

Strengthening Institutional Capacity for Effective Social Protection Cash Transfers in the Gambia.

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Abstract: *This study evaluated the effectiveness of institutional capacity in managing social protection cash transfers in The Gambia, aiming to provide insights into how institutional structures can be strengthened for better service delivery. The research objectives are identifying factors contributing to the strengthening of institutional capacity, assessing the effect of institutional capacity on the effectiveness of social protection programmes, and analysing the challenges hindering capacity-building efforts. A mixed-methods approach was used. Primary data were gathered through questionnaires and interviews. Secondary data from institutional reports and policy documents provided additional context, enriching the study's findings. Regarding the first objective, the study identified key factors for strengthening institutional capacity include financial investments, staff training, and improved data systems. International partnerships with organizations like UNICEF and the World Bank have also bolstered institutional frameworks. For the second objective, the study found that enhanced institutional capacity improved the effectiveness of social protection cash transfers, particularly in beneficiary identification and staff training, although challenges in programmes implementation, monitoring, and accountability remain.. In the third objective, major challenges include inadequate funding, outdated data systems, and logistical inefficiencies, with political factors also impeding progress. The study's hypothesis confirmed a significant relationship between institutional capacity and the effectiveness of social protection programmes. Recommendations include increasing financial investment, upgrading technology and data systems, and enhancing staff training to improve management and efficiency. In conclusion, the study highlights the crucial role of institutional capacity in ensuring the success of social protection cash transfers in The Gambia.*

Key Words: *Institutional Capacity, Social Protection, Cash Transfers, Poverty Alleviation, Vulnerable Populations, and The Gambia.*

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I. Introduction

Social protection programmes are essential in reducing poverty and improving the welfare of vulnerable populations, especially in developing countries, The Gambia inclusive. These programmes usually involve cash transfers, which provide financial assistance directly to the poor. However, the significance of these cash transfer programmes heavily depends on the institutional capacity of the implementing agencies. This study concentrates on strengthening institutional capacity for effective social protection cash transfers in The Gambia, examining the various factors affecting these programmes' successes.

Institutional capacity plays a pivotal role in implementing social protection programmes. For instance, Bamidele (2023) appraises the cash transfer programmes in Ekiti State, Nigeria, highlighting how strong institutional frameworks can significantly improve the welfare of beneficiaries. Similarly, Bender, Rohregger, Kinuthia, Ikua, Pouw, and Schüring (2017) stress the importance of institutional change in extending social protection to the poor, using Kenya as a case study. Their analysis indicates that improving institutional capacity can lead to more effective and sustainable social protection programmes.

In The Gambia, the National Social Protection Secretariat (NSPS), The Directorate of Social Welfare, the Department of Community Development, and the National Nutrition Agency (NaNA) are the primary institutions saddled with the responsibility of implementing social protection cash transfer programmes. These programmes are particularly concentrated in the Lower River Region (LRR-Mansakonko) and the Central River Region (CRR-Kuntaur and Janjanbureh), which are among the most impacted by extreme poverty (Government of The Gambia, 2015). Despite these efforts, high levels of poverty persist in these regions, implying potential gaps and inefficiencies in the current social protection frameworks. Comprehending the factors that contribute to or inhibit the effectiveness of these programmes is essential for improving their impact.

The period from 2010 to 2020 is necessary for this study as it aligns with the initial phase of government implementation outlined in the National Social Protection Policy and Strategy (Government of The Gambia, 2015). This time-frame allows for a comprehensive analysis of the evolution and outcomes of social protection efforts in The Gambia. The Government of The Gambia (2015) underscores the need for strong institutional frameworks to effectively deliver social protection programmes, which is corroborated by Hlatshwayo (2021), who underscores the need for technical support and training for effective policy implementation.

Moreover, adaptive social protection frameworks stress the significance of building resilience to shocks through effective social protection measures (Bowen, Del Ninno, Andrews, Coll-Black, Johnson, Kawasoe, ... & Williams, 2020). This approach is particularly relevant in The Gambia context, where institutional capacity must be strengthened to ensure that cash transfer programmes adapt to and mitigate the effects of various socio-economic shocks.

