



Project Information Document (PID)

Appraisal Stage | Date Prepared/Updated: 19-Jun-2020 | Report No: PIDA29520



BASIC INFORMATION

A. Basic Project Data

Country West Bank and Gaza	Project ID P174078	Project Name West Bank Emergency Social Protection COVID-19 Response Project	Parent Project ID (if any)
Region MIDDLE EAST AND NORTH AFRICA	Estimated Appraisal Date 17-Jun-2020	Estimated Board Date 23-Jul-2020	Practice Area (Lead) Social Protection & Jobs
Financing Instrument Investment Project Financing	Borrower(s) Palestinian Liberation Organization	Implementing Agency Ministry of Social Development, Ministry of Labor/Palestinian Fund for Employment and Social Protection for Workers, Ministry of Finance	

Proposed Development Objective(s)

To provide cash support and short-term employment opportunities to vulnerable populations in West Bank affected by COVID-19.

Components

Emergency Cash Transfers in the West Bank
Cash for Work in the West Bank (C4W)
Project Management, Monitoring, Evaluation, and Capacity Building

The processing of this project is applying the policy requirements exceptions for situations of urgent need of assistance or capacity constraints that are outlined in OP 10.00, paragraph 12.

Yes

PROJECT FINANCING DATA (US\$, Millions)

SUMMARY

Total Project Cost	30.00
Total Financing	30.00
of which IBRD/IDA	0.00



Financing Gap	0.00
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DETAILS

Non-World Bank Group Financing

Trust Funds	30.00
Special Financing	30.00

Environmental and Social Risk Classification

Substantial

Decision

The review did authorize the team to appraise and negotiate

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Other Decision (as needed)

B. Introduction and Context

1. **The COVID-19 outbreak has spread rapidly across the world since December 2019.** On March 11, 2020, the World Health Organization (WHO) declared the coronavirus outbreak a global pandemic. As of June 1, 2020, the outbreak had resulted in an estimated 6.1 million cases and more than 380,00 deaths in 216 countries (WHO, 2020). To varying degrees, countries have introduced measures to contain and mitigate COVID-19, including restrictions on individual mobility and economic activity, as well as public health measures to prevent, detect, and respond to infections.

2. **At the household level, the lockdowns and quarantines have increased economic vulnerabilities through reduced labor income.** These income losses, including those for migrant workers that are prevented from traveling to jobs in other countries, are severely affecting livelihoods. In addition to the loss of household income due to unemployment or underemployment, the economic crisis will reduce purchasing power through higher consumption prices due to value-chain disruptions.¹ The poor were already vulnerable prior to this health emergency. Their situation can be expected to deteriorate further. On top of that challenge, the pandemic is creating a class of ‘newly poor’ Palestinians made up of workers that have lost or will lose their basic source of income.

¹ A scenario already outlined in the Emergency Response Plan for COVID-19 of the Palestinian Authority.



3. **The Palestinian Authority (PA) has taken decisive actions to contain and mitigate the effects of COVID-19, including the:** (i) preparation of an emergency response plan; (ii) containment of the virus through testing, quarantine, and mobility restrictions; (iii) suppression of the virus through tracing and healthcare units in each governorate; (iv) public outreach through a coordinated national campaign that includes social media; (v) transparency measures (e.g. daily briefings); and (vi) regional coordination (with Israel and Jordan) on the response in recognition of the fact that the virus does not recognize borders. All education institutions and public parks were closed on March 5, 2020. Borders, except for movement of goods, have also been closed and all incoming international travelers are being tested and quarantined.² Schools and universities will continue to be closed and plan to re-open only in August 2020 while on-line summer courses will be offered by universities. As of June 1, there are 628 confirmed cases in West Bank and Gaza, with 483 recovered and 5 deaths. Despite the low numbers of cases in the Palestinian territories, WHO has identified the risk to the Palestinian territories as very high, due to insufficient medical resources compared to other countries.

