Report Number: ICRR0024204

1. Project Data

Project ID	Project Name
P143332	CI-Productive Social Safety Net
Country	**Practice Area(Lead)**
Cote d'Ivoire	Social Protection & Jobs

L/C/TF Number(s)	Closing Date (Original)	Total Project Cost (USD)
IDA-56480,IDA-64360	30-Oct-2020	151,112,916.76
Bank Approval Date	**Closing Date (Actual)**	
29-May-2015	31-Dec-2023	

	IBRD/IDA (USD)	Grants (USD)
Original Commitment	50,000,000.00	0.00
Revised Commitment	149,921,164.47	0.00
Actual	151,112,916.76	0.00

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Public Disclosure Authorized

2. Project Objectives and Components

a. Objectives

The (original) project development objective (PDO) was to provide cash transfers to poor households in selected regions and develop the foundations of a social safety net system. The PDO statement was the same in the Project Appraisal Document and Financing Agreement (PAD, p. iii, and FA, p. 5). The “selected regions” were departments and districts in the central, western, and northern regions of Côte d’Ivoire where poverty was highest. The project considered “the foundations of a social safety net system” to be key instruments for providing regular and predictable cash transfers to poor households—namely, a scientifically based targeting system with a registry, a reliable payment mechanism, a sound monitoring and evaluation system, and implementation manuals.

The objective was amended (on July 23, 2019) to “to improve access to cash transfers and earnings opportunities among poor households and develop a social protection delivery system” (Amendment to the FA. p. 3, and Restructuring Paper, p. 2).

For the purpose of this ICRR, the objectives (against which outcomes will be assessed) are taken to be:

PDO1: Provide cash transfers to poor households in selected regions / improve access to cash transfers among poor households (with revised targets);

PDO2: Develop the foundations of a social safety net system / develop a social protection delivery system (with revised targets); and

PDO3: Improve access to earnings opportunities among poor households (new objective added in 2019). (The addition of an additional objective will not trigger a split rating in this case because it expanded the scope of the project, and in any case, a split rating would result in the same ratings.)

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

Yes

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

Yes

Date of Board Approval

23-Jul-2019

c. Will a split evaluation be undertaken?

No

d. Components

Original Components

Component 1: Cash transfers “Plus” Program targeted to poor households (appraised cost US$38 million; revised cost US$ 131 million; actual cost US$135 million)

The first component aimed to design and support the progressive deployment of a program of regular cash transfers and accompanying measures to strengthen investments in human capital and households’ productivity. It financed direct cash transfers to beneficiaries, and training activities on human capital, livelihoods, and skills, aiming to teach entrepreneurial behaviors and skills that would improve livelihoods.

<u>Subcomponent 1.1: Cash transfers targeted to poor households</u>. This subcomponent aimed to support phased enrollment of 35,000 beneficiary households in rural areas, starting with an initial pilot cohort of 5,000, and the payment of digital cash transfers. It included developing a new targeting approach, using geographic targeting and proxy-means testing with community validation, testing and refining it, training in

its use, and information for communities; setting up a registry of households and enrolling households, evaluating eligibility; and distribution of quarterly cash transfers of FCFA 36,000 (equivalent to US$60) for three years (four years for the households in the pilot). A payment mechanism would be chosen after a careful review of the options. A mechanism for citizen feedback and grievance redress would be set up.

Subcomponent 1.2: Accompanying measures to support investments in human capital and livelihoods. This subcomponent supported communication, training and coaching, and community sensitization to promote behavioral change for investments in human capital and to enhance economic productivity, to be delivered to cash-transfer beneficiaries and other community members. It covered the recruitment of community agents (*Consultants Agents Communautaire*, CACs) to deliver most interventions. The PAD envisaged that these services would build on existing successful interventions in the country, and private providers and NGOs would be contracted to provide them. The intention was to provide information that could lead to better nutrition, higher demand for primary health care and education services for children, support for activities to prevent pregnancy and early marriage among young girls, and enhanced awareness of the need to integrate persons with disabilities to promote their social and economic inclusion. The sub-component would also finance outreach campaigns, training, and coaching to enhance household financial literacy and teach business skills aimed at improving productivity of existing income-generating activities among self-employed individuals and cooperatives, including women's groups.

Component 2: Developing the foundations of a social safety net system (appraised cost US$8 million; revised cost US$12 million; actual cost US$9 million)

This component would finance goods, information technology (IT), and consultancy services to develop and implement the instruments needed to manage a national coordinated social safety net system. The project identified four key tools to be developed and tested for initial use in the cash transfers plus program, and later improved for adoption as part of the wider social protection system: (i) a targeting method and manual for cash transfers, including development of a proxy-means testing formula to identify the poor; (ii) a registry of vulnerable households, including a unique identifier for each household, data security and privacy mechanisms, household questionnaires, protocols, and manuals; (iii) an efficient digital payment system; and (iv) a management information system (MIS). These four tools were considered critical to enhance coordination across sectors, and to improve the governance and cost-effectiveness of safety net interventions.

The household registry database (later referred to as social registry, or *Registre Social Unique*, RSU) would facilitate pre-identification of vulnerable households potentially eligible for social transfer programs. This would reduce targeting costs and improve targeting equity.

The payment system was required to deliver digitally timely and reliable cash payments to beneficiary households. The project envisaged that private sector payment systems would be explored, to identify and adopt the most suitable (reliable, traceable, cost-efficient, and predictable) option. The payment system would be managed by a private service provider. It would be informed by the project management information system (list of beneficiaries, digital identity, or wallet numbers), and would provide timely and systematic reporting to the Project Management Unit.

The MIS would be used to register and manage beneficiaries, and to monitor the cash transfer program, seeking to ensure interoperability with other national databases. The MIS was also intended to provide the database and IT modules for validation, updates, and identification for the household registry, ensuring that the MIS and registry were intrinsically linked.

Component 3: Project management, monitoring and evaluation (appraised cost US$4 million; revised cost US$7 million; actual cost US$7 million)

Component 3 was to support consultant services and procurement of goods needed to ensure that all activities and administrative and financial tasks were carried out and managed effectively, agencies coordinated, activities and results consistently monitored, and relevant evaluations done to draw lessons and improve implementation.

Changes in components during implementation

The restructuring included changes to components 1 and 2. Additional Financial (AF) provided resources to expand the coverage of most activities and add activities to increase access to earning opportunities for the poor, as reflected in an additional project outcome.

Component 1 was renamed "Digital Cash Transfer 'Plus' Economic Inclusion Program."

The coverage of Subcomponent 1.1 expanded to add more households, new regions including in the southern part of the country, and urban areas. Activities related to accompanying measures on investments in human capital (e.g. maternal health and nutrition awareness), previously under subcomponent 1.2, were incorporated under activities on beneficiary case management within this subcomponent.

