



1. Project Data

Project ID P150430	Project Name Mauritania Social Safety Net System	
Country Mauritania	Practice Area(Lead) Social Protection & Jobs	
L/C/TF Number(s) IDA-D0540,TF-19374,TF-A9151	Closing Date (Original) 31-Oct-2020	Total Project Cost (USD) 21,205,284.91
Bank Approval Date 14-May-2015	Closing Date (Actual) 31-Oct-2020	
	IBRD/IDA (USD)	Grants (USD)
Original Commitment	19,000,000.00	6,300,000.00
Revised Commitment	21,297,049.84	6,299,979.77
Actual	21,205,284.91	6,299,979.77

Prepared by Hjalte S. A. Sederlof	Reviewed by Judyth L. Twigg	ICR Review Coordinator Joy Maria Behrens	Group IEGHC (Unit 2)
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2. Project Objectives and Components

a. Objectives

The Project Development Objective (PDO) as set out on page 4 of the Financing Agreement was *to support the establishment of key building blocks of the national social safety net system and to provide targeted cash transfers to extreme poor households*. The Project Appraisal Document had substantially the same PDO on its page 7.



The PDO was revised in February 2019 with the introduction of Additional Financing (AF) to read as follows: *to support the establishment of key building blocks of the national social safety net system and to improve access to targeted cash transfers for poor and vulnerable households.*

The ICRR will not undertake a split rating: as the scope of the project expanded (PDO indicator targets were adjusted upward) commensurate AF, the project will be assessed on the revised outcome targets. The refocusing of the second (sub-)objective from “providing transfers” to “accessing transfers” does not alter the purposes of the transfer, while the shift from “extremely poor” to “poor and vulnerable” makes explicit the transfer’s application to households vulnerable to (temporary) external shocks.

The ICRR will assess the two (sub-)objectives separately as follows:

Objective 1: to support the establishment of key building blocks of the national social safety net system; and

Objective 2: to improve access to targeted cash transfers to poor and vulnerable households.

“Key building blocks of the national social safety net system” are understood to include a social registry (SR) that can be used as a platform for targeting programs aimed at poor and vulnerable households.

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

Yes

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

No

c. Will a split evaluation be undertaken?

No

d. Components

The project had three components:

Component 1: Support to the national safety net system (estimated cost at appraisal US\$4.0 million; actual cost US\$3.72 million). The component was to enhance the government’s capacity to develop and coordinate the national safety net system. Component 1 consisted of two sub-components:



Sub-component 1.1: Implementation of a national social registry, SR, including: (i) the design and implementation of social registry tools and mechanisms (a management information system, MIS, proxy means-testing, grievance mechanisms, communications methods), and key software and hardware; (ii) implementation of the SR by identifying eligible households; (iii) activities to help individuals, once registered, obtain a national identity number (and card); and (iv) evaluation activities of SR implementation.

Sub-component 1.2: Support for the implementation of a national social protection strategy, including: (i) analytical services and related capacity building to help actors involved in the implementation of the national strategy plan their investments and design their programs in the most effective way; and (ii) implementation of an expanded early-warning system that can trigger contingency plans for targeted social assistance.

Component 2: Support to the social transfer program, STP (estimated cost at appraisal US\$23.0 million; actual cost US\$26.55 million). The program combined a regular (conditional) cash transfer program targeted at the extremely poor, and a shock-responsive cash transfer program. The component consisted of three sub-components:

Sub-component 2.1: Development of tools and processes for implementing a social transfer program, including: (i) program tools for registration, transfer payment, eligibility verification, grievance and redress management, management of day-to-day activities, etc., (ii) program operating costs, including core staff and the cost of routine administrative activities; and (iii) costs for monitoring and evaluation of activities.

Sub-component 2.2: Transfer payments to beneficiaries, including: (i) payment of cash benefits to 25,000 beneficiaries, corresponding to 25 percent of extremely poor Mauritanian households; and gradually expanding nationwide; and (ii) fees to financial institutions participating in the transfer scheme.

Sub-component 2.3: Promotion of investments in human capital and resilience, including: (i) messages on the development of modules and materials for social promotion, covering the program, health, nutrition and early childhood development, and resilience.

Component 3: Project management (estimated cost at appraisal US\$2.0 million; actual cost US\$0.75 million). The component covered the project administrative team, related equipment and operating costs, audits, training of staff, and costs associated with project reporting.

