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SOCIAL PROTECTION
PROGRAM**



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A GUIDE TO IMPLEMENTING SOCIAL SAFETY NETS IN FRAGILE, CONFLICT, AND VIOLENT CONTEXTS

**Adaptive Strategies and Approaches to World Bank
Safety Net Delivery Amid Challenges**

By Silvia Fuselli, Mona Niebuhr, Mira Saidi, and Sara Agostini

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GLOSSARY

AI

Artificial Intelligence

ASA

Advisory Services and Analytics

ASPIRE

Adaptive Social Protection Increased Resilience (Haiti)

BCC

Behavior Change Communication

BDC

Boma Development Committee

C4D

Communication for Development

C4S

Cash for Services

CAR

Central African Republic

CATI

Computer-Assisted Telephone Interview

CBO

Community-Based Organization

CBT

Community-Based Targeting

CBT

Cognitive-Behavioral Therapy

CCT

Conditional Cash Transfer

CDR

Call Detail Records

CERC

Contingency Emergency Response Component

CFS

Cash for Services

CfW

Cash-for-Work

CMU

Country Management Unit

CPF

Country Partnership Framework

CT

Cash Transfer

DF

Direct Financing

DRC

Democratic Republic of Congo

DRR

Disaster Risk Reduction

ECRP

Emergency Crisis Response Project (Yemen)

EO4SD

Earth Observation for Sustainable Development

ESA

European Space Agency

ESPERP

Emergency Social Protection Enhancement and COVID-19 Response Project (Yemen)

FAMa

Forces Armées (Mali)

FATA

Federally Administered Tribal Areas (Pakistan)

FCS

Fragile and Conflict-Affected Situations

FCV

Fragility, Conflict, and Violence

FM

Financial Management

FMFA

Financial Management Framework Agreement

FPA

Fiduciary Principles Accord

FSRDC

Fonds Social de la République Démocratique du Congo (DRC)

FY

Fiscal Year

GBV

Gender-Based Violence

GDP

Gross Domestic Product

GEMS

Geo-Enabling Initiative for Monitoring and Supervision

GP

Global Practice

GPI

Global Peace Index

GRM

Grievance Redress Mechanism

HCI

Human Capital Index

GLOSSARY

HEA

Household Economy Analysis

HFA

Humanitarian Food Assistance

IAI

Interactive Audio Instruction

IBM

Iterative Beneficiary Monitoring

IBMN

Interest-Based Mediation and Negotiation

IBRD

International Bank for Reconstruction and Development

ICRC

International Committee of the Red Cross

ICT

Information and Communication Technology

ID

Internally Displaced

IDA

International Development Association

IDP

Internally Displaced Person

IEG

Independent Evaluation Group

IF

Indirect Financing

IGA

Income-Generating Activity

INGO

International Non-Governmental Organization

IPF

Investment Project Financing

IPT

Interpersonal Therapy

IRI

Interactive Radio Instruction

IVR

Interactive Voice Response

JMAC

Joint Mission Analysis Center

LIC

Low-Income Country

LIPW

Labor-Intensive Public Works

LMIC

Low- and Middle-Income Country

M&E

Monitoring and Evaluation

MARTA

Monitoring Automated for Real-Time Analysis

MAST

Ministère des Affaires Sociales et du Travail (Haiti)

MCCT

Myanmar Maternal and Child Cash Transfers

MENA

Middle East and North Africa

MHPSS

Mental Health and Psychosocial Services

MIC

Middle-Income Country

MIS

Management Information System

MNO

Mobile Network Operator

MoLSA

Ministry of Labor and Social Affairs (Somalia)

MONUSCO

United Nations Organization Stabilization Mission in the Democratic Republic of the Congo

MoU

Memorandum of Understanding

MPCA

Multipurpose Cash Assistance

NADRA

National Database and Registration Authority (Pakistan)

NET

Narrative Exposure Therapy

NGO

Non-Governmental Organization

ODK

Open Data Kit

OPCS

Operations Policy and Country Services

PDO

Project Development Objective

PIL

Peace and Inclusion Lens

GLOSSARY

PIU

Project Implementation Unit

PMT

Proxy-Means Testing

POS

Point-of-Service

PPMT

Pseudo-Proxy Means Test

PPP

Purchasing Power Parity

PSARA

Adaptive Social Protection for Increased Resilience

PSNP

Productive Safety Net Program (Ethiopia)

PSP

Payment Service Provider

PTI

Project Targeting Index

PTSD

Post-Traumatic Stress Disorder

PW

Public Works

PWP

Public Works Program (Yemen)

RCT

Randomized Controlled Trial

RF

Results Framework

RRA

Risk and Resilience Assessment

RTP

Radio Teaching Program

SASPP

Sahel Adaptive Social Protection Program

SD

Skills Development

SEA / SH

Sexual Exploitation and Abuse / Sexual Harassment

SFA

Standard Forms of Agreement

SFD

Social Fund for Development (Yemen)

SMS

Short Messaging Service

SNHCP

Shock Responsive Safety Net for Human Capital Project (Somalia)

SOP

Standard Operating Procedures

SORT

Systematic Operations Risk-rating Tool

SP

Social Protection

SRA

Security Risk Assessment

SSN

Social Safety Net

SNSDP

South Sudan Safety Net and Skills Development Project

SNSOP

South Sudan Productive Safety Net for Socioeconomic Opportunities Project

SSSNP

South Sudan Safety Net Project

STEP

Stabilization and Recovery in Eastern DRC

STEP-KIN

Solidarity through Economic Transfers Against Poverty in Kinshasa (DRC)

SWF

Social Welfare Fund (Yemen)

SWIFT

Survey of Well-being via Instant and Frequent Tracking

TDP ERP

Temporarily Displaced Persons Emergency Recovery Project (Pakistan)

TF

Trust Fund

ToC

Theory of Change

ToR

Terms of Reference

TPI

Third-Party Implementer

TPM

Third-Party Monitoring

TTL

Task Team Leader

TUP

Targeting the Ultra-Poor (Afghanistan)

UN

United Nations

UNDP

United Nations Development Programme

UNHAS

United Nations Humanitarian Air Service

UNHCR

United Nations High Commissioner for Refugees

UNICEF

United Nations Children's Fund

UNOPS

United Nations Office for Project Services

USR

Unified Social Registry

USSD

Unstructured Supplementary Service Data

WBG

World Bank Group

WFP

World Food Programme

WHO

World Health Organization

YRI

Youth Readiness Intervention

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INSECURITY



**POOR GOVERNANCE AND
POLITICAL INSTABILITY**



CAPACITY GAPS



COMPLEX POLITICAL ECONOMY



**POOR LOGISTICS AND
INFRASTRUCTURE**



DISPLACEMENT



SOCIAL PERCEPTIONS



IDS AND DISPLACEMENT



CASE STUDIES



INSIGHT



LINK



CENSUS



FIDUCIARY RISKS



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OBJECTIVE OF THE GUIDEBOOK.

This Guidebook provides practical operational guidance for designing, delivering, and implementing World Bank-supported social safety nets in contexts affected by fragility, conflict and violence (FCV). It identifies the unique challenges faced in these environments and presents a set of operational adaptations to ensure the continuity, effectiveness, and impact of safety net interventions under challenging conditions.



TARGET AUDIENCE.

The Guidebook is designed primarily for World Bank Task Teams managing social safety net lending operations in FCV settings. It also serves as a practical reference for a wider audience of practitioners, policymakers, and government officials involved in this space.



UTILIZATION.

The Guidebook is organized into three parts aligned with the project cycle of social safety net operations: programming, delivery, and implementation. Each part is divided into chapters that correspond to specific phases and processes within the project cycle. Chapters are designed to be used independently as standalone references or read together as a complete guide. While the Guidebook offers general insights into the challenges and opportunities of managing safety nets in FCV, it assumes that readers already possess a foundational technical and operational understanding in this field.



CONTACTS.

For additional information or any inquiries about the Guidebook, please reach out to Silvia Fuselli (sfuselli@worldbank.org), Mona Niebuhr (mniebuhr@worldbank.org), Mira Saidi (msaidi1@worldbank.org), and Sara Agostini (sagostini@worldbank.org).

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DELIVERING SAFETY NETS IN FCV CONTEXTS: WHAT MAKES IT DIFFERENT?

Delivering social safety nets in fragile, conflict, and violent (FCV) settings is significantly more complex and challenging than in stable environments. In FCV contexts, the traditional objectives of safety nets—reducing poverty and vulnerability and building resilience—must be pursued while navigating the defining presence and impact of insecurity. Whether stemming from active conflict, organized violence, or residual instability in post-conflict situations, insecurity shapes almost every aspect of safety net design and implementation. It brings heightened safety risks for beneficiaries, implementers, and Task Teams while also restricting access to project areas and target populations. Beyond physical risks, insecurity can also influence the operational mindset, raising critical ethical considerations about the level of exposure and operational risk that is acceptable or appropriate in insecure environments.

Beyond insecurity, a wider set of risks and contextual challenges common to FCV settings can hinder the effective delivery of safety nets. These include political instability, weak institutional capacity, complex political economies, and forced displacement. To inform contextual analysis, operational planning, and risk management, this section offers a consolidated overview of the most frequent and significant risks that Task Teams should consider when designing and implementing safety nets in FCV contexts. While not exhaustive, the list captures the most prevalent challenges observed across a range of FCV settings. Importantly, FCV contexts vary not only between countries but also within them. The nature, scale, and intensity of fragility and conflict differ by location, each presenting a unique mix of constraints and opportunities. The risks highlighted here serve as a foundational reference for teams to tailor interventions accordingly. Additional risks will be introduced in subsequent chapters, aligned with specific implementation processes.



INSECURITY: Armed conflict, violence, or the mere presence of armed groups in target areas, poses serious threats to the safety of communities, implementers, and task teams. Insecurity can severely restrict physical access to certain areas, limit direct engagement with populations, and disrupt or prevent the safe delivery of core business processes—e.g., beneficiary identification, registration, payment delivery, and monitoring. In extreme cases, security constraints may force a complete suspension of field activities.



POOR GOVERNANCE AND POLITICAL INSTABILITY: FCV countries often face deep governance challenges, marked by ineffective or inadequate decision-making systems within government. These shortcomings typically manifest through a lack of accountability and transparency, weak oversight and control mechanisms, and limited adherence to the rule of law. Poor governance undermines state legitimacy and can fuel political instability and social unrest. Institutional and social fragility—both key drivers and consequences of conflict—create highly unpredictable environments for development interventions, complicating implementation through abrupt shifts in political leadership, frequent turnover in government counterparts and project staff, reorientation of development priorities, and, at times, the temporary suspension or full cancellation of projects.



CAPACITY GAPS: Many FCV countries—often, but not exclusively, low-income—can face significant capacity constraints. State institutions, whether at the national or local levels, may lack the technical, operational, and administrative skills to effectively deliver essential social programs and services, including safety nets. Technical expertise and specialized knowledge in social safety net implementation and monitoring may be limited or unavailable. Hiring consultants willing to work in insecure locations can be difficult and costly, straining project budgets.¹ These challenges may require simplifying project design, extending implementation timelines, and allocating additional resources to project management and capacity building. As a result, this may create the need to extend implementation timelines or allocate greater resources to project management and capacity-building efforts.