Subcomponent 1.2 was renamed "Economic Inclusion Platform" and was the most significantly revised by the restructuring. The scope of economic inclusion activities was expanded beyond the original livelihood training. The digital financial literacy and risk management support was enhanced to also include family budgeting training, life skills/adult competencies training, and counseling to develop community savings and loans associations (*Association Villageoise d'Épargne et de Crédit*, AVEC). These were designed with a strong women's empowerment lens. A lump sum grant equivalent to two quarterly cash transfers, i.e. FCFA 72,000 (equivalent to US$120), was introduced to support investments and market access for beneficiaries. Also, support to facilitate access to markets through household and cooperative entrepreneurship counseling was increased, and technical assistance in intermediation services with regional market actors was provided.

Component 2 was renamed "Developing the Social Protection Delivery System," to reflect greater focus on the institutionalization of delivery systems. Additional support was provided for developing and institutionalizing the social registry and its information system, building on the existing household registry. The aim was to strengthen links to other social programs such as the universal health coverage program (*Couverture Maladie Universelle*, CMU). Resources were also allocated to strengthen the Ministry of Employment and Social Protection (*Ministère de l'Emploi et de la Protection Sociale*) service delivery network at the local level (regional branches).

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

Project Costs: Total project costs were estimated at appraisal at US$ 50 million over five years. Additional Financing of US$100 million was approved four years into implementation. The final disbursements at closing were US$151.113 million, just more than 100 percent of the total amount committed, and 302 percent of the original appraised project amount.

Project Financing: The project was financed by IDA grants of US$50 million (IDA-56480) and US$100 million (IDA 64360).

Borrower/Recipient Contribution: No financial contribution was expected from the Borrower (PAD, p. ii). Well before the end of the project, targets had been met, and the government decided to provide additional funding to expand the intended number of beneficiaries. Annex 3 of the ICR (ICR, p. 44) recorded this Borrower contribution of US$66 million equivalent, noting that government resources helped finance an expansion of activities, in particular, digital cash transfers to an additional cohort of beneficiaries in late 2020. The Borrower contribution was 4.6 percent of the cost of delivering the program between 2015 and 2019, and about 50 percent in 2021 and 2022, as the government fully financed cash transfers to 102,000 beneficiary households.

Dates and changes in project financing during implementation: The project was approved on May 29, 2015, and became effective five months later on October 27, 2015. A mid-term review was held in May 2018. The original project closing date of October 30, 2020, was extended by four years to October 30, 2024, when AF was approved (see next paragraph). At the end of 2023, the closing date was brought forward to December 31, 2023.

Restructurings: There were two level-two restructurings. The first restructuring was approved on June 14, 2019, under which (a) additional financing of US $100 million was approved; (b) the PDO, outcome targets, and most intermediate indicators were revised upwards, reflecting the expanded scope and ambition enabled by the AF; (c) coverage was expanded of some project activities and new activities added to support the economic inclusion of the poor more comprehensively; (d) new implementation arrangements were put in place; and (e) the closing date was moved from October 30, 2020, to October 30, 2024. At the time of the first restructuring, total disbursements were US$32.54 million, 65 percent of the original allocation, and 21.5 percent of final total project disbursements. The project name was changed from “Productive Social Safety Net Project” to “Social Protection and Economic Inclusion Project,” but the change was not implemented in the operations portal, so reporting continued under the original project name.

A second restructuring on December 20, 2023, brought the closing date forward by ten months to December 31, 2023, because the project was fully disbursed and had achieved all PDO-level indicators, and a follow-on project approved in May 2022 had been effective for a year (since December 2022) and was supporting the National Multisectoral Safety Nets Support Program (PAFS).

A split rating will not be used, following the Guidelines. As noted, although the PDO was changed, this reflected an increase in the scope and scale of the project.

3. Relevance of Objectives

Rationale

The project addressed a fundamental and persistent development challenge. The project PDO, activities, and design remained **fully relevant to the continued pressing need for increasing income and earning**

capacity, especially among people living in poverty in rural areas, highly vulnerable to shocks, with inadequate access to social safety nets and health or education services.

The project was fully responsive to national priorities throughout implementation. The National Development Plan (*Plan National de Développement*, PND) 2012-2015 placed a strong emphasis on reducing inequality and rebuilding social cohesion. It promoted investments in safety nets and in productive jobs, to address some of the sources of fragility and inequality and redistribute benefits stemming from the country's economic growth. The PND influenced the National Social Protection Strategy (*Strategie Nationale de Protection Sociale*, SNPS) 2014-2020, adopted in 2013, which included the objective of improving living standards and human capital investment through the establishment of a social safety net system. It remained responsive to the government's Vision 2030 and 2021–2025 National Development Plan (NDP), particularly the goal in the NDP to accelerate access to such services as education, drinking water, electricity, health care, social protection, and employment.

The project aligned fully with World Bank strategy. It responded directly to the World Bank twin goals of reducing extreme poverty and promoting shared prosperity. It was consistent with the World Bank Africa Strategy, and Social Protection and Labor Strategy. It aligned with Focus Area II of the Country Partnership Framework (CPF) FY 2016-2021 (Report No. 96515-CI), contributing to" Building Human Capital for Economic Development and Social Cohesion." The sixth objective of the CPF was to expand affordable social protection systems, mainly pro-poor programs, particularly the productive social safety net. At closing, the project remained well aligned with the CPF 2023–2027 priority areas of improving human capital to help Côte d'Ivoire achieve tangible results and strengthen the social contract between the state and citizens; and reducing regional disparities and promoting resilience.

Rating

High

4. Achievement of Objectives (Efficacy)

OBJECTIVE 1

Objective

Provide cash transfers to poor households in selected regions / improve access to cash transfers among poor households (with revised targets)

Rationale

The theory of change (TOC) for the first part of the PDO was that setting up and testing a system for identifying poor families, enrolling and registering them, applying targeting criteria, and verifying eligibility, through which digital cash transfers could be distributed to targeted beneficiaries, would enable poor households to receive regular cash transfers.

The TOC was clear and logical, and well reflected in the project design.

