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### Article

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## ADVANCING HOUSEHOLD PROSPERITY THROUGH THE POLICY OF SOCIAL PROTECTION INTERVENTIONS IN THE GAMBIA: A MULTI-FACETED APPROACH

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### Abstract

With poverty and its devastating consequences remaining a pressing global issue particularly in developing economies like The Gambia, a development presumed to have worsened household prosperity ensued. The development necessitated a unifying approach with 'social protection' as a resilience against shocks that directly affect the wellbeing of the extreme poor in the country. This resulted into multi-faceted intervention strategies by the government of The Gambia, its collaborating institutions and partner agencies like the intergovernmental agencies and others. This accounted for a collective action in the spirit of the 'United Nations Universal Objective' against worldwide poverty. This research examined the effectiveness of the strategy interventions and their effects meant to advance household prosperity. While empirical evidence elsewhere like Malawi and Tanzania confirmed the effects of various social protection interventions in advancing household prosperity, an institutional theoretical framework explained the existing gap created by the limited research on The Gambia. The discovered gap was the focus of this study. The research adopted a mixed-methods approach, which combined both the quantitative and qualitative data collection analysis. Findings showed that a significant relationship exists between social protection intervention strategies of The Gambian government and its household prosperity project. The result indicated a moderate positive impact on household poverty reduction and people empowerment. Among the indicators of this moderate significant change were; (i) access to education and healthcare services by the poor households, (ii) food security programme of the government, (iii) the government job creation programme for job availability for the working class particularly for the youth. Other indicators are (iv) pension schemes for the elderly (v) social assistance for the vulnerable and (vi) social insurance

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schemes. Study recommended its need for policy reviews, institutional strengthening, better coordination strategies and improved governance structures as imperatives for sustainable household prosperity advancement and wealth creation in The Gambia.

**Keywords:** Social Protection (SP), Social Protection Interventions (SPI), Household prosperity, Poverty reduction, and Governance structures.

## **Introduction**

In recent years, the pivotal role of social protection interventions in reducing poverty and enhancing household prosperity, especially in developing nations like The Gambia, has garnered increasing recognition. Poverty persists as a global challenge of paramount concern, prompting concerted efforts from international organisations and national governments alike. Social protection emerged as an anchor in the global development agenda, which aims to tackle poverty and its multifaceted dimensions at the grassroots level. The pervasive nature of poverty underscores the necessity for holistic strategies to alleviate its impacts and foster prosperity (Thomas, 2001; Pease, 2010). Governments worldwide have recognised the imperative of addressing poverty proactively to forestall its worsening effects by mitigating such. The United Nations has been pivotal in advocating for a development-oriented approach to poverty alleviation by making obvious the importance of globally standardised social protection mechanisms (ILO Strategy Document, 2012; UN Report, 2018).

In Africa, where poverty remains endemic, states have adopted the urgency of deploying social protection interventions to combating increasing household-level poverty. These efforts by Africa and its various governments to address poverty, which align with global imperatives have emphasised the need for context-specific comprehensive strategies namely social assistance, social insurance, cash transfers and food subsidies including but not limited to educational access, healthcare services and liberal market policies. These are components of sustainable development goals, which are essential for poverty eradication and wealth creation (Thomas, 2001; Abate & Tilahun, 2012). To genuinely combat poverty therefore, African governments have formulated national social protection policies and frameworks in their respective countries to provide targeted assistance to vulnerable populations. These interventions encompass a catalogue of initiatives just as mentioned earlier, like cash transfers, social pensions, and the provisions of essential services (AfDB, 2020; UNICEF, 2020). Upon these inundating progress in implementing social protection interventions, challenges endure, including resource constraints and institutional capacity gaps. Moreover, ensuring inclusivity and gender responsiveness remains paramount to cater to the unique needs of women and girls in particular (UN Women, 2020).

