social safeguards risks related to the inclusion of women in the program. To address potential risks to women, a gender and intra-household allocation study informed the project design during the preparation phase. Additionally, extensive outreach efforts, particularly through radio, were made to encourage the selection of women as beneficiaries (ICR, p.28). The Bank also responded to needs related to the COVID-19 pandemic as part of the first restructuring by introducing the Nafa Quick program.

The Bank drawing lessons from previous projects, conducting studies during the design phase (like the one on gender issues), program implementation focused on building SP institutions and SP programs, and restructuring through the Nafa Quick program to respond to COVID-19 needs for social assistance, all contributed to a Satisfactory Quality-at-Entry rating for the Bank.

Quality-at-Entry Rating

Satisfactory

b. Quality of supervision

The World Bank effectively monitored the project, offering regular support and mobilizing resources and partners for technical assistance. Collaborations with the EU, WFP, and UNICEF enhanced efficiency and efficacy. Supervision missions occurred every six months, with virtual meetings during COVID-19 supplemented by bi-weekly updates. Nine Implementation Status Reports (ISRs) were produced, providing detailed progress updates. The change of the Task Team Leader (TTL) at Midterm Review was managed smoothly with sufficient overlap, and the new TTL's base in the region allowed for close in-person supervision. Continued World Bank engagement resolved a five-month funding disruption to NSPS, and ongoing guidance ensured quality monitoring and evaluation.

Quality of Supervision Rating

Satisfactory

Overall Bank Performance Rating

Satisfactory

9. M&E Design, Implementation, & Utilization

a. M&E Design

The original and revised PDO were clearly stated. While the majority of PDO level indicators were well defined in the results framework through a combination of qualitative and quantitative indicators, there were weaknesses in the design of a few indicators. For example, the PDO indicator on 'more effective steering committee meetings'(OI 1.1) is not technically an outcome indicator, and more of an output. There was also a risk of double counting Nafa and Nafa Quick beneficiaries through the PDO indicator on 'beneficiaries of social safety net programs' (OI 3.1). The ICR notes that this was a significant issue since eventually the number of Nafa program beneficiaries included both Nafa Quick and Nafa beneficiaries (ICR, p.15). The project did not track the poverty status of Nafa Quick beneficiaries and therefore was not able to assess the extent of overlap between the two programs.

The ICR also identified a shortcomings in the results framework related to a typo in the Project Appraisal Document (PAD) IRI 1.3, which inaccurately stated the target number of households in the Social registry as 15,000 instead of the intended 51,000.. Despite this discrepancy, the project was understood by the World Bank team and counterparts to target 51,000 households, with the error not impacting implementation or outcomes.

However, the project did have M&E design and arrangements that were well embedded institutionally. The Nafa Program was to go through four levels of monitoring and evaluation: process evaluation, post-distribution analysis, panel analysis and impact evaluation (PAD, p.19). This was further verified by the ICR which reported on how these approaches were applied for the Nafa program including: (i) routine monitoring of payments, grievances and SBCC through the MIS; (ii) beneficiary satisfaction surveys; (iii) post-distribution monitoring surveys; (iv) panel analysis; (v) an impact evaluation (ICR p.26).

b. M&E Implementation

M&E implementation for the GSSN project went well and included several pieces like:

(a) The National M& E Framework which helped consolidate data from various social assistance schemes in The Gambia, including those by the GoTG, NGOs, and development partners. These reports detailed each program's activities and coverage, serving as a crucial tool for coordination and cooperation across the sector (ICR, p.26);

(b) M&E for GamSR implementation focused on ensuring high data quality with data collection handled by the GBoS;

(c) Several checks and balances were in place through an M&E strategy for the Nafa program *including beneficiary satisfaction surveys and post-distribution surveys* (ICR, p.26). Additionally, an *impact evaluation* was designed to rigorously assess the effects of the Nafa program on the extreme poor. Baseline data for the impact evaluation was collected in September 2021 but endline data will be collected as part of the Gambia RISE project in July 2024;

