



Social Protection Systems in Sub-Saharan Africa

Coverage, Adequacy, and Fiscal Sustainability: Rural and Urban Dimensions

Abraham Kuol Nyuon (Ph.D)^{1,2,3}

¹ Associate Professor of Politics, Peace, and Security

² Principal, Graduate College, University of Juba

³ SUSI Scholar on U.S. Foreign Policy

Correspondence: nyuonabraham@gmail.com

Published: 16 May 2026 **Received:** 25 January 2026

Accepted: 24 March 2026 **DOI:**
[10.5281/zenodo.19550713](https://doi.org/10.5281/zenodo.19550713)

Author notes

Abraham Kuol Nyuon (Ph.D) is affiliated with Associate Professor of Politics, Peace, and Security and focuses on African Studies research in Africa.

ABSTRACT

This article examines Social Protection Systems in Sub-Saharan Africa: Coverage, Adequacy, and Fiscal Sustainability: Rural and Urban Dimensions with a focused emphasis on Gambia within the field of African Studies. It is structured as a survey research article that organises the problem, the strongest verified scholarship, and the main analytical implications in a concise publication-ready format.

The paper foregrounds the most relevant institutional, policy, or theoretical dynamics for the African context and closes with a practical conclusion linked to the core argument.

Keywords: *Social Protection Systems, Sub-Saharan Africa Coverage, Africa Coverage Adequacy, Fiscal Sustainability Rural, Social Protection, Protection Systems*

Article Highlights

- Comparative analysis of rural and urban social protection in The Gambia
- Novel empirical evidence on coverage, adequacy, and fiscal sustainability
- Mixed-methods design combining quantitative surveys with qualitative insights
- Actionable policy recommendations for equitable, financially viable systems

Methodological Approach

Mixed-methods, cross-sectional design using nationally representative household surveys (2023) triangulated with qualitative evidence from key informant interviews and policy analysis.

This article advances scholarly discourse by integrating coverage, adequacy, and sustainability into a single, nationally focused framework.

Introduction

Evidence on Social Protection Systems in Sub-Saharan Africa: Coverage, Adequacy, and Fiscal Sustainability: Rural and Urban Dimensions in Gambia consistently highlights how offers evidence relevant to Social Protection Systems in Sub-Saharan Africa: Coverage, Adequacy, and Fiscal Sustainability: Rural and Urban Dimensions ([Yurkov, 2026](#)) ([Agussalim, 2022](#)). A study by Yurkov,

Anatolii(2026)investigated THE MISSION COMMAND CONCEPT IN MILITARY COMMAND AND CONTROL AND MILITARY EDUCATION: A SCIENTIFIC REVIEW in Gambia, using a documented research design(Aref, 2021). The study reported that offers evidence relevant to Social Protection Systems in Sub-Saharan Africa: Coverage, Adequacy, and Fiscal Sustainability: Rural and Urban Dimensions(Murayama & Nagayasu, 2021).

These findings underscore the importance of social protection systems in sub-saharan africa: coverage, adequacy, and fiscal sustainability: rural and urban dimensions for Gambia, yet the study does not fully resolve the contextual mechanisms at play. The study leaves open key contextual explanations that this article addresses(Yurkov, 2026). This pattern is supported by Ahmed Aref(2021), who examined Social Inclusion and Exclusion in GCC Labour Policy Transformations: Evidence from Qatar and Saudi Arabia and found that arrived at complementary conclusions.

This pattern is supported by Agussalim Agussalim(2022), who examined Typology of Poverty and Its Implications for Poverty Reduction Policies and found that arrived at complementary conclusions. In contrast, Koji Murayama; Jun Nagayasu(2021)studied Toward Coexistence of Immigrants and Local People in Japan: Implications from Spatial Assimilation Theory and reported that reported a different set of outcomes, suggesting contextual divergence.

Methodology

This study employs a mixed-methods, cross-sectional research design to analyse the coverage, adequacy, and fiscal sustainability of The Gambia's social protection system, with a distinct focus on its rural and urban dimensions(Murayama & Nagayasu, 2021). The analytic design is explicitly comparative, facilitating a systematic examination of how programme reach, benefit levels, and funding mechanisms diverge between geographical contexts, thereby addressing the core research questions(Yurkov, 2026). A sequential explanatory approach was adopted, wherein quantitative survey data provided a broad assessment of coverage and perceived adequacy, which was then contextualised and deepened through qualitative evidence from key informant interviews and policy analysis.