COMPLEX POLITICAL ECONOMY: FCV settings can present a complex interplay of sociopolitical, economic, and cultural factors, shaped by conflict dynamics, poor governance, and recurrent shocks. These environments can feature divided societies, marked by deep-seated grievances, animosities, or persistent violence along ethnic, religious, geographic, or political lines. The political economy can significantly affect the design, implementation, and effectiveness of safety net interventions. It can shape community perceptions of programs, affect trust in implementing actors, and heighten sensitivities around issues of targeting, resources distribution, social cohesion, and participation. In such contexts, the design and delivery of safety nets must be carefully calibrated to avoid exacerbating existing tensions, creating new sources of conflict, or unintentionally doing (more) harm.



POOR LOGISTICS AND INFRASTRUCTURE: Limited accessibility may be compounded not only by insecurity but also by poor or damaged infrastructure. Roads, bridges, and telecommunications networks may be in poor condition, destroyed, or altogether absent, particularly in remote or conflict-affected areas. These constraints significantly hinder access to areas and populations in need, disrupt supply chains, and delay or prevent the delivery of services. Poor logistics also increase the cost and complexity of transportation and communication, while heightening exposure to security risks due to longer travel times or route unpredictability.

¹ The first engagement in South Sudan by SP required a significant buildup of technical capacity. International or senior consultants were recruited at a high cost to be able to implement the project.

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DISPLACEMENT: Displacement—both internal and cross-border—is a common feature of FCV settings and presents significant challenges for safety net operations. Displacement, especially if large-scale, disrupts social dynamics, places additional pressure on already strained resources and services, and generates new layers of socioeconomic and psychological vulnerability among affected populations. Displaced individuals often experience heightened risks of poverty, exclusion, trauma, and violence, including gender-based violence (GBV). One major operational challenge displacement creates is the loss or lack of legal identity documentation (ID), as papers are often lost during flight and are difficult to replace in host locations. While refugees may access ID through dedicated mechanisms, often with support from agencies such as UNHCR, internally displaced persons (IDPs) frequently lack equivalent support systems. Displacement also creates enrollment and benefit delivery challenges. Beneficiaries who are displaced after registration may lose access to benefits. In addition, governments may be reluctant to extend safety nets to displaced populations, fearing it may exacerbate tensions with host communities or strain limited fiscal resources.

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DELIVERING SAFETY NETS IN FCV CONTEXTS: WHAT DOES IT TAKE?

Safety net delivery in FCV settings requires operational adaptations to respond to the complex challenges outlined above. These environments present not only the greatest needs for safety nets today, but also the most pressing demands for the near future. With almost two-thirds of the world's extreme poor projected to live in FCV countries by 2030, the need to build adaptive, inclusive, and resilient national social safety net systems will continue to grow. However, traditional, business-as-usual approaches are unlikely to succeed in these volatile settings. Adapted instruments, flexible design, and context-specific operational strategies are essential to ensuring effective and sustainable delivery of critical support.

This Guidebook is designed to address this need. The Guidebook serves as a practical resource for World Bank Task Teams working on designing, delivering, and implementing social safety net interventions in FCV settings. Drawing on extensive operational experience and lessons learned across diverse contexts, the Guidebook consolidates and synthesizes actionable guidance into a single reference tool. It seeks to enhance teams' awareness of the key factors that shape safety net design and implementation and presents a range of operational adaptations, outlining key trade-offs and considerations to inform decision-making at every stage.

Importantly, the Guidebook is not intended to be prescriptive. It offers a menu of potential operational adaptations and strategies that Task Teams can draw upon, depending on the project needs and specific conditions at hand. The Guidebook aims to inform Task Teams about available options and their trade-offs, while leaving the final decisions on design, delivery, and implementation approaches

to be determined through context-specific analysis and judgement.

The Guidebook is best understood as a starting point—not an end product. It represents the World Bank's first attempt to provide systematic and consolidated operational guidance to Task Teams for managing social safety net interventions in FCV settings, filling a critical gap where no comprehensive reference previously existed. Built on years of accumulated operational experience, expertise, and lessons learned across diverse contexts, the Guidebook lays the foundation for a more structured approach to safety nets in fragile and conflict situations. As operational experience continues to broaden and deepen, so too will the understanding of what works, where, and why. In this evolving landscape, the Guidebook serves as a platform for expanding the knowledge base and promoting continuous learning and improvement, with the goal of strengthening the effectiveness and impact of safety nets in some of the world's most challenging environments.

This Guidebook is part of the World Bank's broader commitment to strengthening engagement in FCV settings, with social protection (SP) emerging as a leading sector at the forefront of this effort. In recent years, the World Bank has expanded its financial and operational footprint in FCV contexts through SP interventions at an unprecedented scale. As of FY22, SP accounted for 16 percent of the World Bank's total net commitments in FCV settings—the largest share compared to any other sector. By June 2024, the SP portfolio in FCV countries had grown to \$11.5 billion, with 35 active projects across 25 countries. This represented nearly 40 percent of global SP financing, with 93 percent (\$10.7 billion) of it allocated to conflict-affected countries and the remainder to fragile situations.²

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² World Bank, Pathways to Strengthening Resilience and Recovery through Building Social Protection Systems in FCV: A Strategic Framework and Approach (Washington, DC: World Bank, forthcoming, November 2025).

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Alongside this expansion, the World Bank is advancing efforts to strengthen strategic and policy guidance for Task Teams. These efforts include the forthcoming Approach Paper Pathways to Strengthening Resilience and Recovery through Building Social Protection Systems in FCV: A Strategic Framework and Approach (expected November 2025). Together, the Approach Paper and this Guidebook are complementary resources: while the Approach Paper offers high-level strategic direction for SP engagement across the FCV spectrum, the Guidebook provides practical, hands-on guidance for the day-to-day realities of designing and implementing safety nets in FCV environments. Finally, the Guidebook offers a practical application of the principles and recommendations outlined in the World Bank's FCV Strategy 2020-2025, translating its commitment into operational practice to support countries along the full FCV continuum.

METHODOLOGY, SCOPE, AND LIMITATIONS OF THE GUIDEBOOK

The guidance presented in this Guidebook draws on a comprehensive review of the literature, detailed analysis of World Bank-supported operations and in-depth consultations with Task Teams. The review encompassed a wide range of sources, including project documents, academic and policy papers, impact evaluations, and other relevant publications on social protection and FCV. In addition, the Guidebook incorporates a rich set of country examples to illustrate the practical application of operational adaptations. A total of 30 interventions are examined (including non-World Bank-supported projects), and these are referenced throughout the Guidebook to link technical and operational guidance to on-the-ground experience. While most examples are drawn from the SP sector, the Guidebook also leverages relevant

illustrations from other sectors, such as social inclusion and education to enrich the content. Table 1 provides a full list of the country case studies featured. Moreover, approximately 20 interviews were conducted with World Bank task teams and colleagues across various units. These interviews provided firsthand insights into the operational challenges faced in FCV settings, the adaptations developed to address them, and the decision-making process underlying those choices.

The primary focus of this Guidebook is on national social safety net programs and systems. It examines interventions and adaptations designed to strengthen government-led social protection systems in FCV contexts as a sustainable pathway to building resilience, promoting equity, and expanding opportunities—the core objectives of social protection.³ The types of programs reviewed include cash transfers, in-kind transfers, “cash plus” interventions (i.e., cash assistance bundled with accompanying measures), public works programs—including labor-intensive public works and cash-for-work schemes—and economic inclusion measures. Given this focus, the Guidebook places limited emphasis on adaptations specific to humanitarian interventions, which tend to be delinked from national systems and a government-led approach. However, many of the operational insights and lessons presented in the following chapters may also be applicable to humanitarian interventions seeking to adapt to FCV challenges to enhance effectiveness, sustainability, and system linkages.

The Guidebook does not provide comprehensive guidance specifically focused on integrating forcibly displaced populations into national social safety nets. While the Guidebook recognizes that forced displacement is both a major driver and consequence of FCV, and that it represents an important challenge, the systematic

³ World Bank, Charting a Course Towards Universal Social Protection: Resilience, Equity, and Opportunity for All (Washington, DC: World Bank, 2022), <https://hdl.handle.net/10986/38031>.

integration of refugees, IDPs, and returnees into national programs and systems falls outside its core scope. Instead, it defers readers to existing specialized resources that address these complex issues in greater depth. Nevertheless, where relevant, the Guidebook includes specific examples of adaptations designed to support displaced populations, offering practical illustrations without attempting full systematic treatment of the topic.

Moreover, the Guidebook does not address financing strategies directly. The issue of financing safety nets in FCV is critical—and increasingly complex. In the evolving aid landscape, marked by declining donor funding, the growing importance of trust funds in FCV settings, and the ongoing challenge of ensuring national budget allocations for ownership and long-term sustainability, securing adequate financing is a key operational concern. However, full treatment of financing would require a dedicated and extensive discussion beyond the scope of this Guidebook. Financing also raises broader strategic questions, including (i) how to navigate environments where government resources may be extremely constrained and often prioritized toward sectors other than social protection, and (ii) how to strengthen donor coordination and engagement with humanitarian actors to align funding streams around building national systems. Given the breadth and complexity of these topics, this Guidebook assumes that financial resources are available to support the design, delivery,

and adaptation of safety net operations in FCV contexts. Teams are encouraged to consult complementary resources for more detailed guidance on financing strategies in FCV settings.

Most of the country examples in this Guidebook are drawn from countries included in the World Bank’s [List of Fragile and Conflict-Affected Situations \(FCS\)](#) for fiscal year (FY) 2025. While the FCS List is based on a specific set of criteria and does not capture all contexts affected by FCV—including situations where risks are localized at the subnational level—it provides a valuable reference point for defining the Guidebook’s geographic scope and selecting relevant examples. In terms of thematic focus, the Guidebook prioritizes safety net operations in contexts characterized by active conflict or high levels of security risks rather than situations of fragility alone. While acknowledging the distinct challenges and necessary adaptations for operating in fragile environments, the primary emphasis is placed on conflict-affected settings, where insecurity, access constraints, and safety risks pose the most acute operational challenges. Reflecting the centrality of insecurity in FCV contexts—and the fact that a substantial share of SP investments is directed to conflict-affected countries (see above)—the operational adaptations proposed in this Guidebook focus primarily on addressing the impact of insecurity to enable the effective and continuous delivery of social safety net interventions.