Studies from other contexts further depict the extent of institutional capacity in social protection. For example, Pradhan, Thapa, Baniya, Gurung, Mahato, & Roy (2021) analysed the politics of social security in Nepal, demonstrating how state infrastructural power affects the implementation of scholarship programmes. Similarly, Choudhuri, Pramanik, and Desai (2023) underscore the challenges of urban exclusion in social protection programmes in India, indicating that strong institutions are crucial for addressing these issues effectively.

Despite the existing knowledge, comprehensive research on the specific factors that contribute to or hinder institutional capacity in The Gambia's social protection system is limited. Additionally, the influence of socio-economic contexts on the effectiveness of cash transfer programmes requires further exploration. This gap in understanding presents a significant challenge to the development of effective policies and strategies that can improve the effect of social protection initiatives in the country.

By examining the role of institutional capacity in the effectiveness of social protection cash transfers, this study aims to identify key factors that led to strengthening institutional capacity for effective social protection cash transfers in The Gambia; examine the effect of institutional capacity on the effectiveness of social protection cash transfers in The Gambia; and analyse the challenges inhibiting institutional capacity for effective social protection cash transfers in the country. The hypothesis of this study is H_0 : Institutional capacity does not significantly influence the effectiveness of social protection cash transfers in The Gambia. Insights from this research can inform policy development, strengthen institutional frameworks, and ultimately improve the well-being of vulnerable populations in The Gambia.

II. LITERATURE REVIEW

Institutional Capacity

Institutional capacity is essential for the effectiveness and sustainability of social protection programmes, as it encompasses organisational structures, human resources, financial management, administrative procedures, and monitoring and evaluation (M&E). Effective organisational structures, marked by clear roles, responsibilities, and coordination, are important for delivering social protection programmes (Bender et al., 2017). Skilled personnel, backed by training and capacity-building, also play a pivotal role, as shown in Ekiti State, Nigeria, where staff competencies significantly influence program success (Bamidele, 2023).

Financial management is another critical element, guaranteeing resources are available and efficiently used (Bowen et al., 2020). Additionally, streamlined administrative procedures and transparent processes for beneficiary selection and fund disbursement help reduce errors and corruption. Robust monitoring and evaluation systems provide data for enhancing programmes implementation, as highlighted by Devereux and Wolkenhauer (2022).

Challenges to institutional capacity in developing countries include limited financial resources, political instability, inadequate training, and bureaucratic inefficiencies (Hlatshwayo, 2021). In The Gambia, institutions like the National Secretariat of Social Protection (NSPS) face such challenges in implementing cash transfer programmes for vulnerable populations regions. Capacity-building initiatives have aimed to address

these gaps, yet additional investment and policy reforms are required to strengthen institutional frameworks and guarantee the long-term success of social protection programmes, benefiting vulnerable populations.

Institutional Capacity and Financial Sustainability in the Implementation of Social Protection Policies in The Gambia

The development of social protection policy in The Gambia has been shaped by national needs and international trends. According to the Government of The Gambia (2015), the National Social Protection Policy (NSPP) 2015-2025 aligns with poverty reduction and social inclusion goals, marking a change toward structured interventions. Infante-Villarroel (2015) underscores that concrete institutional and financial resources are essential for effective systems, a challenge The Gambia addresses through a cohesive strategy.

Moreover, the NSPP includes cash transfer programmes, social insurance, and public works schemes. According to Hlatshwayo (2021), cash transfers seek to enhance food security, health, and education, while Bamidele (2023) stresses that social insurance needs strong institutional capacity and funding. Additionally, public works programmes present temporary employment, promoting community resilience (Rahutami & Kurniasari, 2011). Devereux and Wolkenhauer (2022) underline the need for improved institutional capacity and coordination for service delivery, a challenge compounded by crisis situations (Slater, Baur, & Haruna, 2022). Furthermore, George, Dembedza, and Lesley (2024) highlight the importance of financial sustainability for these programmes.