4. **The PA has also developed a comprehensive response plan to mitigate the impacts of COVID-19 and requested donor support to help finance it.** The COVID-19 Response Plan calls for donor support to finance:³ (i) the direct public health response to address critical gaps over the next three months (medical staff, medical supplies and equipment, and medicines) (US\$120 million); (ii) the expected increase in the fiscal deficit (US\$1.8 – US\$2.4 billion) as a result of the decline in revenues (estimated to be between US\$155 and US\$280 million), but also the need to increase spending on social safety nets; and (iii) the need to finance an economic recovery plan to help businesses weather the crisis while assisting workers.

5. **The PA started introducing measures to support poor households and workers affected through loss of income.** In April 2020, the Ministry of Labor (MoL) issued a plan to support those that have lost their livelihoods due to the pandemic and associated lockdowns. Within a month of launching the program more than 120,000 workers and small business owners (of which 95 percent are from the West Bank) had enrolled in the program to request assistance. The Ministry of Social Development (MoSD) – in collaboration with the World Food Program (WFP) - has also stepped up efforts to support poor and vulnerable households through cash assistance to ensure food security. Partners in the food security sector have continued distributing food parcels to poor families, including agricultural commodities. At the same time, the Ministry of Agriculture has begun the process of distributing one million seedlings for home gardening.

6. **COVID-19 is exacerbating an already challenging economic situation in the Palestinian territories.** The measures taken by the PA to halt the spread of the COVID-19, while effective in limiting the spread of the virus, have disrupted economic activity, particularly in the West Bank. The World Bank projects that the Palestinian economy will contract by at least 2.5 percent in 2020, while the Palestinian Central Bureau of Statistics (PCBS) estimates losses of about USD 2.5 billion representing a decline of 14 percent of GDP if the COVID-19 pandemic lasts more than three months. The World Bank Economic Assessment and Proposed Actions for the PA⁴ also considers a number of major downside risks that could impact the economy and livelihoods if the COVID-19 outbreak is not controlled soon. These include: (i) the potential for the private sector to slash workers' remunerations in half, (ii) the impact of a potential halt in the entrance of more than 140,000 Palestinian workers

² All Palestinian workers employed in Israel that continue to work have been asked to stay in Israel until the situation changes or to remain quarantined upon their return

³ "State of Palestine State of Emergency: COVID-19 Response Plan - Needs for Donor Support."

⁴ COVID-19: Economic Assessment and Proposed Actions for the Palestinian Authority, World Bank, April 2020.



to Israel,⁵ and (iii) a sharp reduction in tourism. The lack of available policy tools, such as fiscal stimulus, liquidity injections, or external borrowing, could leave the economy extremely vulnerable to the materialization of such risks, which could then trigger a dramatic decrease in consumption and a sharp economic contraction of more than 7 percent (World Bank 2020).

7. **The economic shock will mainly affect the living conditions of Palestinian households in the West Bank through the effects to the labor market in the West Bank.** Reduced labor incomes have come from job losses, including from Palestinians working in Israel, and reduced earnings, mainly as a result of the lockdown measures. The rapid job losses occurring now have come on the heels of stubbornly high unemployment rates that existed well before the crisis. Between 1994 and 2017, unemployment grew at an annual average rate of 5 percent, at an accelerating pace.⁶ It peaked at over 32 percent in the second quarter of 2018—the highest rate in two decades, to then fall to 24 percent in the last quarter of 2019. As the economic effects of COVID-19 continue to roll through the economy, the damage to an already-fragile jobs environment is likely to be profound.

8. **Poor and near poor households are most vulnerable to labor income shocks.** Informal workers, who account for about 60 percent of the workforce in the Palestinian territories (PCBS 2016),⁷ are more likely to lose their jobs as a result of the lockdown measures and have no form of protection against it; these informal workers are disproportionately concentrated in poor and near poor households. The latest estimates show that 29 percent of Palestinians live below the poverty line and 39 percent are food insecure, half of whom are severely food insecure (PCBS, 2020). Poverty is highly sensitive to the labor market in the Palestinian territories (World Bank 2017),⁸ thus, in the absence of any support, the labor income shock would push many near poor households into poverty and poor families pushed further below the poverty line. The PA estimates that around 100,000 Palestinians have already fallen into poverty as a result of the containment measures with more to follow and more than 120,000 Palestinian workers and small business owners (95 percent from the West Bank) have already requested urgent assistance from the MoL, which is looking for ways to address such losses and speed up recovery after the pandemic.