(d) MIS and mobile technology were effective and facilitated timely routine monitoring. The MIS tracked payments by generating and submitting beneficiary households lists to payment service providers, and also included a Grievance Redress Mechanism (GRM) module with an online dashboard for GRM focal points and an SBCC module that allowed the SBCC team to record the number of people trained and session attendance for beneficiary households (ICR, p.27);

(e) The Grievance Redress Mechanism (GRM) was an important element of the project. Under the Nafa program, beneficiaries could report grievances via a toll-free line or community committees, with issues escalated to higher levels if needed. (ICR, p.27).

c. M&E Utilization

The project used M&E data to inform decision making, and to make changes in implementation. For example, low beneficiary awareness of GRM access points led to the establishment of grievance desks at payment sites for the Nafa Quick program. Other instances of changes made due to M&E data include shifts in topic selection for some SBCC themes after surveys showed a limited understanding of these themes by beneficiaries.

The ICR suggests that utilization of M&E findings informed subsequent policies and interventions. For example, key elements developed under the project like the nationwide M&E framework, MIS, and GRM were embedded in the national development strategies through the Social Protection Bill, which is awaiting enactment at the National Assembly. The proposed bill institutionalizes GamSR as the database to be used for identification of potential beneficiaries for all social protection interventions.

The ICR highlights how the institutions established by the project are influencing the next phase of social protection in The Gambia. This is seen in the “Gambia First Boosting Resilience and Unlocking Productive Potential DPF with Catastrophe Deferred Drawdown Option/ Cat DDO” (P177748), which aligns with a focus on adaptive social protection. The Government of The Gambia (GoTG) has issued the National Disaster Management Prevention Regulations 2023, which define roles and responsibilities of stakeholders and establish coordination mechanisms for responding to climate shocks with these regulations designating the NSPS and GamSR as key institutions for shock response (ICR, p.30).

In addition, the development of a National M&E and associated annual reports under Component 1 contribute to building sustainable social protection systems in The Gambia.

M&E Quality Rating

Substantial

10. Other Issues

a. Safeguards

The project was classified as Category C for environmental safeguards since it was unlikely to have any adverse environmental impacts (PAD, p.30), and did not trigger any World Bank safeguards policies (ICR, p. 28), as it involved no physical infrastructure or component activities with a physical footprint (PAD, p.30).

But there were social safeguards concerns with main risks related to women's inclusion in the program. To address this, a Gender and Intra-household allocation study (Badiju M. et al, 2019) showed the high level of patriarchy in The Gambia (PAD, p.30) and informed project design, after which media outreach especially through radio, encouraged women to participate as beneficiaries (ICR, p. 28). Throughout the project, M&E data were gender-disaggregated, and feedback channels were adapted during COVID-19.

The Midterm review noted a potential cultural or gender-related barrier to reporting serious grievances, leading to a study by a local NGO which identified a lack of young women in GRM committees as a constraint. This resulted in efforts to include more women in these committees. Staff received training on safe and ethical GBV reporting channels for the GRM. Additionally, a Safeguards Incident Response Toolkit (SIRT) was issued after a road traffic accident that led to two fatalities of former Nafa Quick beneficiaries in November 2020, though the investigation found no project link and the SIRT was closed.

The ICR (p. 28) reported that overall compliance with environmental and social safeguards was Satisfactory.

b. Fiduciary Compliance

Financial Management: There were no significant challenges reported on project financial management (FM).

Overall FM performance of the implementing agency NaNA was seen as satisfactory, with accurate books of accounts and supporting documents been maintained for all expenditures, and the agency being familiar with World Bank FM requirements at appraisal further helped (PAD, p.28). FM also met the World Bank's minimum requirements as outlined in the Bank Policy and Directive on Investment Project Financing effective in 2017 (PAD, p.28).

Throughout implementation, financial management (FM) was reported mostly satisfactory, with strong procedures, internal controls, and staffing in place. The existing accounting software was customized for the project, and both internal and external auditors were engaged. Bookkeeping was current, transactions were well-documented, and bank reconciliations were timely. Audit reports were certified without reservations, and interim financial reports (IFRs) were submitted on time and of satisfactory quality. Minor issues, such as delays in internal audits and updates to accounting registries, were promptly addressed with support from the World Bank FM team. By project closing, FM risk was rated moderate, and FM performance was rated Satisfactory (ICR, p.28).