Recent efforts to improve capacity, including training and technical support (Hlatshwayo, 2021), are steps forward. However, continuous evaluation and adaptation are needed, with the World Bank (2019) suggesting new approaches to align with changing socio-economic conditions. In conclusion, while the NSPP has made progress, addressing institutional and financial challenges remains crucial for achieving its poverty reduction and social inclusion goals.

Empirical Evidence

Infante-Villarroel (2015) examined how social protection programmes support poverty reduction and inclusive growth. By comparing programmes across countries, the study showed that public works and cash transfers, when tailored to local necessities, are essential in addressing institutional challenges. Similarly, Sengupta and Costella (2023) found that social cash transfers (SCTs) alone have limited effects but are effective when incorporated with interventions like livelihood training. Furthermore, Renzaho, Chitekwe, Chen, Rijal, Dhakal, and Dahal, (2017) highlighted that child-sensitive social protection programmes, paired with capacity-building, significantly reduce malnutrition among children. Likewise, Van den Boogaard, Santoro, and Walker (2023) reported that social protection interventions improve citizen perceptions of governance, even if they do not promote community participation. In Ukraine, Perehudova (2024) argued that conditional social transfers can enhance social mobility and recommended connecting assistance to outcomes in education and health. Choudhuri et al. (2023) found that government welfare measures during the COVID-19 pandemic had limited reach in India, particularly in urban areas, proposing improved targeting is needed. Similarly, George et al. (2024) underlined the significance of capacity-building for HIV-affected households to enhance food security and sustainability. Additionally, Slater et al. (2022) pointed out coordination gaps in humanitarian cash transfers, advocating for context-specific solutions. Kim and Yoo (2015) revealed that centralized targeting and inter-ministerial cooperation were key to implementing conditional cash transfers in the Philippines. Lastly, Bamidele (2023) recommended enhancing payment regularity and targeting in Nigeria's cash transfer programmes to better address poverty.

Theoretical Framework

This study is grounded on institutional theory. Its proponents are scholars such as W. Richard Scott, John W. Meyer, Brian Rowan, and Paul J. DiMaggio (Meyer & Rowan, 1977; DiMaggio & Powell, 1983; Scott, 2001). Notably, their work underscores how social, cultural, and regulatory frameworks affect organisational behaviour. Institutional Theory posits that organisations are embedded in networks of institutions, shaping their structures and practices through coercive, mimetic, and normative pressures. Coercive pressures stem from regulations, mimetic pressures arise from imitation, and normative pressures come from professional standards.

Consequently, applying this theory to social protection cash transfers in The Gambia shows its relevance in understanding the institutional pressures shaping these programmes. It also underscores the necessity for legitimacy, as institutions must be perceived as transparent and accountable to stakeholders. Moreover, Institutional Theory provides a framework for understanding organisational adaptation, proposing that institutions can evolve by embracing best practices from other contexts.

However, despite these strengths, the theory faces criticism. It is sometimes seen as overly deterministic, underestimating organisations' agency and their ability to innovate. Additionally, its focus on institutional stability overlooks the dynamics of change, which are essential for improving institutional capacity.

Furthermore, the emphasis on homogeneity ignores the diversity of organisational responses to institutional pressures. Thus, while Institutional Theory presents valuable insights for The Gambia, it requires careful contextual adaptation to address these limitations.

III. Methodology

This study used a mixed-methods approach to examine the relationship between strengthening institutional capacity and social protection cash transfers in The Gambia. The target population consisted of 193,287 individuals, including 19 senior and middle management staff from the National Social Protection Secretariat (NSPS), 14 from the National Nutrition Agency (NaNA), and 20 from the Directorate of Social Welfare. Additionally, household members from the Lower River Region (31,761) and Central River Region (161,473) were also included (Personal Communication, NSPS officials, 30 October 2024).