Outputs and Intermediate Results

- Community agents (*Consultants Agents Communautaire*, CACs) recruited and trained to deliver most interventions.
- Registry of households set up, households enrolled, and socio-economic information collected
- New targeting approach developed, tested, and refined. Geographic targeting and proxy-means testing were used to identify households below the poverty line. Eligibility criteria were set as being below the poverty line and including pregnant women and/or children aged 15 years or younger. Households with extenuating circumstances - such as particularly poor heads of households without young children or with disabilities - were considered case-by-case.
- Agents were trained to collect information needed for the proxy-means test.
- Careful design and community validation of the targeting mechanism helped achieve very low false inclusion and exclusion rates, at only 2 percent and 3 percent, respectively.
- Communities were informed about the new means testing and transfer program.
- Phased enrollment of 35,000 beneficiary households in rural areas started with an initial cohort of 5,000 households.
- Over time, an additional 90,000 households were selected in new areas to receive digital cash transfers financed by the project, plus 102,000 more with transfers funded by the government.
- Options for the payment mechanism were reviewed and assessed, and a digital cash payment mechanism selected.
- Digital cash transfers of FCFA 36,000 (equivalent to US$ 60) transfers were paid quarterly for three years (four years for the households in the pilot).
- A mechanism for citizen feedback and grievance redress was set up.
- Beneficiary households selected a "designated recipient" to receive the cash transfers: the household head or other household member, or, if no one in the household had a sim card and so was unable to set up a mobile bank account, a trusted person outside the household. Designated recipients were helped to set up a mobile money account.

Outcomes

<u>Beneficiaries of safety nets programs</u> (number of households, individuals)

The project greatly exceeded the target number of beneficiary households and individuals. A total of 227,000 households, comprising 1,342,128 people, received quarterly cash transfers for three years during the project. The original and revised targets were 35,000 and 125,000 households, and 210,000 and 540,000 individuals (the latter targets were based on an estimated average household size of 6, close to the actual size of 5.9). The project funding (including AF) covered cash transfers to 180,000 households. Complementary financing from the government enabled the national roll-out of the program and inclusion of an additional 102,000 households, using mechanisms and systems supported by the project.

<u>Female beneficiaries</u>

The revised sex-disaggregated targets were also surpassed. The project made cash transfers to 82,594 female-headed households, compared to the target of 37,500 (new indicator added during the AF restructuring). This was 36.4 percent of the total number of cash transfer beneficiary households, compared to the 30 percent target. There were 102,009 “female designated recipients of Safety Net

Programs," compared to the target of 37,500. In the first cohorts, very few women were designated as recipients; noting this, the project sensitized the CACs and participating households of the benefits of designating a female recipient (resources controlled by women are more likely to be used to benefit children and other household members). Over successive cohorts, the percentage of female designated beneficiaries increased.

Validity of data:

The ICR reported that monitoring surveys carried out for each cohort, using random samples of recipients, confirmed that payments were indeed received. Over 98 percent of cohort-4 beneficiaries surveyed, and almost 100 percent of earlier cohort recipients surveyed, confirmed that they had received the third 2023 payment.

How the cash transfers were used (although this sub-section is beyond the scope of the PDO, it provides useful information on project impact):

Households used cash transfers predominantly to meet basic needs and access social services. In annual surveys, 50-70 percent of beneficiaries reported using their last allocation to buy food, around 30 percent for health care, and 30-56 percent for education. Some beneficiaries in all cohorts used the cash to secure identification documents, such as birth certificates for children, which facilitated access to basic services.

Cash transfers were also used to buy productive inputs for household enterprises. Qualitative interviews conducted as part of ICR preparation indicated that households tended to use initial transfers for immediate needs and time-bound expenses, such as education fees, before investing in productive inputs. One third (35 percent) of rural households in cohort 3 spent part of their last allocation on agricultural inputs. Across cohorts, beneficiaries used the transfer to buy equipment and raw materials for an existing or new business, especially but not only in urban areas.

The declared uses of the cash are consistent with communication, sensitization, and training delivered by the CACs, and supported the added PDO of improving access to earning opportunities.

Rating
High

OBJECTIVE 2

Objective
Develop the foundations of a social safety net system / develop a social protection delivery system (with revised targets)

Rationale
The **TOC** for this part of the PDO was that designing and successfully setting up and using the key delivery tools for the cash transfer program would serve as a basis for developing and validating the foundations of a national social safety net system. These key tools included a scientifically based targeting system, a household registry, a reliable payment system, a sound monitoring and evaluation system, relevant

implementation manuals, and a robust MIS, as well as capacity of key actors to manage, coordinate, and monitor a social protection program.

Outputs

- A platform and processes for efficient, reliable digital cash transfer payments was developed.
- Targeting methods and protocols were developed and validated through community feedback. The method initially developed for rural areas was adapted for use in urban areas. Manuals were developed, and training delivered.
- An MIS for the cash transfer program was fully operationalized by 2018, comprising the necessary IT infrastructure, data, and training. Modules were adapted, updated, and added to in response to program changes. All users were trained on the MIS and retrained as needed.
- Social registry information was coordinated with the national pension fund and universal health insurance program. The targeting system (proxy-means testing and local community validation) developed for the project was adopted and used by the national universal health insurance program for the poor.
- IT tools were developed for a new national social register, the "*Registre Social Unique*" (RSU). Questionnaires and protocols for data collection were developed, tested, and adopted. The database developed for the cash transfer program was expanded and the data begun to be transferred to the RSU. An inter-ministerial technical working group developed an institutional and operational framework for applying the social registry and targeting methodology to other social protection and labor programs.

Intermediate Results

- *A Digital cash transfer payment system was developed, including Quality Assurance (QA) procedures.* A digital payment protocol was developed in collaboration with mobile money operators, tested, and effectively rolled out to cover all cash transfer payments. Quality assurance processes were established and integrated into the annual cohort surveys. As noted above, surveys found that almost all beneficiaries received their cash transfers.
- A *Management Information System was developed, including QA.* The MIS for the cash transfer program was fully operationalized by 2018 and continued to be updated as the program evolved. The MIS started with core modules for beneficiary intake and monitoring, piloted on initial cohorts. The MIS allowed the project to produce and reconcile beneficiary payment lists that were shared with mobile payments operators. It was progressively enhanced to enable monitoring of additional interventions (such as economic inclusion activities) and to reflect implementation changes. Clearly defined protocols for data entry, access, and reporting were developed. All actors involved in data entry and analysis were regularly trained. The effective deployment of the MIS was reflected in continued satisfactory reporting of cash transfer program indicators and effective beneficiary management.
- *A social registry was developed, including QA.* The MIS provided all the functions of a social registry and was populated with relevant data on all households in the selected villages. As part of the increased ambition of the restructured project to develop the foundations of a broad social safety network, a more ambitious aim was added of developing, validating, and beginning to use a new national social register, the RSU, that could be used by programs in addition to the cash transfer program. The target was revised from "validated, adopted and QA in place" to "fully operational protocol in place." By project completion, the RSU was partially functional. The ICR noted that "the RSU was validated and delivered between the last ISR and project closing. Preliminary quality

assurance tests were conducted, but full field tests to ensure quality were not conducted. They were under preparation at time of ICR finalization, and expected to be conducted in mid-2024" (ICR, p 37). (The relevant IRR was fully achieved by the MIS, and partially achieved regarding the new RSU.)