In The Gambia, initiatives to address poverty through social protection interventions have gained momentum, with endeavours focused on establishing comprehensive social registries and bolstering implementation capabilities. However, obstacles persist in achieving widespread coverage and effectively reaching vulnerable beneficiaries (Personal Communication, NSPS officials, 4th April 2024). These aroused the collaboration that came between the Gambian government and the partner institutions, including the international organisations and donor agencies, who became instrumental in fortifying social protection strategies. The collaborative efforts seek to mitigate the risks of extreme household poverty by way of ensuring equitable support distribution to vulnerable segments of the populace (Proxy Test, 2023).

### **Gap in Study and Problem Statement**

In The Gambia, while social protection intervention's significance in boosting household prosperity remains a top agenda and national goal, studies confirmed that research on this important phenomenon has been inadequate or not specific. Aside existing global study lacks focus on how these interventions affect poverty at the household level, including factors like skill acquisition, health, and education (Alvarez-Martinez & Gasparini, 2018; World Bank, 2019). It is this limited research on the effects of social protection interventions particularly on specific demographics like women, children, and the elderly that have called for the multidimensional analysis of social protection and how they have impacted household or could impact household prosperity in The Gambia (Sabates-Wheeler & Devereux, 2010; World Bank, 2019).

While study confirmed that the effectiveness of these social protection interventions in The Gambia are being seriously undermined just as previous studies also primarily examined the isolated aspects of social protection programme, it has left behind a comprehensive survey of the impact of social protection interventions. These gaps assess the intervention strategies to achieve a comprehensive understanding of their multidimensional influences on household prosperity. These particularly focus on the Supplementary Feeding Programme (SFP) and the Social Safety Net Project (SSNP) for the improvement of household prosperity. The SFP targets nutritional improvement among vulnerable groups and the SSNP provides cash transfers to impoverished households respectively (Bah et al., 2017; World Bank, 2019; Faye & Obah-Akpowoghaha, 2023). The study also examined the different methods used in social protection interventions in advancing household prosperity in The Gambia, assessed their effects on household prosperity, and identified implementation challenges in advancing household prosperity in the country. In doing so, the research enhanced comprehension of the role of social protection interventions in promoting household prosperity in The Gambia.

### **Hypotheses**

The following hypotheses were formulated for this study: H01: Social protection interventions have no significant effect on household prosperity in The Gambia. H02: Implementation challenges of social protection interventions have no significant relationship with advancing household prosperity in The Gambia.

### **Scope of Study**

The study focused on examining social protection interventions in The Gambia, particularly in the Lower River Region (LRR) and the Upper River Region (URR), known for disproportionate poverty and it aimed at comprehending how these interventions impact household prosperity by analysing the socio-economic and institutional context of these regions. By targeting key governmental bodies such as the Directorate of Social Welfare, the National Secretariat of Social Protection, and the National Nutrition Agency, the investigation aims to gather insights from 2014 to 2023, aligning with the initial phase of government implementation outlined in the national policy blueprint.

### **Literature Review**

#### **Clarifications:**

- i. **Social Protection:** Social protection (SP) encompasses policies, and programmes developed to prevent or ameliorate poverty and vulnerability

- by providing support to individuals and households in communities. (UNICEF, 2020; UN Report, 2018).
- i. **Social Protection Interventions:** These are specific policies and actionable programmes designed to achieve social protection goals and implemented within the latter's framework. They take different shapes, among them cash transfer programmes, food aid initiatives, and social insurance schemes, channelled to address poverty and vulnerability directly (AfDB, 2020; Sabates-Wheeler & Devereux, 2010; Abate & Tilahun, 2012; UNICEF, 2020).
  - ii. **Household prosperity:** Household prosperity, mirroring the economic well-being and overall quality of life within a household. These interventions strive to enhance living standards, improve economic security, and facilitate sustainable development, thereby contributing to household prosperity (Faye & Obah-Akpowoghaha, 2023; UN Report, 2018).
  - iii. **Poverty Reduction:** Poverty reduction efforts are those aimed at placating and eliminating poverty by addressing its core causes and providing economic empowerment opportunities and social inclusion, align closely with social protection interventions. These interventions enhance access to education, healthcare, employment, and social services, which contribute immensely to poverty reduction (Bah et al., 2017; World Bank, 2019).
  - iv. **Governance Structures:** Governance structures refer to the institutional arrangements, policies, and mechanisms through which social protection interventions are planned, implemented, coordinated and monitored. Effective governance structures are climactic in the planning, implementation, and monitoring of social protection interventions. These structures guarantee the efficient and equitable delivery of social protection programmes, promote transparency, and accountability, and promote participation in decision-making processes (ILO Strategy Document, 2012; Proxy Test, 2023). In essence, the intersection of social protection, social protection interventions, household prosperity, poverty reduction, and governance structures highlights the interconnectedness and importance of these elements in advancing sustainable development, poverty eradication, and inclusive growth. These result in household prosperity in the country Gambia.

