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# MALI'S JIGISÉMÉJIRI PROJECT

## Reflecting on the Past to Shape the Future Amid Fragility, Conflict, and Violence

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### SUMMARY

The Jigiséméjiri Project, formally known as the Emergency Safety Net Project, was launched in Mali in April 2013 to support the establishment of the country's national social safety net system. Meaning "The Tree of Hope" in the Bambara language, the project aimed to support the provision of targeted assistance to vulnerable populations through monetary transfers, accompanying measures, labor-intensive public works, and income-generating activities. Over its 10-year implementation, it provided support to 105,491 households (around 580,000 individuals) and laid the groundwork for a government-led social safety net system, including a management information system and a unified social registry containing data on over 1 million households.

Despite operating in a context of persistent and deteriorating insecurity and political instability, Jigiséméjiri demonstrated remarkable adaptability. It leveraged security challenges as a catalyst for innovation, allowing it to remain engaged and support an increasing number of poor people. The project's experience offers valuable insights into how safety net operations can be adapted to fragility, conflict, and violence (FCV) settings, providing lessons for future interventions in Mali and other FCV countries.

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## LIST OF ABBREVIATIONS

<b>ANAM</b>	National Agency for Medical Assistance ( <i>Agence Nationale d'Assistance Médicale</i> )
<b>DNPSES</b>	National Directorate of Social Protection and Solidary Economy ( <i>Direction Nationale de la Protection Sociale et de l'Economie Solidaire</i> )
<b>ECHO</b>	European Civil Protection and Humanitarian Aid Operations
<b>ECOWAS</b>	Economic Community of West African States
<b>GEMS</b>	Geo-Enabling Initiative for Monitoring and Supervision
<b>FCV</b>	Fragility, conflict, and violence
<b>IDA</b>	International Development Association
<b>IDP</b>	Internally Displaced Person
<b>IGA</b>	Income-generating activities
<b>INSTAT</b>	Mali National Statistical Institute ( <i>Institut National de la Statistique du Mali</i> )
<b>LIPW</b>	Labor-intensive public works
<b>MINUSMA</b>	United Nations Multidimensional Integrated Stabilization Mission in Mali
<b>MIS</b>	Management information system
<b>M&amp;E</b>	Monitoring and Evaluation
<b>NGO</b>	Non-governmental organization
<b>ODHD</b>	Observatory on Sustainable Human Development ( <i>Observatoire du Développement Humain Durable</i> )
<b>PNP</b>	Preventive Nutrition Package
<b>FFRAMED</b>	Medical Assistance Scheme ( <i>Régime d'Assistance Médicale</i> )
<b>RSU</b>	Unified Social Registry ( <i>Registre Social Unifié</i> )
<b>SASPP</b>	Sahel Adaptive Social Protection Program
<b>UN</b>	United Nations
<b>UNICEF</b>	United Nations Childrens' Fund
<b>UTGFS</b>	Safety Net Management Technical Unit ( <i>Unité Technique de Gestion des Filets Sociaux</i> )
<b>WFP</b>	World Food Programme

## 1. INTRODUCTION

The *Jigisémejiri* project, formally the Emergency Safety Net Project, supported the establishment of Mali's national social safety net system. Launched in April 2013, *Jigisémejiri* (meaning 'The Tree of Hope' in the Bambara language) aimed to support the provision of targeted assistance to chronically poor and vulnerable populations and the building of an adaptive national social safety net system in Mali. Over 10 years of implementation, the project successfully provided support to 105,491 households (around 580,000 individuals) through a combination of transfers, accompanying measures, labor-intensive public works, and income-generating activities. In addition, it supported the foundation of a government-led social safety net system where none existed previously by supporting the establishment of a management information system (MIS) and a unified social registry (*Registre Social Unifié*, RSU), which, at present, contains data and information on over 1.4 million poor and vulnerable households. Closed in 2023, *Jigisémejiri* remains to date the first and largest national safety net operation ever implemented in Mali.

Since its launch, *Jigisémejiri* operated in a context of persistent and deteriorating insecurity and instability, which posed major challenges to its implementation while providing opportunities for adaptation and innovation. The project was implemented during one of the most serious periods of political and security instability the country has faced since gaining independence. Conflict and violence, which erupted in the North, escalated from 2015 onwards and spread to several parts of the central and southern regions, severely impacting project locations and activities. This resulted in the inaccessibility of some areas, delays, temporary or permanent suspensions of field activities, and security incidents involving project staff. Institutional fragility and political instability led to repeated suspensions of disbursements in 2020, 2021, and 2022. At the same time, *Jigisémejiri* leveraged security challenges as a catalyst for adaptation, demonstrating flexibility and innovation that allowed the project to remain engaged and support an increasing number of people.

*Jigisémejiri* offers a valuable case study to illustrate how safety nets can be adapted to the challenges of fragility and insecurity, and this study seeks to document it. The study provides an analysis of the project's approach and response to fragility, conflict, and violence (FCV), covering critical aspects of its design, delivery, implementation, and monitoring and evaluation. It examines the operational adjustments made and their effectiveness, providing valuable lessons that can be used to inform future safety net engagements in Mali. While some findings and lessons may be specific to the Malian context, others provide broader insights for FCV countries, facilitating cross-country learning.

This study aims to enhance our understanding and operational knowledge of safety nets in FCV settings by examining not only the nature of specific adaptations (the "what") but also how they were implemented and their underlying motivations (the "how" and "why"). In so doing, it contributes to growing body of knowledge on adapting safety net delivery in FCV contexts, highlighting the available approaches and instruments to navigate the unique risks and challenges arising in these settings (see e.g., the work developed under the [World Bank's Sahel Adaptive Social Protection Program \(SASPP\)](#).<sup>1</sup>

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<sup>1</sup> See more in: Silvia Fuselli, Mona Niebuhr, Mira Saidi, and Sara Agostini, [A Guide to Implementing Social Safety Nets in Fragile, Conflict, and Violent Contexts: SASPP Flagship Report](#) (Washington, DC: World Bank, 2025); Silvia Fuselli, Mira Saidi, and Afrah Alawi Al-Ahmadi, [Adapting Social Protection to FCV and Insecurity: The Case of the Democratic Republic of Congo](#), *Social Protection & Jobs Discussion Paper No. 2207* (Washington, DC: World Bank, 2022); Rebekka Grun, Mira Saidi, and Paul M. Bisca, [Adapting Social Safety Net Operations to Insecurity in the Sahel: SASPP Policy Note Series, No. 1](#) (November 2020), (Washington, DC: World Bank).

The remainder of this study is organized as follows: Chapter 2 focuses on the origins and evolution of the project in response to the changing operational environment. Chapter 3 delves into examining Jigiséméjiri's operational adaptations to FCV, with a specific focus on (i) design, (ii) delivery, and (iii) monitoring and evaluation (M&E), and project administrative costs. Chapter 4 distills the lessons learned, providing guidance for future safety net projects.

## 2. THE JIGISÉMÉJIRI PROJECT: AN OVERVIEW

**In 2012, Mali faced an unprecedented political and security crisis, which exposed some of the challenges faced by Mali's existing safety nets.** The conflict triggered a large displacements of population from the North to the South of the country — a region that already concentrated much of the population, the majority of the poor, and the highest levels of chronic food security and malnutrition.<sup>2</sup> The situation was further aggravated by prolonged and severe droughts in 2011-12, which forced pastoralists in the north to migrate southward, sparking interethnic strife, communal conflict, and livestock losses. At the time, existing safety nets were nascent; limited in their ability to optimally address chronic poverty at scale and identify vulnerable populations, and reliant on less predictable donor funding. This highlighted the need to strengthen resource allocation and targeting mechanisms.<sup>3</sup> Without adequate support, the conflict risked worsening well-being among the poorest, increasing chronic malnutrition, and undermining human capital, potentially trapping the country in a fragility-poverty cycle.<sup>4</sup>

**In response to the heightened needs, the World Bank approved support for the government-led Jigiséméjiri project in 2013.** Given the exceptional circumstances, Jigiséméjiri was initially designed as an emergency operation. It received a US\$70 million grant from the International Development Assistance (IDA) and a co-financing of US\$1.2 million from the Government of Mali. The project aimed to provide targeted support to the chronically poor and food-insecure households who faced a greater risk of deeper poverty, food insecurity, and malnutrition due to the crisis while also establishing the foundations for a national safety net system in the country.

**To achieve these objectives, [Jigiséméjiri included three components:](#)**

- **Component 1: Monetary Transfers Program and Accompanying Measures.** This component was designed with the dual objectives of smoothing and increasing food consumption in the short term while simultaneously improving children's human capital in the long term through investment in their education and health. As such, this component provided three main subcomponents including direct monetary transfers to support 62,000 chronically poor and food insecure households<sup>5</sup>,

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<sup>2</sup> By September 2012, an estimated 230,000 people had fled from their homes in the North. Approximately 120,000 became IDPs, scattering across the southern regions of Kayes, Koulikoro, Mopti, Ségou, and Sikasso, while 110,000 people sought refuge in Algeria, Burkina Faso, Mauritania, and Niger. By June 2013, over 3 percent of the estimated total population in Mali (over 16.5 million) had been internally displaced or had crossed national borders. 520,000 people were displaced (522,368), including around 350,000 IDPs and around 170,000 refugees. See: OCHA, [Mali: Évolution des mouvements de population](#) au 13 novembre 2014; World Bank Data, [Population, total — Mali](#).