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CASE STUDIES

A GUIDE TO IMPLEMENTING SOCIAL SAFETY NETS in Fragile, Conflict, and Violent Contexts

**TABLE 1. COUNTRY CASE STUDIES BY TYPE AT THE TIME OF PREPARATION/
IMPLEMENTATION**

Type of FCV risks	Country Examples
Institutional fragility	- Burundi's Cash for Jobs Project (P175327) - Republic of Congo Lisungi Project (P166143) - The Kosovo Social Assistance System Reform Project (P171098) - Bosnia and Herzegovina⁴
Conflict /insecurity	- Afghanistan Health Emergency Response (HER) Project (P178775)⁵ - Afghanistan Access to Finance Project (P128048)⁶ - Burkina Faso Social Safety Net Project (P124015)⁷ - Central African Republic LONDO Project (P152512) - Somalia Safety Net for Human Capital Project - DRC Stabilization and Recovery in Eastern DRC (P175834)⁸ - DRC Eastern Recovery Project (P145196) - Iraq Social Fund for Development (P163108) - Ethiopia Productive Safety Net Program⁹ - Haiti Adaptive Social Protection Increased Resilience Project (P174111) - Lebanon¹⁰
Conflict /insecurity	- Mali Emergency Safety Net Project (P127328) - Mozambique Social Protection and Economic Resilience Project (P173640) - Myanmar Maternal and Child Cash Transfers for Improved Nutrition Project (P164129) - Niger Adaptive Safety Net Project 2 (P166602) - South Sudan Safety Net and Skills Development Project (P143915) (Pakistan) FATA Temporarily Displaced Persons Emergency Recovery Project (TDP ERP) (P154278) - South Sudan Productive Safety Net for Socioeconomic Opportunities Project (P177663) - South Sudan Safety Net Project (SSSNP) (P169274) - Yemen Emergency Crisis Response Project (P159053) - West Bank and Gaza The Gaza Emergency Cash for Work and Self Employment Support Project (P167726) - West Bank and Gaza Financing for Jobs III (P179108)¹¹
Post conflict/transition	- Sudan Family Support Project (P173521)¹² - Sierra Leone Youth Readiness Intervention¹³
Countries not on the FCS list but experiencing some fragility	- Togo Safety Nets and Basic Services Project (P157038) - Madagascar¹⁴

⁴ Not a World Bank project. Bosnia and Herzegovina were on the World Bank FCS list until FY16.

⁵ Maternal and Child Benefit Program is an SP-led component housed under the project.

⁶ Not a SP project but includes SP interventions.

⁷ At the time of appraisal and preparation, Burkina Faso was politically stable with some institutional fragility. Active conflict erupted during project implementation.

⁸ Not a SP project but includes similarities to the SP project and provides lessons on conflict-sensitive design.

⁹ While Ethiopia is on the World Bank FCS list, the project is not implemented in conflict areas.

¹⁰ Not a World Bank project.

¹¹ Not a SP project.

¹² At the time of preparation, Sudan was undergoing a transition with a newly appointed civilian government. The leveraged example refers to how to expand safety nets quickly in such contexts.

¹³ Not a World Bank project. Sierra Leone was on the World Bank FCS list until FY18.

¹⁴ Madagascar was on the World Bank FCS list until FY17. In 2009, Madagascar experienced a coup and was subject to Operational Policy 7.30.

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HOW TO READ THIS GUIDEBOOK

The Guidebook is structured into **three main parts**, broadly aligned with the stages of the project cycle. Each part is divided into chapters that address specific technical and operational topics, offering targeted guidance to support the design and implementation of safety nets in FCV settings.

Chapters are organized using a consistent structure and are designed to be used flexibly: they can be read independently for readers seeking focused guidance on a specific topic, or sequentially for those who wish to engage with the Guidebook as a comprehensive, end-to-end resource.

Each chapter begins with a brief introduction, highlighting the **key considerations**, contextual risks, and challenges that may affect that particular phase of the intervention. To enhance usability, in the technical chapters (4 to 7), each consideration is associated with a distinct icon, allowing for quick recognition and immediate reference. These risks are flagged at the start of each chapter to frame the operational environment and ensure that the technical guidance is grounded in the realities of FCV contexts. The remainder of the chapters are dedicated to presenting the **operational adaptations** and innovations in that particular area.

PART I: PROGRAMMING focuses on the planning and design of social safety nets interventions in FCV at the concept stage by highlighting key principles, setting objectives, understanding FCV risks, and identifying adapted designs to contextual challenges and needs.

CHAPTER 1: Principles of Effective Safety Net Programming sets the foundations for designing social safety nets in FCV settings. It introduces key operational principles—simplicity, flexibility, conflict sensitivity, system

building, and partnerships—essential for designing effective interventions. Practical tools such as the Risk and Resilience Assessment (RRA), Security Risk Assessment (SRA), and Peace and Inclusion Lens (PIL) are presented to strengthen FCV-informed design. The chapter highlights operational adaptations—including the use of unallocated funds, contingency components (CERCs), and simplified project structures—supported by real-world examples from countries such as Burkina Faso, South Sudan, Myanmar, Yemen, the Democratic Republic of Congo (DRC), and Ethiopia.

CHAPTER 2: Setting Safety Net Objectives and Outcomes provides practical guidance on setting FCV-sensitive objectives, Theory of Change, and Results Framework for safety net operations. It highlights the importance of defining realistic, measurable goals that reflect FCV dynamics while still aligning with broader development goals. The chapter emphasizes gender, social inclusion, and conflict sensitivity into project design, and offers tools for developing adaptive frameworks. Examples from DRC, Myanmar, and Yemen provide an illustration.

CHAPTER 3: Selecting and Designing Safety Net Programs reviews key program types—including cash transfers, cash plus, public works, economic inclusion programs, social cohesion measures, and mental health interventions—and outlines how to adapt them to FCV realities. The chapter emphasizes aligning program choices with political economy, system maturity, implementation feasibility, and conflict dynamics. It presents practical decision-making questions to guide intervention selection, highlights advantages and limitations of each program type, and stresses the importance of modular and flexible program design to accommodate insecurity and shifting needs. Examples are drawn from Afghanistan, Burkina Faso, Mali, Niger, and Somalia.

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PART II: DELIVERY covers operational adaptations along the social protection delivery chain, covering four key processes: outreach and communication, intake and registration, targeting, and benefit delivery. The chapters in this section are organized around the delivery chain framework developed by Lindert et al. (2020), which offers a structured approach to understanding the end-to-end process of delivering social safety nets to beneficiaries (Figure 1).

CHAPTER 4: Outreach and Communication highlights the critical role outreach and communication play for effective safety net interventions in FCV settings strengthening government visibility/presence, reducing exclusion, mitigating conflict risks, and promoting social cohesion. The chapter outlines common communication barriers in FCV environments, including misinformation, exclusion of marginalized groups, digital divides, and security risks, and presents strategies to address them. It emphasizes the importance of continuous communication throughout project implementation, not just as a one-off activity, and offers practical tools for developing transparent, conflict-sensitive messaging and grievance redress mechanisms. The chapter leverages examples from Afghanistan, Somalia, South Sudan, Sudan, and Yemen.

CHAPTER 5: Intake and Registration focuses on collecting and recording data and information on households and individuals to support different processes of safety net implementation. The chapter presents the main operational challenges affecting intake and registration in fragile and conflict settings, such as insecurity, logistical barriers, and displacement, and discusses adaptations to plan and undertake data collection through census sweep and targeted methods, sequential and simultaneous deployment of data collection teams, as well as desk-based, home visit, and remote registration modalities. It also discusses strategies to safeguard data quality and enumerator safety, highlights the

use of digital tools like CORE MIS and Kobo Toolbox, and offers adaptations like shortened and dynamic questionnaires. Examples are drawn from Burkina Faso, Burundi, Somalia, Togo, and West Bank and Gaza.

CHAPTER 6: Targeting explores targeting approaches and how different methods can be adapted to FCV challenges. It highlights the importance of using a context-sensitive approach that balances technical efficiency and social cohesion. The chapter reviews key targeting methods—including geographic targeting, self-targeting, categorical targeting, community-based targeting, proxy-means testing, and lottery systems—analyzing their advantages, disadvantages, and operational adaptations. It stresses the importance of transparency, community engagement, and conflict-sensitive implementation to minimize tensions and exclusion risks. Afghanistan, Central African Republic, the Democratic Republic of Congo, Madagascar, Myanmar, Somalia, and South Sudan offer practical country examples.

CHAPTER 7: Delivering Cash and Accompanying Measures examines different cash delivery modalities—manual, digital, and electronic—and highlights how to select and adapt them based on security risks, infrastructure, displacement, and fiduciary concerns. The chapter presents operational adaptations such as relocating payment sites, establishing mobile pay points, using security escorts, and expanding the use of mobile money. Moreover, it explores how accompanying measures can be flexibly implemented through community structures, remote delivery, and simplified training methods, ensuring program continuity even under volatile conditions. Country examples include Burkina Faso, Haiti, Lebanon, Mali, and Yemen.

PART III: IMPLEMENTATION addresses setting up institutional arrangements, leveraging operational engagements with third parties—with a focus on United Nations

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This section focuses on designing social safety net (SSN) interventions in fragile, conflict, and violent (FCV) situations at the concept stage. It discusses the principles teams should adhere to, how to ensure FCV sensitivity, and how to build flexibility and FCV considerations into design. The section provides practical guidance on understanding the local context, managing risks, and setting realistic objectives. It further examines how to select and prioritize interventions and provide them in a cohesive package. Through case studies and examples, Part I aims to illustrate how principles have been applied in various countries facing FCV challenges and how programs have been conceptualized and designed.

CHAPTER 1. PRINCIPLES FOR EFFECTIVE SAFETY NET PROGRAMMING IN FCV SETTINGS

While many principles for designing safety net interventions apply across both fragility, conflict, and violent (FCV) settings and non-FCV settings, their application in FCV contexts requires special attention. In FCV environments. The purpose of highlighting these principles in FCV contexts is to underscore their critical importance and to propose strategies for implementing them effectively. Safety net interventions can be particularly sensitive in FCV contexts. If not carefully designed, they may unintentionally reinforce grievances, fuel mistrust, or exacerbate existing tensions.

Know Your Context

Understanding the local context is the foundational step in designing SP programs

in FCV settings. Developing an in-depth understanding of the operating context is essential when preparing for any new operation. In FCV, additional complexities need to be addressed. These pertain to the nature of the conflict, political economy, and historical grievances, among others. A review by the World Bank's Independent Evaluation Group (IEG) in 2021 revealed that too few accessible¹⁵ analytical work undertaken prior to a country falling into conflict included conflict-sensitive analyses: they did not discuss conflict or political economy-related factors.¹⁶ This analysis is however important in developing not only conflict-sensitive operations but also allowing to identify risks, and for mapping out in advance the different scenarios that could erupt and potential mitigations.