Significant Changes during Implementation

The project went through four restructurings, including one case of AF.

A first restructuring was undertaken in October 2017, institutionally separating the regular transfer program (*Tekavoul*) from the shock-responsive element, which became a distinct program (*Elmaouna*).



A second restructuring was undertaken in June 2018 with the scaling up of activities to respond to an additional US\$2.3 million provided by the French Development Agency, and in anticipation of AF to be provided by the Bank.

A third restructuring was undertaken in May 2019, introducing AF of US\$2.3 million from IDA. At that time, the PDO was revised as indicated in Section 2a, and indicators and targets adjusted.

A final restructuring was undertaken in September 2019 when remaining undisbursed funds were reallocated and closing dates adjusted.

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

Project costs. At appraisal, total project cost was estimated at US\$29.0 million. Actual project cost at closing was US\$31.02 million.

Financing. The project was financed by an IDA credit of US\$15.0 million and two Trust Funds (TF-19374 and TF-A9151) totaling US\$6.3 million. A total of US\$14.9 million in IDA funds and US\$6.30 million was disbursed from the Trust Funds.

Counterpart funding. The Borrower was set to contribute US\$10.0 million at appraisal, of which US\$9.8 million were disbursed.

Dates. The project was approved on May 14, 2015, and became effective on September 30, 2015. It was restructured four times as noted above, and closed on its original closing date.

3. Relevance of Objectives

Rationale

The PDOs in their original as well as revised form were relevant to the country situation, which is characterized by high levels of chronic poverty and vulnerability to external shocks. At the outset of this project there was an absence of permanent safety nets with the flexibility to expand coverage in times of crisis, while the country was spending over five percent of GDP on emergency safety net interventions, mainly on food and fuel subsidies. To address the situation, Mauritania had formulated a national social protection strategy (2014) for creating an integrated social protection system that was to address chronic poverty as well as the effects of shocks. Here the government looked to the Bank for assistance in designing an SR to serve as a platform for programs to target poor and vulnerable households and individuals and, building on that platform, develop a national social transfer program (STP) with the capability to expand its support in times of crisis. This is reflected in the Bank's Country Partnership Framework (CPF), including the current one covering FY 2018 to 2023. The current CPF, which is aligned with Mauritania's own long-term strategy for growth and shared prosperity (SCAPP), recognizes widespread chronic poverty and high vulnerability to shocks of Mauritanian households, and it includes the need for a permanent safety net system as a major theme in one of its three focus areas. The CPF also draws attention to weak administrative capacity in the country, stressing the need to include capacity building as a means of achieving project objectives. This is reflected in project design, which included



advisory support for developing the SR as well as the STP. The continued relevance of and need for a strong safety net is also reflected in a follow-up safety net project that was introduced in June 2020 (Social Safety Net Project 2, P171125).

Rating

High

4. Achievement of Objectives (Efficacy)

OBJECTIVE 1

Objective

Support the establishment of key building blocks of the national social safety net system

Rationale

The objective was to be achieved by: (i) developing the mechanisms of an SR, including a registry of poor and vulnerable households, an MIS, targeting mechanisms, grievance procedures, outreach, and hardware and software; and (ii) gradually expanding the number of households registered in the SR, with a target of 150,000 households under the project.

Outputs

The following mechanisms necessary to operate an adaptive social protection system were developed and implemented:

- An SR was developed and implemented, including a poverty map, an MIS, targeting mechanisms, communication tools and outreach mechanisms, grievance redress mechanisms, and registration of households.
- To reinforce the SR, a series of studies and reports were commissioned to review variables included in the SR database. Humanitarian partners were invited to test the SR and provide feedback. A methodology to use the SR in emergency responses was developed jointly with the World Food Program, the European Union, and the government.
- A consolidated MIS draws together the three information systems developed under the project: the SR, the regular cash transfer program, and the shock response program (initially the latter two programs were combined, but subsequently they were separated, as noted in Section 2d). The MIS links registry and payment systems and allows monitoring and evaluation of programs and beneficiaries.
- Grievance procedures were developed for the SR and the cash transfer program, *Tekavoul*. As of end-October 2020, some 3,000 grievances had been received concerning the SR, and 9,000



concerning the *Tekavoul* (mainly about inclusion in the SR, and seeking information on the *Tekavoul*). Of SR grievances, 89 percent were resolved against a target of 80 percent; of *Tekavoul* grievances, 87 percent were resolved, exceeding the original and revised targets – 40 percent and 80 percent, respectively.