Using the Krejcie and Morgan (1970) formula, a sample of 383 individuals was selected. A stratified sampling technique was used to divide the population into distinct strata, followed by proportionate-to-size sampling to allocate respondents within each stratum. Finally, a random sampling method was used to distribute questionnaires.

Data were gathered from both primary and secondary sources. Primary data included self-designed questionnaires and interview guides, while secondary data were sourced from textbooks, journals, internet sources, government publications, and records related to social protection. The data were analysed using inferential statistics, including correlation analysis to test the hypothesis, and qualitative method (summative content analysis) were used to assess interview data. The entire data collection and analysis process lasted for 10 weeks.

IV. DATA PRESENTATION, ANALYSIS AND DISCUSSIONS

This chapter proceeds in the following order: it begins with an overview of the respondents' social and demographic characteristics. This is followed by presenting data related hypothesis testing and qualitative analysis. The results are then discussed, interpreted and triangulated. A total of 383 questionnaires were distributed for the study, of which 328 were successfully retrieved, representing an 85% response rate. The remaining 56 questionnaires, constituting 15%, were not returned.

Test of Hypothesis

The following formulated hypothesis was tested in the study:

H0: Institutional capacity does not significantly influence the effectiveness of social protection cash transfers in The Gambia.

Table 1: Correlations

		Institutional Capacity	Social Protection Cash Transfers in The Gambia
Pearson's	Institutional Capacity	Correlation Coefficient	.946
		Sig. (2-tailed)	.000
		N	328
	Social Protection Cash Transfers in The Gambia	Correlation Coefficient	.851**
		Sig. (2-tailed)	.000
		N	328

** Correlation is significant at the 0.01 level (2-tailed).

Source: Author's Computation, (December, 2024)

Table 1 shows a strong, statistically significant correlation of 0.851 between institutional capacity and the effectiveness of social protection cash transfers in The Gambia. Enhanced institutional capacity improves programmes efficiency and success, with internal correlation (0.946) underlining interrelated components within the institutional framework. Key factors include investment in financial resources, staff training, coordination, and data management. These are crucial for transparency, accountability, and proper beneficiary targeting. The findings underscore the need for policy interventions to address bureaucratic inefficiencies and bolster institutional resources.

Analysis of Interview Transcripts

Table 2: Analysis of Interview Responses Using Thematic Analysis

Informant	Position	Organisation	Location	Code	Date
Informant 1	National Coordinator	National Social Protection Secretariat (NSPS)	Banjul, The Gambia	Inf1	1 st November, 2024
Informant 2	Director	NSPS	Banjul, The Gambia	Inf2	4 th November, 2024
Informant 3	Senior Field Officer	NSPS	Banjul, The Gambia	Inf3	4 th November, 2024
Informant 4	Executive Director	National Nutrition Agency (NaNA)	Bertil Hardarding Highway, The Gambia	Inf4	4 th November, 2024
Informant 5	Senior Public Health Officer	NaNA	Bertil Hardarding Highway, The Gambia	Inf5	6 th November, 2024
Informant 6	Programme Manager	NaNA	Bertil Hardarding Highway, The Gambia	Inf6	6 th November, 2024
Informant 7	Permanent Secretary	Directorate of Social Welfare under the Ministry of Gender, children, and social welfare	Banjul, The Gambia	Inf7	7 th November, 2024
Informant 8	Deputy Permanent Secretary	As Above	Banjul, The Gambia	Inf8	7 th November, 2024
Informant 9	Executive Director of Programmes	As Above	Banjul, The Gambia	Inf9	8 th November, 2024

Source: Field Work, (December, 2024)

In analysing the data collected through interview questions, the study used summative content analysis in which the interview responses are summarised into consistent keywords and duly reported. The process used is as follows:

- i. Identify the keywords;
- ii. Establish occurrences of the keywords;
- iii. Analyse the data using the keywords;
- iv. Present the data in narrative forms with the keywords serving as focal points.