<sup>3</sup> World Bank, [Project Paper on a Proposed Additional Grant to the Republic of Mali for the Emergency Safety Nets Project \(Jigiséméjiri\)](#). Report No: 74954-ML, June 2013,

<sup>4</sup> Cécile Cherrier, Carlo del Ninno, and Setareh Razmara, *Mali Social Safety Nets*. Social Protection and Labor Discussion Paper No. 1412 (Washington DC: World Bank, 2011). [Mali Social Safety Nets \(worldbank.org\)](#); Parent Project 2013, p. 11.

<sup>5</sup> Transfers had a monthly value of FCFA 10,000 (about US\$20), delivered quarterly, for a period of 36 months. With an average of seven members per household at the time, transfers were expected to benefit approximately 400,000 individuals, corresponding to 25 percent of the total population living below the food poverty line.

accompanying measures on human capital and child nutrition to maximize impact of income support<sup>6</sup>, and a preventive nutrition package (PNP)<sup>7</sup>.

- **Component 2: Establishment of a Basic Safety Net System.** This component was designed to support the establishment of the building blocks of a safety net system, particularly (i) a management information system (MIS), (ii) a Unified Social Registry (*Registre Social Unifié*, RSU), (iii) monitoring and evaluation procedures, in addition to (iv) an information, education, and communication campaign, (v) training programs at the central and regional levels, (vi) technical assistance to design a cash-for-work program as part of the safety net programs, and (vii) additional studies on targeting mechanisms, payment mechanisms, and accompanying measures.
- **Component 3: Project Management.** This component aimed to support project management by ensuring the successful and efficient implementation by the Safety Net Technical Management Unit (*Unité Technique de Gestion des Filets Sociaux*, UTGFS).<sup>8</sup>

**While the Government of Mali intended to provide nationwide coverage since the beginning, Jigiséméjiri's initial scope focused on the southern regions of Kayes, Koulikoro, Ségou, and Sikasso, as well as the district of Bamako and the central region of Mopti.** The northern regions of Gao, Kidal, and Timbuktu were excluded from initial coverage due to the ongoing conflict, rebel control, and the absence of the government's military and administrative presence.<sup>9</sup> Moreover, by early 2014, several humanitarian agencies had begun providing emergency assistance to the most affected households in parts of Gao and Timbuktu through in-kind and monetary support. Consequently, Jigiséméjiri prioritized its resource allocation to the more secure and highly populated southern regions, with plans to progressively expand its reach to the northern regions as soon as conditions allowed.

**In 2016, Jigiséméjiri was scaled up through the first additional financing, which aimed to enhance the project's impact on resilience to climate shocks amid rising security challenges.** The first additional financing added a US\$10 million grant from the Sahel Adaptive Social Protection Multi-Donor Trust Fund to the project. By June of that year, the project had made quarterly payments to over 43,000 households, enhancing welfare through improved food security and consumption both in rural and urban areas.<sup>10</sup> Nevertheless, some activities, such as the PNP, proved challenging to launch, and the intake and

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<sup>6</sup> Transfers were linked to 12 information and training sessions, delivered to both beneficiaries and non-beneficiaries during payment delivery, to promote good practices in transfer use, health, education, nutrition, and family planning, and to foster behavior change in beneficiaries by encouraging investment in human capital.

<sup>7</sup> As a complement to the transfers and accompanying measures, the PNP included the distribution of fortified food and food supplements to households with children under the age of five and/or pregnant women while attending the accompanying measures sessions. The PNP aimed to reach about 140,000 beneficiaries in 10 percent of the villages receiving transfers. The package included Vitamin A, therapeutic zinc supplements, micronutrient powders, deworming, iron-folic and acid supplements and iodized oil capsules (in areas where there was no iodized salt available).

<sup>8</sup> Specifically, this component aimed to finance (i) UTGFS staff (non-civil servant) salaries, including operational costs at the regional levels; (ii) equipment and operating costs for UTGFS directly linked to the daily management of the project (office space, utilities and supplies, bank charges, communications, vehicle operation, maintenance and insurance, building and equipment maintenance costs, travel and supervision costs, etc.); (iii) regular internal audits and annual external audits; and (iv) training of personnel of UTGFS (at both central and regional levels).

<sup>9</sup> According to an interview with the UTGFS, May 2022, since September 2013, the Government of Mali had been requesting that the project also benefit the populations in the North and Center. Based on this request, already in 2013-4, the Emergency Safety Net Program included plans for an expansion to the Gao region to cover about 2,500 households, while the expansion to the remaining regions would be defined at a later stage.

<sup>10</sup> In urban areas, about 70 percent of the transfers were used to buy food, and around 10 percent to buy medicines and pay rent. Similarly, in rural areas, 70 percent of the amount was used to buy food, 5 to 10 percent helped cover the costs of education and hygiene products, and about 15-20 percent was invested in household welfare by buying either small livestock or agricultural inputs such as herbicides, seeds, and fertilizers.

See [Project Appraisal Document for the First Additional Financing \[Additional Financing 1\]](#), Report No. PAD1770, 2016.

registration of potential beneficiaries faced delays in increasingly insecure areas like Mopti. The ongoing political instability and conflict further heightened vulnerability to climate shocks. In response, the first additional financing broadened the project's scope, revising its development objectives from simply "providing" to "increasing access to" transfers for poor and "vulnerable" households, and introduced the concept of "adaptive" to underscore the objective of building and "adaptive" national safety net system and resilience to shocks.

**The additional funds enabled the introduction of two new subcomponents under Component 1: a labor-intensive public works (LIPWs) program and income-generating activities (IGAs),** along with the expansion of monetary transfers and accompanying measures' coverage from 62,000 to 65,000 households. LIPWs<sup>11</sup> aimed to provide income support to 20,000 poor and unemployed individuals, by financing 400 subprojects that reflected community development priorities and promoted climate resilience outcomes.<sup>12</sup> IGAs were set up as a pilot, targeting 10,000 transfer recipient households, with a focus on those headed by women. The package consisted of a FCFA 120,000 grant (about US\$200), paid in two installments, combined with training in business, technical, and climate-sensitive skills, mentoring, financial literacy, and savings and credit groups, aimed at enhancing the productivity of poor smallholder and subsistence farmers and stimulating the local economy.

**Jigiséméjiri's operational environment became increasingly risky and volatile after 2016, significantly impacting progress in implementation.** While Jigiséméjiri remained engaged, the planned expansion to the North and Center was prevented by ongoing insecurity. Some districts that were previously stable and where the project was active also experienced increased insecurity. It was not until March 2018 that Jigiséméjiri could start delivering transfers, LIPWs, and/or IGAs in certain areas of the central and northern regions of Mopti, Gao, and Timbuktu, where security issues had been addressed.

**The World Bank approved the second additional financing in 2018 in response to the evolving situation.** The second additional financing added a US\$52 million IDA grant and a US\$2.4 million grant from the SASPP trust fund<sup>13</sup>. The Jigiséméjiri project maintained the same development objectives but sought to further expand its geographic coverage and ongoing activities (Annex 1). The resources allowed for an increase in both the number of transfer beneficiaries as well as the transfer amount, on account of inflation and currency devaluation. Similar changes were applied to the LIPW program and IGAs. Figure 1 provides a summary of the original and revised objectives and components throughout the project's lifetime. Overall, each additional financing contributed to the expansion of Jigiséméjiri's scale and scope by enabling it to target new areas, add new activities, and increase its beneficiary coverage.

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<sup>11</sup> The LIPW program provided each beneficiary with a three-month employment contract for 60 workdays per year over two years, at a daily wage of FCFA 1,500 (about US\$2.5), below market rates to encourage self-selection by the poor and unemployed. Participation was also linked to soft conditionality through attendance at accompanying measures sessions to promote human capital development.

<sup>12</sup> Such as sowing, maintaining water pumps, pest management, and solid waste collection, among others

<sup>13</sup> World Bank, [Project Paper on a Proposed Additional Grant \[Additional Financing 2\]](#), Report No. PAD2730, 2018.