9. **Although vulnerability in Gaza is higher, households in the West Bank are more likely to be affected by reduced labor incomes.** Unemployment affects more than half of Gazans in the labor force, more than three times the rate in the West Bank, and more than half of the Gazan population lives below the poverty line, compared to 14 percent in the West Bank; however, people in the West Bank are more likely to be affected by the labor income shock produced by the pandemic. First, travel restrictions in the former made contagion from the latter and Israel, more difficult. At the same time, the West Bank is simply more exposed: one in every four waged workers in the West Bank works in Israel every day, and the restrictions on travel to Israel have caused this source of income to disappear. Second, there is a higher dependency of the West Bank economy on manufacturing, construction, commerce, hotels and restaurants, which are linked to the international tourism activities in the holy sites. Third, the two regions have very different employment structures. In contrast to jobs in the private sector, public-sector jobs are not affected by changes in demand or supply-chain disruptions. In Gaza, over half of jobs are either in the public sector or UNRWA, while in the West Bank, two-thirds of jobs are in the private sector.

⁵ Those workers' consumption represents one-third of total consumption.

⁶ And by the same token, employment expanded by only 4.2 percent.

⁷ Informal employment is defined as jobs without legal and social protection, whether carried out in formal sector enterprises, informal sector enterprises, or households, during a given reference period.

⁸ "West Bank Inclusive Diagnostic Note." Washington, DC: World Bank.



10. **Poor and near poor households will also be disproportionately affected by higher food prices.** Disruptions in food supply chains resulting from COVID-19 (e.g. insufficient agricultural workforce, suspension of food exports, etc.) have started to push domestic food prices up. The poor and near poor households consume more food as a percentage of total expenditures than wealthier households; as a result, an increase in food prices pushes near poor households into poverty and poor households further below the poverty line. Higher food prices have been particularly felt in the West Bank, in urban areas, and by households affected by reduced remittances, both domestic and from abroad.

11. **Women are particularly vulnerable to cycles of conflict and poverty, with high rates of domestic violence that will likely increase during a time of lockdowns and quarantines.** Studies have shown that conflict and health crises can lead to increased threats to and intentional use of violence, including violence against women and children.⁹ Surveys by the PCBS and data from gender-based violence helplines point to high rates of Intimate Partner Violence (IPV) against women: 24 percent of women in West Bank and 38 percent of women in Gaza have been exposed to some form of IPV between 2018-2019.¹⁰ Of those women who reported some form of IPV, 60 percent chose to remain silent.¹¹ As other countries report increased levels of domestic violence during the pandemic, the population of the Palestinian territories are experiencing similar trends. A household assessment showed that one in four surveyed indicated domestic violence has increased during quarantine and 71 percent expect it to further increase with the extension of the lockdown.¹²

12. **The impacts of COVID-19 are compounded by high vulnerability to climate change, which will increase going forward.** To mitigate health, economic and social impacts, it is critical to increase the country's resilience also to climate change going forward. Aridity and water scarcity render the West Bank environmentally sensitive to climate change. Climate-related hazards in the Palestinian territories include droughts, extreme temperature, and flash floods. While these hazards are a natural occurrence, they nevertheless pose serious constraints on development, and their intensity and frequency are likely to increase under a changing climate. Poor and near poor households are particularly vulnerable to both climate-related changes in living and livelihoods conditions as well as climate-related shocks. This is because they tend live in low-quality housing in more exposed areas, are more vulnerable to changes in food prices caused by climate-related shocks and have limited access to safety nets.

Sectoral and Institutional Context

13. **The PA's national COVID-19 response plan developed in late February 2020 includes a strong focus on supporting poor households and workers that are particularly impacted by the economic slowdown.** Among many actions, the plan highlights the need to temporarily protect the poor and vulnerable households and workers that lost employment as relief measures while promoting investment to business owners to speed

⁹ <https://www.cgdev.org/sites/default/files/pandemics-and-violence-against-women-and-girls.pdf>.