- *A robust targeting system was developed for the cash transfer program, including QA, by 2019.* Two targeting protocols, including Proxy Means Test (PMT) models, were developed, one for rural areas and one for urban areas. The quality of the protocols was assessed through annual cohort surveys. The rural targeting protocol consisted of three phases to identify poor households: (1) geographic targeting, combining data-driven approaches to select regions and quotas for departments, and a randomized process to select villages; (2) a simplified poverty PMT at the village level; and (3) community-based validations to ensure appropriate inclusion and exclusion. The approach was adjusted for urban areas in 2019, introducing preselection of potentially eligible households by selected neighborhood committees ahead of conducting the PMT. The two protocols evolved slightly over the lifecycle of the project, responding to implementation lessons and the availability of new data.

Outcomes

Number of households registered in social registry

As noted above, the development of the new national RSU was behind schedule, and household registration data had not been fully transferred by the end of the project. However, a registry database of households was developed and used for the cash transfer program, and the number of households it included exceeded the target. The original target of 105,000 households was revised to 312,500, and exceeded by the 387,816 households registered in the MIS of the cash transfer program. The MIS acted as a registry for other poor and vulnerable households living in the same communities as well as for the cash transfer program beneficiaries.

Share of payments using the project's digital payment delivery system that are made on time

The project fully achieved the PDO target of an effective digital cash transfer payment system, with 94 percent of payments, all digital, successfully delivered on time—above the 90 percent target. (This includes data from all cohorts of beneficiaries, including cash transfers financed by the government, which were made through the digital payment protocols and delivery systems supported by the project.) Cash withdrawals were overall accessible, with 86 percent of cohort 4 and 55 percent of cohort 3 beneficiaries able to withdraw in their localities. While small transport costs affected most beneficiaries, most cohort survey respondents reported being able to withdraw cash without major problems. This digital payment system was the first of its kind for a national program in West Africa. Stakeholders interviewed by the Bank team reported the advantages of digital payments: reduced operating costs, improved transparency and traceability, reduced risk of leakages, and discretion for recipients. These advantages were assessed as outweighing the risk of exclusion due to a lack of identity documents (ID) that were needed to get a sim card. This was mitigated by enabling households without any member with an ID to nominate someone outside the household to receive payments on their behalf.

Grievance Redress Mechanism

The results framework also included this goal: "A communication platform and grievance redress mechanism designed and implemented, including quality assurance (QA) spot check." The wording of the original target, that this should be validated and adopted and that QA spot checks should be routinely done, was revised at restructuring to state that in addition to the original target, a "fully operational protocol (be) in place." The Bank team clarified that the GRM should be operating as intended, and actually being used, rather than simply being set up (conversation with Bank team on October 30, 2024).

A new indicator added at restructuring was that a “GRM (would be) receiving and responding to at least 95 percent of complaints within the timeframe specified in the Project Implementation Manual (PIM).” The ICR reported the target as exceeded, with 100 percent timely response to complaints, and noted that all 831 grievances registered in the GRM since 2020 were resolved as per agreed protocols (ICR, p. 39). The GRM was improved over time to become more user-friendly and accessible, especially to illiterate people, enabling them to submit issues verbally over the phone instead of through a website. The project also improved procedures for escalating grievances for action, follow-up and resolution over time (conversation with Bank team on October 30, 2024).

Rating
High

OBJECTIVE 3

Objective
Improve access to earnings opportunities among poor households (new objective added in 2019)

Rationale
The TOC for this part of the PDO was that long-term impact of the cash transfers, including the “Productive Exit Grants," would be achieved by delivering accompanying measures to promote investments in recipients' productivity. Beneficiaries would be offered financial resources, skills and knowledge to improve their human capital and increase their economic inclusion, with the expectation that these measures would result in increased earning opportunities.

Outputs

- Community agents (*Consultants Agents Communautaire*, CACs) were recruited to provide communication and community sensitization, and training and coaching to cash-transfer beneficiaries and other community members, to encourage investments in human capital (nutrition, health and education, prevention of unwanted pregnancy and early marriage); enhance awareness of the need to integrate persons with disabilities to promote their social and economic inclusion; and teach skills that would better enable them to use the cash transfers to enhance economic productivity and earnings.
- Trainings on income generation activities, life skills, and family budgeting were provided, as was training in business skills aimed at improving productivity of existing income-generating activities among self-employed individuals and cooperatives, including women's groups.
- Village Savings and Credit Associations (AVECs) were established and supported. The ICR provided details for cohort 3: With initial support from the CACs, 1668 AVECs were created in cohort 3. They mobilized close to 1.7 billion XOF during their first cycle and recovered 93 percent of the disbursed credits. 1131 AVECs continued operating for a second cycle, without any support by the project. These associations were usually open to non- beneficiaries of the project, enabling the spread of project benefits to the wider community and strengthening social cohesion.

- Productive exit grants were distributed to 106,201 households; most cohort 4 households were expected to receive their grant in 2024.

Intermediate Results

The project offered economic inclusion activities to all households in participating villages, exceeding the target of reaching at least 90,000 people with these activities. There were 225,000 cash transfer beneficiary households in localities where the economic inclusion activities were offered. The ICR reported that “it was not feasible to adequately measure actual participation, especially for earlier cohorts and in light of the different package of interventions offered across cohorts” (ICR, p. 15). Instead of gathering data for this indicator, the project assumed participation by one person in each household in areas where economic inclusion measures were offered. The ICR accepted this, noting that “exit surveys confirm extremely high levels of participation to most measures, wherever offered, thus confirming full achievement of targets” (ICR, p. 15).

The exit survey results cited in the ICR imply levels of participation well above the target, especially among rural households. The ICR noted the following examples: 85 percent of cohort 4 households attended life skills training. Participation in family budgeting training was above 86 percent for each cohort and reached 98.5 percent for cohort 2. Over 98 percent of cohorts 1 and 2 households and 66 percent of cohort 4 households attended AGR training. 80 percent of cohort 3 households attended AVEC training” (ICR, p. 15).

The ICR (Annex Table 1, p. 35) reported that 37 percent of beneficiaries participating in economic inclusion activities were female, surpassing the revised target of 30 percent. This indicator had been set at 50 percent in the original results framework, and was the only indicator whose ambition was reduced in scope during the project.

Outcomes

<u>Share of households reporting an increase in earnings (percentage)</u>

<u>Share of households reporting an increase in earnings (female)</u>

The targets were exceeded. These were poor indicators of whether (let alone the extent to which) earnings in fact increased, but they were indicative of achievement of the objective of increased access to earning opportunities among poor households. The indicators were measured using annual exit surveys for each cohort of beneficiaries, which asked whether the household's earnings had increased following participation in the program. The reported result is the average across all beneficiary cohorts, including cohort 4, for whom economic inclusion measures were financed and implemented by the project, although cash transfers were financed through government resources.