- Outreach and communications activities were undertaken to ensure that beneficiaries were aware of their rights and responsibilities under the *Tekavoul*. The effectiveness of these activities was measured by the share of beneficiaries who reported being aware of the grievance procedures. Some 57 percent of beneficiaries reported being aware of the grievance procedures, compared to a target of 80 percent.

Outcomes

The original and revised PDO target for registered households of 100,000 and 150,000 respectively, were exceeded, reaching 174,016 households by project closing.

A nationwide electronic payment platform was developed in collaboration with commercial banks to provide cash transfers to villages. It can be used by any cash-based social program. As a result, 99.6 percent of beneficiaries have received their payment on time (within 20 days of the due date), exceeding the target of 90 percent.

Preliminary results based on a census covering two communes indicated that 61 percent of households included in the SR database in those two communes fell below the monetary poverty threshold, compared to a target of 71 percent. Using a broader definition of poverty that included the expanded scope of the project with *Elmaouna* beneficiaries, 76.8 percent of households included in the SR had consumption levels below or within 30 percent of the monetary poverty threshold. An intended impact evaluation of beneficiaries combining the two groups was delayed by COVID-19.

Thirteen major institutions have so far accepted the SR as a basis for targeting their programs, including the Food Security Office, World Food Program, Oxfam, the Ministry of Health, and several non-governmental organizations. Moreover, the Prime Minister has announced that all social programs will eventually have to use the SR.

Rating

Substantial

OBJECTIVE 2

Objective

Improve access to targeted cash transfers to poor and vulnerable households

Rationale

The objective was to be achieved by the establishment and implementation of the STP as the country's flagship safety net program, consisting of a poverty-targeted conditional cash transfer program and a shock-responsive program. Under the AF, the two were separated, leading to the establishment of a conditional



cash transfer program (*Tekavoul*) and a shock-response program (*Elmaouna*). Both programs were based on the SR platform developed under Objective 1, and implementation of the social transfers themselves followed the progressive roll-out of the SR.

Outputs

Building on the SR, the project designed and implemented two social transfer programs: (i) *Tekavoul*, the permanent conditional cash transfer program; and (ii) *Elmaouna*, the shock-responsive cash transfer program.

The cash benefit was conditional on attending social promotion sessions focused on essential family practices and investments in early childhood development. These sessions, which drew on UNICEF guidelines developed in cooperation with the Bank's education teams, were delivered by field operators every three months in line with the cash payment cycle. Participation in promotion sessions included 94.5 percent of beneficiary households, exceeding the target of 80 percent.

Outcomes

As of June 2020, 34,034 households were benefiting from the two core programs (*Tekavoul and Elmaouna*) under IDA financing, exceeding the PDO target of 25,000 households. 244,700 individuals benefited from the combined programs, against a target of 211,200 individuals. 224,624 individuals were enrolled under project financing, against a target of 165,000 individuals. An additional 10,000 households were enrolled under government financing. In terms of coverage, there were approximately 660,000 extremely poor individuals in the country at the time of appraisal, living in some 100,000 households.

The shock response program, *Elmaouna*, is operational and has already been applied as a lean season response mechanism. It was piloted in 2017 supporting 1,000 households, but has expanded since, reaching 80,220 individuals (12,000 households) in June 2020, exceeding the target of 46,000 individuals (7,000 households).

Women were intended to be the main recipients of the cash benefit. Here (i.e., for the indicator on percentage of beneficiaries of safety nets programs who are female), the project exceeded its target of 80 percent over most of the implementation period (ICR, p. 20), reaching 92.5 percent at completion. An intra-household gender sensitization program had to be postponed due to the COVID pandemic but is being revitalized under the second safety net project.

Rating
High



OVERALL EFFICACY

Rationale

The project included two objectives. The first one was substantially achieved, as the project developed an operational SR that served as a platform for implementing the second objective - a comprehensive safety net system that targeted the chronic poor as well as those suffering from temporary shocks to their living standards. One of two outcome indicators under the first objective was met and even exceeded as AF became available. The outcome for the other indicator under the first objective, targeting accuracy, fell short, and this is reflected in the Substantial rating. Objective 2 is rated High, as the target – number of beneficiaries supported through *Tekavoul* -- well exceeded targets at the end of the project period. Together, these achievements lead to an overall efficacy rating of Substantial.

