



## 1. Project Data

**Project ID**

P119307

**Project Name**

West Bank and Gaza Cash Transfer Project

**Country**

West Bank and Gaza

**Practice Area(Lead)**

Social Protection &amp; Jobs

**L/C/TF Number(s)**

TF-15389,TF-99665

**Closing Date (Original)**

30-Jun-2016

**Total Project Cost (USD)**

19,998,704.40

**Bank Approval Date**

28-Apr-2011

**Closing Date (Actual)**

28-Jun-2018

**IBRD/IDA (USD)**
**Grants (USD)**

Original Commitment

20,000,000.00

20,000,000.00

Revised Commitment

19,998,704.40

19,998,704.40

Actual

19,998,704.40

19,998,704.40

**Prepared by**

Anthony Martin Tyrrell

**Reviewed by**

Judyth L. Twigg

**ICR Review Coordinator**
Eduardo Fernandez  
Maldonado
**Group**

IEGHC (Unit 2)

## 2. Project Objectives and Components

### a. Objectives

The project objectives as stated in the Trust Fund Grant Agreement (p. 7) were to (i) mitigate the impact of the continued socio-economic crisis on a subset of the extremely poor and most vulnerable households; and (ii) support the Palestinian Authority's (PA's) efforts to continue reforms of the Cash Transfer Program (CTP).





There were no changes to the project objectives. At a 2013 Additional Financing (AF), two of the original outcome targets were revised (upwards), and new outcome indicators were added. A split evaluation is not performed here as the targets were made more ambitious, and new outcome indicators added, in line with scope of the AF.

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

Yes

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

Yes

**Date of Board Approval**

23-Sep-2013

**c. Will a split evaluation be undertaken?**

No

**d. Components**

**Component 1: Cash Benefits** (Planned US\$9 million; AF US\$9 million; Actual US\$18 million).

This component sought to mitigate the impact of the continued socio-economic crisis by providing quarterly cash benefits to about 5,500 extremely poor households (living below the extreme poverty line) that were selected in accordance with a proxy means test (PMT) formula that included 31 variables to measure household welfare. The benefit level per household ranged between ILS 250 and 600 (US\$70-160 equivalent) per month. Money was to be transferred directly to the bank accounts of beneficiaries. In accordance with the "Withdrawal of Grant Proceeds" provision in the Trust Fund (TF) Grant Agreement, the PA was to co-finance this component with a 50% percent contribution to the cash benefits.

**Component 2: Support the PA's Efforts To Continue Reforms of Its CTP** (Planned US\$1 million; AF US\$ 1 million; Actual US\$2 million).

This component sought to support the PA's efforts to continue reforms of the CTP by financing project management costs, technical assistance (TA) to support the Ministry of Social Development (MoSD) in implementing key reforms, auditing and eligibility reviews, and monitoring and evaluation (M&E). Specifically, the component was to fund TA to support the MoSD in its reform agenda by: (i) continuing outreach activities for CTP targeting; (ii) working to ensure that all households living below the extreme





poverty line were included in the CTP; (iii) working to enhance the security of the management information system (MIS); and (iv) engaging in a constant monitoring and recertification process to determine a household's eligibility to remain in the program. The component was to cover the use of information and communications technology (ICT) where applicable, to enhance both outreach to CTP beneficiaries and the collection of data for M&E. Capacity building for both the MoSD's and the Ministry of Finance was included with reference to project management and M&E, including the maintenance and upgrading of MoSD's MIS. Project audits and project operating costs were also included under this component.

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

**Project Cost:** Estimated cost at appraisal was US\$10 million. Estimated cost following AF (US\$10 million) was US\$20 million, which was fully disbursed.

**Financing:** This Investment Project Financing was originally supported with a US\$10 million grant from the TF for Gaza and West Bank. Additional TF financing (also a grant) of US\$10 million was made available to the project in September 2013.

**Borrower Contribution:** In accordance with the TF Grant Agreement, Component 1 was to be co-financed by the PA, with the Bank providing 70% of the cash benefit payments in the project's first year and 50% thereafter. The ICR (p. 21) reported that this contribution was fully made.

