Human Interest Stories - Nafa Quick Response to COVID 19 Pandemic
The Gambia Government, with support from the World Bank, initiated the Gambia Social Safety Net Project (GSSNP) through the Nafa Program. The Nafa Program targets 15,606 extreme poor households from the 20 poorest districts in the country. However, with the advent of the COVID-19 pandemic, the Government of The Gambia formulated and implemented stringent measures to prevent and contain the virus, as well as to mitigate its impact on food and nutrition security. As a result, the Nafa Program was restructured to contribute to the fight against the COVID-19 pandemic through a cash transfer program called “Nafa Quick”. The “Nafa Quick” intends to contribute to the mitigation of the social and economic impact of COVID-19 on the population by providing immediate universal cash transfer of D1,500 per month (2 transfers of D3,000) within 4 months to about 83,000 households in the 30 districts of the project. This will further help households address immediate family needs such as a diversified diet, which is to complement the food package.

In this regard, the National Nutrition Agency (NaNA) with the Department of Community Development (DCD), and the Department of Social Welfare (DSW) recently implemented and is about to conclude the first round of the Nafa Quick-0 Cash Transfer in the West Coast Region (Fonis), Lower River Region (LRR), North Bank East (Sabach Sanjal District) and Central River Region (CRR) respectively. The first round of the cash transfer started on the 21st July 2020 in the Fonis, which was followed by LRR, NBR and CRR. As of September 01st the Nafa team has successfully registered and paid almost all the beneficiaries in the mentioned regions and the team is now strategizing to start the URR on Friday 12th September 2020.

The actual cash transfer is being done by a Payment Service Provider called Reliance Financial Services and were accompanied with rigorous Social and Behavioral Change Communication (SBCC) interventions which were implemented using various approaches that included TV and Radio panel discussions, airing of recorded Spots and distribution of brochures.

Below is a summary of the beneficiary households registered and paid using an Open Data Kit (electronic capture) in each of the regions. The team has covered thus far:

1. West Coast Region (Fonis) = 7520,
2. Lower River Region (LRR) = 12146,
3. North Bank East (Sabach Sanjal District) = 2692 and
4. Central River Region (CRR) = 23,593.

In total the team has reached 45,951 beneficiary households.

The SBCC team conducted some interviews with a small number of randomly selected beneficiaries to gather their views about the payment process as well as on the SBCC activities. The short interviews are provided below as stories:
After a deep sigh of relief, Mrs. Penda Bah a 40 year old woman from Jakoto village expressed the common hardship which most people are encountering during the state of public emergency. However, with a pleasant smile on her face, she stated that “the most pleasing news I received these days was that government of The Gambia has brought financial assistance to our door steps”. Penda went further to narrate her journey to the payment point, “I woke up very early and got my eldest son to carry me on our donkey cart, since collecting the cash transfer is more beneficial than working on the farm today”. To her surprise, Penda said that despite arriving very early, she still found some beneficiaries already at the payment point and thus had to wait for about six (6) hours before receiving her money, she therefore suggested for two or more payments points to be opened.

Following her recognition of the intervention’s timeliness, Mrs Bah expressed gratitude to its sponsors. The Cash transfer came at a time when we are experiencing food scarcity and there is very little money left on me to feed my family with. As a result, I will have to service my food loans from the village shopkeeper and then use the balance of the money to buy rice and other assorted dry foods the 40 year old female household head lamented. With her voucher available, she was seen wearing a facemask and had earlier washed her hands with soap (enforced by the Security personnel) prior to joining the beneficiary verification queue, she still couldn’t recall any of the enforced COVID 19 guidelines as per the radio and TVspots produced by NaNA and [partners].
On August 25th 2020, a fifty-one (51) years old resident of Jarumeh Kuta, Mr. Omar Touray who predominantly depends on subsistence farming travelled to the Kayai payment point to receive the Nafa Quick Cash Transfer. According to the household head Mr Touray, it took him approximately 10mins to reach the payment point, even though it’s a nearby community. “Cognizant of the current COVID 19 pandemic situation, I was very delighted to receive information from the village alkalo that there will be support for the poor households in our district”. However, Mr. Touray was quick to add that the Alkalo stickly advised every beneficiary to observed the national COVID 19 preventive measures. Consequently, “I wore my face mask and observed physical distancing of about two meters following proper hand washing, and body temperature taken by the security personal at the entrance of the payment point”.

The 51years old who heads a family size of six (6) described the cash transfer as a very timely intervention, since the country is currently facing the double burdens of the farming lean season (farms are not yet due for harvest) coupled with the negative impacts of COVID 19, which the Cash transfer intends to mitigate. As a farmer Mr. Touray indicated he plans to use part of the money to purchase basic household needs, such as rice, groundnut and cooking oil. In order to advance a coping mechanism, the optimistic farmer wants to buy a small ruminant with the remaining money, thus, he appealed for more social assistance from the government. He concluded by saying that “Since I spend most of the time working on the farm with limited access to radio and television, I am recommending for the intensification of SBCC activities by the use of influential leaders more”.
Fatoumatta Ceesay- Kayai - Kayai Payment Point (Central River Region North)

Travelling for approximately 10 minutes from home to the payment point and patiently waiting on the queue for two hours after observing the COVID 19 safety guidelines prescribed by the Nafa Team, the thirty-three (33) years old female widow and a household head, Mrs Fatoumatta Ceesay, a resident of Niani Kuntaur was excited to receive the Nafa Cash transfer. This is preceded upon her receiving a voucher from the village Alako, which was distributed by the Community Development Officer of the Ward.