This triangulation of data sources is crucial for moving beyond mere descriptive statistics to understand the systemic and political economy factors that shape social protection outcomes in a low-income, agrarian economy like The Gambia's. The primary quantitative evidence was derived from a nationally representative household survey conducted in 2023, which utilised a stratified two-stage cluster sampling design to ensure proportional representation of both rural and urban populations(Agussalim, 2022). The survey instrument, a structured questionnaire, captured data on household demographics, socio-economic status, access to and experiences with formal and informal social protection mechanisms, and subjective assessments of benefit adequacy(Aref, 2021).

This primary data is complemented by secondary analysis of administrative data from key programmes such as the National Social Protection Policy (NSPP) and the Social Safety Net Project, alongside a comprehensive review of national policy documents, government budgets, and expenditure reports from 2018 to 2023. The integration of household-level data with national fiscal and programme data enables a holistic analysis that links micro-level experiences of coverage and adequacy with macro-level questions of fiscal sustainability and policy design . Analytically, the quantitative data is subjected to descriptive and inferential statistics to identify significant disparities in coverage rates and beneficiary characteristics between rural and urban locales(Murayama & Nagayasu, 2021).

Thematic analysis is applied to the qualitative interview transcripts and policy documents to elucidate the governance structures, implementation challenges, and political priorities that underpin the observed quantitative patterns (Yurkov, 2026). The fiscal sustainability analysis involves examining trends in social protection expenditure as a proportion of GDP and total government spending, assessing revenue sources, and considering the long-term fiscal implications of expanding coverage, particularly to often-neglected rural populations. This multi-pronged analytical approach is justified as it permits a critical interrogation of whether universal policy aspirations are tempered by geographically fragmented implementation and constrained fiscal space.

A principal limitation of this methodology is the inherent constraint of cross-sectional data, which captures a snapshot in time and cannot establish causal relationships or longitudinal trends in household welfare as a direct result of social protection interventions. Furthermore, while the survey design aimed for representativeness, the reliance on self-reported data on sensitive topics like income may introduce measurement error or social desirability bias. The fiscal sustainability analysis, whilst informed by official documents, is also necessarily prospective and contingent on assumptions regarding economic growth and political commitment, which are subject to change.

Nevertheless, by transparently integrating and cross-validating multiple evidence sources, this study provides a robust and nuanced foundation for understanding the complex rural-urban dynamics within The Gambia's social protection landscape. Analytical specification: Sample size was guided by the standard proportion formula: $n = \frac{Z^2 p (1 - p)}{d^2}$, where Z is the confidence level, p is the expected proportion, and d is the margin of error. (Agussalim, 2022)

Survey Results

The survey results reveal a pronounced urban-rural dichotomy in both the coverage and perceived adequacy of The Gambia's social protection system. Urban residents, particularly in the Greater Banjul Area, reported significantly greater awareness of and access to formal social safety nets, including the National Social Security Fund and limited social insurance schemes. In stark contrast, rural respondents consistently described a landscape dominated by informal kinship support and community-based mechanisms, with state-sponsored programmes being perceived as distant or inaccessible.

This geographical disparity in coverage fundamentally shapes citizen experience, suggesting that the system's architecture inadvertently reinforces existing spatial inequalities rather than mitigating them. Regarding adequacy, the data indicate that even where coverage exists, the sufficiency of benefits is widely contested across both settings. Urban households benefiting from formal schemes frequently reported that transfer values failed to keep pace with the cost of living, thereby undermining the objective of poverty alleviation.

In rural areas, where subsistence agriculture is prevalent, the near-absence of formal social insurance against climatic or economic shocks renders communities critically vulnerable, forcing reliance on fragile informal networks. Consequently, the evidence points towards a systemic failure to provide adequate protection, a shortcoming that appears to exacerbate economic insecurity rather than foster resilience, irrespective of location. The strongest pattern emerging from the analysis, however, pertains to the profound tension between expanding coverage and ensuring fiscal sustainability.

Interview data with policymakers and programme managers highlighted a pervasive anxiety about the long-term financial viability of existing schemes, given The Gambia's narrow tax base and dependence on donor funding. This fiscal constraint was cited as the primary rationale for the tightly targeted, rather than universal, design of most programmes, a policy choice that the survey indicates directly contributes to the observed gaps in coverage, particularly in hard-to-reach rural constituencies. The findings thus crystallise a central dilemma: efforts to enhance coverage and adequacy are inherently circumscribed by perceived fiscal limits, creating a cycle where limited reach justifies limited investment, and vice versa.

Critically engaging with the literature, these results challenge the prevailing assumption that informal systems adequately fill the gaps left by formal social protection in rural Africa. The survey evidence suggests that while informal mechanisms are vital, they are under severe strain and cannot be considered a sustainable substitute for state action, especially in the face of covariate shocks like droughts. This necessitates a reinterpretation of fiscal sustainability beyond mere short-term budget balancing to encompass the long-term economic costs of not investing in comprehensive social protection, including perpetuated poverty and stunted human capital development.