The responses were obtained from interviewed respondents, who are senior management staff from the National Social Protection Secretariat (NSPS), the National Nutrition Agency (NaNA), and the Directorate of Social Welfare under the Ministry of Gender, children, and Social Welfare (See Table 2). See their interview comments in Appendix I.

In analysing the interview transcripts using summative content analysis, the following key themes and sub-themes were identified:

Theme 1: Strengthening Institutional Capacity for Social Protection Cash Transfers

Sub-Theme 1 (Key factors contributing to institutional capacity): Political commitment, clear national policies, international support (UNICEF, World Bank), multi-stakeholder platforms, digital payment systems, capacity-building, alignment with nutrition programmes, decentralisation, and gender-sensitive approaches were identified as key factors that strengthen institutional capacity.

Theme 2: Institutional Capacity and Effectiveness of Cash Transfers

Sub-Theme 2 (Relationship between capacity and effectiveness): Strong institutional capacity leads to more efficient and timely cash transfer programmes. Well-resourced and organised institutions with trained staff, efficient databases, and strong inter-agency collaboration enhance the success of programmes.

Theme 3: Challenges in Maintaining and Enhancing Capacity

Sub-Theme 3 (Challenges faced): The main challenges include inadequate funding, outdated data systems, and limited resources to manage, monitor, and sustain cash transfer programmes effectively.

Strengthening institutional capacity for social protection cash transfers in The Gambia has been impacted by several key factors. Firstly, political commitment at the highest levels of government, a clear national social protection policy, and continuous technical support from international partners, such as UNICEF and the World Bank, have played a crucial role. Specifically, these organisations have provided financial and knowledge-based resources, significantly contributing to local institutions' ability to implement these programmes effectively. Additionally, the involvement of multi-stakeholder coordination platforms has been instrumental. These platforms allow structured collaboration between government bodies, NGOs, and international agencies, improving programmes delivery. Moreover, introducing digital systems for cash transfer payments has reduced inefficiencies and improved transparency in the disbursement process.

Furthermore, capacity-building initiatives for frontline staff have also been important. Training programmes that concentrate on technical skills and comprehending beneficiaries' socio-economic contexts have enhanced the effectiveness of programmes administration. In addition, ongoing monitoring and evaluation systems have been

established to track the impact of these programmes. Similarly, aligning social protection cash transfers with other welfare programmes, such as nutrition-focused initiatives, has guaranteed that cash transfers address not only financial needs but also improve food security and nutritional effects, particularly for vulnerable groups.

Equally important, the decentralisation of service delivery has emerged as a critical factor. By moving decision-making and programmes management closer to local communities, access to social protection programs has improved, and local governments now play a more significant role in ensuring the timely support of eligible beneficiaries. Moreover, the integration of gender-sensitive approaches has promoted gender equality, particularly in rural areas, thus empowering women economically and improving overall household welfare.

Beyond these factors, the institutionalisation of social protection policies has laid a stable foundation for cash transfer programmes. Frameworks like the National Social Protection Policy (2015-2025) have legally mandated and prioritised these programmes in national development plans. Likewise, continuous advocacy for increased budgetary allocations has been key to scaling up social protection programmes, as sustained government commitment has enabled the extension of support to vulnerable populations. Finally, effective communication strategies and public awareness campaigns have increased programmes uptake by educating the public about their rights and application processes, ensuring that more vulnerable individuals benefit from these initiatives.

When considering the relationship between institutional capacity and the effectiveness of social protection cash transfers, it becomes evident that a direct correlation exists. When institutions are well-resourced, organised, and equipped, they can ensure timely and efficient cash transfers to beneficiaries. Conversely, institutional weaknesses, such as lack of coordination or poor infrastructure, can lead to delays and mismanagement, negatively impacting the effectiveness of these programs. In particular, building institutional capacity has been critical for scalability and sustainability, as demonstrated by a national database for cash transfer beneficiaries, which has streamlined operations and reduced duplication.