Figure 1: Summary of the original and revised objectives and components, 2013-2023

Original (2013)	Additional Financing 1 (2016)	Additional Financing 2 (2018)
<b>Project development objectives</b>		
To provide targeted monetary transfers to the poor and food insecure households and to establish the building blocks of a national safety net systems in Mali.	To <b>increase access</b> to targeted monetary transfers for poor and <b>vulnerable</b> households and build an <b>adaptive</b> national safety net system in the Recipient’s territory.	
<b>Components</b>		
<b>C1: Monetary transfers and accompanying measures</b>		
1a. Direct monetary transfers (coverage: 62,000 HH; amount: FCFA 10,000/mo.; frequency: quarterly) 1b. Accompanying measures 1c. Preventive nutrition package (coverage: 140,000 individuals)	1a. Direct monetary transfers (coverage: <b>65,000 HH</b> ; amount: FCFA 10,000/mo.; frequency: quarterly) 1b. Accompanying measures 1c. Preventive nutrition package <b>1d. Labor-intensive public works</b> (coverage: 20,000 individuals; Number of subprojects: 400; wage: FCFA 1,500) <b>1e. Income-generating activities</b> (coverage: 10,000 households; amount: FCFA 120,000)	1a. Direct monetary transfers (coverage: <b>87,000 HH</b> ; amount: <b>FCFA 15,000/mo.</b> ; frequency: quarterly) 1b. Accompanying measures 1c. Preventive nutrition package — <b>discontinued</b> <b>1d. Labor-intensive public works</b> (coverage: <b>27,000 individuals</b> ; Number of subprojects: <b>540</b> ; wage: <b>FCFA 2,000</b> ) <b>1e. Income-generating activities</b> (coverage: <b>32,500 households</b> ; amount: <b>FCFA 180,000</b> )
<b>C2: Establishment of a basic safety net system</b>		
<b>C3: Project management</b>		

**The Jigiséméjiri project closed on June 30, 2023, with sizable successes despite the challenging environment.** The project was instrumental in promoting and crystallizing a shift in social policy in Mali, moving away from a fragmented approach of project-based interventions and towards a more consolidated safety net system. Ultimately, Jigiséméjiri’s success in raising the importance and profile of social protection in the government policy agenda paved the way for a potential establishment of a government-led social protection system in the country.

**The project demonstrated remarkable results on the ground.** It provided direct monetary transfers and accompanying measures to 103,541 households, thus exceeding the original target of 87,000. Impact evaluations have shown the program’s contribution to significantly improving households’ food security, primarily through increased savings and assets (mostly livestock and transport assets) and slightly reducing poverty. The accompanying measures also resulted in improved knowledge of health and child nutrition practices. The project succeeded in establishing a social registry, which now contains data and information on nearly 1.2 million households, a much higher number of households than originally planned (80,000 households) and has been used by several programs as a common targeting tool.

**The project fell short of some of its targets related to LIPW and the PNP.** After a delayed launch in October 2017, the PNP was implemented for one year and only reached 70 percent of the intended beneficiaries.<sup>14</sup> While the LIPW program had some success in providing short-term employment opportunities, it reached 55 percent of its intended beneficiaries and managed to create 576,907 workdays against the planned 1,620,000 (almost 36 percent of the target). Moreover, only 105 subprojects were completed out of the initially planned 540. The IGA subcomponent recorded a better performance, reaching 92 percent of the intended beneficiaries.

**Project administrative costs<sup>15</sup> were maintained below the target and within international standards and decreased over time, partly due to leveraging increasingly strong government systems and collaborating with existing actors instead of fully outsourcing implementation.** The project's administrative costs started at 36 percent of all project spending due to large physical investments in equipment needed to kick off the activities. In 2016, before the first additional financing was effective, administrative costs had declined to 13 percent, while the number of beneficiaries had grown from about 30,000 to over 375,000 people. Even with the addition of two new subcomponents (LIPWs and IGAs) in 2016, administrative costs continued to decrease, reaching 10 and 11 percent in 2017 and 2019, respectively, for a coverage of 390,000 people. This is below the average administrative costs estimated by recent literature on safety nets, i.e., 17 percent.<sup>16</sup> Administrative costs slightly increased in mid-2020 due to disbursement suspensions related to political instability that delayed procurement, reaching around 12 percent in 2021 and 2022.

**Jigiséméjiri's achievements are particularly noteworthy given the escalating insecurity and operational complexity, which required numerous adaptations.** Figures 2-5 illustrate the expansion of project activities across locations juxtaposed with the spread and intensification of violent incidents in Mali. The project's ability to develop a range of operational adaptations in response to fragility and insecurity was key to remaining engaged and continuing to deliver safety nets. These adaptations will be explored in the next chapter.

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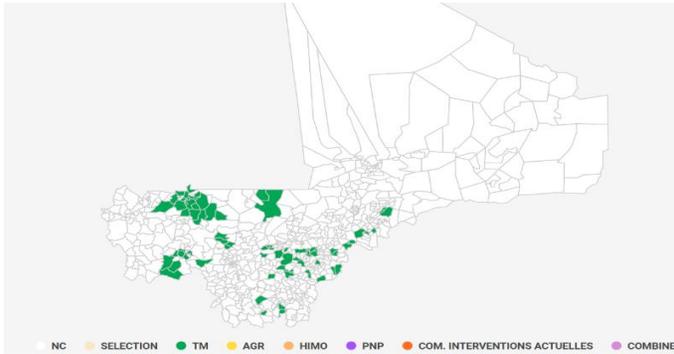
<sup>14</sup> Initially planned to begin implementation in 2014, the PNP faced significant delays due to logistical and procurement challenges. Designed as a complementary intervention to distribute nutrition packages post-sensitization in health and nutrition during the accompanying measures sessions, the PNP was originally intended to be delivered by the same agencies responsible for delivering the accompanying measures. However, it proved difficult to find agencies capable of delivering both interventions, in addition to the difficulty of sourcing locally available nutrition products that met the required specifications. As a result, Jigiséméjiri revised its strategy and contracted the World Food Programme (WFP) to facilitate the delivery. This adjustment proved effective: within six months of starting in October 2017, the PNP reached 105,000 beneficiaries, 70 percent of whom were children under five and 30 percent pregnant women. Despite these results, the PNP was discontinued after its completion in October 2018 due to several factors, including delivery challenges, the complexity of the PNP intervention in Mali's context, a lack of capacity, and the unavailability of additional funding.

<sup>15</sup> Kathleen Beegle, Aline Coudouel, and Emma Monsalve, eds., *Realizing the Full Potential of Social Safety Nets in Africa*, Africa Development Forum series. Washington, DC: World Bank (2018).

<sup>16</sup> The administrative costs ratio is the ratio of the cumulative administrative costs since the start of the project (defined as salaries of UTGFS employees, travel expenses and other travel allowances, rental and maintenance of equipment, costs of operation, maintenance and repair of vehicles, rental and maintenance of offices, equipment and supplies, and subscriptions), divided by the cumulative disbursements since the project's start. Salaries and allowances of civil servants were not covered by the project.

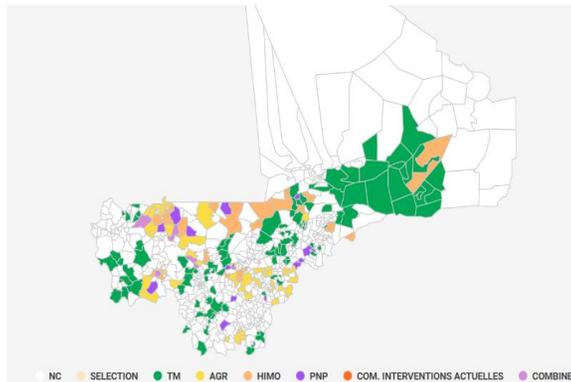
<sup>16</sup> Beegle, Coudouel, and Monsalve, *Realizing the Full Potential of Social Safety Nets in Africa*.