By this measure, the project exceeded the 70 percent target (65 percent for households with at least one female member): 95.6 percent of beneficiary households reported an increase in earnings following participation in the project. The same percentage was reported for households with at least one female member, defined as female head of household, female recipient, or female designee.

The ICR noted that the measure was “relevant, (but) reliance on ex post reported change in earnings (yes/no) and lack of a precise time reference do not fully capture the project’s achievement” (ICR, p. 15). The ICR also noted that a “qualitative evaluation of the impact of economic inclusion measures on cohort 3 confirmed the expansion of economic activities across regions, among both men and women recipients," offering suggestive supporting evidence for a likely increase in earnings. However, the ICR also noted that without any baseline information on revenue levels, measurement of actual productivity improvements was not possible. This ICR Review notes this as a weakness in the project's monitoring and evaluation (see below).

Other Indicators

Two other indicators related to the overall project management and to M&E. All project financial audits and monitoring and evaluation (M&E) reports were reported to have been disclosed on time (target fully achieved). The original target for an impact evaluation survey was that a report would be completed. The ICR reported this to have been achieved, but noted that "due to technical concerns" the report was not released. This ICR Review regards this target to have been partially met.

Rating
High

OVERALL EFFICACY

Rationale
Achievement of all three objectives is rated High. Most (revised and original) PDO and intermediate indicator targets were met or exceeded, and some key targets were reached ahead of schedule.

Overall Efficacy Rating

High

5. Efficiency

Appraisal Economic Analysis: The PAD (Annex 5, pp. 69-82) provided a detailed picture of poverty trends, poverty measures, and variations by rural/urban and by regions. The ultimate aim of the project was to reduce poverty, especially extreme poverty, in the short term by providing cash transfers to targeted households, and in the medium-term by delivering training (so called "accompanying measures") aimed to enable increased household earnings. The project was expected to have a small effect on poverty and extreme poverty during implementation. In addition, it would set up the foundations for a national social safety net program, with a well-tested targeting system, that would allow rapid future scale-up of cash transfers in a cost-efficient manner.

A cost-benefit analysis using 2008 household survey data informed the project design, aiming to maximize its poverty-reduction potential. The size of the cash transfer was guided by international experience and aimed to provide (if all allocated to consumption) an average increase of about 20 percent for extremely poor households, and about 15 percent for poor households. It was decided to target the extreme poor in rural areas with the highest incidence of extreme poverty, so as to reduce severe poverty. (Targeting those just below the poverty line would, conversely, have had the greatest impact on the number of poor people, but have had little impact on other poverty indicators.) It was expected that the targeting manual would update the analysis using the 2015 household survey and 2014 census to define the optimal geographical targeting to maximize the potential poverty impact of the project.

Additional analysis estimated the costs, and potential impact on poverty indicators, of various scale-up scenarios.

The PAD's economic analysis estimated the investment costs of setting up and operationalizing the social safety net system, by year. It was expected that system set-up costs would be heaviest in year 1 and then decrease, and that operational costs would be high in the first year of cash transfers and then fall sharply relative to transfers once the system was in place. Greater efficiencies were expected if the program were to be scaled up further (no estimates provided).

ICR Economic Analysis: The ICR estimated that the short-term direct impact of the cash transfers in 2021 was a reduction in the national poverty headcount from 37.6 to 37.4 percent, slightly better than expected due to larger scale and better targeting than assumed in the 2015 simulations (ICR, p. 19). Among project participants, the poverty rate fell from 47.5 to 41.2 percent. The project was estimated to have reduced the poverty gap (a measure that combines the number of poor, and how far below the poverty line they are) by 1.2 percent, from 0.281 to 0.278, more than the 0.4-0.6 percent projected at appraisal. It should be noted that the original appraisal was for a US $50 million project, whereas the final project allocation was US $150 million, without considering the additional funds allocated by the government to expand the number of beneficiaries.

The ICR's efficiency analysis (Annex 4, pp. 43-47) compared the project favorably to 13 comparator countries with similar projects (mostly in the region). It cited benefit-to-cost ratios of similar projects as finding rates of return of over 100 percent, meaning that investments boosted beneficiary incomes by more than double the amount spent. No formal benefit-cost analysis for this project was done, but the ICR stated that a 2022 random sample survey of 1197 beneficiary households and over 1000 non-recipient households in nine regions found positive impacts of program participation “suggesting high benefits to cost ratio” (ICR Annex 4, p. 45). Beneficiaries reported spending an average of 37 percent of the transfer amount on food consumption, and the survey found improved dietary diversity and quality of nutrition among beneficiaries. Among recipients, 43 percent increased their income-generating activity inputs, 32 percent spent more on children’s education, 39 percent spent more on health care, and nearly half used a significant part of the transfer to cope with unpredicted idiosyncratic shocks. Most (78 percent) reported improved well-being, and 87 percent were estimated to have exited extreme precarity. The share of non-participating households who reported being involved in non-agricultural business also increased (by more than 15 percentage points), which the ICR saw as suggesting positive economic effects on communities at large as well as on recipients.

Costs were low relative to population coverage. Although the project reached only about 4 percent of the population by 2021, this coverage was achieved with only about half the proportion of GDP spent by other countries to achieve that coverage, with only Ghana achieving similar coverage with a lower share of GDP. (The analysis did not describe or explore the implications of different levels of GDP among the countries.) The monthly amount of the transfer in Côte d’Ivoire – FCFA 12,000 – was in the mid-range, with other countries providing between FCFA 8,170 and 15,000. The amount per beneficiary was only about 7-8 percent of annual household consumption at the national poverty line, and about 50 percent of the poverty gap of an average poor person. This is lower than in regional peer countries (Mali, Benin, Burkina Faso, Niger, Senegal, and Togo), whose average benefit was 10.5 percent of household consumption at the national poverty line, much lower than the global benchmark of 20 percent. The ICR noted that the FCFA 12,000 is only the cash transfer, and does not include spending on complementary measures, which together aimed to set households on a viable path to economic self-sufficiency, rather than directly alleviating poverty.

The cost of delivering the economic inclusion measures was low relative to other projects and became more cost-efficient over time. About one quarter of the overall project cost was spent on the economic inclusion package. The ICR (p. 46) cited a meta-analysis of 107 quantitative and qualitative impact evaluations of 80 economic inclusion programs in 37 countries that all had higher unit costs (Boban et al 2021, "Assessing the Impact and Cost of Economic Inclusion Programs: A Synthesis of Evidence," Policy Research Working Paper No. 9536). The scale-up of the project increased cost efficiency: the cost of delivering transfers and accompanying measures fell from 185 percent of the cash transfers cost at the start of the project to 6 percent at the full scale-up by 2021. As the economic inclusion package was expanded with new and more comprehensive modules, the overall cost-per-beneficiary remained relatively constant at around 43,000 FCFA (about US$70 in 2024), except in 2020 when COVID and budget administration delays disrupted delivery.