¹⁵ Some political economy analyses are kept confidential

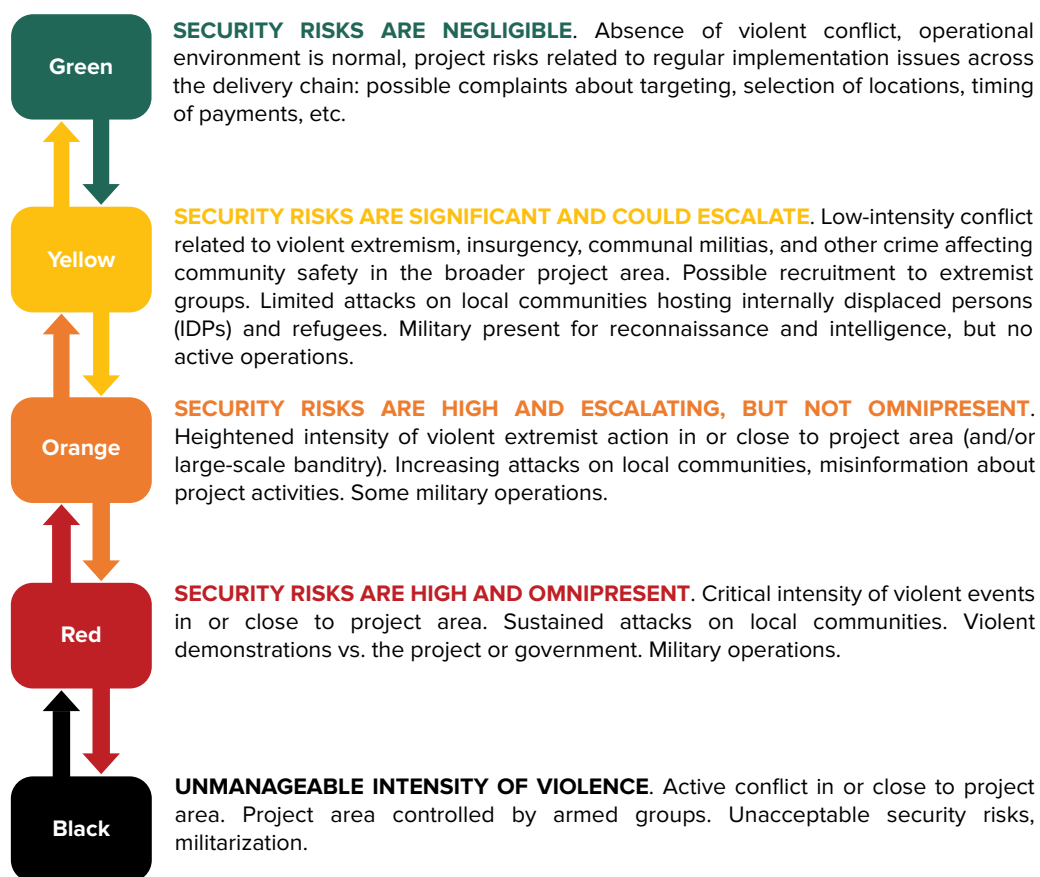
¹⁶ Independent Evaluation Group, World Bank Engagement in Situations of Conflict: An Evaluation of FY10–20 Experience (Washington, DC: World Bank, 2021), <http://hdl.handle.net/10986/36493>.

Risks are dynamic in FCV settings and require continuous monitoring based in strong analysis. Continuous risk assessment and monitoring are crucial. The World Bank Group's integrated risk assessment tool, Systematic Operations Risk-rating Tool (SORT), is a first step in assessing the risk and determining risk appetite. Understanding local context is essential to correctly identify risks, some of which may be less obvious at the surface. This includes an assessment of social risks and the potential negative impacts of interventions on poverty, gender inequality, indigenous peoples, ethnic minorities, fragility, and conflict. These risks should be reviewed and assessed more often than in non-FCV projects. Risk assessments should be broadened in FCV contexts and include more in-depth analysis and scenario planning. Additionally, having a typology of

different risks can help guide teams with more concrete operational adaptations.

In high-risk projects, it is essential to develop a contingency plan. FCV contexts are not uniform. The level of insecurity and instability varies significantly within a country and even within a region, while circumstances change rapidly. Mapping out different potential interventions or adaptations by level of insecurity in advance allows for quick adjustments during implementation. Figure 2 shows various insecurity levels and their associated considerations. To limit the impact on beneficiaries and allow for swift action, define the possible and necessary changes at each (in)security level. Box 1 offers an example of how this was implemented in Burkina Faso and Yemen.

FIGURE 2. CASCADING LEVELS OF INSECURITY



Source: Grun, Rebekka, Mira Saidi, and Paul Bisca, "Adapting Social Safety Net Operations to Insecurity in the Sahel." SASPP Policy Note Series. Washington, DC: World Bank, 2020. <https://documents1.worldbank.org/curated/en/871291606981796648/pdf/Adapting-Social-Safety-Net-Operations-to-Insecurity-in-the-Sahel.pdf>.

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BOX 1. CASE STUDY: ADAPTATIONS TO IMPROVE SECURITY IN BURKINA FASO, YEMEN, AND THE DRC



SECURITY ADAPTATION TOOLS IN BURKINA FASO, YEMEN, AND THE DRC

In Burkina Faso, the task team developed intervention scenarios corresponding to varying levels of insecurity. Using the Cascading Levels of Insecurity framework, four scenarios (green, yellow, red, black) were identified. For each, specific adaptations were outlined in activity design, delivery chain, and monitoring.

Adaptation examples

- **Green (low risk):** Continue regular activities with standard monitoring.
- **Yellow (moderate risk):** Reduce face-to-face interactions; use remote communication methods.
- **Red (high risk):** Suspend certain activities; rely on third-party monitoring.
- **Black (extreme risk):** Consider project suspension; activate crisis management protocols

In Yemen, the Emergency Crisis Response Project (ECRP) required UNICEF and UNDP to develop a planning stage risk matrix that was applied to guide adjustments throughout implementation. The matrix:

- Listed potential and ongoing risks.
- Assessed their likelihood and impact.
- Identified mitigation measures.
- Was updated for each payment cycle.

In the Democratic Republic of Congo (DRC), the Eastern Recovery Project's former implementing agency, **Fond Social de la Republique Démocratique du Congo**, conducted a conflict scan. The scan provided a snapshot of changing conflict dynamics and key drivers of conflict and peace in each location. This snapshot included hyperlocal details to inform project management, employing participatory methodologies.

This proactive approach allowed the project to adapt to changing security situations effectively.

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The World Bank has developed a series of tools to facilitate context analysis and risk assessments. While these tools are essential for World Bank teams working in FCV, they could be leveraged in manner or form by other practitioners and implementers.

Tools for Context and Risk Analysis

• **Risk and Resilience Assessment (RRA):**

A RRA helps identify the underlying risks and resilience factors within a country. It examines drivers of conflict, sources of resilience to FCV, and the interactions among them. It also offers operational recommendations, which may be directly or indirectly relevant to SP projects. RRAs are rooted in local knowledge and built on in-country consultations with various communities and populations.

• **Security Risk Assessment (SRA):**

An SRA is a World Bank operational risk tool focused on security-related risks that could impact project implementation. It assesses threats to personnel, assets, beneficiaries, and operations. Questions about if and how armed groups can impact the project or its beneficiaries, and the likelihood of that occurring, can be answered in an SRA. It also maps out mitigation and response scenarios.

• **Peace and Inclusion Lens (PIL):**¹⁷

The World Bank PIL is a practical tool—typically structured as a questionnaire—designed for use at the portfolio or individual project-level. It helps task teams systematically consider the implications of the existing FCV dynamics on project design and implementation. When grounded in context-specific analysis—such as findings from RRAs and other diagnostic tools—the PIL can enhance both

the FCV focus and overall effectiveness of a project or program (see World Bank and FCV Best Practice 1). For an example of how the PIL has been applied in practice, see Box 1, which highlights its use in Myanmar.

- **Other methods:** Political economy analysis, stakeholder mapping, and conflict analysis provide additional instruments to enhance contextual understanding. While gender analysis should be integrated into all projects, whether in FCV contexts or not, it is particularly important in such contexts. Conducting gendered situation analysis for an area where interventions will be implemented is also encouraged.¹⁸ Task teams should choose tools that best fit their needs and can impact operational and design decisions the most.

Integrating the findings from these or other similar assessments increases the context sensitivity of safety net programs. Context sensitivity is important in order to avoid negatively impacting existing grievances. The RRA and the PIL both contribute to understanding what historical grievances exist and provide a way to determine whether the project accounts for them. For example, in designing a cash transfer program, understanding local power structures can help ensure equitable beneficiary selection and prevent elite capture.¹⁹ Understanding historical grievances regarding excluded population groups such as ethnic or religious minorities, and including women, could help improve the targeting process.

¹⁷ Suh Yoon Kang and Patrick Barron, A Review of the World Bank's Experiences Using Conflict Filters and Peace Lenses (Social Cohesion, 2019), https://www.socialcohesion.info/fileadmin/user_upload/Library/PDF/Score_oprev_peacelens_2019_01.pdf.

¹⁸ CARE International UK. n.d. Rapid Gender Analysis. CARE Insights. Accessed September 13, 2024. <https://insights.careinternational.org.uk/in-practice/rapid-gender-analysis>.

¹⁹ Elite recapture is a term of art that refers to situations in which local elites divert resources away from beneficiaries. This can be done in a variety of ways, such as by taking a fee for including beneficiaries in programs or when giving cash payment, or by biasing the selection/targeting process.

WORLD BANK AND FCV BEST PRACTICE 1

HOW TO APPLY A PEACE AND INCLUSION LENS

A PIL includes questions on how the project will contribute to addressing FCV priorities identified at the portfolio level: While the questionnaires look different from one country to another and from the project design stage to the implementation stage, they generally focus on analysis within the following dimensions:

Addressing FCV dynamics and impacts and supporting sources of resilience: How the project plans to or already mitigates potential risks related to FCV dynamics in the country and how it uses sources of resilience to find opportunities to support peace.

Targeting geographic areas and inclusion of social and identity groups: How the project design can incorporate the history and dynamics of conflict and exclusion, as detailed in the RRA and/or other relevant analyses in target locations, as well as security concerns related to engaging with communities where movement is restricted.

Stakeholder consultation and engagement: How consultations have or will engage the excluded and conflict-affected groups and actors, whether local languages will be used, and whether grievance redress mechanisms are in place.

Operational flexibilities and implementation modalities: How project design and implementation strategies can incorporate the operational effectiveness recommendations identified in the RRA or other studies on effective project design in the FCV context.

Mitigation of contextual risks, security risks, and unintended consequences: How the project will engage with broader environmental, social, and security factors or dynamics that could intensify potential risks and impacts. The PIL should assist task teams in exploring how the project may generate positive and/or negative unintended consequences as it interacts with FCV dynamics and sources of resilience.

Peace and Inclusion Lens Good Guidance Note. December 2022. World Bank, Washington, DC.

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BOX 2. CASE STUDY: THE PIL IN MYANMAR



THE PEACE AND INCLUSION LENS (PIL) IN MYANMAR

The PIL is divided into two main sections: inclusion and peace. In Myanmar, the inclusion section addresses exclusion dynamics, targeting, access to benefits, and risk mitigation. The peace section focuses on targeting conflict-affected areas, IDPs, risk assessment and mitigation, and opportunities for supporting peace. The list of questions is more comprehensive at the appraisal stage than at the concept stage.