**Figure 2: Project locations, 2015**



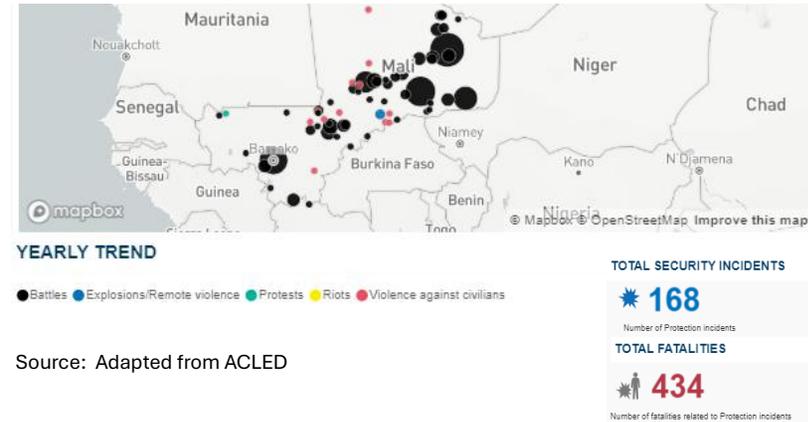
Source: Jigiséméjiri's Official Website

**Figure 4: Project locations, 2022**



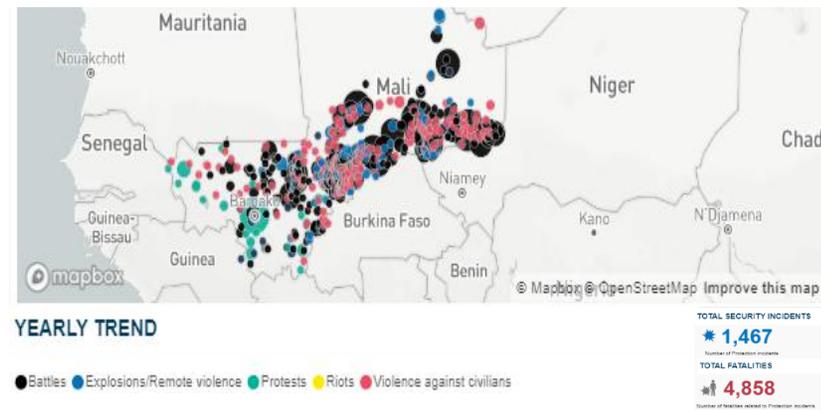
Source: Jigiséméjiri's Official Website

**Figure 3: Violent incidents, 2015**



Source: Adapted from ACLED

**Figure 5: Violent incidents, 2022**



Source: Adapted from ACLED

### **3. DELIVERING SAFETY NETS AMID FRAGILITY AND INSECURITY**

This chapter explores Jigiséméjiri’s adaptive responses to FCV, with a focus on project design, delivery, and M&E. The analysis is organized into three subsections, each dedicated to one of these key areas. Within each subsection, the adaptations are discussed and categorized based on the security risk level at the time of their implementation, ranging from low to medium, high, severe, and extreme. For ease of reference, these risk levels are visually represented using an illustrative security risk level indicator (Figure 6). By presenting each adaptation in relation to the corresponding security situation, the analysis also follows a chronological order from the project’s inception in 2013 to its closure in 2023, reflecting the escalating security risks that materialized over the project’s lifespan. The initial project design, delivery mechanisms, and M&E arrangements are presented under a ‘green’ security risk level, which is indicative of the minimal risks characterizing the southern regions where the project started in 2013. However, as insecurity spread from the north southwards at the same time as Jigiséméjiri expanded to the center and north of the country, risk levels evolved from medium to extreme, triggering different operational adjustments. At the end of each subsection, a table summarizes these adjustments, including non-FCV-related changes for the design subsection. FCV-related adaptations are flagged, providing a clear reference to understand the project’s evolution in response to the shifting security landscape.

*Figure 6: Security risk level indicator*



#### **3.1. Design**

**Jigiséméjiri underwent several design changes, but very few were shaped by security factors.** This was primarily because the majority of the adaptations to FCV challenges were made on the ground in response to the evolving situation during the implementation phase (see section 4.2) rather than being incorporated at the design stage. This section delves into the project’s design modifications, specifically the project activities, the rationale behind their choice, the strategic approach, the geographical targeting of intervention areas, and the beneficiary targeting process. The design adaptations are summarized in tables at the end of the subsection.



**LOW**

**Jigiséméjiri began with a simple design due to the ongoing emergency, political instability, and low institutional capacity.** The project’s initial design was itself a streamlined adaptation of a prior safety net operation, i.e., the Mali Social Protection and Employment Project. The Social Protection and Employment Project had been prepared in 2011, but the crisis outbreak halted its implementation. The project incorporated two safety net programs: a monetary transfer program and a Public Works Plus program. Jigiséméjiri leveraged the design of the proposed Social Protection and Employment Project while modifying it by only focusing on the monetary transfer program (complemented by accompanying measures and the PNP) and deferring the Public Works Plus program for future consideration. This strategic simplification was driven by the need to address Mali’s urgent needs, such as bridging the food consumption gap and protecting human capital from the long-term repercussions of the crisis. Immediate income and nutrition support was prioritized over productive activities to prevent further welfare and human capital losses and contribute to breaking the cycle of intergenerational poverty. Moreover, given Mali’s fragile context, limited safety net experience, and ongoing political instability, transfers were chosen for their greater technical simplicity and rapid deployment, avoiding the complexities and extensive preparatory work that LIPWs tend to require.

**The simple design was underpinned by a gradual implementation approach to allow for learning.**

This involved a phased and sequenced roll-out of transfers in three waves to accommodate potential needs to adjust the design, targeting, and implementation arrangements. Wave 1 envisaged the provision of transfers to an initial 5,000 households. Wave 2 would reach 25,000 households, while 32,000 households would be added in Wave 3. To maintain graduality, the Bank project team postponed the request from the Government of Mali in 2014 to carry out micro LIPWs. The simplicity and gradual approach allowed the first quarter of transfers to be delivered seven months after the project’s kick-off.

**Monetary transfers, accompanying measures, and the PNP were geographically targeted using poverty maps and food security indicators.** Geographic targeting was the first in a three-stage targeting process, followed by community targeting. Poverty and food security maps combined were deemed as the most appropriate geographic targeting tools for interventions that primarily aimed to reduce monetary poverty and food insecurity in relatively stable areas. This targeting method enabled the project to filter regions down to districts (*cercles*) and villages (*communes*), resulting in a three-level tier of potential project areas. In selecting the beneficiary villages, Jigiséméjiri prioritized poor and food-insecure locations where implementing agencies were already present and had the required capacity to deliver the payments, accompanying measures, and the PNP. The agencies were chosen based on an assessment of their operational capacity. This pragmatic approach was key to ensuring the timely delivery of the benefits to respond to the emergency, a priority shared by both the Government of Mali and the project, and to mitigate the risk of implementation delays or interruptions.

**Within the selected monetary transfer villages, at design, Jigiséméjiri employed community-based targeting to target households.** When Jigiséméjiri was launched in 2013, the absence of a beneficiary or social registry or other databases for rapid targeting required an alternative approach. Thus, the project

adopted targeting methods deployed by humanitarian agencies.<sup>17</sup> Community targeting was carried out by a village committee established by the project in each target village. As the body in charge of beneficiary identification and selection, the committee was led by the village mayor and composed of local civil servants, women and youth from women and youth associations. Under the oversight of project staff, notably the UTGFS, the village committee used a set of eligibility criteria defined by the project to identify and prepare a list of potential beneficiary households. The village validated the resulting list. Each village was assigned a quota of beneficiaries based on a combination of population size and poverty index generated through geographical targeting.



**MEDIUM-HIGH**

**Despite an increasingly volatile context, the Jigisemejiri project set longer-term ambitions and added the LIPW program and IGAs simultaneously to enhance sustainable resilience and productivity.** By 2016, although the phase of acute emergency was over, insecurity had begun to spread from northern to central and southern Mali, including in areas where the project was active. The project’s focus shifted from food security to more broadly building long-term resilience to shocks, and with the first cycle of transfers coming to an end, it set out to provide income opportunities and boost beneficiaries’ productive capacity. Particularly, LIPWs were introduced to offer short-term employment while building community assets for increased resilience to climate shocks over time. IGAs aimed to help poor farmers benefitting from the monetary transfer program overcome the barriers to accessing credit, increase their assets, and link them to markets, serving as an “exit strategy” from the monetary transfers program.<sup>18</sup>

**Contextual and political factors also influenced the choice of LIPWs and IGAs.** Jigiséméjiri had begun to operate in conflict-affected areas, which required the establishment or restoration of social and economic assets to improve welfare and generate employment opportunities for many unskilled workers. Moreover, while the government was eager to extend project coverage to promote the development of conflict-affected areas, especially in the North, there was also political skepticism that transfers alone would not be sufficient to achieve this goal. As a result, supplementary activities were needed. Moreover, there were also political concerns that unconditional transfers would create dependency rather than empower beneficiaries. Thus, with the additional resources becoming available in 2016, Jigiséméjiri introduced the LIPW program that had been deferred in 2013, along with IGAs.

**To deliver monetary transfers to new, conflict-affected areas, the Jigisemejiri project continued to apply its initial geographic targeting method followed by community-based targeting.** By 2016, the project operated in 84 villages across the initially intended southern regions and the District of Bamako. In 2016/7, in response to heightened food insecurity, it scaled up its monetary transfers and

<sup>17</sup> Particularly, the UNICEF and the European Civil Protection and Humanitarian Aid Operations (ECHO) had recently piloted two similar monetary transfer programs across the regions of Kayes and Mopti, and Gao and Sikasso, respectively. These programs used community-based targeting, tapping into community knowledge to target the poorest and most vulnerable at the community level.

<sup>18</sup> A secondary rationale for introducing IGAs for transfer beneficiaries was to maintain their access to complementary healthcare services. By 2016, Jigiséméjiri had established a partnership with the National Agency for Medical Assistance (Agence Nationale d’Assistance Médicale, ANAM), enabling beneficiaries receiving transfers to access healthcare services through the Régime d’Assistance Médicale (RAMED) at no cost. Recognizing that transitioning out of the transfer program could disrupt beneficiaries’ access to RAMED, the project ensured that beneficiaries who were expected to exit the transfer program would participate in IGAs to preserve their eligibility for RAMED healthcare coverage.

accompanying measures to additional districts, including those within and beyond the regions already served, notably entering Gao and Timbuktu. These new areas presented security challenges, yet the project employed its original three-tier targeting approach and indicators. Security criteria were only used to exclude areas that were completely inaccessible, without the use of specific risk indicators to guide geographic targeting. community-based targeting was maintained for transfer beneficiary targeting. The project planned for alternative methods in insecure areas, considering using non-governmental organizations (NGOs) to conduct targeting. However, this method ultimately was not applied because jihadists did not interfere with the dynamics unfolding within communities and villages, in other words, with their internal processes. This allowed village committees to continue to perform targeting using community-based targeting without resorting to alternative arrangements. community-based targeting continued to be used also based on its satisfactory performance.<sup>19</sup>

**The geographic targeting used to identify LIPW sites both in stable and conflict areas enabled a co-location of activities but lacked flexibility.** Potential beneficiary villages were identified based on their level of food insecurity, which was determined by using the latest data from the Harmonized Framework (*Cadre Harmonisé*), enhanced with climate risk-related information.<sup>20</sup> The most food-insecure areas also turned out to be the poorest, allowing co-location of transfers and public works interventions. Villages already receiving transfers were prioritized to expedite the delivery process and maximize the impact through co-located interventions.<sup>21</sup> NGOs and village committees assessed the feasibility of implementing the LIPW program, considering the local workforce availability and the potential community-wide benefits from rehabilitating public goods or community assets. This selection methodology successfully identified a list of transfer-receiving villages that were also food-insecure and climate-vulnerable but did not incorporate security considerations. Consequently, the resulting list was fixed and rigid, lacking alternative LIPW implementation sites that could have served as backups in the event that the original sites became inaccessible.