Mrs Ceesay said that she observed physical distancing, and hand washing. She however, recommended that to enhance the payment process, the gate should be well secured and the physical distancing respected mindful of the pandemic. “I have seven children to feed since their father passed away, consequently, this money will be used to buy food rations for the family”. She further explained the timeliness of the Cash Transfer intervention since it falls within the lean period when stores are virtually empty, which is aggravated by the government’s imposed lockdown. “Currently I am experiencing rice shortage to feed my family, and now with this money I can buy enough rice for them”. I received different and conflicting information, the initial information I received was that the cash transfer value is D12,000 per month and later I heard is D6000. However, I finally heard the accurate and correct information from the radio that the transfer value is D3000 per two months. Mrs Ceesay finally advocated for in-kind transfer in the form of machinery to help in income generation and more sensitization to relay consistent information.
Burang Baldeh - Nyawurulung (Nyawurulung) Lower River Region

Burang Baldeh, 50, a teacher, lives in Nyawurulung, Lower River Region. He walked fifteen (15) minutes from his house to the payment point, which was actually Nyawurulung where he came from. Prior to receiving the money, Mr Baldeh was very worried about going to collect the money even though it was beneficial to him.

He learned through radio programmes that to avoid contracting the virus one must avoid social gathering, one should observe wearing of face mask and frequent hand washing. However “I was quite relief when I approached the payment point and to my surprise all these measure where being observed”.

In Mr. Baldeh’s words he described the social assistance to be very timely because it is the lean season and as a teacher who entirely depends on monthly salary the Cash transfer will greatly enhance the nutritional status of his family.

Serang Drammeh - Lamin Koto Wharf Town (Jarumeh Koto) Central River Region North

Serang Drammeh, 45, is a widow with six children who resides in Lamin Koto Wharf Town. She lost her husband a year ago but this loss was also shared with a co-wife who also have children. Being the eldest wife, Serang now shoulder the responsibility as the head of the household, she does not only have to fend for her family alone but also has to keep her co-wife in mind, is also going through the same hardship. Travelling to the payment point took Serang four hours. Due to not owning a donkey cart and limited public transportation from her community to the payment point, in Serang’s words “I had to walked to get to the payment point because receiving the assistance was a must for me and my family, I lost my husband and I have a family to feed”. Serang described the social assistance as timely because she has never dreamt of the possibility of being able to buy two bags of rice at the same time but thanks to this social assistance a dream has become a reality.
Amie Jallow – Gissadi – Keur Lain (Gissadi) Central River Region South

Amie Jallow, 31, resides at Keur Lain which is located in the Central River Region-South. She travelled for an hour to Gissadi payment point and took an hour and a half to receive the cash transfer. Amie described the raining season to be the most difficult part of the year due to very little food remaining in the food stores, which results to the reduction of ration sizes and number of meals consumed per day.

With no money, sometimes we have to resort to barter to get some of the condiments we need, Amie explained. However, with this cash transfer, “I can buy all the food stuff I need without resulting to borrowing money, barter or worst, I won’t go to bed hungry”. Amie further explained that information about the Cash Transfer was received through the community radio and government worker and the information received was that it came to help households in difficult times.
Fanding Mimi Sanneh – Darsilameh (Darsilameh) Lower River Region

Fanding Mimi Sanneh is 63 year old man who had no idea of what was happening until he was handed a voucher by the Community Development Field Officer and told to go to the village primary school designated for Darsilameh pay point. Fanding lives in Jarra Darsilmeh and he walked about a Kilometre before he got to the school. Upon arrival, he observed the following Covid-19 guidelines: Hand washing, social distancing, and wearing face mask and also learnt during a briefing about the Nafa quick, a government initiated and World Bank supported project that would transfer cash to beneficiary households in his areas.

He was so thrilled that he could not believe his ears. The money, he said is timely and I intend to use it to buy food for my family. He recommended for three (3) community sensitization before the cash transfer as not everyone is privileged to have a radio or television Finally he thank the coordinators and promise to be listening to the radio.

Jokin Bass – Kunjata (Sara Kunda) North Bank Region

Jokin Bass is a keen radio listener as a result he was opportune to receive a firsthand information of the Nafa quick radio advertisement in which he heard about the cash transfer which targets vulnerable households. He waited for days without hearing when the money would arrive. He was so anxious that he had to call the hot line (1214) and was able to receive all the necessary information. “On the 19th of August, 2020 I received a voucher from the Alkali of Kunjata in the North Bank region of The Gambia that I should go to Sara Kunda to receive the money”. On the early hours of the 20th August, 2020 I walked for an hour to reach the payment point and it took me forty-five minutes to complete the payment formalities and receive the cash. Upon arriving at the payment site observing social distancing, hand washing and wearing of face mask was a must. This gave me a great sense of relief as the saying ‘prevention is better than cure’. Jokin further expressed the timeliness of the cash transfer since we are in the lean season and it will help me feed my family.
Mawdo Kandeh – Kesseri Kunda (Boraba) Central River Region South

Mawdo Kandeh comes from Kesseri Kunda in CRR South. Mawdo is 30 years old, married with 3 children as tradition demands, men marry early so that the children can take care of parents at old age. Mawdo relies on manual labor in addition to farming to feed his family. However, in the midst of COVID-19, his work was grossly affected due to the lock down imposed by government. I had to trek to Boraba to collect the cash since I could not afford to pay fare. I heard about the payment and the measures to be taken. Although I did not have money, but I borrowed money to buy a face mask to observe the COVID-19 guidelines. On arrival I washed my hands with soap and running water and made sure I kept my distance from the rest with the help of the security officers. Mawdo disclosed how he intends to use the money “I will use the cash to feed my family and use part of it to repair the roof of my house”. He concluded by recommending that government should venture into more cash transfers countrywide to help families cope with COVID-19.