¹⁰ Palestinian Central Bureau of Statistics (PCBS), Preliminary Results of the Violence Survey in the Palestinian Society 2019. Different forms of intimate partner violence surveyed include economic, social, psychological, sexual and physical. In this case, the intimate partner referred to by the survey is 'husband.'

¹¹ Ibid.

¹² Juzoor Health and Social Development, Gender-Based Violence During COVID-19 Pandemic in Palestine - May 2020. Note: The rapid assessment was carried out by phone and used random sampling to select 800 Palestinians with a response rate of 79 percent.



recovery. More specifically, actions include the creation of temporary employment programs as relief measures, the support to municipalities and local councils, the provision assistance small businesses being hit hardest to speed up recovery, and emergency cash-transfer assistance to the poorest, and some vulnerable to poverty, households that have lost jobs and livelihoods. An electronic enrollment program targeting more than 200,000 vulnerable to poverty workers impacted by the crisis was issued in March 2020.

14. **The proposed Project will build of the existing platform for the Cash Transfer Program (CTP) to support the emergency cash transfers component of the PA's COVID-19 response plan.** The emergency cash transfers aim to provide immediate assistance to those in need in the West Bank, given the expected large impact on vulnerability to poverty caused by jobs loses. The emergency cash transfers will be delivered using the existing platform for the Cash Transfer Program (CTP), a well-targeted and scalable cash transfer program to poor and vulnerable households with proven results. The Palestinian National Cash Transfer Program (CTP) was created in 2010, merging the EU-funded Special Hardship Case (SHC) and the World Bank-funded Social Safety Net Reform Project (SSNRP), and initially provided cash assistance to about 55,000 poor households selected on the basis of an objective proxy means test formula. The CTP gave the PA the opportunity to consolidate, harmonize, and further develop social assistance that was mostly provided through a complex web of organizations run by the PA, non-governmental organizations (NGOs), and other external agencies. The National Cash Transfer Strategy identified cash transfers as the main social assistance instrument to fight poverty because of their proven track record and the possibility to scale them up quickly and effectively to aid distressed households during crisis situations. The CTP has become a full-fledged national Social Safety Net (SSN) program that provides quarterly payments to about 115,000 beneficiary households through the banking system, with an estimated total cost of about US\$130 million a year. The latest CTP assessment done in 2017 shows that 80 percent of beneficiaries are extreme poor, and \$0.87 of each \$1 transfer goes to poverty gap reduction—these results put CTP among the best performing cash transfer programs in the world.¹³

15. **CTP's Management Information System (MIS) can be used to quickly and efficiently identify those who are most impacted by COVID-19.** The MIS network links the 17 district (Muderias) offices in WB&G to the central level. This system is currently used for the management and administration of the CTP. Information on beneficiary households (e.g., household size, age, assets, health status, and education level) is collected by trained MoSD social workers using a standardized application form and entered into the MIS at the district level. The web-based MIS is updated regularly based on information provided by the PCBS and MoSD social workers. MoSD then uses the poverty-targeting database (one component of the MIS) to identify CTP beneficiaries and to rank households according to their poverty level. This system allows MoSD to obtain real-time information on the number and location of beneficiary households as well as to track households' application and enrollment status, which is then used to inform decision-making related to planning and resource allocation. With this system in place, cash transfers can be quickly extended to populations most affected by COVID-19 using already-existing channels of information and disbursement, without the need for time-consuming design and development of new systems.