**IGA villages were fully aligned with the presence of transfers.** IGAs were intended as a sustainable exit strategy from the monetary transfers program, targeting the same villages to ensure a seamless transition. The rollout of IGAs followed the first-in, first-out principle. This meant that the villages that had received transfers first were also the first to receive IGAs, maintaining the same sequence of support.

**The project leveraged the RSU to identify LIPW and IGA beneficiaries.** By the time IGAs and LIPWs were launched in October 2017 and September 2018, respectively, the RSU had been populated with data and information on over 60,000 poor households, which expanded to almost 75,000 by March 2018. As a result, the RSU was sufficiently established to support beneficiary targeting. While participation in the LIPW program was open to all eligible individuals, households already in the RSU, many of whom were transfer beneficiaries, were given priority. The program also allowed for self-targeting to identify eligible

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<sup>19</sup> A survey conducted by the International Food Policy Research Institute in 2015/6 indicated that the targeting methodology had successfully identified the intended population.

<sup>20</sup> The Agency for Youth Employment Promotion (Agence pour la Promotion de l'Emploi des Jeunes) undertook a stock-taking exercise of public works interventions in Mali to guide the design and location of the Jigisemejiri-supported LIPW program. The stock-taking involved mapping the types of LIPWs being implemented in the country, assessing their design and implementation features, and identifying each region's major climate risks and shocks. Based on the analysis, the study developed a preliminary mapping of potential sites for the LIPW program. The sites were located within the regions where the monetary transfers program was already present and outside, notably in the regions of Kidal and Timbuktu.

<sup>21</sup> The LIPW program was partly intended to complement quarterly transfers to beneficiary households by allowing one able-bodied household member to participate in the program and extend the benefit to the household. This approach also minimized the risk of implementation delays associated with procurement.

individuals not yet in the RSU and include them until quotas per village were met.<sup>22</sup> Self-targeting was based on the below-market wage offered by the LIPW program. Similarly, for IGAs, all poor and vulnerable individuals registered in the RSU and receiving transfers were eligible. The final selection of IGA beneficiaries was determined through a process of community validation.<sup>23</sup>

**Table 1: Changes in project design and corresponding security environment**

	LOW	MEDIUM	HIGH	SEVERE	EXTREME
<b>Approach</b>	Simple design and gradual scale-up to align with emergency and capacity constraints.	Complex design and all-at-once scale-up to respond to increased needs			
<b>Activities</b>	CT*, AM, PNP to reduce poverty and address immediate food security needs	Addition of LIPWs and IGAs to enhance climate resilience and productivity			
<b>Geographic targeting</b>	Poverty and food security maps for CT area identification + presence of agencies for area selection		Poverty, food security, climate vulnerability for LIPW area identification + co-location w/ CT for selection		
<b>Beneficiary targeting</b>	CBT for CT and AM based on humanitarian interventions	CBT for CT and AM; use of NGOs (planned) <span style="color: orange;">▲</span> RSU (or self-targeting) + CV** for LIPWs RSU + CV for IGAs			

**Note:** Flag denotes an FCV specific adaptation. The use of NGOs for targeting was planned but not implemented.

<sup>22</sup> Each village was assigned a quota of beneficiary households. If a quota was fulfilled by including households already receiving transfers, no additional LIPW beneficiaries would be added. If the quota was not fulfilled, the project would include additional LIPW beneficiaries coming from households that do not receive transfers.

<sup>23</sup> To participate in the IGAs, individuals within the selected beneficiary households were prescreened by technical committees comprising local government representatives and UTGFS staff at the district and village levels. The prescreened individuals were given training and support to develop their business plans. The plans were evaluated by the same technical committees against predefined criteria, including the likely market value of the proposed activity, the likely impact on the economy, and the likely sustainability of the proposed activity. Only those business plans the technical committees deemed to be viable were financed.

## 3.2. Delivery

**This section focuses on Jigiséméjiri’s operational adaptations to its delivery mechanisms at varying levels of insecurity.** The analysis is structured by program, beginning with changes to delivery arrangements for transfer payments and accompanying measures and followed by LIPWs and IGAs as project implementation progressed. Table 2 offers a consolidated overview of the delivery adaptations.

### 3.2.1. Transfer payments and accompanying measures



**LOW**

**Initially, Jigiséméjiri’s approach to transfer delivery involved partnering with commercial banks and a mobile phone operator to manually hand out physical money to beneficiaries.** The banks, including the Malian Solidarity Bank (*Banque Malienne de Solidarité*) and the National Agricultural Development Bank (*Banque Nationale de Développement Agricole*) used mobile units to reach the intended payment points, which were placed within seven kilometers of the target villages. Payments were launched at the end of 2014, effectively reaching beneficiaries across the southern regions. While the Malian Solidarity Bank and National Agricultural Development Bank operated in Kayes, Koulikoro, Ségou, and Sikasso, Jigiséméjiri used the mobile phone operator Orange Money for manual transfer delivery in the District of Bamako.



**MEDIUM**

**As insecurity increased, the delivery mechanisms in place began to falter.** Jigiséméjiri began to expand to the volatile northern and central areas of Gao, Mopti, and Timbuktu where commercial banks were unable or unwilling to operate. The project had to conduct several rounds of international competitive bidding to secure new payment agencies in those areas, who also ended up withdrawing despite initial agreements due to persistent insecurity. As a result, it was not until summer 2016 that payments were delivered in Mopti and late 2017 in Gao and Timbuktu. Payments were only made possible by the introduction of several adaptations as security risks intensified, as described in the paragraphs below.

**In areas that were accessible security-wise but where the commercial banks would or could not operate, Jigiséméjiri engaged local NGOs with experience working in insecure settings.** The NGOs were chosen through a competitive process that set forth technical and security-related criteria for recruitment. To qualify, the NGOs were required to submit sound technical proposals and have demonstrated experience in operating in insecure areas, preferably in the specific context of Gao and Mopti as well as a history of successfully delivering similar transfer activities. Moreover, the NGOs were required to have local branches and staff in the intervention regions to maintain close contact with beneficiaries. This approach was successfully employed in the districts of Gao in the Gao region, Konna and Youwarou in Mopti, and Niafunké in Timbuktu.

**Local NGOs were effective in delivering transfers but also fell victim to security risks.** Local NGOs could guarantee a local presence, local knowledge, and access to risky areas, and successfully delivered transfers. However, despite their experience, the NGOs faced security issues. Particularly, one NGO was robbed, which led to the temporary suspension of payments and the loss of IDA funds. To handle the incident, the Bank team and the UTGFS had to obtain a police report confirming the robbery and its dynamics. Ultimately, the NGO reimbursed the amount stolen and ensured that beneficiaries received their due payments.<sup>24</sup>

**The security incident triggered further adaptation measures.** To mitigate similar risks in the future, the Bank team worked with the UTGFS to introduce precautionary measures to ensure the safety and integrity of project funds. Particularly, the project required payment agencies to provide bank guarantees matching the project funds as a prerequisite to be hired. This measure was designed to ensure that funds were securely held within the banking system prior to disbursement, thus enhancing financial accountability. The requirement proved to be challenging for one payment agency, which was unable to meet this condition and, as a result, could not be engaged by the project to carry out the payments.

**To prepare for the possibility of not finding qualified payment agencies in high-risk areas, the project considered piggybacking on alternative structures used by humanitarian actors.** The project contemplated using the Safety Nets Common Framework (*Cadre Commun des Filets Sociaux*), a consortium of five international NGOs funded by ECHO. The Safety Nets Common Framework had a vast presence in Gao, Mopti, and Timbuktu. Ultimately, the project found suitable payment agencies as an alternative to commercial banks and did not need to rely on the Safety Nets Common Framework. However, this approach represented a best practice in FCV environments, that is, having a backup plan ready to avoid disruptions that are within the project's control.



**HIGH**

**In areas inaccessible to financial institutions and NGOs, Jigiséméjiri implemented mobile money payments.** Mobile money consisted of a cash-out modality, which was successfully implemented in selected districts within the Koulikoro, Mopti, and Timbuktu regions. The project leveraged key factors enabling mobile money, including the widespread ownership of cell phones and mobile money accounts among beneficiaries, and the extensive network of Orange Money, which initially was the exclusive digital payment provider in Mali. In Koulikoro, the project distributed new SIM cards. The mobile money method streamlined the payment process. The UTGFS registered the beneficiaries, created their mobile money accounts, and issued the project's beneficiary cards. On payment day, beneficiaries received an SMS notification confirming the deposit on their Orange Money account. At the cash-out points, they provided their phone number and the received code to the payment agent, who then handed over the cash. A confirmation SMS was sent post-withdrawal, completing a secure transaction loop.