### **Empirical Evidence**

The Gambia has long been devoted to tackling poverty and vulnerability through social protection efforts, dating back to its post-independence period. Initially concentrating on schemes like pension programmes for civil servants (World Bank, 2011), the government has since prioritised social protection, extending coverage to include vulnerable groups and adjusting to changing socio-economic conditions. Initiatives such as conditional cash transfers and health insurance seek to enhance access to essential services for vulnerable households (Government of The Gambia, 2015). The country is moving towards a broad social protection system outlined in the National Social Protection Policy and Strategy (2015-2025), which emphasizes targeting, efficiency, and social inclusion (Government of The Gambia, 2015), aligning with international frameworks like the African Union's Agenda 2063 and the Sustainable Development Goals. Alderman, Yemtsov, and Pape (2017) highlighted the role of safety nets in stimulating economic growth by promoting human capital investment, consumption smoothing, social cohesion, and entrepreneurship. Baird, McIntosh, and Özler (2011) revealed the positive impacts of unconditional cash transfers in

Malawi on health, education, and poverty reduction. Paes-Sousa, Santos, and Miazaki (2011) underline the positive impacts of Brazil's Bolsa Família programme on child nutrition. Evans, Holtemeyer, Kosec, and Ngatia (2017) indicate the positive effects of Tanzania's conditional cash transfer programme (TASAF) on child health indicators. Bastagli et al. (2016) review cash transfer programmes globally, citing their positive influences on poverty reduction and income. The Government of The Gambia (2015) admits challenges in implementing social protection interventions, including accurate targeting, institutional capacity, monitoring and evaluation, resource constraints, socio-cultural factors, and stakeholder coordination.

### **Theoretical Framework**

The Institutional theory is the theoretical framework of this study. This Theory, developed by eminent scholars like DiMaggio & Powell (1983) and Meyer & Rowan (1977), examines how formal and informal rules within institutions shape behaviour and effects. Applied to social protection interventions, it underlines how institutional dynamics impact the design, implementation, and effectiveness of these intervention strategies in advancing household prosperity in The Gambia (Hall & Taylor, 1996; Powell, 1991). Institutions, including governments and civil society, establish rules guiding programmes delivery. Factors like coordination mechanisms and resource availability impact intervention success. This framework helps to examine how formal rules and informal norms affect implementation and the effectiveness. It identifies impediments and facilitators to advancing household prosperity, informing strategies to support institutions, and improving intervention effectiveness (DiMaggio & Powell, 1983; Meyer & Rowan, 1977; Powell, 1991).

### **Methodology**

The research adopted a mixed-methods approach, combining quantitative analysis with qualitative data collection methods. The study encompassed a population of 10,366 individuals, including 19 senior and middle management staff from the National Social Protection Secretariat (NSPS) and 14 senior and middle management staff from the National Nutrition Agency (NaNA), along with all 964 staff members of the Directorate of Social Welfare. Additionally, the population covered 2,298 household members in the Lower River Region and 7,071 household members in the Upper River Region of The Gambia. Out of the total population of ten thousand, three hundred and sixty-six (10,366), three hundred and eighty-three (383) were sampled using the Krejcie and Morgan (1970) formula. The study adopted a stratified sampling technique, dividing the population into distinctive groups: the National Social Protection Secretariat, the National Nutrition Agency, the Directorate of Social Welfare, and household members in the Lower River and Upper River Regions. Proportionate-to-size sampling determined the number of respondents in each distinct group. Questionnaires were then distributed to respondents using purposeful sampling technique.