16. **The project will also finance the funding gap for the second quarterly payment of the CTP.** CTP beneficiaries are the poorest of the poor and are most vulnerable to labor income shocks. Most CTP beneficiary households (around 80 percent in the West Bank) have at least one member of their family working, most of them in the informal economy or as daily workers. These jobs are most affected by the crisis, making these families most at risk of falling deeper below the poverty line. The problem is aggravated by the decline in

¹³ 2017 CTP targeting assessment and World Bank 2018 State of Safety Nets.



remittances, another important source of income for the poor and vulnerable households in the Palestinian territories. Under the current financing arrangements, the PA contributes with 50 percent of the cost of CTP program per year, the EU with 47 percent, and the World Bank, through the Social Protection Enhancement Project (P160674) with 3 percent. Payments to CTP beneficiary households are made quarterly. Due to the current fiscal crisis, the PA will only be able to finance part of its contribution to the CTP. Given the key role of this program in protecting the poor, the proposed Project will finance the funding gap for the second quarter payment of the CTP.

17. **The Cash for Work (C4W) component of the proposed Project will build on a delivery platform already developed in Gaza to provide temporary employment opportunities in the West Bank.** The Gaza Emergency Cash for Work and Self-employment Support Project (GECWSESP) provides a blueprint for the proposed Cash for Work (C4W) intervention in the West Bank. The Gaza project developed a mechanism for providing short-term employment opportunities in social services to young Gazans in need through NGOs. The mechanism has proven to be highly effective, delivering support to almost 5,000 youth (2,600 women) while supporting essential social services in Gaza. The proposed Cash for Work (C4W) intervention will be implemented using similar methods. It will provide opportunities for NGOs in the West Bank to employ vulnerable populations in the West Bank in sectors with a high return in social services, while providing much-needed relief to families, youth, and women. The proposed intervention will aim to provide emergency relief to those in need, valuable work experience, and improved social services.

C. Proposed Development Objective(s)

18. To provide cash support and short-term employment opportunities to vulnerable populations in the West Bank affected by COVID-19.

Key Results

19. The direct beneficiaries of the project are vulnerable populations affected by the COVID-19 crisis. The project will provide cash transfers to about 89,400 poor and vulnerable households and temporary employment support to around 3,060 vulnerable workers under the C4W component. At least fifty percent of beneficiaries under the C4W component will be women. The estimated number of individuals benefiting from the project is 569,000 (using an average family size of five). The breakdown of beneficiary households is as follows: (i) 68,000 households receiving the one-time emergency cash transfer; (ii) 21,400 CTP beneficiary households receiving the second quarterly payment of CTP; and (iii) 3,060 households with a member benefiting from cash for work for six months. CTP beneficiary status will be validated against MoSD's CTP beneficiary database. Only one beneficiary per household will be allowed. All project beneficiaries will receive payments digitally through bank accounts or e-wallets.

20. Indirect project beneficiaries will include:

- Members of households benefiting from the cash transfer and C4W;
- Vulnerable people directly benefiting from services provided under C4W projects (e.g., those affected by the COVID-19 disease, those being the sick, the disabled, elderly, children, and women).



D. Project Description

21. The proposed project will support the PA's emergency response to the COVID-19 crisis through four components: 1) Emergency Cash Transfers in the West Bank; 2) Cash for Work in the West Bank; 3) Capacity Building, Project Management, Monitoring and Evaluation; and 4) Contingent Emergency Response Component (CERC). These components are described below.

22. The project will also help to set the foundation for a reliable system of providing cash transfers that will be responsive to future shocks, including climate-related shocks. In particular, the project will use, and improve upon, existing delivery platforms to scale up cash support and to provide cash for work opportunities to households affected by COVID-19. This experience will provide valuable lessons and allow the PA to respond quickly and effectively to mitigate the adverse effects of future crises, including those triggered by climate-related shocks, on poor and near poor households.

Component 1: Emergency Cash Transfers in the West Bank (US\$20 million)

23. This component will finance a one time cash transfer to poor and vulnerable to poverty households affected by COVID-19 in the West Bank. The emergency cash transfer program aims to reach two groups of at-risk households: i) applicants for the new COVID-19 relief support launched by MoSD, MoL and Local Development, and ii) poor households already registered in MoSD's CTP system. Therefore, this component will include two sub-components: (1.1) Emergency Cash Transfers to households vulnerable to poverty not benefiting from the CTP system, and (1.2) Financing of the CTP-funding gap. To ensure timely support, the implementation of the component will rely on MoSD's delivery system to work as a back-office service delivery for all cash transfers, which builds on the existing World Bank engagement with MoSD through the ongoing Social Protection Enhancement Project (SPEP).