**Mobile money provided an effective and safer way for beneficiaries to receive payments in high-risk areas.** A user research study conducted in 2022 found that 95 percent of mobile money beneficiaries could conveniently access cash-out points on foot thanks to their proximate location, a significant

<sup>24</sup> Conversely, a separate incident involving government funds and a local transport agency did not conclude as favorably. The agency was contracted by one of the commercial banks to handle cash delivery instead of using its own mobile units, replicating a strategy used by ECHO. However, this measure backfired when the agency misappropriated approximately FCFA 115 million and vanished.

improvement over the traditional cash-in-hand method that often required long, costly, and risky travel. Due to the costs and fear associated with undertaking the journey to traditional cash-in-hand pay points in some areas, beneficiaries had to travel in groups. In contrast, mobile money gave beneficiaries the flexibility to choose withdrawal times and locations, reducing overcrowding and waiting times at pay points, and, as a result, security risks. Beneficiaries could choose to withdraw funds locally or in larger cities where goods could be purchased at lower prices. Reports from mobile money users indicated reduced threat and fear, as they could withdraw the money in more secure urban areas.<sup>25</sup>

**Despite their advantages, digital payments were not completely insulated from the challenges of political instability and local violence.** In some areas of Timbuktu, jihadist groups destroyed Orange Money’s local infrastructure and mobile networks—presumably due to its French association and perceived alignment with government efforts—severely impacting network availability and preventing beneficiaries from withdrawing their funds. This escalated overall project costs because Orange Money now had to rely on mobile payment points (*points de paiement itinérants*) imposing higher service fees. As a result, the project decided to diversify the mobile money providers, opting for smaller, local operators without a French name, ensuring coverage and reducing costs. This adjustment alleviated the financial burden on the project and sidestepped the scrutiny of jihadists.

**The project also shifted from standard to framework contracts for engaging payment agencies.** Standard contracts require signing separate agreements with one or more payment agencies to deliver different benefits, i.e., transfers, LIPW wages, and IGA grants. Moreover, they were bound by fixed durations and service delivery targets, proving inadequate during prolonged disruptions or to support emergency responses. In contrast, framework contracts (*contrats cadre*) offered a unified and flexible arrangement, allowing a single payment agency to deliver different payments within its area of operation. These contracts adapted better to the dynamic conditions on the ground, allowing the adjustment of the number, frequency, and location of payments across all programs, reducing the need for frequent re-procurement, saving time and costs, and ensuring the continuity of payment services.



**SEVERE**

**Military escorts were occasionally employed to secure the payment process.** In zones with severe security risks but where service providers or government staff were still operational, the decision to employ military escorts from the Malian Armed Forces was made on a case-by-case basis at the discretion of the UTGFS Coordinator. The escorts, typically consisting of two to 3 personnel, were engaged directly by the payment agencies rather than the project. Although Jigiséméjiri had no official partnership with the military, it absorbed the additional costs that the payment agencies incurred for Malian Armed Forces personnel, reimbursing agencies through their contracts. When military escorts were used, no security or other types of incidents occurred, suggesting that this might have been a secure and effective way of conducting payments.

<sup>25</sup> World Bank, Sofrecom, SASPP Présentation du Rapport final, [G2Px Mali : Evaluation des transferts sociaux mobiles au Mali](#), (March 2022).

**Beneficiary relocations were initiated in high-risk areas where payment providers lacked access and military escorts were not preferred, but where beneficiaries still had some ability to move.** In these areas, Jigiséméjiri coordinated the transfer (*déplacement*) of beneficiaries to more secure locations, typically the nearest town or administrative center (*chef-lieu*), to distribute the monetary support. The process was managed by the UTGFS, working in close collaboration with local authorities. The project covered all travel expenses for the beneficiaries. To further minimize travel through dangerous areas and protect beneficiaries from potential attacks by bandits or armed groups, payments were strategically scheduled on days when local fairs or events were taking place, which beneficiaries were already planning to attend.

**The project also ensured effective yet discreet communication with beneficiaries regarding payment details.** Initially, radio announcements were used to communicate the payment schedule, but this method was quickly discontinued due to the risk of armed groups intercepting the broadcast. In response to these concerns raised by the beneficiaries themselves, the UTGFS shifted to a step-down communication approach. Payment agencies informed village committees, who then passed the information to village heads tasked with discreetly notifying the beneficiaries. This method ensured that sensitive information was kept secure while keeping beneficiaries informed.

**In response to escalating insecurity, the mechanisms for delivering accompanying measures were also dynamically adapted.** In the original design, these measures were delivered by NGOs. However, as the jihadist presence and localized threats escalated, making some areas inaccessible due to the risk of kidnappings and hijackings, Jigiséméjiri pivoted to a remote delivery system. This system initially leveraged local radio stations to broadcast sensitization messages, ensuring that the entire community received the messages. Yet, as the security situation deteriorated further, with jihadists banning and shutting down local radios, Jigiséméjiri shifted to utilizing community radios that were still operational and had sufficient reach to disseminate awareness and sensitization messages in local languages. The content of the messages was developed by the NGOs. Community members could access these broadcasts on personal mobile devices, such as cell phones. In high-risk zones where NGO presence was still feasible the delivery of accompanying measures was strategically rescheduled to align with market days or regular local events, which were typically undisturbed by jihadists.

**Finally, Jigiséméjiri established new risk management tools following security incidents.** In 2019, three beneficiaries were ambushed and robbed by armed men while traveling back from the *chef-lieu* of Niafunké, Timbuktu, after their transfer collection. The bandits stole the funds equivalent to four quarterly payments, along with beneficiaries' personal belongings and means of transportation. The UTGFS worked with local authorities and police to identify and confirm the victims' identities, leading to full compensation for the victims. The incident prompted the creation of the Security Risk Management Guidelines for Monetary Transfer Operations « beneficiaries, staff and funds » (*Directive de gestion des risques sécuritaires des opérations de transferts monétaires « bénéficiaires, personnels et fonds »*). The document was designed to enable all actors involved in the implementation of Jigiséméjiri activities to manage security risks proactively and enhance their preparedness for crises and emergencies (Box 1).

**Box 1: Security risk management guidelines for the Jigiséméjiri social safety net program (« Directives »)**

The purpose of these Directives was to enable the actors involved in implementing Jigiséméjiri’s activities to proactively manage security risks and enhance their preparedness for crises and emergencies. The Directives aimed to establish rules of behavioral, psychological, and emotional conduct for all project stakeholders, including the UTGFS, payment agencies, NGOs, consultants, and beneficiaries, to be known and applied during the implementation of activities. The Directives outlined several security risk scenarios that might arise during the implementation of activities, including being taken hostage, being attacked or harmed, being a victim of harassment, dealing with stress, etc., and the measures to be taken to mitigate or cope with those risks. For instance, the safety instructions to be followed by payment providers during monetary transfer distributions included:

- i. Start field operations at the scheduled time and plan to finish early (no later than 3:30 p.m.) to enable beneficiaries and teams to return before nightfall.
- ii. Avoid spending the night at the distribution sites, even if the distribution has been completed.



**EXTREME**

**In one instance, concerns over security led to a community-initiated suspension of monetary transfers.** In one district of Mopti the local mayor reached out to the UTGFS Coordinator with a formal letter requesting the suspension of the targeting and identification of monetary transfer beneficiaries. The project’s association with the government was seen as a risk to the community’s safety, potentially generating retaliation from jihadist groups. This request led to the suspension of the targeting activities, so payments were not delivered.

*3.2.2. Labor-intensive public works<sup>26</sup>*



**HIGH**

**The delivery arrangements for the LIPW program were anchored in a community-driven approach with the support of NGOs selected with careful consideration of security issues.** Local communities were tasked with overseeing LIPW subprojects, while implementing agencies, e.g., NGOs, provided facilitation, technical supervision, and payment delivery. The UTGFS oversaw all project activities, including managing procurement. Implementing agencies were chosen through a transparent call for

<sup>26</sup>The analysis of LIPWs begins under an orange scenario rather than a green one because, at the start of the program’s actual implementation the context already presented significant security challenges across various areas.

proposals.<sup>27</sup> Notably, the selection criteria placed a significant emphasis on security considerations, ensuring that only NGOs capable of operating at a regional level or those able to form a consortium with other NGOs were chosen. This requirement was crucial for both security reasons and administrative efficiency. Particularly, the jihadists had imposed varying restrictions on NGO activities, with some permitted to operate in certain areas while others were banned. The consortium model proved key to facilitating extensive district coverage and, in some cases, enabling the expansion of service delivery to an entire region. It allowed for collaborative efforts among NGOs, ensuring that if one was barred from operating in a particular area, another consortium member could step in to maintain service continuity. Furthermore, the ability to sign a single contract with a consortium rather than with multiple NGOs individually streamlined the process, overcoming operational restrictions and reducing procurement and administrative costs.