There are two variables in this study. Social protection intervention is the independent variable while household prosperity is the dependent variable. In social protection interventions, the independent variable indicators are: (i) Social insurance schemes, (ii) Food security, and nutrition programmes, (iii) Cash transfer programmes (iv) Employment and labour market interventions (v) Healthcare access initiatives and (vi) education and training initiatives. While household prosperity indicators were access to basic services (e.g., healthcare, education), household income levels, nutritional status of household members, employment opportunities and stability, household savings and financial security, and asset ownership and wealth accumulation are necessary indicators for

a sustainable good life. Household prosperity are the indicators of control/intervening variables socio-economic status like (education level, employment status, income sources), demographic characteristics such as (age, gender, household size), household composition (presence of children, elderly members), geographic location like (urban or rural residence, regional disparities), access to infrastructure and resources (access to clean water, electricity). Others included external factors like (inflation rate, economic growth rate), and time variables (year of data collection, duration of participation in social protection programs). The data collected were analysed based on the stated objectives and hypotheses. Hypotheses one (objective two) and two (objective three) were analysed using multiple regression and correlation analysis respectively while objective one was analysed using several statistical techniques, including the computation of simple percentages, construction of frequency distribution tables, and calculation of means.

## Results

**Social Protection Interventions Methods Used in Advancing Household Prosperity in The Gambia:** A large proportion of 111 respondents (31.6%) strongly agreed that cash transfers to eligible households are used for social protection interventions in The Gambia. Furthermore, 102 (29%) agreed, with only 29 (8.3%) remaining undecided. Disagreements were limited, with 76 (21.7%) disagreeing and 33 (9.4%) strongly disagreeing. The mean value of 4.26 indicates a very positive view of this strategy. For public work programmes, 155 (44.2%) strongly agreed, whereas 91 (25.9%) agreed. Only 9 (2.6%) remained undecided, while 49 (13.9%) disagreed and 47 (13.4%) strongly disagreed. The average rating is 4.73, signifying strong acceptance. Concerning social insurance schemes, 74 respondents (21.1%) strongly agreed, 155 (44.2%) agreed, 12 (3.4%) were undecided, 71 (20.2%) disagreed, and 39 (11.1%) strongly disagreed. The mean score is 4.38, indicating a positive overall outlook. On social pensions, 140 respondents (39.9%) strongly agreed, 44 (12.5%) agreed, 9 (2.6%) were undecided, 78 (22.2%) disagreed, and 80 (22.8%) strongly disagreed. The mean value is 3.96, denoting a fairly positive perception. In terms of food security programmes, 155 respondents (44.2%) strongly agreed and 110 (31.3%) agreed. Only 4 (1.1%) remained undecided, with 52 (14.8%) disagreeing and 30 (8.6%) strongly disagreeing. The mean score of 4.33 shows excellent acceptance. In terms of healthcare access initiatives, 125 respondents (35.6%) strongly agreed, 98 (27.9%) agreed, 10 (2.8%) were undecided, 50 (14.3%) disagreed, and 68 (19.4%) strongly disagreed. The average score is 3.62, indicating a moderately good view. In the context of education support programmes, 125 respondents (35.6%) strongly agreed, 86 (24.5%) agreed, 40 (11.4%) were undecided, 60 (17.1%) disagreed, and 40 (11.4%) strongly disagreed. The average score of 3.73 shows a favourable perspective. Overall, the grand mean score of 3.5 indicates that perceptions vary but are typically good across all methods.