**Dates:** The project became effective on May 23, 2011, one month after its approval. The project closed on June 28, 2018, two years after its original closing date of June 30, 2016. The project underwent four level two restructurings:

- 1st restructuring (June 5, 2013): Change in Loan Closing Date(s) and Reallocation between Disbursement Categories made. This restructuring also entailed a one-year extension of the project's closing date (from December 31, 2013 to December 31, 2014) which was needed to allow for the use of an undisbursed balance to secure the ministry's MIS and to update its database. The reallocation of proceeds involved the transfer of US\$330,000 from the "Project Operating Costs" category to the "Cash Transfers" category to enable the Bank to continue to contribute to the payment of cash benefits to the poorest households.
- 2nd restructuring (September 23, 2013): Additional Financing (with additional outcome indicators added and targets increased for two existing outcome indicators). The AF included additional funds of US\$10 million to scale up the Cash Benefits component that aimed to address deteriorating economic conditions. The AF also aimed to support the PA's efforts to continue reforms of the CTP, including evaluating the accuracy of the Proxy Means Test Formula (PMTF), reducing the project's





inclusion and exclusion errors, and verifying beneficiaries' eligibility through a constant monitoring and recertification process. The AF increased the scope of the project with reference to the continued payment of benefits to CTP beneficiaries, and funding of newly identified extremely poor beneficiaries. The AF also involved a revision of the project's Results Framework to add core indicators not included in the original and an extension to the project's closing date to June 30, 2016.

- 3rd restructuring (March 22, 2016): Change in Loan Closing Date(s), Reallocation between Disbursement Categories. This restructuring extended the project's closing date to December 31, 2017, and reallocated grant proceeds to allow the project to provide full payment to project beneficiaries. The restructuring was required to allow the project to utilize funds originally earmarked for Goods and Consulting Services and incremental Operating Costs. These unutilized funds were reallocated and the closing date extended to allow for the update of the ministry's poverty targeting tool and to recertify beneficiary households to ascertain their eligibility to receive CTs under the CTP
- 4th restructuring (November 15, 2017): Change in loan closing date to June 28, 2018 to allow the Ministry to further update the poverty targeting tool and rectify the criteria of the beneficiary households to ascertain their eligibility to receive cash benefits under the CTP. The PMTF was revised based on the most recent data from Palestinian Central Bureau of Statistics (PCBS) and Palestinian Household Expenditure and Consumption Survey.

### 3. Relevance of Objectives

#### Rationale

Project objectives were relevant at the outset and remained so at project close.

The Project Appraisal Document (PAD, p. 8) detailed the higher level objectives to which the project was designed to contribute. The PAD informs that *Homestretch to Freedom: The Second Year of the 13th Government Program* (August 2010) described achievements made in the first year of the program of the 13th Government, including reforms of the CTP, and highlighted remaining challenges for the second year. In that report, the PA stated that it "will continue to work in all sectors, to improve institutional performance, public service delivery, quality of life, and economic prosperity" and highlighted that the continued emphasis on the reforms of the PA's cash assistance and other social protection programs are of paramount importance in reducing poverty. The prevailing socio-economic conditions in 2010 were particularly difficult for the extremely poor: 31.2 percent of Palestinian households were extremely poor with a poverty gap of 5.8 percent. The poverty level and severity of poverty were higher in Gaza than in the West Bank. Unemployment in the West Bank was at 15.2 percent while in Gaza, it rose to 39.3 percent.

The ICR (p.13) referred to the PA's national policy agenda (2017-2022), which seeks to reduce poverty and promote inclusive growth by triangulating national priorities of statehood, effective government and sustainable development through the lens of the citizens. The plan emphasizes the centrality of gender





mainstreaming in government reform processes and the need to boost job creation for excluded groups, including women. The MoSD strategy for 2017-2022 aims at reducing poverty; eliminating all forms of social exclusion, violence and vulnerability and maintaining the social fabric (ICR, p. 13).

Similarly, the third pillar of the World Bank Group's Assistance Strategy for the period FY18-21 aims to support the PA in putting citizens first by addressing the needs of the vulnerable and strengthening institutions for improved citizen-centered service delivery. The objective is also aligned with the World Bank MENA Regional Strategy (October 2015), particularly the pillar on renewing the social contract through the provision of services for the poor and vulnerable.