**Over time, the implementation of the LIPW program faced significant operational challenges due to the presence and actions of jihadist groups.** The security situation deteriorated shortly after the program’s launch and led to frequent interruptions and suspensions of the ongoing subprojects. These disruptions often resulted in unfinished subprojects or their non-initiation. The presence of jihadist militants at work sites was sufficient to instill widespread fear among the local communities and workers, even in the absence of direct violence, prompting them to abandon the sites. At times, jihadists imposed a complete halt on public works or selectively opposed certain types of subprojects, particularly those related to education and recreation. Notably, most subprojects, which had been directly selected by the communities, were not contested by the jihadists. Jigiséméjiri demonstrated flexibility by adapting public works to exclude subprojects opposed by jihadists—such as school or sports field rehabilitation—in favor of community-beneficial activities like hospital or health center repairs.

**Additional practical measures involved prioritizing among subprojects and maximizing resource use to ensure impact on communities.** By 2021, only 59 out of 540 planned subprojects had reached completion. The rest were either stalled or not initiated, largely due to security and procurement issues.<sup>28</sup> UTGFS conducted an evaluation to assess the progress and conditions of the sites across Mopti, Timbuktu, and Koulikoro. Due to security issues, only 50 ‘active’ sites could be assessed. The evaluation found that existing sites faced slight to severe degradation due to site abandonment, interruption of

<sup>27</sup> The proposals underwent a rigorous evaluation by local technical committees consisting of local government representatives, community associations, and NGOs based on a set of predetermined criteria. Agencies with successful proposals received extensive training in project management, M&E, compliance with the World Bank’s fiduciary standards, environmental and social safeguards, and worker management and occupational safety. To enhance transparency, an online platform ([www.jigisemejiri.com](http://www.jigisemejiri.com)) was set up, providing detailed information about each funded grant and the approved project proposals.

<sup>28</sup> Persisting insecurity made it difficult for the UTGFS to find suppliers or implementing agencies that could operate on a national or regional scale. The situation forced the UTGFS to involve numerous actors, establish and manage multiple procurement contracts with different providers, and coordinate with a wide range of implementers and stakeholders. Contracts were distributed among various NGOs for tasks ranging from technical supervision of worksites to procuring supplies and appointing team managers. The complexity was compounded by repeated disruptions of project activities spurred by political instability in 2020, 2021, and 2022, which required the relaunch of the procurement process, an increase in the number of contracts, and added further pressure on the UTGFS’ already strained capacity for contract management and oversight. These factors collectively led to significant procurement delays, impacting the overall progress of the LIPW activities.

technical oversight by NGOs, and compromised quality of the subprojects; some sites had yet to start construction. As a result, Jigiséméjiri resolved to (i) prioritize completion by finalizing only those subprojects that the evaluation considered viable based on their current progress. This decision aimed at ensuring the efficient use of resources and that community benefits were delivered where feasible; and to (ii) redirect supplies from sites where the construction material had already been delivered, but progress was stalled, to beneficiary communities directly, allowing them to explore, together with community and village committees, alternative uses for these materials to still contribute to community asset enhancement.

**LIPW implementation was also marked by the first kidnapping incident.** The incident involved a consortium of NGOs and resulted in the abduction of nine individuals who were traveling to a village in their personal cars. The situation was eventually resolved with the safe release of the NGO personnel. However, it did little to restore the trust of the local community in the project, further discouraging participation in the LIPW activities.

**In the wake of the incident, the project established additional mitigation measures to enhance the safety of field personnel.** The first measure involved introducing the use of buses for transporting field personnel between project sites rather than individual cars, which aimed to minimize the risk of hijacking and attacks associated with individual travel. Second, the project mandated security training for NGO staff, supervisors and employees, and required the appointment of a dedicated security officer for each NGO.



**EXTREME**

**In areas where security risks were unacceptable, or work sites were too degraded to be completed, Jigiséméjiri discontinued work.** The project halted all operations, ensuring that communities were given already procured materials and that households and workers received compensation for the labor they had already provided.

### *3.2.3. Income-generating activities*

**While the program did not adopt security-specific adaptations for IGAs, its existing approach of relying on local NGOs effectively engaged local communities.** In the North and Mopti region, persistent insecurity led to considerable delays and disruptions in scaling-up IGAs. IGAs were predominantly executed by local NGOs, selected through a competitive process. These NGOs played a central role in training and coaching the beneficiaries, while the UTGFS ensured implementation oversight. A significant benefit of engaging NGOs was their ability to effectively engage with the communities, leveraging their knowledge of local languages and cultural ties. However, the limited technical capacity of some NGOs raised concerns about the quality of the training and coaching provided to the beneficiaries.

**Table 2: Summary of changes and FCV adaptations to delivery by program and security risk level**

	LOW	MEDIUM	HIGH	SEVERE	EXTREME
Monetary transfers	Manual delivery through commercial banks and a financial operator	Replacement of commercial banks with local NGOs Use of international NGO consortium (planned)	Digital payments Shift to framework contracts	Use of military escorts to oversee payments Beneficiary relocations to safer areas	Suspension of payments
AM				Shift to community radios to broadcast AM sensitization messages Changed delivery schedule during local or community events	
LIPWs			Consortium approach for NGO recruitment	Change in works type Prioritization of subprojects Redirect supplies Security training	Suspension of works
IGAs			-	-	-

**Note:** Flag denotes an FCV specific adaptation.

### 3.3. Monitoring and Evaluation



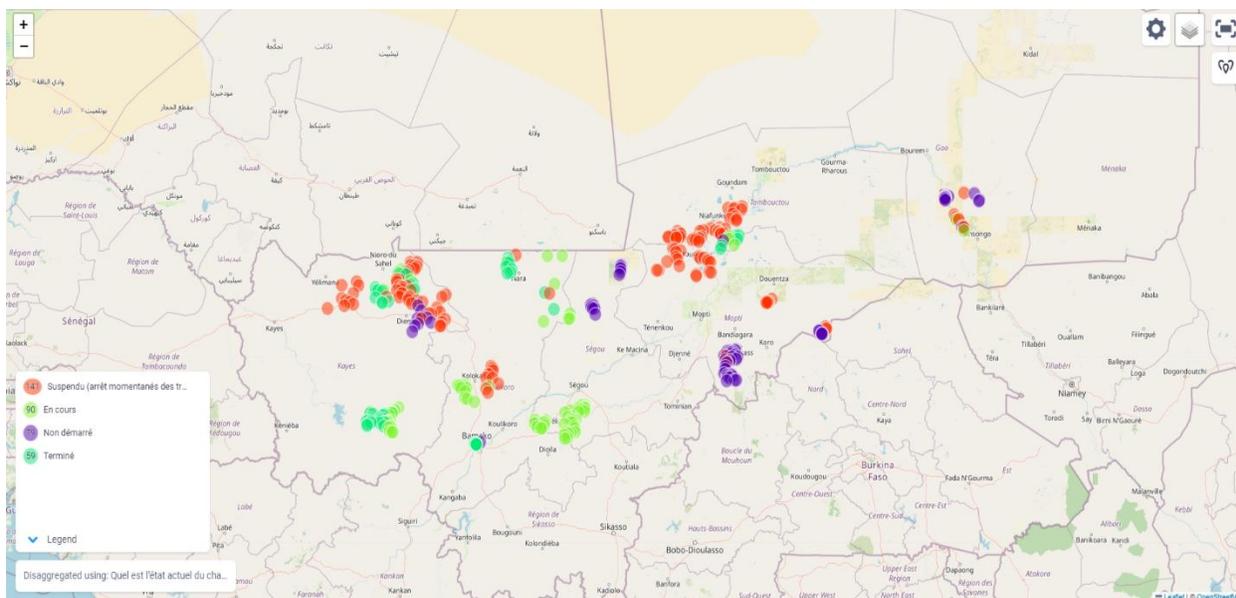
**LOW**

**Jigisémjiri established a comprehensive M&E plan<sup>29</sup>, centered on direct on-the-ground oversight.** Monitoring was conducted with the active participation of local authorities, in collaboration with local liaison agents, NGOs, government decentralized structures, and village committees. Field monitoring was carried out by NGOs and the National Directorate of Social Protection and Solidary Economy (*Direction Nationale de la Protection Sociale et de l'Economie Solidaire*, DNPSES) through its decentralized regional and district structures, which were responsible for conducting field visits and producing regular monitoring reports. In addition to field visits, the project relied on third-party monitoring for the LIPWs, carried out by specialized engineers tasked with assessing progress and compliance with project standards at the construction sites.

<sup>29</sup> This plan included annual process evaluations, village-level spot checks through beneficiary surveys and qualitative assessments, impact evaluations, and annual surveys.

**Monitoring leveraged the digital Kobo Toolbox to improve the accuracy and timeliness of field reports.** Kobo Toolbox was introduced to carry out the LIPW evaluation to mitigate issues of distance and data accuracy, collecting information through pictures and short surveys of geo-referenced work sites. Given its good performance, it was used then used regularly to allow the project team to monitor and oversee LIPW progress in real time (Figure 7).