**Table 1: Respondents' views on Social Protection Interventions Methods Used in Advancing Household Prosperity in The Gambia.**

Methods Used	SA	A	U	D	SD	Total	Mean
Cash transfers to eligible households is a method employed for Social Protection interventions in The Gambia	111 (31.6)	102 (29)	29 (8.3)	76 (21.7)	33 (9.4)	351 (100)	4.26
Public work programmes involving temporary employment opportunities to vulnerable individuals and household	155 (44.2)	91 (25.9)	9 (2.6)	49 (13.9)	47 (13.4)	351 (100)	4.73
Social insurance programmes that establish	74	155	12	71	39	351	4.38



mandatory contribution-based schemes against specific risks, such as unemployment, disability etc	(21.1)	(44.2)	(3.4)	(20.2)	(11.1)	(100)	
Social pensions that provide regular cash payments to older adults or elderly individuals who have reached a certain age, often aimed at reducing poverty among the elderly population	140 (39.9)	44 (12.5)	9 (2.6)	78 (22.2)	80 (22.8)	351 (100)	3.96
Food Security programmes that facilitate access to small loans, savings, and financial services for low-income farmers to promote agricultural activities.	155 (44.2)	110 (31.3)	4 (1.1)	52 (14.8)	30 (8.6)	351 (100)	4.33
Healthcare Access Initiatives that facilitate access to affordable Healthcare services for low-income households.	125 (35.6)	98 (27.9)	10 (2.8)	50 (14.3)	68 (19.4)	351 (100)	3.62
Education support programmes that focus on improving access to quality education for disadvantaged children, to enhance educational opportunities and break the cycle of poverty.	125 (35.6)	86 (24.5)	40 (11.4)	60 (17.1)	40 (11.4)	328 (100)	3.73
<b>Grand Mean</b>							<b>3.5</b>

**Source:** Fieldwork (May, 2024)

### Hypothesis One

The effect of social protection initiatives on household prosperity in The Gambia was examined using multiple regression analysis. The study investigates programmes such as social insurance, food security, cash transfers, employment initiatives, healthcare access, and education. This research is based on data from 351 of 383 survey respondents and takes into account control variables such as socioeconomic status, demography, and geographic location. The findings will help policymakers improve the efficiency of social protection programs in The Gambia, hence improving economic growth and quality of life. H01: Social protection interventions have no significant effect on household prosperity in The Gambia.

**Table 1: ANOVA<sup>a</sup>**

Model	Sum of Squares	DF	Mean Square	F	Sig.
1 Regression	522.983	6	87.164	750.738	.000 <sup>b</sup>
Residual	39.940	344	.116		
Total	562.923	350			

a. Dependent Variable: Household Prosperity

b. Predictors: (Constant), Education and Training Initiatives, Social Insurance Schemes, Food Security, Cash Transfer Programs, Healthcare Access Initiatives, Employment and Labour Market Interventions

**Source:** Author's Computation, (May, 2024).

The ANOVA table sheds light on the overall significance of the multiple regression model that predicts household prosperity based on many factors. The Regression Sum of Squares (SSR) is 522.983, which represents the variation explained by the predictors. In contrast, the Residual Sum of Squares (SSE) is 39.940, indicating that the model cannot explain the fluctuation. Furthermore, the overall Sum of Squares (SST) is 562.923, which represents the overall variation. In terms of degrees of freedom (DF), the regression DF is 6, the residual DF is 344, and the total DF is 350. As a result, the mean squares for regression and residual are 87.164 and 0.116, respectively. As a result, the F-statistic is 750.738, indicating that the

overall model is significant. Furthermore, the significance level (Sig.) is 0.000, indicating that the predictors have a statistically significant impact on household prosperity. Thus, the low p-value (0.000) and high F-statistic (750.738) demonstrate the model's statistical significance and good fit. The high SSR relative to SSE indicates that the model explains the variation in household prosperity. Therefore, this analysis confirms that the selected predictors effectively explain variations in household prosperity, and the model is statistically robust.

**Table 2: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.259	.059		4.419	.000
	Social Insurance Schemes	.259	.049	.264	5.340	.000
	Food Security	.497	.078	.510	6.351	.000
	Cash Transfer Programs	.252	.056	.291	4.533	.000
	Employment and Labour Market Interventions	-.119	.089	-.121	-1.342	.180
	Healthcare Access Initiatives	-.309	.077	-.324	-4.003	.000
	Education and Training Initiatives	.348	.085	.368	4.099	.000

a. Dependent Variable: Household Prosperity

Source: Author's Computation, (May, 2024).