Component 2: Cash for Work in the West Bank (C4W) (US\$8 million)

24. This component will finance short temporary employment opportunities for approximately 3,060 beneficiaries (of which 1,530 women), building on the delivery model developed for Gaza. This component will provide Cash for Work sub-grants to selected NGOs to implement C4W subprojects employing the targeted vulnerable populations, of which at least 50 percent will be women. Supported subprojects will focus on health and other social services provided by NGOs to vulnerable groups affected by COVID-19, but also include economic livelihoods initiatives to assist vulnerable populations in the recovery from the crisis. Services to support economic livelihoods will mainly be in the area of agricultural activities but other types of activities could also be considered. Health services include clinics and other health services, including support to disabled and elderly populations. Other social services in which beneficiaries will be employed will be as teachers in the education sector, as social workers providing psychosocial support, as workers to support women who have been victims of GBV, and as providers of child services.

Component 3: Capacity Building Project Management, Monitoring and Evaluation (US\$2 million)

25. This component will ensure that the project coordination unit (PCU) and the technical entities working directly with the PCU will be operational and will implement the Project in conformity with the Legal Agreement, the PAD, and project's operational manual (OM). It will support the PCU, MoSD, and the MoL in concert with its



implementing arm the Palestinian Fund for Employment and Social Protection (PFESP) with the management, monitoring and evaluation (M&E) of project activities

Component 4: Contingent Emergency Response Component (CERC) (US\$0 million).

26. In the event of a future eligible crisis or emergency, the project will contribute to providing an immediate and effective response. This component would draw from uncommitted funds under the other components of the project. In the event that the CERC is activated, the restructuring of the project would need to occur within three months after activation.

Legal Operational Policies	
	Triggered?
Projects on International Waterways OP 7.50	No
Projects in Disputed Areas OP 7.60	No

Summary of Assessment of Environmental and Social Risks and Impacts

E. Implementation

Institutional and Implementation Arrangements

27. The Ministry of Finance (MoF) will be the Grant recipient and will lead project implementation. The MoF’s fiduciary, operational, and technical implementation capacities were assessed by the Bank and deemed satisfactory to implement the project. MoF has a long-standing proven track-record in working with the World Bank and has therefore demonstrated its capacity to administer World Bank financed projects.

28. **On Component 1 – Emergency Cash Transfers**, MoSD will be the implementing entity through the existing CTP management unit. Since 2010, the MoSD has been managing and implementing the Cash Transfer Program under the Cash-Transfer Program (P119307) and the follow-up Social Protection Enhancement Project (P160674). MoSD will utilize its established systems and tools and will enhance them as needed while using the established CTP platform¹⁴ for data verification, selection of beneficiaries, enrollment, and delivery. MoSD will closely liaise with MoL to accommodate the new unregistered poor households (most of which are headed by workers who lost their income due to the pandemic).

29. **As for Component 2– Cash for Work in the West Bank**, and given its national mandate, the MoL in concert with the PFESP will be the implementing entity. To secure adequate capacity in the management of Component

¹⁴ The CTP flagship program has been rated by The World Bank’s Independent Evaluation Group (IEG) as highly efficient in terms of targeting efficiency, success with reducing extreme poverty, and regarding a cost-benefit evaluation. Currently, more than 110,000 households are registered and covered under the CTP.



2 and fast-tracked delivery as this would be the first Bank financed operation implemented by the MoL/PFESP, MoF will work closely with the MoL/PFESP on the component management and implementation. This arrangement will also be formalized through a memorandum of understanding (MoU) between the MoF and the MoL/PFESP.

30. The PCU at the MoF will coordinate project implementation with the implementing entities and will provide financial management and consolidated reporting for the components, progress monitoring, and procurement.

31. Implementation support will be provided by the Bank throughout the lifetime of the project. Support will include technical assistance and regular implementation support missions to analyze progress toward achieving the main result indicators and determine where adjustments are needed.

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APPROVAL

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