*Figure 7: Screenshot of real-time LIPW progress through Kobo Toolbox available to Bank team*



**However, rising insecurity disrupted on-the-ground M&E and prevented the full use of digital M&E tools.** Due to the high security risks, some project sites, especially for LIPWs, became inaccessible, leading to the suspension of field visits and third-party monitoring due to safety concerns. Moreover, the use of digital platform such as Kobo Toolbox was challenged when, after a suspension of activities due to political instability, the government began using geographic information systems to track down jihadists and prohibited the use of GPS-based tracking tools by the project in some sites. Additionally, in areas under jihadist control, the use of tablets and smartphones by project staff could pose significant security risks.



**SEVERE**

In response, Jigiséméjiri introduced the remote **Geo-Enabling Initiative for Monitoring and Supervision (GEMS)**, with mixed results. With virtually no on-the-ground presence from the UTGFS in areas with strong jihadist presence, such as in Mopti and Ségou, GEMS aimed to facilitate the monitoring of LIPW activities by having NGOs submit photographic evidence of the ongoing works every one or two weeks. Remote monitoring proved effective in areas where GEMS could operate, ensuring the tracking and oversight of LIPW projects despite access constraints. However, in areas where neither NGOs nor local communities could take pictures because jihadists prohibited the use of cameras, fearing it might reveal their presence and position, even remote monitoring became impossible. As a result, without feasible monitoring, Jigiséméjiri decided to suspend the LIPWs in those areas.

*Table 3: Summary of changes and FCV adaptations to M&E by security risk level*

	LOW	MEDIUM	HIGH	SEVERE	EXTREME
M&E arrangements	Direct on-the-ground M&E (field visits, spot checks, TPM)			Replacement of on-the-ground monitoring with GEMS	Suspension of activities

**Note:** Flag denotes an FCV specific adaptation

## 4. LESSONS LEARNED

This section highlights the key operational lessons from Mali's Jigiséméjiri project's successes and challenges in delivering safety nets in an FCV setting.

### **Lesson learned # 1: Prioritize simple design and gradual approach to project expansion.**

The implementation of Jigiséméjiri activities was initially limited to non-conflict areas. Despite this, the project adopted a simple design focused on monetary transfers, accompanying measures, and system building, which aligned with the emergency context and existing capacity constraints. However, as the security situation deteriorated, Jigiséméjiri broadened its scope and coverage by simultaneously introducing two additional subcomponents. This expansion inadvertently added complexity to design and implementation and entailed new risks and challenges. While responsive to heightened needs, the rapid and extensive scale-up was potentially not aligned with the deteriorating security environment, leading to delays and suspensions of project activities.

**FCV contexts require a cautious and incremental approach.** A simple design and gradual project expansion strategy can mitigate the risks of instability and unpredictability. While the project team might face demands for a rapid scale-up driven by the growing needs amid a worsening context, as was the case for Jigiséméjiri, it is crucial to balance such decisions with the actual enabling or constraining conditions and prioritize maximizing impact, even if it means operating on a smaller scale or with fewer components than desired. This approach ensures that the project progresses steadily and retains the flexibility to adapt to the evolving situation on the ground.

### **Lesson learned # 2: Invest in preparedness and contingency planning from the start.**

The Jigiséméjiri project incorporated some contingency measures to tackle potential security challenges, a critical element in conflict settings. This included engaging NGOs for beneficiary targeting and using existing humanitarian networks, such as the Safety Nets Common Framework, to facilitate monetary payments in case traditional service providers were unavailable due to insecurity. Moreover, the project introduced enhanced security risk mitigation measures for project staff in response to security incidents and security training for service providers. These measures were largely ad hoc and followed a reactive rather than a proactive approach.

**Preparedness and contingency planning need to be embedded in project design in a systematic way and throughout the project delivery cycle.** This could be achieved by establishing a simple framework, which, similar to the one presented in this study, outlines potential security risk scenarios, along with their corresponding adaptation strategies for design, delivery, implementation, and M&E. Such a framework can provide project teams with a predefined set of options, facilitating timely and effective adaptations to evolving security risks.

### **Lesson learned # 3: Embed conflict sensitivity in geographic targeting**

The project's geographic targeting was effectively aligned with its objectives of poverty reduction and resilience building but lacked conflict sensitivity. The criteria of poverty and food insecurity continued to guide the allocation of monetary transfers and accompanying measures, along with LIPWs and IGAs, even as the project entered insecure areas. This methodology was never updated to incorporate security risks. The implications were particularly evident in the LIPW component, where the methodology for area selection, though effective in generating a list of sites, lacked the necessary flexibility for the volatile

context. The list of LIPW worksites remained fixed without accounting for alternative locations in the event of security deterioration affecting accessibility to project sites. This was partly due to the limited availability of qualified implementing agencies, the strategic co-location of LIPWs with monetary transfers, and an optimistic yet unmet expectation that the security situation would remain stable or improve.

**Safety net operations should consider incorporating security criteria in their geographical targeting, especially when considering programs beyond transfers.** The identification and selection of project areas can leverage geographic targeting tools that include a broader set of indicators, such as poverty levels, the presence of forcibly displaced populations, access to infrastructure, the incidence of epidemics or diseases, as well as the prevalence of violence and accessibility challenges. Based on these indicators, a Project Targeting Index assigns a vulnerability score to each target village, which informs project decisions on area selection. Such Project Targeting Index was successfully used by the Eastern Recovery Project in the Democratic Republic of Congo and helped target priority areas for the implementation of its LIPW program, cluster them with transfers, and allocate resources more efficiently while mitigating security risks.

#### **Lesson learned # 4: Balance community engagement with security considerations**

The project made extensive use of community-based mechanisms to deliver its activities. For instance, including the communities as part of the targeting process was consistently applied throughout the project due to its effectiveness, even in insecure regions. This community-centric approach was also applied to the LIPW program, ensuring participation and aligning with the security dynamics on the ground.

**The use of community-based mechanisms can help shield project activities from security risks.** In the context of Jigiséméjiri, the reliance on community-driven processes insulated key processes, such as beneficiary targeting, from security threats and unwanted attention. Terrorist groups generally avoided disrupting internal community dynamics, allowing village committees to function and carry out their tasks. Aligning the schedule of payments and sensitization sessions with local market days and communal events proved successful, as these gatherings were not targeted by terrorists. However, the decision to embed project processes within communities must be carefully evaluated on a case-by-case basis, with consideration for the potential risk of inadvertently increasing communities' exposure to security threats. For instance, the level of security risks can influence the viability of using community-based mechanisms; as risks escalate, the feasibility may diminish. For example, in one village where jihadist presence was strong, targeting and payments were suspended at the community's request due to fear of retaliation for perceived government collaboration. This highlights the need for a prudent approach that balances community engagement with security considerations.

#### **Lesson learned # 5: Align visible project activities with the prevailing security context.**

LIPWs experienced more disruptions and targeted attacks by jihadist groups compared to other programs, such as transfers and IGAs. Despite their co-location with transfers to maximize impact, LIPWs attracted significantly more attention from jihadists, who sought to sabotage some subprojects or demanded their suspension or alteration.

**When designing visible initiatives such as LIPW, their compatibility with the security context and local actors needs to be ensured.** The Jigiséméjiri project strategically modified the types of subprojects to mitigate the jihadists' hostility and align them with their ideological perspective, ensuring the

continuation of activities. When this adaptation was not viable, LIPWs were suspended. If not feasible, the labor requirements can be waived, allowing the LIPW program to default into a regular monetary transfers program. This approach can help maintain income support while reducing visibility to anti-government groups. A simplified design could also help. This would involve a ‘positive list’ of subprojects excluding those that can provoke hostility, such as education and recreational-focused subprojects, and including those that are ideologically more acceptable to local security actors’ preferences and meet community needs, like health facility rehabilitation.

### **Lesson learned # 6: Manage ownership in fragile contexts**

The implementation of Jigisémejiri by the government was expected to reinforce public trust in state institutions and strengthen or restore the social contract through the provision of benefits and services. In the most insecure and contested areas, however, this strategy faced significant challenges. The project’s implementation by the government inadvertently made some activities and processes a target for jihadists’ disruptive actions or attacks, which were reportedly motivated by fear of losing authority or outright sabotage.

**In areas where government legitimacy is disputed, safety net projects might need to downplay the fact that it is implemented by the government to be able to operate.** This approach is in stark contrast to conventional safety net operations that prioritize highlighting government ownership. In fragile settings, strong government visibility can deny communities the benefit of neutrality, inadvertently putting them and project personnel at risk. By adopting a cautious approach that avoids strong government branding, projects can reduce the risk of antagonizing armed groups that are hostile to the state, thus ensuring the safety of communities, project staff, and assets.

## 5. Annexes

**Table 4: Key Project Dates**

Project	Financing (US\$m)			Financing instrument	Approval	Effectiveness	Closing
	IDA	SASPP	Government of Mali				
<b>Original</b>	40	-	1.2	Emergency Recovery Loan	30-Apr-2013	17-Aug-2013	30-Jun-2018
<b>Additional financing 1</b>	-	10	1	Investment Project Financing	01-Sep-2016	01-Dec-2016	30-Dec-2019
<b>Additional financing 2</b>	52	2.4	-	Investment Project Financing	05-Jul-2018	15-Oct-2018	30-Dec-2022*
	Total US\$106.6						

\*Jigisémejiri underwent three restructurings in 2019, 2020, and 2023. The last one extended the project's closing date to June 30, 2023.

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