The analysis identifies predictors of household prosperity. Social insurance schemes ( $B = 0.259$ ), food security ( $B = 0.497$ ), cash transfer programs ( $B = 0.252$ ), and education initiatives ( $B = 0.348$ ) significantly improve household prosperity. Conversely, healthcare access initiatives ( $B = -0.309$ ) negatively impact household prosperity, indicating inefficiencies. Employment interventions ( $B = -0.119$ ) have no significant effect. Policy recommendations concentrate on enhancing social insurance, food security, cash transfers, and education initiatives while reassessing healthcare initiatives and employment interventions to mitigate their negative impacts.

## Hypothesis Two

H02: Implementation challenges of social protection interventions have no significant relationship with advancing household prosperity in The Gambia.

**Table 3: Correlations**

Control Variables			Inadequate Financial Resources	Deficient Social Registry	Lack of Institutional Capacity	Limited Access to Reliable and Accurate Data	Inadequate Monitoring and Evaluation Systems	Insufficient Awareness
Household Prosperity	Inadequate Financial Resources	Correlation	1.000	.773	.600	.761	.805	.523
		Significance (2-tailed)	.	.000	.000	.000	.000	.000
		Df	0	348	348	348	348	348
	Deficient Social Registry	Correlation	.773	1.000	.779	.702	.674	.516
		Significance (2-tailed)	.000	.	.000	.000	.000	.000
		Df	348	0	348	348	348	348
	Lack of	Correlation	.600	.779	1.000	.550	.518	.482
		Significance (2-tailed)	.000	.000	.	.000	.000	.000
		Df	348	348	0	348	348	348



Institutional Capacity	Significance (2-tailed)	.000	.000	.	.000	.000	.000
	Df	348	348	0	348	348	348
Limited Access to Reliable and Accurate Data	Correlation	.761	.702	.550	1.000	.743	.485
	Significance (2-tailed)	.000	.000	.000	.	.000	.000
	Df	348	348	348	0	348	348
Inadequate Monitoring and Evaluation Systems	Correlation	.805	.674	.518	.743	1.000	.524
	Significance (2-tailed)	.000	.000	.000	.000	.	.000
	Df	348	348	348	348	0	348
Insufficient Awareness	Correlation	.523	.516	.482	.485	.524	1.000
	Significance (2-tailed)	.000	.000	.000	.000	.000	.
	Df	348	348	348	348	348	0

**Source:** Author's Computation, (May, 2024).

The correlation table shows how various factors influence household prosperity and interact with one another. Inadequate financial resources have a high correlation with all categories, particularly inadequate monitoring and evaluation methods (0.805) and a deficient social register (0.773), showing strong links to other problems. Deficient social registry has substantial associations with a lack of institutional capability (0.779) and limited access to data (0.702), indicating a direct relationship between institutional and data access issues. Lack of institutional capacity also shows considerable connections with a weak social register (0.779) and other characteristics, suggesting its critical importance. Limited access to trustworthy and accurate data is strongly connected with a lack of financial resources (0.761) and monitoring systems (0.743), demonstrating the importance of these factors. Inadequate monitoring and evaluation systems highlight the significance of comprehensive monitoring due to their high link with insufficient financial resources (0.805). Insufficient awareness has moderate connections with all categories, with the strongest association being with poor monitoring and evaluation mechanisms (0.524), indicating less pronounced but still prevalent awareness difficulties.