The ICR cited numerous examples of implementation efficiency. Expansion targets were reached early, the project was able to expand far beyond the initial expected scope with the US$100 million additional financing, and it closed early. Digital payments kept the costs of delivering cash benefits low, and switching to the new mobile financial service provider Wave in 2022 offered a lower transfer fee that reduced costs by about US$500,000. Activities foreseen by the original project and additional financing were mostly implemented according to the initial plans, with some adjustments in allocations in favor of direct benefits to households. Investments in delivery systems, including digitization, provided short-term efficiency gains and long-term efficiency for government programs. A digital MIS facilitated all processes in the delivery chain. The RSU enables multiple programs to use the same tool for identifying beneficiaries, further improving efficiency. There were some implementation delays related to slow government budget approval, and agreement by agencies to start using the new RSU took longer than anticipated (which was beyond the scope of the project).

Project administration costs increased slightly over the years but were only 2.6 percent of the project total cost. Administrative costs included Project Implementation Unit (PIU) staff salaries and wages, water and electricity bills, telephone and internet bills, and costs of fuel. Administrative spending slightly increased over the years because staff numbers increased, and fuel, electricity, and telephone prices rose. Similarly, project management spending was a small share of total costs, despite a slight increase to enable support for the government-financed cohort of beneficiaries (whose cash transfer costs are not included in project costs). Côte d'Ivoire spent the smallest share on salaries of administrators, targeting, and delivering cash compared to all similar programs in West Africa, which reported administrative costs between 5 and 15 percent (Boban et al 2021).

The targeting process was efficient and cost-effective. Analysis using national household surveys (2018 and 2021) and administrative data found that program accuracy in targeting the poor was high and improved over time. Overall, poorer regions were prioritized in program expansion, with greater coverage increases in regions where poverty increased more between 2018 and 2021. Targeting accuracy improved: 28.2 percent of cash transfers reached households in the poorest quintile in 2021, compared to 23.9 percent in 2018. This is far better than the Sub-Saharan average of 13 percent of social assistance transfers going to the lowest quintile, and on par with countries with well-targeted social assistance programs, such as Panama, the Slovak Republic, and Uruguay (ICR, p. 14, citing World Bank Aspire comparisons). Fifty-six percent of beneficiaries in 2021 were in the lowest two consumption quintiles, which include almost exclusively the poor, given the national poverty rate of 37.5 percent. The targeting protocols improved over time, with updates to the PMT formula using new national household surveys as they become available, and fine-tuning of the processes for community validation of the selection of beneficiaries. As noted above, the GRM also became more accessible, especially to illiterate people, and procedures for ensuring that complaints were investigated and escalated for action as necessary promptly were enhanced.

The project’s targeting process was more cost-effective than the universal health program non-contributory plan (*Régime d'Assistance Médicale de la Couverture Maladie Universelle*, RAM-CMU), despite using the same proxy means testing mechanism. By 2023, the targeting mechanism cost per household for the safety nets project was around US$6.2, whereas it cost the RAM-CMU about US$8.5. The project's efficiency gains came from using community agents to support the targeting process, alongside their other functions. There were economies of scale in their training, field visits, and communication activities.

Efficiency Rating

High

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

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

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

6. Outcome

Relevance, Efficacy, and Efficiency were all rated High, resulting in an overall project outcome rating of Highly Satisfactory.

a. Outcome Rating

Highly Satisfactory

7. Risk to Development Outcome

The main risk to the development outcome is whether the country’s economic situation and budget continue to accommodate the program. The government appears highly committed to its efforts to reduce poverty and has been using the institutions and mechanisms developed by the project to expand the social safety net. The system set up and expanded under the project has been further supported by a US$200 million IDA-financed Program for Results (PforR) (Côte d'Ivoire Productive Social Safety Nets System Strengthening Program, P175594, Report No. PAD4771), effective since December 2022. There is a dedicated line in the government budget for the program, and Treasury resources have been allocated in addition to IDA financing. With GDP expected to continue growing above six percent annually over the next few years (World Bank Group, Global Economic Prospects, January 2024), and given consistent budgetary allocations in recent years, no major financing constraint is envisaged in the short term. But in the medium- to long-term, fiscal constraints or reprioritization may affect continued financing of productive cash transfers. Budget delays can affect effective implementation of activities.

Institutional sustainability seems well served by the project's use of existing regional directors, social center directors, and social workers within three key ministries to deliver project activities. In addition, the project provided transport, equipment, and new skills that also improved performance of their regular duties in delivering social services to poor and vulnerable households.

The project design aimed to foster long-term improvements in the well-being of participants even after leaving the program. Analysis of long-term effects of similar programs in the region shows sustained (and even increasing) benefits (in Senegal, three years after graduation from the project), especially for income from economic activities, salaried income in particular, and diversification, which contributes to resilience of beneficiaries. However, households' economic gains could be threatened by economic and climate shocks including sharp inflation, conflicts, and insecurity. The project economic inclusion interventions aimed to increase beneficiaries' economic resilience by enhancing their skills and human capital. The savings clubs (AVECS) established under the project are a sustainable source of financial and social support within communities and have been a model for additional AVECs to form.

8. Assessment of Bank Performance

a. Quality-at-Entry

The World Bank actively supported the government during project preparation, providing relevant expertise and adapting global lessons to the local context. The team mobilized specialized technical expertise to provide analytical underpinnings that informed project design, for example, the targeting/PMT formula, digital payments, and design of economic inclusion measures. Project design was informed by national experience, simulations, and global standards. In particular, the design drew on World Bank experience in supporting productive cash transfer programs in the Africa region and globally, including establishing delivery systems, especially Brazil's Bolsa Familia program, the Ethiopia Productive Safety Net Program, and programs in Burkina Faso and Bangladesh. It drew on good practices in developing and delivering training modules already tested in Côte d'Ivoire—namely, the basic entrepreneurship module for low-skilled individuals supported by the Emergency Youth Employment and Skills Development Project (PEJEDEC) (P122546, Report No. 63548), and the Japan Social Development Fund (JSDF)-financed Social Inclusion and Improvement of Livelihoods Project (P145750, Report No. 123291).

Project design was thoughtful, realistic and robust, and struck a balance between short-term alleviation of poverty and longer-term aims of enhancing skills, productive capacity, and potential earnings from income generating activities.

The gradual approach adopted allowed for readiness and adaptation, enabling preparations for project expansion and scale-up. Relevant risks were identified, and mitigation actions were adequately considered. There were shortcomings in the M&E design which are discussed below. These, and the strong and relevant design of the project goals and activities, sensitive to local capacity and context, justifies the Satisfactory quality at entry rating.