On procurement, the risk was considered Moderate, and procurement performance rated Highly Satisfactory at project closing (ICR, p.28). Even though five entities, namely Office of the Vice President/OVP, GBoS, NaNA, DSW, and DCD were involved in the project, NaNA managed the overall procurement process, utilizing its prior experience with World Bank projects. Several measures were taken to implement a smooth procurement process including a procurement officer being recruited for the project to offset the higher workload of the NaNA procurement specialist, and additional procurement training provided to staff from departments lacking experience with World Bank regulations (ICR, p.28).

The Procurement Plan was regularly updated throughout implementation. Yearly Procurement Post Reviews identified some issues with the accuracy and timeliness of information reported, which were addressed eventually. The team made significant improvements in contract management and the use of the Systematic Tracking of Exchanges in Procurement (STEP) system over the course of the project. Hence the project did not face any major procurement related shortcomings.

c. Unintended impacts (Positive or Negative)

The ICR reports on 'likely' positive spillover effects to non-beneficiary households in the community through an expansion of consumption and production due to cash transfers and transmission of messages on changing SBCC behaviors to their neighbors. However, the evidence for these spillover effects relies on studies in other African countries (ICR, p.22. footnote 33) and hence cannot be cited as conclusive evidence.

It is notable that the evaluation of documents related to the playful parenting pilot shows positive spillovers on non-beneficiaries from the intervention.

d. Other

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11. Ratings

Ratings	ICR	IEG	Reason for Disagreements/Comment
Outcome	Highly Satisfactory	Satisfactory	Moderate shortcomings in efficacy aspects, including double-counting of beneficiaries, and significant implementation disruptions halting core project activities for five months, moderately affecting efficiency.
Bank Performance	Satisfactory	Satisfactory	
Quality of M&E	High	Substantial	Moderate shortcomings largely related to the unknown extent of double counting of beneficiaries.
Quality of ICR	---	Substantial	

12. Lessons

The ICR included lessons and recommendations, including the following lessons re-stated by the IEG Review.

- **An emphasis on foundational elements of a national social protection system leads to significant short-term, and long -term gains.** The project's success in laying the foundation of national social protection systems through a dedicated component on institutional building (in this case the establishment of the Social Protection Secretariat/ SPS in Component 1), allowed for both the creation of new systems including a coordinating institution, social registry, national M&E framework, and MIS in the short-term, and also helped these elements to ensure their inter-operability and integration into national institutions for the longer-term. The success of the project is also reflected in how these social protection building blocks are now being institutionalized through policies, bills, and regulations, supported by strong government ownership.
- **An effective use and integration of technology helps with both targeting and expansion of the program.** Specifically, the project's MIS and Social registry Information System helped integrate the various subcomponents, including data collection for GamSR, its utilization, and M&E activities. Barcodes and QR codes facilitated easy beneficiary identification. The MIS also supported efficient grievance resolution through the GRM.
- **Recognizing and building on existing capacity of agencies, and partnerships leads to efficiencies in design and implementation:** Working with National Nutrition Agency (NaNA) as the implementing agency, helped draw on the institution's expertise, and prior collaboration with the World Bank. Department of Community Development (DCD) had a large network of local development officers, and Department of Social Welfare (DSW) had expertise on gender-related topics. Eventually this led to improved efficiency, fostered synergies, and strengthened sustainability of the project.

13. Assessment Recommended?

No

14. Comments on Quality of ICR

The ICR provided a clear and candid overview of the project experience, aligning well with the stated objectives. It effectively documented the evolution of the social protection program through the three components including changes made through a restructuring during the course of the project due to COVID-19. The analysis was systematic, the evidence was adequate overall, and gaps were appropriately explained. Lessons were derived from project experience. The ICR was concise and followed established guidelines. It was internally consistent. The overall quality of the ICR was substantial.

a. Quality of ICR Rating
Substantial