### Discussion of Findings

This study investigated the influences of several social protection strategies on household prosperity in The Gambia, including methods used to enhance household prosperity. It examined the relationship between the challenges associated with implementing these interventions and household prosperity, resulting in a thorough understanding of its nexus. Firstly, on the methods used in advancing household prosperity in The Gambia, the study indicated a significant understanding of the effectiveness of various social protection interventions used. Cash transfers to eligible households and public work programs received the highest approval, with mean values of 4.26 and 4.73, respectively. These findings highlight the positive perception and influence of these methods in improving household prosperity. Similarly, social insurance programs and food security initiatives were well-regarded, with mean values of 4.38 and 4.33, echoing their substantial contributions. Conversely, healthcare access initiatives and education support programs demonstrated moderate approval, with mean values of 3.62 and 3.73, signifying room for advancement. These findings align with earlier research by Alderman, Yemtsov, and Pape (2017), who underscore the significance of comprehensive social protection measures.

Additionally, concerning social protection interventions' effect on household prosperity in The Gambia, the multiple regression analysis identified key predictors of household prosperity. Social insurance schemes ( $B = 0.259$ ), food security ( $B = 0.497$ ), cash transfer programs ( $B = 0.252$ ), and education initiatives ( $B = 0.348$ ) positively and significantly enhance household prosperity. These findings underscore the importance of boosting these areas to enhance living standards. However, healthcare access initiatives ( $B = -0.309$ ) negatively influence prosperity, showing potential inefficiencies that need to be addressed. Employment interventions ( $B = -0.119$ ) were found to have no significant effect, implying these programs may need re-evaluation or redesign to be effective. These findings resonate with Baird, McIntosh, and Özler (2011), whose study highlighted the effectiveness of cash transfers, similar to the positive perception found in this study. Furthermore, Paes-Sousa, Santos, and Miazaki (2011) and Holtemeyer, Kosec, and Ngatia (2017) reinforce the vital role of food security and social insurance in improving household prosperity.

Furthermore, on the relationship between implementation challenges of social protection interventions with advancing household prosperity in The Gambia, the correlation analysis provided an added understanding of the interplay between various factors affecting household prosperity. Inadequate financial resources revealed high correlations with inadequate monitoring and evaluation systems (0.805) and a deficient social registry (0.773), demonstrating these are critical areas to address. Deficient social registry also had substantial correlations with institutional capacity (0.779) and data access (0.702), stressing the interconnectedness of these issues. Lack of institutional capacity demonstrated strong associations with various deficiencies, particularly the social registry, highlighting its pivotal role. Limited access to reliable data was highly correlated with financial resources (0.761) and monitoring systems (0.743), underlining the importance of these factors in improving social protection interventions. Lastly, inadequate monitoring, evaluation systems, and insufficient awareness, though moderately correlated, suggest that enhancing monitoring and awareness can contribute positively to household prosperity. Bastagli et al. (2016) stress the need for robust monitoring and evaluation systems, echoed by the significant correlation found in this study. Lastly, Faye and Obah-Akpowoghaha (2023) and Bah et al. (2017) discuss the complexities and interconnectedness of social protection challenges, reinforcing the study's findings on the need for a holistic approach to policy interventions.

### **Policy Recommendations**

Based on these findings, policy recommendations should concentrated on boosting social insurance, food security, cash transfer programmes, and education initiatives since they have a large positive influence on household prosperity. Furthermore, there is a need to review and improve healthcare access policies to offset their negative consequences. Addressing and redesigning employment initiatives has the potential to increase their effectiveness. Furthermore, boosting financial resources, monitoring and evaluation mechanisms, institutional ability, and access to reliable data are critical to achieving long-term household prosperity.

### **Conclusion**

The study provides a practical understanding of the effectiveness of social protection measures in enhancing household prosperity in The Gambia. It demonstrates that cash transfers, public work programmes, social insurance, and food security initiatives significantly influence household prosperity. However, healthcare access initiatives indicated

a negative impact, and employment interventions had no significant effect, indicating areas needing improvement. Similarly, the study underscores the critical role of addressing implementation challenges, such as inadequate financial resources, deficient social registries, and insufficient monitoring systems. Strengthening these areas, alongside enhancing awareness and institutional capacity, is essential for effective social protection policies. These findings underline the need for a holistic and integrated approach to policy interventions in order to improve living standards and advance prosperity in The Gambia.

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