Quality-at-Entry Rating
Highly Satisfactory

b. Quality of supervision

The ICR described the World Bank team as "strong and stable with smooth transitions and at least one TTL based in the country" at all times (ICR, p. 28). Regular supervision missions were carried out, including field visits in different areas of the country to monitor project implementation. Findings were recorded in detailed Aide Memoires and Implementation Status and Results Reports (ISRs). The team provided timely technical support and training, particularly in procurement, financial management, and safety net systems development. Early investments in strengthening the capacity of the PIU and in key tools of the safety net system enabled the PIU to successfully implement the project on an expanded scale and gain credibility.

The mid-term review took place in May 2018, as originally anticipated, which confirmed progress and the feasibility of expanding economic inclusion activities, subsequently reflected in the 2019 restructuring and AF. The restructuring reflected lessons learned from the first phase and a realistic increase in the level of ambition of the project, in line with government priorities. The Bank team supported weekly working sessions on the RSU during the final year of the project, providing closer follow-up and specialized technical assistance on IT challenges. The strong performance of the team accompanying the government made it possible to close the project ten months early.

Quality of Supervision Rating
Highly Satisfactory

Overall Bank Performance Rating
Highly Satisfactory

9. M&E Design, Implementation, & Utilization

a. M&E Design

The project objectives were explicit and clear. The (implied) TOC was coherent and consistent, with appropriate activities included for achieving the project outcomes and objectives. The results framework included five relevant and measurable PDO indicators, and adequate other indicators to track the theory of change. Most indicators met the "SMART" criteria, and included annual and end-line targets. More ambitious targets were adopted when the project was restructured, reflecting increased funding for a significant expansion of the program.

There were some minor shortcomings in the original project PDO indicators. More thoughtful sex-disaggregated sub-indicators could have been devised. The indicator target that half of all individual beneficiaries of cash transfers be female seems meaningless, since this would simply derive from the gender composition of households. Appropriate changes were made at restructuring: the gender-specific target for the total number of beneficiaries was dropped in favor of indicators for the number of female-headed households receiving cash transfers and the number of females designated as recipients of safety nets programs.

Although the restructuring made improvements in the results framework, some shortcomings remained. As noted in the efficacy section, the number of people who participated in economic inclusion activities was implied and not actually measured. Although CACs were required to keep records on participation, these activities were open to everyone in the villages where cash transfer recipients lived. In the initial years of the project, only paper records were kept, and there were many different activities that changed over time, which would have made reporting and tracking this indicator difficult (at least until the MIS was digitized and the CAC provided with tablets). The ICR noted that the "project missed a chance to capture the intermediate outcomes of such participation, such as results of the AVECs, improved knowledge, etc." (ICR, p. 26). It was also a shortcoming not to have attempted any measurement of increased earnings. Fairly simple questions could have been included in the data collected from households for the targeting tool, or after selection (for example: Do you undertake any activities to generate income? In a typical week (or month), how much do you earn?). Beneficiary surveys could have done better than asking a binary yes/no question about whether income had increased as a result of the program, and could have asked about the size of any increase in wage income.

The M&E design included the development of a robust MIS to enable systematic monitoring of project implementation progress. The MIS was the primary source of data for most indicators, including grievances and their resolution. The design included third-party annual quantitative beneficiary surveys to assess progress for each cohort of beneficiaries. This enabled evidence-based learning and program adjustments for subsequent cohorts. An impact evaluation was planned to be done towards the end of the project.

b. M&E Implementation

The ICR stated that capacity to implement the M&E plan was adequate. An M&E specialist oversaw efforts. The M&E plan was implemented, although there were delays that affected some evaluation activities. Core modules of a simplified MIS were rolled out rapidly with the cash transfer program, using digital technology (Open Data Kit, ODK), for immediate beneficiary management and monitoring. The MIS was rapidly developed and periodically updated with new functionalities as the program expanded. It provided regular real-time updates on the project and enabled reporting on relevant indicators. Local institutions and community agents were regularly trained in the use of the MIS and its modifications, and closely engaged in data collection and monitoring. Good quality annual cohort monitoring reports were completed, although with delays. "Valuable insights on the impact of economic inclusion interventions were provided by the qualitative evaluation of cohort 3" (ICR, p. 27).

Planned data collection for impact evaluations of early cohorts experienced compounding delays. By the end of the original project period, only baseline data had been collected for the planned impact evaluation (IE). End-line data collection was not done until well after the restructuring. This triggered downgrading of the M&E rating to MS from 2019 until the impact evaluation report was delivered in November 2022.

The ICR noted that IE report was not released because the World Bank team had technical concerns about the econometric analysis. The TTL explained that the Bank was unwilling to accept the methodological approach used for the IE. Because the IE did not collect baseline data before project interventions began, a randomized controlled trial (RCT), in which matched control and intervention villages would have been randomly selected, was not possible. Instead, the evaluators (the Institute of Statistics) used a regression discontinuity design in which they compared households just above and just below the inclusion cut-off point in intervention villages, with similar people in non-intervention villages. This provided a good comparison group, while avoiding the problem of possible “contamination” by spillover effects to households in an intervention village who were not selected for cash transfers. However, the Bank team was not happy with this non-RCT methodological approach. Therefore, although the Institute of Statistics/project did in fact publish the IE report, the former TTL did not allow the Bank’s name to be on it. The current TTL judged the IE approach sensible and the analysis sound. It provided a significant amount of useful data, which were taken into account in designing the PforR follow-on project.

c. M&E Utilization

The ICR stated that evidence on performance and results generated by M&E tools informed project management and decision making. Gradual project expansion, based on piloting and integration of lessons in subsequent phases of the project, was intrinsic to project design. Innovations and extensions in the economic inclusion package were progressively tested and rolled out in new cohorts of beneficiaries. This gradual approach allowed the project team to assess and refine interventions, reinforce the capacity of implementing actors and institutions, build appropriate delivery tools that could be tested ahead of scaling, and demonstrate results and build political support for the growing program. Evidence from the MIS, cohort surveys, and regular supervision enabled periodic improvements in the targeting process and economic inclusion package. For example, the cohort 3 evaluation found that participants were constrained by weak access to markets for their agricultural products and manioca production. In response, the project tried to deepen linkages to markets in collaboration with the National Agency for Support to Rural Development. The mid-term review revealed opportunities to increase the share of female designated recipients, which were pursued by sensitizing CACs and beneficiary households on the benefits to be gained, and adding training on household budget management and activities to build women's self-confidence. Real-time monitoring by local implementation and decision-making actors, such as the CACs and regional directors, enabled immediate adjustments as needed. Initially, the training activities were offered during the day, which was inconvenient for people who needed to work in their fields during the daytime. So the timing and location were changed to be more convenient. Another example was that early recipients of the exit grants gave feedback that they felt “abandoned," left to their own devices after their cash payments ended. In response, the project asked the CACs to “accompany” people for six months after their transfers ended, to check in with them, encourage them, and help solve challenges (conversation with TTLs on October 30, 2024).