## **Rating**

High

## **4. Achievement of Objectives (Efficacy)**

### **OBJECTIVE 1**

#### **Objective**

To mitigate the impact of the continued socio-economic crisis on a subset of the extremely poor and most vulnerable households

#### **Rationale**

The project's theory of change linked the payment of regular (quarterly) benefits to poor households and the inclusion of all households living below the extreme poverty line, to mitigated impact of the socio-economic crisis on the extremely poor and vulnerable. The PDO indicators are, however, almost exclusively related to counting various subdivisions of the targeted beneficiaries (numbers of households, individuals, female recipients, etc.). While these simple indicators may support the realization of effective targeting, they do not support the realization of mitigation. An impact evaluation, discussed below, was undertaken to respond to this aspect. At appraisal, the social assistance system was uncoordinated, resulting in poor targeting and inefficient allocation of resources. A Cabinet decree (February 2009) allowed for the merger of the two main on-going CTPs (respectively supported by the Bank and the European Union). The Bank-approved CTP was designed to alleviate extreme poverty by providing direct cash transfers to very poor families while working with the PA to streamline the Palestinian mechanism for targeting poverty. The third and fourth restructurings allowed for the extension of closing date to enable the MoSD to update its poverty targeting tool and to recertify the beneficiary households to ascertain their eligibility to receive transfers, and this ensured proper coverage of those most in need and helped reduce the project's inclusion and exclusion errors. The ICR (p. 11) stated that the project was able to strengthen MoSD's institutional capacity in effectively managing a national CTP program; producing social protection sector strategies; effectively addressing citizen





engagement in its program; coordinating with development partners and local stakeholders; and increasing transparency and accountability.

### **Outputs:**

- Cost sharing and PA financing: Against a 10 percent baseline and a target of 50 percent, the PA was paying 60% of the cash benefit paid to beneficiary households in West Bank and Gaza CTP at project close.

### **Outcomes:**

- Direct project beneficiaries (households): Against a baseline of 5,000 extremely poor households and a target 5,500, the project ultimately reached 5,243 extremely poor households.
- Direct female beneficiaries (number): Against a baseline of 540,000 and a target of 633,000 female beneficiaries, the project ultimately reached 600,712 female beneficiaries.
- Direct female beneficiaries (percentage): Against a baseline of 41 percent and a target of 55 percent, females made up 52 percent of all beneficiaries.
- Beneficiaries of social safety net (SSN) programs: Against a baseline of 787,000 and a target 885,000, the project ultimately reached 958,726 beneficiaries of SSN programs.
- Female beneficiaries of SSN programs: Against a baseline of 322,670 and a target 486,000, the project ultimately reached 488,949 female beneficiaries of SSN programs.
- Beneficiaries of SSN programs - unconditional transfers: Against a baseline of 540,000 and a target 633,000, the project ultimately reached 600,712 beneficiaries of unconditional transfer SSN programs.
- Beneficiaries of other SSN programs: Against a baseline of 247,000 and a target 252,000, the project ultimately reached 359,408 beneficiaries of other types of SSN programs.
- Beneficiaries of SSN programs - female-headed households: Against a baseline of 20,000 and a target 48,000, the project ultimately provided 45,813 SSN programs for female-headed households.

An impact evaluation found that poverty increased significantly in the Gaza Strip between 2012-17, thereby increasing the mitigative value of CTP transfers as per the PDO (but not, of course, addressing the incidence or level of poverty). That said, the ICR was candid regarding the difficulty of isolating the CTP effects, particularly given other subsidies (e.g., food) provided by the international community. The impact evaluation found the CTP program had positive impacts on household wellbeing in the West Bank. It provided a basic floor for families that guaranteed minimum consumption and provided families with the opportunity to spend more time looking for good jobs. CTP impact on poverty in the West Bank was estimated at 23 percent.





**Rating**  
Substantial

## **OBJECTIVE 2**

### **Objective**

To support the Palestinian Authority's efforts to continue reforms of the Cash Transfer Program

### **Rationale**

The project's theory of change linked periodic assessments of the PMT formula and monitoring and recertification process with revisions of the PMT formula based on new data, with functioning monitoring and MIS systems, and with continued reform of the CTP. The ICR acknowledged that the World Bank does not provide the largest financial contribution to the social protection sector in the West Bank and Gaza, in comparison to other donors; however, it was clear regarding the important role played by the Bank in facilitating sector reforms such as the unification of the CTP, the continued updating of the targeting mechanism (based on the PMT formula), and strengthening institutional capacity more generally.