Moreover, institutional capacity influences the smooth distribution of cash transfers. When field officers are properly trained and equipped with the right tools, the process is more efficient, leading to better outcomes. However, if capacity is lacking—whether in personnel or resources—it leads to inefficiencies. Likewise, institutional coordination, particularly in aligning cash transfers with nutrition programs, amplifies the impact on beneficiaries. Therefore, strong institutions greatly contribute to guaranteeing the effectiveness of these programmes, as they enable accurate targeting, timely distribution, and better monitoring of outcomes.

Furthermore, institutions must possess adequate capacity at all levels to manage funds, implement policies, and resolve issues during programmes execution. Indeed, institutional capacity serves as the backbone of a functional social protection system. In the same vein, strong institutions enhance not only programmes implementation but also sustainability, as institutional weaknesses like corruption can undermine trust and success. Moreover, there is a mutually reinforcing relationship between institutional capacity and programmes effectiveness: strong institutions increase program efficiency and legitimacy, while successful programs, in turn, reinforce institutional authority.

Despite these strengths, several challenges threaten the maintenance and enhancement of institutional capacity for social protection cash transfers in The Gambia. One major challenge is inadequate funding, which hampers the ability to build infrastructure, hire qualified personnel, and implement monitoring systems. In addition, issues with data management—specifically, obsolete and error-prone systems—complicate beneficiary targeting and programmes efficiency. Moreover, logistical inefficiencies, especially in rural areas with poor infrastructure, often delay cash transfers, further complicating effective program delivery.

Finally, coordination challenges between government agencies and stakeholders hinder the smooth execution of these programmes, creating a requirement for more streamlined processes to enhance overall institutional capacity. Addressing these issues is crucial for the sustainability and continued success of social protection cash transfers in The Gambia.

Triangulation of Quantitative and Qualitative Data

The study found that institutional capacity strongly influences the effectiveness of social protection cash transfers in The Gambia. As evidenced by the Pearson correlation coefficient of 0.851 (significant at the 0.01 level), institutional capacity plays a crucial role in improving programmes efficiency. Factors such as financial investment, staff training, coordination, and data management are essential for successful programmes implementation. Similarly, thematic analysis of interviews showed that political commitment, international support, and multi-stakeholder platforms are vital to improving institutional capacity. Specifically, technical support from organisations like UNICEF and the World Bank, combined with clear national policies, has bolstered the ability of local institutions to deliver cash transfer programmes effectively.

Moreover, the introduction of digital payment systems has reduced inefficiencies, while capacity-building initiatives have strengthened the capabilities of frontline staff. Decentralisation of services has further

improved program access, especially at the local level, while gender-sensitive approaches have enhanced economic empowerment for women. In addition, aligning cash transfers with nutrition programmes has amplified their impact on food security and household welfare. The institutionalisation of social protection policies, particularly through frameworks such as the National Social Protection Policy (2015-2025), has provided a solid foundation for sustaining these programmes.

Nevertheless, the study also highlighted challenges to maintaining and enhancing institutional capacity, particularly in terms of inadequate funding, outdated data systems, and logistical inefficiencies. These limitations hamper effective programmes delivery and undermine institutional coordination. Thus, addressing these challenges is essential for ensuring the continued success of social protection cash transfers. Consequently, the findings emphasise the need for policy interventions aimed at strengthening institutional resources to improve the effectiveness of social protection programmes in The Gambia.

V. Discussion of Findings

This study examined the effect of institutional capacity on the effectiveness of social protection cash transfers in The Gambia, concentrating on three key objectives: factors strengthening institutional capacity, the effects of institutional capacity on programme effectiveness, and challenges inhibiting institutional capacity.

The study identified several factors contributing to strengthened institutional capacity, including financial investments, staff training, and improved data systems. International organisations like UNICEF and the World Bank have greatly improved institutional frameworks, as opined by Bender et al. (2017) in Kenya. In line with Bowen et al. (2020), adaptive programmes that build resilience to shocks have been pivotal, especially through digital payment systems and technical assistance. Similarly, local staff training, underscored by Hlatshwayo (2021), has been crucial for capacity building, reflecting similar findings in Indonesia by Rahutami and Kurniasari (2011).