M&E Quality Rating

Substantial

10. Other Issues

a. Safeguards

The project was classified as Category C. It did not activate any environmental or social safeguard policies, as there were no civil works or anticipated adverse environmental or social impacts. It involved no land acquisition, involuntary resettlement, or restrictions on access to resources and livelihoods. With a focus on the poorest and most vulnerable communities, the project design incorporated careful targeting protocols and criteria to deliver cash transfers and accompanying measures aimed at fostering long-term economic and social benefits for adults and children in the targeted areas. Although there were no significant risks, minor occupational health and safety concerns arose during the project's execution that were effectively addressed by the PIU. For example, after a few minor accidents on the motorcycles the project provided to CACs, helmets and training on how to ride safely were provided.

b. Fiduciary Compliance

Financial management (FM). Following an initial learning period in the first years of implementation, FM capacity remained high. The last rating was Satisfactory. Only 8 out of 41 Interim Financial Reports were delayed. All audit reports were received on time and were acceptable to the World Bank. External auditors gave an unmodified opinion on all 7 audits. An audit of beneficiaries and the process of registration was recommended to further strengthen accountability, which was partially reflected in the verification arrangements in the follow-on project.

Procurement activities were implemented effectively. The project team’s capacity increased rapidly, and oversight of activities improved. Minor delays in the early years of the project were overcome. There was some delay in updating STEP, but overall, procurement was Satisfactory

c. Unintended impacts (Positive or Negative)

The ICR reported that the project had a positive effect on communal solidarity and social relationships (ICR, p. 23, p. 30). It reported that group training and AVECs brought community members from different social backgrounds together, and created a space for dialogue, sharing of experience, mutual reliability, and mutual accountability. This was reported to have improved social cohesion, especially in communities with prior ethnic, religious, or other group-based divisions, and resulted in joint investment in community-driven local development projects that benefit all. The ICR also reported that “field visits in western regions, particularly those affected by inter-ethnic conflict in the past, revealed a return of community members who had previously fled, to their villages, and a renewed sense of hope and appreciation of the role of the state” (ICR, p. 30).

Financial literacy was improved among beneficiaries. Before the project, only 39 percent of female beneficiary heads of households and 49 percent of males had used a mobile money account; most of the rest were helped to set up an account through the project.

d. Other

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11. Ratings

Ratings	ICR	IEG	Reason for Disagreements/Comment
Outcome	Highly Satisfactory	Highly Satisfactory	
Bank Performance	Highly Satisfactory	Highly Satisfactory	
Quality of M&E	Substantial	Substantial	
Quality of ICR	---	Substantial	

12. Lessons

These lessons are drawn from the ICR, pp. 29-31, with restatement by IEG.

Investments in well-designed, efficient government systems and institutionalization of programs can provide strong foundations with long-term benefits. The development of effective social protection delivery systems is an investment in government ownership and in a country's ability to deliver well-targeted benefits, and respond to new urgent needs. The country was able to leverage the new systems to respond to the urgent needs created by the COVID-19 pandemic. The 2020-2021 large expansion of the cash transfer and training program demonstrated that a well-designed and well-performing government social safety net program can easily be leveraged to accommodate external pro-poor funding. Continued improvements in the delivery system can ensure that the system remains the program of choice for any actor seeking to work through government to reach poor households across the country.

Incremental innovations, systematically tested before scaling up, are key to success and require substantial implementation support resources. The project gradually introduced the full package of support, including digital delivery mechanisms, starting with a relatively small cohort of beneficiaries (5000 households). New elements of the economic inclusion package were introduced on a pilot basis, tested, adjusted, and then expanded. This approach provided a chance to test interventions and scale up those that worked well. It also enabled strong ownership by government and implementing actors, and finetuning of practices in the field. Two Rapid Social Response grants supported these efforts, helping meet the crucial need for implementation support resources for analytics and technical assistance in countries with limited experience and capacity.

Leveraging digital platforms can help reduce delivery costs and are well-accepted. The digital cash transfer mechanism proved robust, efficient, and low cost, especially when a new digital bank, Wave, entered the market, and offered very low fees. The project created a secure data platform that protected personal information and included measures to minimize possible negative effects of digitization. It did so by active outreach, communication activities that brought into the project those at risk of being excluded from digital platforms, and cooperation with other agencies at the local level. Beneficiary families without access to a mobile phone were able to designate a trusted recipient for their funding, and a robust grievance redress mechanism helped ensure that benefits reached the intended beneficiaries.

Impact evaluations require strong planning and preparation, and often run into difficulties and delays. This makes strong, persistent implementation support important, and also emphasizes the importance of also using other rigorous surveys and analyses to provide evidence on project effectiveness and efficiency. Even when adequately resourced, impact evaluations are complex to design and implement. Although methodological challenges prevented full use of this project's impact evaluation results, several other surveys and qualitative evaluations provided useful insights. Complementary monitoring tools and evaluations and adequate resources for implementation, technical assistance, and supervision of M&E plans are all important to being able to assess the impact of programs.

13. Assessment Recommended?

No

14. Comments on Quality of ICR

The ICR is concise and informative. It has a strong focus on results, and clearly links the narrative, ratings, and evidence on the project results. The theory of change is clearly explained and aligns with the detailed information provided about the chain of results. The ratings are well substantiated. The discussion of efficiency is comprehensive and detailed. “Other outcomes and impacts” are given careful consideration.

There are some minor shortcomings in the ICR. There is no comment on whether factors other than the project might have affected the outcomes. Qualitative evaluations of economic inclusion measures are cited as the source for statements about the results of these measures, with no information about the number of households interviewed or the extent to which the evaluations can reasonably be generalized. The justification of the overall rating lists the efficiency rating as substantial, but four lines earlier, it is rated as high (the discrepancy does not affect the overall outcome rating). The change in the indicator for economic inclusion activities was described as being “raised to a higher level of ambition." However, in the original results framework, the targets were the same for the number of individual beneficiaries of cash transfers and the number of individuals receiving accompanying measures on human capital and livelihoods. In the restructured results framework, the 90,000 target for the number of beneficiary households participating in economic inclusion activities was lower (72 percent) than the 125,000 target for households receiving cash transfers. While the total number of people expected to be reached by “accompanying measures” increased, its level of ambition decreased relative to the number of households receiving cash transfers. The ICR does, however, make thoughtful comments on the shortcomings in intermediate indicators.

a. Quality of ICR Rating

Substantial