More than a dozen projects applied a PIL during the design phase, resulting in more FCV-sensitive designs. This approach has led to the development of strategies for engaging ethnic armed organizations during project design and implementation. Some projects have also facilitated collaboration between ethnic and state service providers during implementation. For instance, the [Maternal and Child Cash Transfers for Improved Nutrition Project](#) (P164129) prioritized conflict-affected areas (Shan State) to contribute to the country strategy of remaining engaged and providing greater focus on social inclusion. It also included mechanisms to ensure the participation of all groups affected by the conflict, regardless of affiliation. Such an approach was expected to reduce poverty and contribute to gender equality by improving nutrition outcomes for women and children, as conflict-affected regions have a higher incidence of child stunting. For an example of the application of the lens to a project preparation in Myanmar also please see [“Inclusive Access and Quality Education project”](#) (P163389).

The PIL was developed in 2028 and provided important and useful analysis that directed the projects in the Myanmar portfolio. However, the efforts to review, update, and operationalize the PIL could not be sustained following the coup.

Keep It Simple and Flexible

Lessons learned from safety net project implementation in FCV countries highlight the importance of simplicity in design.

In unstable and unpredictable contexts, it is important to avoid overwhelming and overspreading the existing—often limited—delivery capacity. The FCV context can significantly limit institutional and implementation capacity even in environments with prior experience in this field. [The Lisungi project in the Republic of Congo \(P145263\)](#) introduced variable benefits based on household composition, but this proved too complex, confusing beneficiaries and fueling grievances. [The Burkina Faso](#)

[Social Safety Net Project \(P124015\)](#) added a labor-intensive public works (LIPW) component, which was later canceled due to technical challenges and insecurity. In institutionally fragile countries, simplicity is an essential element for preventing overwhelming nascent institutions. [The Kosovo Social Assistance System Reform Project \(P171098\)](#), for instance, emphasizes the importance of maintaining a simple project design, “focusing on a few, selected policy changes for which there is political consensus and technical preparedness.” While simplicity alone is not a guarantee of success, it reduces the need for costly adjustments during implementation.

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Flexibility is equally important and must be built into program design, delivery, and implementation.²⁰ It is important to

structure projects and potential contractual arrangements in a way that allows for rapid changes in activities. Task teams should anticipate potential disruptions in activities resulting from instability and conflict. For example, if cash-for-work interventions are no longer feasible due to the security conditions, the contractual arrangement and operations manual should allow a switch to pure cash transfers. To illustrate, the [South Sudan Safety Net Project](#) operation enabled waivers from public work requirements, which ensured uninterrupted support to beneficiaries. Similarly, geographic targeting should remain flexible in the contractual agreement, with intervention areas adjusted based on evolving conditions, as seen in South Sudan's use of committees to guide location selection. Finally, flexibility within implementation modalities can also be preempted: for instance, allowing for the possibility of contracting third-party monitoring (TPM) or switching UN implementation if conditions on the ground change, could also be included in the contractual arrangement with the client government. For instance, in Burkina Faso, TPM was included as an option under project management in the agreement by stating that monitoring or evaluation could be undertaken directly or through a TPM arrangement.

Maintaining flexibility in program implementation is essential in dynamic and fragile contexts, but it must be anchored in strong safeguards to prevent deviation from core objectives or political manipulation.

Any changes to activities or geographic focus should follow clearly defined protocols, with decision criteria established upfront and aligned with program goals. Context-driven adjustments—such as those due to insecurity or displacement—must be verified through multiple sources. Roles and responsibilities

for proposing and approving changes should be transparent, and protocols should be revisited regularly to incorporate operational learning and ensure accountability.

The World Bank offers operational flexibility, particularly on budgeting. Budgeting in FCV contexts demands anticipation of uncertainty and the ability to adapt to rapidly changing circumstances. Traditional budgeting methods may fall short due to factors like fluctuating exchange rates, inflation, security disruptions, and unforeseen operational challenges. Here are several potential solutions to this problem:

- **Incorporate contingency plans:** Allocate funds for potential risks such as supply chain disruptions, sudden price hikes, or emergency security measures.
- **Unallocated funds:** Unallocated funds provide flexibility to quickly scale or increase an activity while avoiding reallocating funds away from other activities or components.
- **Flexible and simple allocation:** Design budgets that allow for reallocating funds between components as situations evolve. Rather than have several disbursement categories that divide funds by specific activities, task teams are advised to maintain one or two. This permits continued disbursement without restructuring, in case there is a need to increase one activity over another. For example, a flexible and simple allocation will allow for increases in cash transfer value due to exchange rate changes or inflation, or a sudden increase in the number of beneficiaries.
- **Larger advances:** Governments may require additional support during the preparation phase in a FCV setting. They may also require flexibility to begin

20 SPARC (Strengthening Policy and Resilience in Crises), *Livelihoods and Markets in Protracted Conflict: A Review of Evidence and Practice* (Rapid Evidence Review) (SPARC, 2021), https://www.sparc-knowledge.org/sites/default/files/documents/resources/sparc-rapid-evidence-review-may-2021-livelihoods-and-markets-in-protracted-conflict_a-review-of-evidence-and-practice.pdf.

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implementing rapidly while fulfilling effectiveness conditions. In such situations, there is the option to retroactively finance with the government or prepare project advances.

- **Contingent Emergency Response Component (CERC):** CERCs enable rapid response to an eligible emergency. It has become common practice in World Bank operations to include the CERC, which functions as a fully funded or zero-dollar component. The CERC allows for a quick reallocation of uncommitted funds without waiting for a project restructuring or the preparation of a new emergency project.

■ Practical Examples

- **South Sudan:** The [South Sudan Safety Net and Skills Development Project](#) left a portion of the budget unallocated to allow flexibility in responding to local needs and sudden crises. Given the high volatility, the project kept \$1 million unallocated for physical and price contingencies. This approach enabled the project to adapt to situations like localized conflicts and natural disasters.
- **West Bank and Gaza:** Although not a social protection project, the [Finance for Jobs III](#) project is a strong example of the use of the operational flexibility of unallocated funds. The project followed a phased approach and retained unallocated funds to account for unexpected challenges that could arise in a conflict-affected context like Gaza and West Bank.
- **Iraq:** The [Iraq Social Fund for Development](#) retained an unallocated \$4.25 million budget to swiftly address emerging needs

without undergoing lengthy approval processes.

- **Afghanistan:** Programs under the [Afghanistan Resilience Trust Fund](#)²¹ incorporated contingencies to adjust for fluctuations in operational costs, accounting for the need to decide which locations to cover (or stop covering) based on security developments. This allowed projects to continue despite escalating security expenditures.²²

Do No Harm

Safety net programs must be designed to avoid exacerbating existing conflicts or creating new tensions. The assessments and analysis conducted to mainstream FCV throughout the project serve to limit the potential unintended negative impacts such as worsening conflict. For example, while poverty and gendered risks and vulnerabilities are generally the key factors for targeting interventions, in the case of FCV and historical grievances, an approach centered on equity or limiting exacerbating such grievances may be preferred. Ensuring the equitable distribution of resources across different groups might take precedence over perfect poverty targeting and may, in the long run, contribute to preventing conflict, remaining engaged, helping countries transition out of conflict, and mitigating the impacts of FCV.²³ If do no harm cannot be guaranteed, abstaining from intervening may be necessary.

21 Formerly the Afghanistan Reconstruction Trust Fund.

22 World Bank, *Through the Looking Glass: Lessons from the World Bank Afghanistan Portfolio for FCV Engagement* (Washington, DC: World Bank Group, 2022), <https://openknowledge.worldbank.org/entities/publication/27ec0df4-5dd8-5134-9fd0-66b913455512>.

23 World Bank Group, *Strategy for Fragility, Conflict, and Violence 2020–2025* (Vol. 1 of 2) (Washington, DC: World Bank, 2020), <http://documents.worldbank.org/curated/en/844591582815510521>.

Focus on National System Building

In FCV contexts, it is easy to lose sight of the World Bank Group’s (WBG) core mandate: to promote economic development and reduce poverty through support to governments.

However, it is crucial to keep this mission at the forefront— particularly as the lines between humanitarian and development needs may be increasingly blurred —by focusing on building and strengthening national institutions and capacities to deliver SSNs that have long-term, sustainable impact.

Globally, humanitarian crises are on the rise, with many rooted in or driven by FCV settings.

In such contexts, early investments in prevention, resilience-building, and risk mitigation can substantially reduce the long-term human, social, and financial costs of conflict. While the WBG supports governments in developing their ability to respond to crises, it does not aim to provide short-term humanitarian relief. Instead, its approach centers on helping governments establish systems that they can own, manage, and deploy sustainably. While direct delivery of assistance to poor and vulnerable households remains important, the more lasting value lies in strengthening national systems that continue to function well beyond the exit of donors or humanitarian actors.

There is significant value in reinforcing government systems, even in contexts characterized by conflict and instability.

Enhancing state capacity, increasing government visibility, and improving its ability to deliver services can help rebuild trust between citizens and the state—contributing positively to the social contract.

Accordingly, when designing programs in FCV contexts, it is vital to align interventions with existing government systems and capacities. Overly complex designs that

require third-party implementation should be avoided when feasible. Delivering through government systems should be the primary objective, wherever the context permits. In situations where this is not possible, third-party implementation (TPI) may be necessary as an interim measure. In such cases, it is essential to plan from the outset for an eventual transition of responsibilities and capacity to government actors. This includes developing a clear exit strategy for TPIs and ensuring capacity is gradually built within government institutions (see Chapter 9).

Forge Strong Partnerships

While working with governments is essential, so is coordinating with humanitarian actors and others to ensure interventions are complementary, gaps are minimized, and implementation is safeguarded.

Countries experiencing FCV often face immense challenges, making joint and coordinated interventions with other donors and humanitarian partners necessary.²⁴ Effective coordination helps avoid duplication of efforts and maximizes the collective impact of interventions.²⁵ Stakeholder mapping of development, humanitarian, peace, and security actors is essential to better understand the World Bank’s added value and existing gaps. When partnering, it is important to consider the system-building objective to promote long-term economic development and poverty reduction, which is key to WBG support. Below are a few ways in which alignment with humanitarian actors can occur. Box 3 provides a concrete example of how such coordination was put into action in Ethiopia.

- **Joint planning:** Joint planning helps align resources, strategies, and objectives across different actors working in the same FCV setting, leading to more cohesive and impactful interventions.

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²⁴ Partnerships in certain instances may extend to relying on UN agencies as implementation partners, particularly in high-conflict regions with limited accessibility (see Chapter 9).

²⁵ Corinna Kreidler, Sophie Battas, Karin Seyfert, and Mira Saidi, Linking Humanitarian Cash Assistance and National Social Protection Systems: Flagship Report (Washington, DC: World Bank, 2022), Sahel Adaptive Social Protection Program. <http://documents.worldbank.org/curated/en/099210002082335614>.

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Joint planning could result in dividing or delineating territories or caseloads of affected populations among agencies. This would provide complementary rather than duplicative interventions or establish a referral mechanism among the systems.²⁶ An important aspect of this coordination also pertains to the transfer value, or the type of support provided.