Overall Efficacy Rating

Substantial

5. Efficiency

Efficiency analysis was undertaken for the PAD and the ICR, focusing on the poverty impact of *Tekavoul*, as well as the recurrent cost implications of the SR and *Tekavoul*. However, due to data constraints, a complete economic and financial analysis was not carried out. Instead, micro-simulations of the poverty impact of *Tekavoul* were undertaken. Using rigorous assumptions about targeting (perfect) and consumption (100 percent of benefit amount), a poverty headcount reduction of 22 percent was estimated.

The ICR used a straightforward cost-benefit analysis to determine the project's net present value (NPV) and internal rate of return (IRR), and micro-simulated the poverty impacts of *Tekavoul* and benefits of *Elmaouna*. The analysis indicates that *Tekavoul* has a significant impact on the poverty gap and the severity of poverty: applying the national poverty line, *Tekavoul* is estimated to have reduced the poverty gap by 4-5 percent and severity by some 13 percent. Applying the international poverty line, the reductions would be significantly lower. Under different scenarios of consumption, using an inflation rate of 4.5 percent and discount rate of 10 percent, the IRR consistently exceeded the discount rate, and the NPV and benefit-cost ratios remained substantial. Under the middle scenario of a 6 percent consumption increase, the NPV was found to be US\$ 27.3 million, and the IRR 18 percent, with a benefit-cost ratio of 2.4. The introduction of *Elmaouna* showed significant benefits from avoiding negative coping strategies and a quicker return to productive activities. Based on international experience, the program is estimated to have generated between US\$10 million and US\$22 million in total benefits from 2017 to 2020.

Implementation efficiency adds to the efficiency brought in by the project. Project management expenses were 8.4 percent of total program expenditures at start-up, decreasing to 1.7 percent by 2020, the early costs including a significant share of costs related to systems building. The additional resources that the project received under AF allowed it to expand beneficiary numbers and support implementation of the crisis program. The safety nets institutional framework was strengthened by drawing together the several agencies that were engaged in implementing the project, creating a platform for finding common understanding of



objectives and challenges. For instance, collaboration between the SR, the statistical office, and the civil registry agency on data collection was initially scaled at an overly ambitious level; a new convention between the two organizations addressed the problem.

Efficiency Rating

Substantial

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 <input type="checkbox"/> Not Applicable
ICR Estimate	✓	18.00	100.00 <input type="checkbox"/> Not Applicable

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

6. Outcome

Relevance of Objectives is rated **High**, noting the objectives' focus on meeting country need for a permanent and versatile safety net, a concern that aligned with both Mauritanian and Bank priorities. Achievement of the first objective is rated **Substantial**, as targets were only partly met, while achievement of the second objective is rated **High**, reflecting a fully operational safety net system drawing on the SR platform set up under objective 1. Overall efficacy is rated **Substantial**. Efficiency is rated **Substantial**, taking into account estimates of economic efficiency and implementation efficiency. These ratings are consistent with only minor shortcomings in the project's preparation and implementation, and the Outcome rating is therefore **Satisfactory**.

a. Outcome Rating

Satisfactory

7. Risk to Development Outcome

The risk to the development outcome is low. An operational safety net system is a government priority, and the government manifested participation and ownership throughout project implementation. The safety net has gradually expanded with the growth of the SR and with the investment of government resources in the programs. Continuity is ensured by this government engagement and by a second Bank safety net project coming on-stream, as well as the engagement in the sector of other development partners. Risks are mainly on the financial side: to what extent is the government able to financially contribute to the programs, and to what extent does this pose constraints on greater coverage of poor Mauritanian households.