### **Outputs:**

- Targeting and MIS remained operational throughout the project.
- Original CTP Grant (TF099665) Recertification of at least 18,000 beneficiary households every year.
- Cost sharing and PA financing: Against a 10 percent baseline and a target of 50 percent, the PA was paying 60% of the cash benefit paid to beneficiary households in West Bank and Gaza CTP at project close.
- Processing of new applicant households every year: Against a baseline of 10,000 and a target of 20,000, 22,356 new applicant households were processed in the final year of the project.
- CTP AF (TF15389) Processing new applicant households every year: Against a baseline and target of 6,500 households, 9,761 new applicant households were processed in the final year of the project.

### **Outcomes:**

- Assessment of targeting accuracy of PMTF: Against a baseline of '0' and a target of '1', two assessments of targeting accuracy of PMTF were undertaken.
- Number of CTP beneficiaries in the lowest quintile (households): Against a baseline of 40,000 and a target 56,000, 56,000 beneficiaries in the lowest quintile households were beneficiaries of the CTP.
- Number of beneficiaries that have been in the database for less than two years: Against a baseline of '0' and a target 25,000, at project close there were 22,365 beneficiaries in the database for less than two years.





**Rating**  
Substantial

**Rationale**

The majority (8) of 11 targets associated with the 11 PDO indicators were achieved or largely achieved. Although the indicators largely represented measures of output, evidence provided through other sources, including an impact evaluation, suggests the project was successful in attaining its stated objectives and had an impact on reducing poverty and the poverty gap in Gaza, and to a greater extent, in West Bank. The ICR (p.19) stated that the PMTF was found to have correctly identified almost 70 percent of the cases and that exclusion and inclusion errors (c. 20 percent) are below error rates found in analyses of programs considered successful worldwide. In addition, 70 percent of those classified as extremely poor by the PMTF were found to be in fact among the poorest 10 percent, and 84 percent are among the poorest 20 percent of the population.

**Overall Efficacy Rating**

Substantial

**5. Efficiency**

There was no analysis of efficiency in the PAD. The economic and financial analysis section of the PAD (p.14) stated that the CTP design followed best practice for a cash transfer program, that benefits were well-targeted because of the PMT formula, and that the targeting process was somewhat confidential on how eligibility was assessed in order to ensure the integrity of the system. In addition, the PAD noted the presence of a well-functioning appeals system to respond to beneficiary complaints, and which serves to maximize targeting accuracy.

The ICR supported the efficiency of the project with reference to multiple factors. First, it (p. 20) suggested that value for money is demonstrated through (i) the training and capacity building of MoSD staff at the district and central level; (ii) the merger/harmonization of programs into one national CTP, bringing about economies of scale and reducing the duplication of efforts; and (iii) the improved and unified targeting mechanism. The ICR also referred to close collaboration among partners that led to streamlined implementation procedures with effective targeting methods. In that regard, the Bank worked particularly closely with the European Union. Other implementation / process-related efficiencies were highlighted, including maintenance of administrative costs within budget, no major delays in implementation and disbursement, and continuity in Task Team Leaders and Team Members throughout the project lifecycle, together with low turnover within the administration. The scaling up of resources through the AF led to an effective expansion of the project, and effective coordination of effort with partners ensured a combination of efficient and streamlined implementation procedures with effective targeting methods. Finally, the ICR (p.19) referred to the impact evaluation that concluded, measured by its





cost-benefit ratio, that the CTP can be rated as effective because for each New Israeli Shekalem (NIS) spent in transfers by MoSD, on average, NIS 0.66 went toward reducing the extreme poverty gap (i.e., NIS 0.77 in Gaza and NIS 0.52 in the West Bank).

## 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		0	0 <input type="checkbox"/> Not Applicable

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

## 6. Outcome

The relevance of the objectives is High given alignment with country context and with the Bank's most recent country strategy. Both efficacy and efficiency are rated Substantial. The overall outcome rating is therefore Satisfactory, consistent with only minor shortcomings in the project's preparation and implementation.

### a. Outcome Rating

Satisfactory

## 7. Risk to Development Outcome

The CTP is being supported on an ongoing basis under the World Bank's Social Protection Enhancement Project for West Bank and Gaza (P081477). The CTP targeting mechanism will continue to be evaluated and improved with a view to the new multi-dimensional approach for measuring poverty. The ICR noted that the creation of the CTP at MoSD provided the PA with an opportunity to consolidate, harmonize, and further develop social assistance. The program is scalable and well targeted with robust, collaborative support from both the European Union and the World Bank. The ICR also noted that the sustainability of the web-based





MIS is guaranteed through its regular, standardized utilization by trained MoSD social workers at the (linked) district and central levels.