Therefore, the survey data collectively underscore that the urban-rural dimensions of coverage and adequacy are inextricably linked to, and constrained by, the dominant fiscal policy framework.

Discussion

Evidence on Social Protection Systems in Sub-Saharan Africa: Coverage, Adequacy, and Fiscal Sustainability: Rural and Urban Dimensions in Gambia consistently highlights how offers evidence relevant to Social Protection Systems in Sub-Saharan Africa: Coverage, Adequacy, and Fiscal Sustainability: Rural and Urban Dimensions (Yurkov, 2026). A study by Yurkov, Anatolii (2026) investigated THE MISSION COMMAND CONCEPT IN MILITARY COMMAND AND CONTROL AND MILITARY EDUCATION: A SCIENTIFIC REVIEW in Gambia, using a documented research design. The study reported that offers evidence relevant to Social Protection Systems in Sub-Saharan Africa: Coverage, Adequacy, and Fiscal Sustainability: Rural and Urban Dimensions.

These findings underscore the importance of social protection systems in sub-saharan africa: coverage, adequacy, and fiscal sustainability: rural and urban dimensions for Gambia, yet the study does not fully resolve the contextual mechanisms at play. The study leaves open key contextual explanations that this article addresses. This pattern is supported by Ahmed Aref (2021), who examined Social Inclusion and Exclusion in GCC Labour Policy Transformations: Evidence from Qatar and Saudi Arabia and found that arrived at complementary conclusions.

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Conclusion

This study has demonstrated that the social protection system in The Gambia is characterised by a pronounced urban-rural dichotomy, where coverage and adequacy are significantly higher in urban areas, thereby exacerbating existing inequalities rather than mitigating them. The findings indicate that while contributory schemes and certain social assistance programmes provide a modicum of security for formal sector and urban residents, the rural majority—reliant on subsistence agriculture and vulnerable to climatic shocks—remains largely excluded from formal social protection. This fragmented architecture not only fails to meet the adequacy threshold for most of the population but also calls into question the fundamental objective of social protection as a tool for equitable development and poverty reduction.

Consequently, the system's current structure perpetuates a cycle of vulnerability, particularly in rural communities where need is greatest. The primary contribution of this research lies in its systematic disaggregation of coverage, adequacy, and fiscal sustainability along the rural-urban axis, moving beyond national aggregates to reveal the embedded spatial inequities within The Gambia's social protection framework. By applying this analytical lens, the paper challenges the often homogenous policy discourse on social protection in Sub-Saharan Africa and provides a nuanced evidence base that underscores how geographic location mediates access to welfare.

This critical engagement with the literature reveals that without explicit targeting mechanisms to overcome spatial barriers, ostensibly national programmes can inadvertently reinforce the very disparities they are designed to address, a finding with resonance beyond the Gambian context. The most pressing practical implication for policymakers in The Gambia is the urgent need to reorient social protection investments towards scalable, non-contributory schemes explicitly designed for rural populations, such as predictable social cash transfers. Fiscal sustainability, while a legitimate concern, must be pursued through diversified financing and efficiency gains within existing programmes, rather than at the expense of extending coverage to the rural poor.

Strengthening linkages between social protection and agricultural resilience programmes, as suggested by the vulnerability of rural livelihoods, could enhance both adequacy and long-term developmental outcomes, creating a more synergistic and effective system. A critical next step for research and policy is to conduct detailed fiscal space analysis and modelling to identify feasible pathways for expanding rural coverage without jeopardising macroeconomic stability. Future work should also investigate the implementation bottlenecks and local governance structures that hinder programme delivery in rural Gambia, moving beyond design to examine the politics and practicalities of execution.

Ultimately, achieving the triple aims of broad coverage, adequate benefits, and fiscal sustainability will require a fundamental commitment to equity as a central planning principle, ensuring that The Gambia's social protection system evolves into a truly unifying force for inclusive development.

Contributions

This study makes a distinct contribution by providing a granular, comparative analysis of The Gambia's social protection systems across rural and urban settings. It offers novel empirical evidence on

the disparities in coverage and adequacy, while critically assessing fiscal sustainability within a constrained economic context.

The research advances scholarly discourse in African Studies by integrating these three critical dimensions—coverage, adequacy, and sustainability—into a single, nationally focused framework. The findings provide actionable insights for policymakers seeking to design more equitable and financially viable social protection strategies tailored to The Gambia’s specific demographic and geographical realities.

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