- **Data sharing:** Share beneficiary data or agree on a data collection method with humanitarian partners to identify gaps and ensure that vulnerable groups are not overlooked. Data sharing allows for a more accurate understanding of needs and helps guarantee that interventions reach the people most in need, particularly in environments where access to reliable data is limited. Data sharing is not limited to program data; it can also pertain to security and conflict data. The UN and local and international nongovernmental organizations (INGOs) tend to have more in-depth security data and analysis, which can be useful during the design of the program and its mitigation measures. Nonetheless, data sharing in conflict zones must consider significant concerns over the privacy and potential misuse of sensitive data due to the vulnerable situation of beneficiaries.
- **Leveraging resources:** Access existing logistical support from humanitarian organizations to reach remote areas. The insecurity and poor infrastructure in FCV settings can make logistics challenging. Leveraging existing resources of humanitarian actors can enhance the efficiency and effectiveness of program delivery.
- **Aligning objectives:** Align humanitarian and development goals for a seamless transition from immediate relief to resilience. In FCV settings, the transition from humanitarian relief to development is often blurred, requiring careful alignment

of short- and long-term objectives to build resilience effectively.

- **Shared platforms:** To build trust and foster social cohesion), use shared platforms for community engagement. This is critical in FCV settings, where trust in external actors may be low. Shared platforms provide opportunities for coordinated messaging and unified approaches, reducing the risk of conflicting interventions and enhancing community buy-in. Participating in coordination platforms would facilitate this. Encouraging government and even leadership of these platforms is important for the longer-term effort of strengthening capacity.

■ Practical Examples

- **DRC Ebola response:** During the 2018–19 Ebola outbreak in the Democratic Republic of the Congo (DRC), the World Bank leveraged its convening power to increase access to medical teams and humanitarian partners. The historical mistrust of targeted communities in the DRC toward NGOs, government, and humanitarian agencies hampered medical and humanitarian responses. Therefore, the World Bank implemented an emergency cash transfer program to strengthen community resilience and address longstanding gaps in community infrastructure, and by delivering quick results, the program improved the community's acceptance of medical teams. The World Bank task team partnered with the World Food Programme (WFP), United Nations Children's Fund (UNICEF), United Nations Organization Stabilization Mission in the Democratic Republic of the Congo (MONUSCO) peacekeepers, and the UN Humanitarian Air Service (UNHAS).

²⁶ Kreidler et al., Linking Humanitarian Cash Assistance and National Social Protection Systems.

BOX 3. CASE STUDY: THE PRODUCTIVE SAFETY NET PROGRAM IN ETHIOPIA



ETHIOPIA'S COORDINATION WITH HUMANITARIAN PARTNERS THROUGH ITS PRODUCTIVE SAFETY NET PROGRAM

The Ethiopian government's collaboration with humanitarian agencies has been a cornerstone of the success of the World Bank supported **Productive Safety Net Program (PSNP)**. The coordination involves harmonized mechanisms, joint implementation and planning, institutional support, and formal agreements. These efforts ensure that the most vulnerable populations are accurately identified and supported, enhancing the effectiveness and scalability of safety net programs in Ethiopia.

This coordination is formalized in a **Memorandum of Understanding (MoU)**, which outlines the roles and responsibilities of each party. The collaboration has led to the following key developments:

- **Aid harmonization:** Efforts to coordinate and align development and humanitarian objectives have resulted in more streamlined results measurement between the PSNP and humanitarian programs. This integrated approach addresses food insecurity and other vulnerabilities more effectively.
- **Scalable safety net system:** The PSNP's shock-responsive model has evolved from "continuum of response" (scalable safety net) to including a shock-responsive component designed to provide temporary relief to households experiencing transitory food insecurity due to shocks. This more systematic approach is initiated through an early warning system, including a dashboard, and a coordinated response with Humanitarian Food Assistance (HFA).

To achieve these objectives, the parties developed a **Harmonized Targeting Mechanism, which ensured that the most vulnerable populations were accurately identified and supported**. This harmonization was crucial for both the PSNP and HFA. The PSNP measures targeting accuracy through a combination of geographic and community-based mechanisms to identify the most vulnerable people among the beneficiaries. Additionally, the program has a grievance mechanism to correct inclusion and exclusion errors.

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CHAPTER 2. SETTING OBJECTIVES AND OUTCOMES

Setting realistic objectives is essential for social safety net (SSN) programs in fragility, conflict, and violence (FCV) settings. Safety nets support households and individuals at different stages of their lives, to reduce poverty, build resilience and productivity, and contribute to equity or gender equality. There is strong emerging evidence that programs have achieved positive outcomes and impact in all these areas. These remain important goals in FCV settings but may need to be adapted to address the unique challenges posed by conflict and instability. A review of SSN objectives in FCV revealed that programs aim to achieve diverse outcomes in FCV such as poverty alleviation, social cohesion, and post conflict recovery.²⁷ This chapter provides guidance on identifying FCV-sensitive objectives, developing a robust theory of change (ToC), and designing a conflict-sensitive results framework (RF).

SET REALISTIC OBJECTIVES AND TIMELINES

Expectations and ambitions must be managed realistically in FCV contexts. Setting the correct expectations and, hence, objectives, will limit the need for restructurings, avoid projects not meeting their objectives, or avert halting implementation. Objectives should still align with broader frameworks, such as the Country Partnership Framework (CPF),²⁸ sectoral ambitions, and the country's national development plan, but should also be achievable within the constraints of the environment. Most importantly, the objectives, ToC, and RF must be informed by conflict-sensitive analysis.

Project Development Objectives (PDO)s should refer strictly to what is directly linked to project activities and not make overly ambitious claims. Nonetheless, PDOs could be more explicit in their engagement within FCV contexts by mentioning aspects such as lagging or conflict regions or by minimizing exclusions (see Box 4). This would ensure that the project engages expressly with FCV issues and challenges and does not introduce higher-order objectives with elevated claims in the ToC. When setting PDOs, teams should consider the role of the proposed project in addressing both the drivers and the impact of fragility and conflict on the problem the project is attempting to address. setting project-specific PDO should consider how the project will respond and contribute to:

- **Addressing direct impacts of FCV:** This approach focuses on stabilizing conflict-affected areas by addressing immediate needs, such as food security, livelihood support, or community-level stabilization efforts that prevent dysfunction and promote wellbeing of people in the target population. For example, in the Democratic Republic of Congo (DRC) and Yemen, safety net projects have been used to mitigate conflict impacts and promote social cohesion—and in the case of DRC, to manage the pressures of forced displacement on host communities, including conflict resolution and access to resources.
- **Preventing FCV or tackling its drivers:** A more ambitious approach involves addressing the root causes of FCV, such as

27 Mirey Ovadiya, Adea Kryeziu, Syeda Masood, and Eric Zapatero Larrio, Social Protection in Fragile and Conflict-Affected Countries: Trends and Challenges, Social Protection and Labor Discussion Paper No. 1502 (Washington, DC: World Bank, 2015). <https://openknowledge.worldbank.org/entities/publication/adeabee7-3ce2-5122-9ba4-0c24209bd25d>.

28 IEG's evaluation of World Bank Engagement in Situations of Conflict found that until recently, CPFs were not adequately accounting for and addressing the drivers of fragility. Conflict analysis was lacking. New CPFs are addressing this gap, particularly with the RRAs becoming key diagnostic tools. The evaluation also found that, at the country level, results frameworks do not capture the World Bank's contribution to conflict-related country outcomes well. This reflects the absence of both a clear conflict narrative and integration of conflict-related issues into country objectives. Few Country Partnership Framework results frameworks are adaptive, and capture conflict-reduction aims (Independent Evaluation Group, World Bank Engagement in Situations of Conflict.)

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a lack of opportunities, exclusion, or social grievances. This approach aligns with the medium-term goals of strengthening resilience, thereby contributing to sustained stability and development. Such approaches often involve multisectoral

interventions and conflict-sensitive adaptation of the design across the delivery chain. The World Bank provides guidance on ways to improve PDOs and outcomes in FCV settings (see World Bank and FCV Best Practice 2).



Women and girls tend to face worse outcomes in FCV and are more vulnerable. It is important for systems, projects, and interventions to account for this and establish clear objectives for gender equality, understanding the context will influence what can be achieved in terms of outcomes for women and girls. Gender-sensitive programs recognize gender differences, so they employ a basic level of gender sensitivity, but gender concerns are not the primary objective. Gender-responsive programs explicitly address the needs of women, girls, and gender-diverse persons, as contextually relevant. They are fair and equitable in both processes and outcomes. Gender-transformative systems or programs aim to transform unequal gender relations and address the structural and root causes of inequality and discrimination through a social protection intervention. They proactively promote change through deliberate design choices to ensure equal access to benefits but also to enable empowerment and transformative outcomes.

Source: Perezniето, Paola, and Rebecca Holmes. 2023. Gender-Transformative Social Protection in Crisis Contexts: Guidance Note. Social Protection Technical Assistance, Advice and Resource Facility (STAAR). DAI Global UK Ltd, United Kingdom.



“In conflict-affected countries, rethink what success looks like. This will require moving away from an over-reliance on quantitative metrics, attribution, and short time frames that do not suit the nature of these country programs and their contribution to higher-order outcomes. Higher-order outcomes should reflect transition aims and the development of monitoring and evaluation systems to track them.”

Source: World Bank Engagement in Situations of Conflict (2021).

Project outcomes can be influenced by numerous external factors, particularly in FCV settings, where dynamics are often unpredictable. Therefore, the PDO should concentrate solely on the outcomes directly linked to achievable and reportable project interventions. For instance, a high-level outcome claimed in a PDO, such as its contributions to peacebuilding, may not be an outcome that can be easily tracked or traced back to a specific intervention. Instead, a PDO should focus on strengthening local government—provided this was identified as a risk and driver of resilience in the analysis.

It is possible to include expected FCV-related outcomes in the PDO if they are appropriately scoped and within the project's reach. Each element of the PDO should have a corresponding results indicator at the PDO level. This means considering in the PDO reasonable and measurable aspects of fragility for which available data can demonstrate the impact on the identified Disaster Risk Reduction (DRR) by the project's conclusion. For example, rather than setting a PDO to “increase electricity access to reduce sub-regional conflict,” a more feasible and directly attributable PDO would be to “increase electricity access to marginalized and underserved regions.”

If the project's objective is only indirectly linked to addressing FCV, consider incorporating the FCV perspective in a broader sense. This could involve targeting a geographic region or beneficiary group that is responsive to FCV dynamics, such as “improve road infrastructure in lagging and conflict-affected regions” or “increase market access to small and medium enterprises, including refugees and internally displaced persons.” Additionally, the PDO should maintain some flexibility regarding specific geographic regions, as these may change over the project's duration, necessitating adjustments to the PDO.

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BOX 4. CASE STUDY: THE STABILIZATION AND RECOVERY IN THE EASTERN DRC PROJECT



DEVELOPING A CONFLICT-SENSITIVE PDO AND PROJECT DESIGN IN THE DRC (P175834)

This project originally had a three-prong objective with a direct focus on conflict, particularly mitigating its impact and aiding the country's transition. The PDO was to (1) improve access to community infrastructure; (2) enhance the socioeconomic reintegration and resilience of individuals affected by conflict; and (3) strengthen the capacity of the administrations in selected provinces. The PDO was evaluated with relevant and FCV-sensitive indicators, such as “vulnerable communities benefiting from the project, of which affected by FCV” and “direct beneficiaries of jobs and resilience activities, of whom associated with disarmed groups.”