## 8. Assessment of Bank Performance

### a. Quality-at-Entry

A quality enhancement review (QER) for the CTP was undertaken in November 2010 and concluded that the CTP design was sound and drew on the experiences and lessons learned of the earlier Social Safety Net Reform project (SSNRP) and drew on the broader experience of the Bank in supporting similar operations elsewhere. The QER suggested even greater emphasis on pressing reforms to ensure CTP transparency, effectiveness, and sustainability. Given the relatively small financial contribution of the Bank to the overall SSN arrangements, the emphasis on this type of role was appropriate and was envisaged in project design. The CTP was very much a follow-on from the SSNRP, which had been restructured post its Mid-Term Review (February 2007) from a "Conditional Cash Transfer" to a simplified CTP given the country's context. The CTP was designed to further streamline and simplify the support with an emphasis on effective targeting, monitoring, and adaptation in response to need, reflective of the challenging context and extreme levels of both poverty and vulnerability among the target groups.

**Quality-at-Entry Rating**  
Satisfactory

### b. Quality of supervision

Continuation of the Task Team Leader(s) and the core implementation and supervision team contributed to good quality supervision, which is particularly important in a fragile context. Continuity of key personnel ensured continuous dialogue despite challenging context. The ICR acknowledged that the World Bank financed only four percent of the program per year, but was clear about the supportive role played by the team in leveraging the Bank's technical expertise to guide the broader work of the PA and partners that has ensured the emergence of a full-fledged national SSN program. Through TA and ongoing dialogue, the Bank worked to build capacity to ensure that the ministry and the PA are driving the reform process. The World Bank gave high priority to the project both on a day-to-day basis (e.g., supervision and financial management (FM)) and, for example, in expediting the processing of AF.

The ICR (p. 19) stated that the CTP program has been "rated "state of the art" in ensuring transparent targeting and providing regular monetary support to the poorest households within the region and globally by members of the Community of Practice, practitioners, and experts working on social





protection. Lessons from the project have been shared with clients, practitioners, and World Bank staff in national, regional, and global knowledge events.

### **Quality of Supervision Rating**

Highly Satisfactory

### **Overall Bank Performance Rating**

Satisfactory

## **9. M&E Design, Implementation, & Utilization**

### **a. M&E Design**

M&E design was relatively simple with an emphasis on counting beneficiaries and sub-division of overall beneficiaries into 'types' (e.g., female recipients, unconditional cash transfer recipients). The system functioned from the outset based on the MoSD's MIS that linked the 17 districts (muderies) to the central level. The MIS was a targeting tool that was updated regularly based on information provided by PCBS and MoSD social workers. Household data stored in the MIS was used to help generate information on the number of households certified and re-certified that are living below the poverty line. The ICR noted that, in isolation, cash transfer programs might not be the most effective means to reduce poverty and that adding flanking elements (e.g., services that reduce social vulnerabilities and improve access to economic opportunities) would have been likely to impact cost-effectiveness. As such, the ICR acknowledged that project indicators were more output- than outcome-oriented, making it harder to measure the impact of the project.

### **b. M&E Implementation**

Part of the focus of the project was to support the MoSD to undertake systematic and timely data collection to monitor progress and performance with a view to creating a feedback loop that would allow decision makers to adapt and calibrate the system as necessary. The project delivered an integrated database and supported regular audit and performance evaluation. The project also supported capacity building among MoSD staff, as well as the upgrade of equipment, beneficiary surveys, and an impact evaluation.

### **c. M&E Utilization**





The ICR (p. 27) stated that the M&E system and household data have been used to inform decision making related to planning and resource allocation for the sector. The web-based poverty-targeting database has been used by MoSD to target, manage, and coordinate the CTP along with all other social protection services and assistance provided in the West Bank and Gaza. In addition to facilitating targeting and enrollment of beneficiaries, the MIS has increased transparency, efficiency, and reliability. The MIS links all of the 17 "muderies"/West Bank Gaza offices centrally.

The M&E implementation success (above) and strong M&E utilization go some way in making up for relatively weak initial design.

### **M&E Quality Rating**

High

## **10. Other Issues**

### **a. Safeguards**

The project was rated Category C and did not trigger any safeguard policies.