8. Assessment of Bank Performance

a. Quality-at-Entry

The project was strategically relevant, aligned with the Bank's CPF for Mauritania, and responsive to government needs. Since it was the first such Bank project in Mauritania, it drew on extensive sector work and policy dialogue that had been underway since 2009 and had led to the development of the SCAPP, as well as analysis of similar work being undertaken in the country by the Bank on a pilot basis, and other work by the government and other development partners. That work had identified excessive reliance on emergency programs, indicating the need for longer-term interventions to address chronic poverty and build resilience against shocks. This is reflected in the project objectives and project design: a straightforward and coherent theory of change linking outcomes to activities/project components and outputs, and a simple M&E system. Implementation was entrusted to an autonomous central agency already in charge of small-scale social infrastructure and livelihood development, promoting the integration of the project-funded programs into a broader context. The project allocated significant resources for a learning and capacity-building agenda to strengthen the agency's operations (ICR, p.15). The anchoring of the project in a central agency further strengthened government commitment to a comprehensive social protection approach, underlined by the channeling of local resources to the safety net programs.

Less attention was initially paid to developing the crisis response element of the safety net. That lack of attention would lead to a subsequent restructuring in connection with the AF in 2017 when the *Tekavoul* program was formally distinguished from the *Elmaouna* program. This distinction grew out of the progressive development of the elements under Component 1 of the project (ICR, p. 34), and the need for concomitant additional analytical work.

Quality-at-Entry Rating
Satisfactory

b. Quality of supervision

The Bank team actively supervised project implementation through monthly missions by the task manager as well as continued interactions with Nouakchott-based staff and a locally based technical team (ICR, p. 35). Much attention was paid to overcoming technical and institutional limitations. With multiple actors and limited technical capacity on the Mauritanian side, the Bank team spent considerable time and effort on capacity building, interacting with Mauritanian central and local government counterparts. Close supervision was to prove one of the project's strengths, as in-time policy dialogue, advisory services, and working groups that accompanied the supervision effort built up knowledge, generated buy-in, and fostered intra-government agency cooperation and drew in non-governmental actors and donors.



Quality of Supervision Rating

Satisfactory

Overall Bank Performance Rating

Satisfactory

9. M&E Design, Implementation, & Utilization

a. M&E Design

The theory of change set out in the ICR was straightforward and mapped a logical chain of how project inputs were to achieve changes in outcomes through activities and outputs. Project objectives included three key outcome indicators, two for the first objective and one for the second objective. All three were relevant and measurable. Outcomes were backed up by 11 output indicators, all relevant.

Institutionally, M&E was strengthened by the introduction of an MIS that drew together the three key information systems underpinning the project – the SR, *Tekavoul*, and *Elmaouna* – with the MIS linking the registry with payment systems. A dedicated M&E specialist was hired and supported M&E from the outset, and a project M&E plan and dashboard were set up to track progress.

b. M&E Implementation

The project's results framework was routinely updated, with data collection and analysis allowing progress towards the PDO to be monitored. Targets and indicators were adjusted to reflect the expanded scope of the project, and distinctions were introduced to reflect the the split in the program between regular and shock interventions. Some concern arose for measuring targeting accuracy, for the purposes of the project defined as a share of SR households below the poverty level. Initially, measurement of targeting accuracy was to be done using survey data, but this turned out not to be possible for technical reasons; instead, census data was applied.

c. M&E Utilization

Government and Bank officials met regularly to discuss progress, including by drawing on the information from the MIS, and to introduce corrections when warranted. The ICR (page 32) provided an example where benefit recipients – mainly intended to be women – were increasingly fathers. This led to increased emphasis on sensitization to increase the share of women, with their share soon climbing to 90 percent.

M&E Quality Rating

Substantial

10. Other Issues



a. Safeguards

The project was categorized as environmental assessment category "C." It did not trigger any safeguard policies.

b. Fiduciary Compliance

Financial management (FM). Despite concerns at appraisal regarding capacity for handling the project's FM aspects, no major issues arose during implementation. Throughout implementation, FM was mostly satisfactory, and the project's FM system was adequate. Audit reports were certified without reservations.

Procurement. Procurement was considered a substantial risk, and mitigation measures were taken despite relatively modest activities planned related to consultancy services, office equipment, vehicles, and equipment. Mitigation measures at the beginning of the project included: (a) hiring a procurement specialist; (b) updating administrative, procurement, and accounting manuals to ensure compliance with World Bank guidelines; and (c) providing training for the procurement officer and technical staff. Still, an ex post expenditure review conducted in June 2018 revealed that procurement risk remained substantial, and further mitigation measures were taken: (a) additional procurement training; (b) strengthening of the procurement team; (c) implementation of measures to improve the quality and compliance of documents sent for no-objection; and (d) a shift toward contracting on a multiyear basis. Further, since the AF was implemented under the World Bank Procurement Regulations in effect since July 1, 2016, it was agreed during the mid-term review that the overall Procurement Regulations would apply under the same 2016 directives to avoid having two different procedures applying to the project. The project's administrative and financial manual were revised accordingly.