The findings confirmed that institutional capacity is essential for successful social protection cash transfers in The Gambia. Adequate staffing, training, and technological infrastructure are required for effective programme implementation and monitoring. Delays and mismanagement stem from insufficient staffing and poor inter-agency coordination. Bowen et al. (2020) underlined the positive impact of technological advancements, while Devereux and Wolkenhauer (2022) highlighted the significance of inter-agency collaboration to avoid service delivery gaps. Although external support, particularly from UNICEF, strengthens capacity, challenges like inadequate funding and political interference persist, as averred by Bender et al. (2017). Improving institutional capacity can improve programmes efficiency, guaranteeing cash transfers reach vulnerable populations and contribute to poverty reduction.

Despite advancements, several challenges persist, including inadequate funding, obsolete data systems, and logistical inefficiencies. Slater et al. (2022) highlighted that these capacity and coordination gaps impede programme effectiveness, especially in crises. Hujo (2021) stressed that unequal resource distribution limits policy efficacy, a challenge in The Gambia due to financial constraints. Additionally, Slater et al. (2022) pointed out that institutional weaknesses and macroeconomic factors exacerbate poverty and inequality. Perehudova (2024) also stressed the need for political will and coordination to overcome these challenges in The Gambia.

The hypothesis that institutional capacity significantly impacts the effectiveness of social protection cash transfers was confirmed by a strong positive correlation ($r = 0.946$, $p < 0.01$). This supports Infante-Villarrol (2015), who highlighted the role of robust institutional frameworks in effective social protection. Improvements in capacity, such as training, financial investment, and modernised data systems, were directly connected to better outcomes, as reflected in Curry's (2017) findings in Brazil and the Philippines. Additionally, Meyer and Rowan (1977) theorised that formal structures improve organisational efficiency, a relationship observed in The Gambia. Modernised data systems increased efficiency, consistent with Ladhani and Sitter (2020), and institutional support and policy diffusion facilitated effective social protection (Devereux & Wolkenhauer, 2022).

VI. Conclusion

This research highlights the importance of institutional capacity in improving the efficacy of social protection cash transfers in The Gambia. Improvements in institutional capacity, particularly via financial investments, staff training, and modernised data systems, are essential for achieving successful programme outcomes. The research demonstrates that institutional strength has a direct impact on the efficiency of cash transfer programmes, facilitating improved targeting, implementation, and monitoring. Moreover, although international support from organisations like UNICEF has been essential, challenges such as insufficient funding, obsolete infrastructure, and political interference remain and require attention for the sustainability of programmes. The findings highlight the significance of inter-agency collaboration, political will, and coordinated institutional efforts, which are essential to address the challenges that hinder the full potential of social protection programmes. The correlation between institutional capacity and programme effectiveness

indicates that developing resilient, well-structured institutions is crucial for the sustained success of cash transfer programmes focused on poverty reduction. This study demonstrates that institutional capacity is a critical factor influencing the effectiveness of social protection programmes and is essential for attaining wider social welfare goals in The Gambia and comparable contexts.

VII. Recommendations

Based on the findings, this study recommends several measures to strengthen institutional capacity and improve social protection of cash transfers in The Gambia. Key recommendations include increasing financial investment to address capacity gaps and logistical inefficiencies, upgrading technology and data systems to improve beneficiary tracking and programmes efficiency, and enhancing staff training to guarantee effective management. Additionally, promoting inter-agency cooperation and political commitment is required for thorough service delivery and long-term programme success. Addressing regional disparities in resource distribution and improving monitoring systems will further guarantee responsive programmes. Sustainable partnerships with international organisations like UNICEF and the World Bank should also be encouraged to provide technical and financial support. These measures will help create a more effective and resilient social protection system, benefiting vulnerable populations and contributing to poverty reduction and social welfare goals in The Gambia.

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