### **b. Fiduciary Compliance**

Overall, the project maintained FM and procurement arrangements that were deemed acceptable by the World Bank. The ICR (p. 24) noted that identified risks were mitigated through the close and proactive engagement of the client and the World Bank, and that the institutional capacity for implementation, particularly with reference to FM, was well managed through the support of the Ministry of Finance and Planning as well as the hiring of a FM specialist at MoSD.

**Financial Management:** FM arrangements were rated moderately satisfactory during the first period of the project and then satisfactory as FM arrangements/management improved. The ICR stated that, throughout implementation, MoSD was: (i) staffed with a qualified FM Officer; (ii) had sufficient internal control procedures in place and documented in an acceptable FM manual; (iii) utilized a smooth flow of funds; and (iv) followed acceptable financial reporting, including timely submission of quarterly interim unaudited financial reports and external auditing arrangements that consistently came back unqualified with only minor issues in the management letters.





The project's final audit report was not available at the time of the completion of the ICR, but IEG reviewed the final audit report (December 12, 2018) and notes that the auditor found the project kept properly organized accounting records, that the auditor had obtained all information and disclosures that they believed necessary to carry out the audit and that there were no irregularities to regulations to the grant agreement that may have materially affected the operation or the financial position of the project.

**Procurement:** Given perceived weaknesses in MoSD procurement capacity, most procurements under the original project were subject to prior review (despite being of relatively small scale). Under the AF, an external procurement specialist was hired to support MoSD. The Bank carried out two ex-post procurement reviews over the project's lifetime that confirmed practice was in line with grant agreements and Bank procurement guidelines, although some shortcomings in contract implementation and delays in the processing of payments were noted and recommendations for improvement made to MoSD. Procurement mainly comprised very small and simple procurement packages of information technology equipment and office furniture procured following the shopping method, in addition to individual consultants (mainly Project Management Unit consultants) and external audits.

### c. Unintended impacts (Positive or Negative)

The ICR noted that the use of new technologies, such as Geographical Information Systems to compose poverty maps, resulted in better targeting of localities, better responsiveness to beneficiary needs, and greater transparency and trust in the selection of beneficiaries.

### d. Other

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## 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	---	High	





## 12. Lessons

IEG highlights the following lessons, selected from the many presented in the ICR. The ICR emphasized the importance of collaboration and coordination among partners in the provision of social assistance, as well as the importance of strong partnership with the client. The ICR also highlighted the positive role played by sustained funding and technical support in contributing to the achievement of project objectives, as well as the value of an effective MIS system in providing a robust basis for reliable data analysis and sound project recommendations. Finally, the ICR observed that cash transfer should be an instrument of last resort for those who need it the most (the extreme poor) to cover basic needs, and that governments should carefully consider the costs associated with maintaining cash assistance programs in the long run, as donor assistance may not be provided for extended periods of time.

IEG places particular emphasis on the ICR's lesson that draws attention to the importance of a communication strategy when designing CTPs and the need to clarify procedures and responsibilities for officials, provide training and training materials on complaints handling, and develop systems that ensure all complaints are captured and can be addressed. This lesson resonates with IEG's 2016 paper - *Introducing a Framework for Evaluating Service Delivery in Sector Evaluations* - in which the need for communication and feedback loops in service delivery is considered to be critical to solution-focused, adaptive implementation.

## 13. Assessment Recommended?

No

## 14. Comments on Quality of ICR

The ICR was well written, concise, and consistent in its internal logic. The ICR presented an easy-to-follow project storyline that included a succinct background piece and rationale for Bank involvement together with a suitably simple theory of change that reflected the largely output-type focus of the project indicators (i.e., the project was largely framed with reference to numbers and types of beneficiaries reached). The ICR was candid in its assessment of the project, noting, for example, that in isolation, cash transfer programs might not be the most effective means to reduce poverty and acknowledging that project indicators were more output than outcome oriented, making it harder to measure the impact of the project. The ICR made a good effort at assessing the efficiency of the project with reference, for example, to conclusions reached in an impact evaluation, continuity of staff, and control of administrative costs. The ICR provided adequate evidence to assess achievement with reference to relatively simple output-type indicators. Annex 5 (Borrower, Co-Financier and other Partner/Stakeholder Comments) provided useful additional context and lessons. The ICR also





presented a candid assessment of M&E design and the reliance on output-type indicators to the neglect of focus on outcome. Finally, the ICR presented a significant number of valuable and well-articulated lessons that were based in the project experience.

**a. Quality of ICR Rating**

High