c. Unintended impacts (Positive or Negative)

Spillover effects. The ICR (page 24) stated that interviews with stakeholders suggested positive spillovers to non-beneficiary households residing in villages benefiting from the project. These included a boost in consumption within the villages, which benefited non-beneficiary vendors, and the emergence of more dynamic local economies given the cash injected into local markets. This increased the solvency of households receiving cash transfers, providing income security and predictability not just to beneficiary households, but also to local traders. The behavior change observed among beneficiaries in qualitative settings is likely to have positive spillover effects on non-beneficiaries through increased knowledge (for example, surrounding hygiene techniques) and a potential change in social norms (for example, in the area of children's schooling) with important long-run implications for human capital accumulation.

d. Other

Gender. According to the ICR (pages 23-24), the project had a positive effect on women's empowerment. The project's design in itself was geared toward ensuring the inclusion of women: the *Tekavoul* social transfer program designated the main caregiver (in the majority of cases, women) as the recipient of the cash transfer, and the project included an explicit target for the share of female beneficiaries. The project



also included several activities directly aimed at reducing gender inequalities: gender-transformative discussion groups and community-level gender-sensitization activities. The impact evaluation baseline report of the gender-transformative discussion groups showed that 57 percent of beneficiaries were widowed older women, though a substantial share of beneficiaries (39 percent) were married women living with their husbands in relatively large households (8 members, on average).

Poverty reduction and shared prosperity. The project targeted poor and vulnerable households through its different programs, as an impact evaluation of the SR revealed that 61.0 percent of households can be considered poor (based on monetary poverty) and 76.8 percent of households can be considered vulnerable (with consumption levels within 30 percent of the monetary poverty threshold). *Tekavoul* was explicitly targeted to the extreme poor, while *Elmaouna* was targeted at vulnerable, food insecure households who could fall into poverty in response to shocks. An impact evaluation of the *Tekavoul* program has been delayed due to COVID-19, and no results are available to date. However, microsimulations demonstrate that *Tekavoul* likely had a significant impact on reducing the poverty gap and poverty severity (ICR, page 24).

11. Ratings

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

12. Lessons

The following lessons are drawn from the ICR (pages 37-40):

Close supervision and a focus on capacity building and analytical work can remove constraints posed by limited capacity environments. The Bank overcame limited country knowledge and local administrative constraints to developing a safety net by continuous intensive interaction with the client, combined with field surveys and limited pilots, resulting in an operational platform being developed that supported an adequately targeted safety net program.

Working through existing government institutions rather than adopting a conventional project-specific implementation unit can strengthen ownership and institutional sustainability. The project was implemented through existing government agencies that received necessary resources and technical assistance to subsequently administer the programs and institutions created under the project. This integration of project institutions into government systems facilitated ownership and increased the likelihood of them remaining viable.



Government counterpart financing can increase the likelihood of institutions remaining sustainable beyond the project period. Safety net programs require a steady flow of resources long after the project has closed in order to remain viable. The Mauritania safety net project had been implemented with significant counterpart financing that contributed some 30 percent of the project budget. This not only showed the government's commitment to the project, but its willingness and, more importantly, its ability to maintain a safety net beyond World Bank financing.

13. Assessment Recommended?

No

14. Comments on Quality of ICR

At 40 pages in the body of the text and an additional 32 pages of annexes, the ICR was long. This was, however, counterbalanced by the analysis in the document, which was results-oriented and presented a coherent theory of change drawn from the findings of the ICR team (the PAD did not include an explicit theory of change, as one was not required at the time). The abundance of information, analytical as well as descriptive, offered scope for the ICRR to find its own way in the analysis. The ICR also highlighted valuable experiences in its "Lessons" section, some of which are presented in modified form in this ICRR. The ICR provided a brief but comprehensive overview of the institutional challenges that underlay safety net design. It provided a comprehensive and clear tabulation of the changes that the indicators underwent throughout implementation, and the discussions surrounding Efficacy and Bank performance were particularly clear.

a. Quality of ICR Rating

Substantial