The project continues to leverage the analysis and recommendations of the country's Risk and Resilience Assessment (RRA) in its ongoing implementation to be responsive to the drivers and impact of conflict. The project continues to prioritize vulnerable communities, and host communities that reintegrate individuals from armed groups or IDPs and refugees. While the project itself did not finance any demobilization, it builds on demobilization efforts, as it targets communities intended to host demobilized and disarmed groups.

To ensure operational flexibility and adaptability, the original project included (1) a comprehensive social and conflict analysis as part of the social risk management process; (2) the design of a local social conflict assessment tool to be used at the subproject level; and (3) the establishment of a data platform that collects open-source data and ground truthing to monitor conflict.

DEVELOPING AN FCV-SENSITIVE TOC

FCV dynamics influence project implementation, results achievement, and evaluation. These dynamics should be integrated into an evidence-based ToC, which should illustrate both the development outcomes of the intervention and the FCV-related aspects. These include the challenges, assumptions, and risks associated with implementing the project linked to the drivers of fragility and resilience. Best practice recommends that all operations in FCV settings reflect explicitly the drivers of fragility

and resilience in the ToC.²⁹ See Figure 3 for an example of best practice—including the following actions—for the ToC in FCV settings.

- **Identify key drivers of FCV:** Assess the conflict, including local conflict dynamics and power relations, to understand the underlying causes of instability. Evaluate the gendered/age risks and vulnerabilities of affected populations. The Risk and Resilience Assessments should be able to provide many of these.
- **Map interventions to outcomes:** Link project activities to expected outcomes,

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²⁹ Diego Martin Garrido, Kamal M. Siblini, Sarah Anne Nelms Craig, Peter Isabirye, Macha Petronella Kemperman, Wolfgang K.C. Koehling, and Brett Libresco, How to Improve Results in Situations of Fragility, Conflict and Violence: 12 Recommendations (Washington, DC: World Bank Group, 2022). <http://documents.worldbank.org/curated/en/099752306082290620/IDU0ebb8a8210b053045560b63b0e292d1942e23>.

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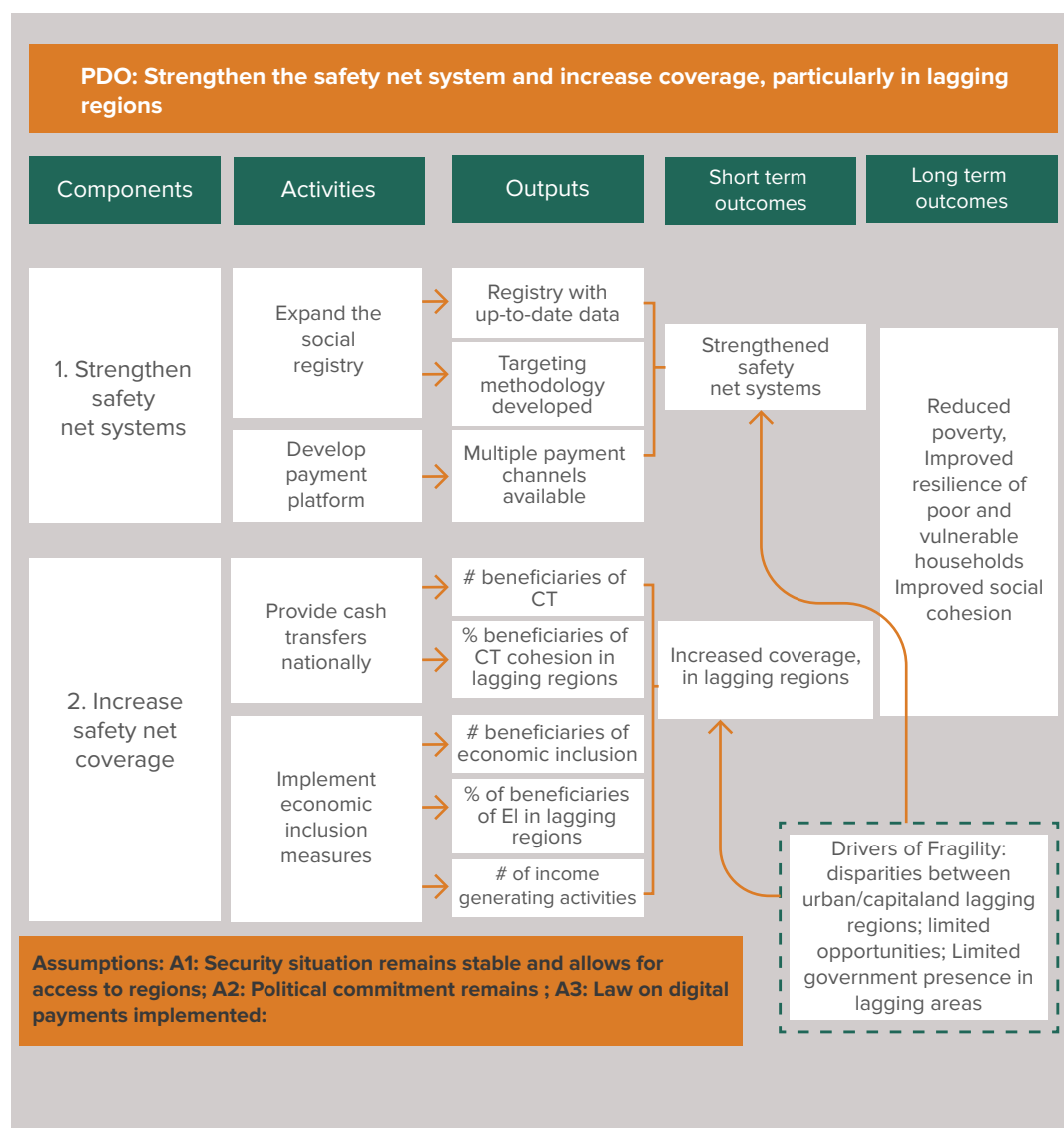
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ensuring that they address identified FCV drivers. These can be stated as beyond the project's direct control but within the long-term vision of the project's ToC.

access, implementing staff capacity and stability required for a project to achieve its objectives. If some assumptions may not hold true, this can be reflected in the risk section.

- **Include FCV assumptions:** Clearly state assumptions pertaining to beneficiary

FIGURE 3. EXAMPLE OF DRIVERS OF RISK AND RESILIENCE FEEDING INTO THE TOC.



Note: For additional examples, see: Martin Garrido et al., How to Improve Results in Situations of Fragility.

**DEFINING AN FCV-SENSITIVE RESULTS
FRAMEWORK (RF)**

An FCV-sensitive RF identifies indicators that reflect conflict dynamics and monitors

progress toward objectives in volatile settings. Box 5 explains how the Myanmar SSN project developed an FCV-sensitive RF.



“Effective operations in FCV situations must be rooted in a sound theory of change that links the development challenge identified in the analysis to project activities, outputs, and outcomes and ultimately to long-term and high-level outcomes.”

Source: Martin Garrido et al., How to Improve Results in Situations of Fragility.

Steps to Develop an FCV-Sensitive RF

- **Appropriate indicators:** Indicators should capture both immediate outputs, for example, number of households, individuals reached, and where possible, broader impacts, such as reduced tensions among communities, economic security and empowerment, food security, and protection from GBV.
- **Conflict sensitivity:** Ensure that indicators do not inadvertently exacerbate conflict, for example, by favoring one group over another. This can be cited in the “assumptions” section of the ToC.

- **Adaptive monitoring:** Regularly review and adapt the RF to reflect changing dynamics, allowing for course corrections as needed.

Examples of FCV-sensitive indicators

Proportion of project beneficiaries from marginalized communities.

Reduction in reported incidents of intercommunal violence and/or increased interest in caring for the community.

Number of participants engaged in gender-equality activities, peacebuilding, or social cohesion activities.

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BOX 5. CASE STUDY: MATERNAL AND CHILD CASH TRANSFERS FOR IMPROVED NUTRITION PROJECT IN MYANMAR



MYANMAR MATERNAL AND CHILD CASH TRANSFERS FOR IMPROVED NUTRITION PROJECT'S FCV-SENSITIVE INDICATORS

Driven by the inclusion lens portfolio review, the Myanmar Maternal and Child Cash Transfers (MCCT) for Improved Nutrition Project (P164129) included several FCV-sensitive indicators. The indicators aimed to assess the ability to address exclusion and take action against it. Exclusion was a significant challenge in the country, particularly for minority ethnic groups and areas outside government control. Having mechanisms in place to monitor potential exclusions and remediate them was important in such a fragile and conflict-affected setting.

Mechanisms included:

- Information sharing about villages with no cash transfers in project areas to assess whether (1) the reason for non-inclusion followed protocol; and (2) the prescribed remedial action was taken.
- Protocols for assessing and addressing exclusion in the MCCT program.
- Share of female direct cash transfer recipients who report increased decision-making power on major spending decisions for the household (percentage).

CHAPTER 3. SELECTING AND DESIGNING SAFETY NET PROGRAMS

Social safety nets (SSNs) play a critical role in providing immediate and adaptive support to vulnerable populations in fragility, conflict, and violence (FCV) contexts. The choice of intervention is closely linked to the political economy, project objectives, system maturity, and implementation feasibility. However, FCV settings require additional considerations, particularly in terms of whether interventions can still be delivered as intended and impactful and whether they can be adapted if needed. The purpose of this

chapter is to explore the main types of safety net interventions typically implemented in FCV contexts, present the existing evidence on their impact, and discuss the advantages and/or disadvantages of each in FCV settings as well as how to better coordinate interventions with humanitarian partners or other existing actors. The World Bank developed a list of relevant questions to consider when selecting an intervention in FCV contexts (see World Bank and FCV Best Practice 3).

WORLD BANK AND FCV BEST PRACTICE 3

Questions that Aid Project Intervention Selection

- Is there evidence that the proposed intervention has been tested and led to positive results in other places? If so, is there evidence or knowledge that it would work in the current FCV context? What were the results, and how were different stakeholders affected, either positively or negatively? Repeating interventions that were not successful in the past could add to distrust, fragility, and the drivers of conflict if stakeholders feel unheard.
- What is the government's level of ownership?
- Is the implementing agency showing the commitment and political will to implement actions, given the possible challenges in the existing context?
- What implementation capacity gaps exist, and how will the proposed interventions help tackle the drivers of fragility and build stable institutions that strengthen resilience factors?
- How critical are the proposed components, given the need to balance short-term needs, especially those that are conflict sensitive with long-term outcomes to make the country more resilient?
- Does the solution consider the differing needs of affected groups, especially the more vulnerable and those who are or can be affected by the conflict (women and girls, boys and men, minorities, displaced populations)?
- Could all or any part of the intervention cause harm or contribute to the conflict?
- What are possible synergies that can achieve an integrated approach with other actors and partners?
- Given the multiplicity of development challenges and risks, has the project considered how to combine interventions with other complementary projects, possibly from other development actors, and lead to one integrated approach to reach high-level outcomes beyond the lifetime of the project or country framework?

Source: How to Improve Results in Situations of Fragility, Conflict and Violence : 12 Recommendations (English).

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TYPES OF SOCIAL SAFETY NET (SSN) INTERVENTIONS IN FCV SETTINGS

Evidence from various FCV settings underscores the critical role of SSNs in providing immediate and adaptive support to vulnerable populations. Social protection spans multiple contributory and noncontributory programs. The focus of this chapter is on cash transfers, accompanying measures, public works, or cash-for-work.

SSN programs are typically designed for secure environments, and this can render them less effective when operating in a FCV country. National programs should adapt to insecurity and incorporate a more modular design in FCV countries. As most conflicts are protracted, it is important not to consider fragility or conflict simply as a shock and respond to it as such. Despite ebbs and flows in the levels of violence, governments and task teams should consider their protracted nature when they are designing their program.

Programs may include a package of interventions rather than focusing on only one. Interventions can be layered or implemented sequentially. Additionally, different regions facing different risks, vulnerabilities, and insecurity may require different types of interventions. As part of the principle of flexibility, it is important to ensure programs do not follow a “one-size-fits-all” approach but rather allow for modularity in their design. Target beneficiaries may benefit from different interventions depending on their specific context.

Cash Transfers

Cash transfers are among the most used interventions in low-income and FCV settings due to their flexibility, adaptability, ability to meet immediate needs and build resilience. They provide a direct and immediate means of support to households, allowing beneficiaries to prioritize their spending on essential needs such as food, education, and health care, and they tend to be the least complex to implement relative to other interventions.

Evidence of interventions in FCV contexts shows that cash transfers are a lifeline, mitigating against extreme poverty, preserving their human capital, building resilience and increasing social cohesion. Cash transfers can maintain or improve household consumption; increase households’ ability to weather negative economic shocks, reduce households’ reliance on negative coping mechanisms to survive,³⁰ improve nutrition and reduce stunting (although evidence is mixed), and increase social cohesion.

While cash transfers have demonstrated a positive and measurable impact on household resilience in fragile or lower-insecurity regions, their long-term impact tends to be more limited in high-insecurity and conflict-related areas. While households still benefit during the program period, insecurity—combined with theft, restricted market access, and persistent poverty—often constraints their ability to invest in productive assets (see Box 6 and Box 7). As a result, gains may diminish once transfers end, highlighting the need for complementary measures to reinforce long-term resilience in these environments.³¹

30 Jon Kurtz, Vaidehi Krishnan, Virginia Leape, Vladimir Jovanovic, Marlaina Ross, and Reimar Macaranas, A Million-Dinar Question: Can Cash Transfers Drive Economic Recovery in Conflict-Driven Crises? Experimental Evidence from Iraq (Portland, OR: Mercy Corps, 2021). <https://developmentevidence.3ieimpact.org/search-result-details/impact-evaluation-repository/a-million-dinar-question-can-cash-transfers-drive-economic-recovery-in-conflict-driven-crises-experimental-evidence-from-iraq/21842>

31 Anne Della Guardia, Milli Lake, and Mira Saidi, “Safety Nets in Contexts of Violence, Fragility and Forced Displacement: The Case of Burkina Faso and Cameroon,” Social Protection and Jobs Discussion Paper No. 2406 (Washington, DC: World Bank Group, 2024). <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099424008122476549/du1b286f1d01993814929190e7124a802c8a082>

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BOX 6. CASE STUDY: CASH TRANSFERS IN NIGER



THE CASH TRANSFERS IN NIGER PROGRAM (P166602)

The Niger national safety net system provides monthly transfers to poor and food-insecure rural households across the country. The Cash Transfers in Niger program provides an unconditional amount of CFAF 15,000 (approximately \$20, representing 15 percent of the poverty line for rural households) to poor households represented by women for two years. The transfers were combined with human development accompanying measures (see Box 8) and economic inclusion measures (see Box 9). While the transfers alone had a positive impact, it was enhanced by the integrated package including the human development and economic inclusion accompanying measures.

Along with building the resilience of the poorest populations, the cash transfers in Niger were also used as an effective way to ensure support to the population affected by shocks. The introduction of a shock response cash transfer program allowed for the quick mobilization of resources and rapid scale-up of transfers to effectively respond to shocks. The program successfully responded to the 2016–17 Boko Haram security crisis in Diffa and the 2017 livestock crisis in Agadez. More recently, monetary transfers were provided (1) for the national emergency response to mitigate the impact of the COVID-19 pandemic, reaching over 370,000 households; (2) for support to over 13,000 households affected by the devastating floods in 2021; and (3) to about 20,000 households as an early drought response ahead of the lean season to support households' consumption and prevent reliance on negative coping strategies.

The Niger cash transfer program had significant positive economic impacts on beneficiary households.³² The transfers helped households mitigate the impacts of climate shocks, particularly drought. In fact, the transfers increased the per capita consumption of beneficiaries by 10 percent. The mechanisms behind these benefits included higher participation and savings in tontines,³³ improved capacity to smooth income during shocks, increased agricultural activities and revenues, and a higher likelihood of operating off-farm enterprises with related profits.³⁴

32 Quentin Stoeffler and Patrick Premand, Do Cash Transfers Foster Resilience? Evidence from Rural Niger, Policy Research Working Paper No. 9473 (Washington, DC: World Bank, 2020), <http://hdl.handle.net/10986/34774>.

33 Note: Tontines provide subscribers income shares from a common fund. The income distributions increase as subscribers die and the last surviving subscriber receives the remaining income.

34 Stoeffler and Premand, Do Cash Transfers Foster Resilience.

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Implementation modalities can impact success on economic wellbeing and social cohesion (see box 7)

- Transfers should be regular and predictable to ensure sustained impact on household wellbeing- insecurity, however, may prevent this.
- Transfers should be sufficient in value to enable resource sharing and support communal contributions.
- Transfers should be accompanied by community activities to foster social interaction and build a shared identity.
- Transfers should be designed to encourage positive social dynamics, as seen in Chad where beneficiaries formed bonds and reduced negative perceptions while queuing for payments.³⁵
- Transfers should target women as agents of change in FCV (see World Bank and FCV Best Practice 4)

Be mindful that as in non-FCV contexts, transfers can lead to tensions and mistrust, particularly if perceived as unfair or unequally distributed. This is especially important in FCV settings when considering the principle of “do no harm.”

- A low benefit value **limits the potential for resource sharing** and broader community impact.
- The absence of community engagement opportunities **prevents the development of social relationships and networks.**
- Poor communication about the program and its targeting approach **reduces understanding and creates confusion.**
- Misunderstandings around eligibility and targeting **can fuel tensions between recipients and non-recipients.**³⁶
- In Burkina Faso and Cameroon, exclusion from programs **has been linked to reduced hope and optimism among nonbeneficiaries.**³⁷
- Interruptions in implementation **can damage trust in both future programs and public institutions.**
- Cooptation and manipulation by elites and continuous marginalization or minority groups can lead to distrust, further worsening conditions of certain groups.



For more information on the impact of cash transfers in FCV settings, see [The Impact of Social Safety Nets on Economic, Social and Political outcomes in Fragile, Conflict and Violent Contexts: A Review of the Evidence.](#)

³⁵ Anne Della Guardia, Milli Lake, and Pascale Schnitzer, “Selective Inclusion in Cash Transfer Programs: Unintended Consequences for Social Cohesion,” *World Development* 157 (September 2022), <https://doi.org/10.1016/j.worlddev.2022.105922>.

³⁶ Della Guardia, Lake, and Schnitzer, “Selective Inclusion in Cash Transfer Programs;” Della Guardia, Lake, and Saidi, *Safety Nets in Contexts of Violence*.

³⁷ Della Guardia, Lake, and Saidi, *Safety Nets in Contexts of Violence*.

BOX 7. CASE STUDY: CASH TRANSFER PROGRAM IN MALI



MALI'S JIGISÉMÉGIRI CASH TRANSFER PROGRAM (P127328)

The government cash transfer program in Mali, Jijisémégiri, provided regular cash transfers to 96,900 poor households over its lifetime. The program provided CFAF 15,000 (approximately \$20) quarterly over a 36-month period. Beneficiaries also received human development accompanying measures as well as some entrepreneurship training.

An evaluation of the program revealed that beneficiary households in Mali experienced improved economic conditions. In fact, the poverty rate of the beneficiaries decreased from 87 percent to 63 percent at the end of the program, as a function of a 28.6 percent increase in revenue from additional investments in assets, such as livestock and nonagricultural equipment. Investment in poultry increased 7 percent, while investment in livestock rearing increased 11 percent.

Additionally, there is evidence that the program had an impact on social cohesion in the form of increased resource sharing. Beneficiaries shared their cash transfers and resources, such as food, with other households in their community. The likelihood of sharing by beneficiaries was double compared with nonbeneficiaries.³⁸

38 Ambika Sharma and Jan Menke, How Does Social Protection Impact Social Cohesion in the Sahel? A Review of Existing Evidence and Gaps, SASPP Technical Paper Series, Special Edition (Washington, DC: World Bank, 2024), <http://hdl.handle.net/10986/42232>.

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WORLD BANK AND FCV BEST PRACTICE 4

TARGETING WOMEN THROUGH SSNS

Women and girls consistently experience worse outcomes in FCV settings and face heightened vulnerabilities. It is therefore critical that systems, projects, and interventions explicitly account for these dynamics by establishing clear, context-sensitive objectives for promoting gender equality. Understanding the specific political, social, and economic context is essential, as it will shape both the opportunities and constraints for achieving better outcomes for women and girls.³⁹

When designing programs and interventions, several key considerations must be prioritized: breaking barriers to women's participation, empowering women as decision-makers and community resources, expanding their economic opportunities, and driving shifts in discriminatory social norms. Strengthening women's access

39 Perezniето and Holmes, Gender-Transformative Social Protection, 2023.

CONTINUE - WORLD BANK AND FCV BEST PRACTICE 4

to economic opportunities is particularly crucial, as it helps to counteract market instability, employment disruptions, and income losses often exacerbated in FCV environments. Economic interventions targeting women have demonstrated lasting positive impacts not only on individual women but also on their households and communities. Women are more likely to invest in essential needs such as food, health care, and education, thereby directly improving children’s well-being and building human capital.⁴⁰

Moreover, directing resources toward women enhances their decision-making power within the household and challenges traditional gender dynamics. Today, most social safety net programs, both within and beyond FCV contexts, target women as primary recipients, with strong evidence of positive impacts on their economic and social well-being, as well as that of their families.

Importantly, women are not only beneficiaries but also powerful agents of change. Empowering women through access to economic opportunities, education, and leadership roles increases their resilience and enables them to contribute meaningfully to peacebuilding processes.⁴¹ Ensuring women’s meaningful participation in political processes, peace negotiations, and community governance is critical, as women’s involvement often leads to more inclusive and sustainable peace agreements.

Examples from FCV contexts illustrate the transformative role of women. In Yemen, under the Emergency Crisis Response Project, Village Cooperative Councils were established to help communities identify and prioritize their needs. Women constituted half of the council members and actively participated in village self-help initiatives.⁴² Similarly, during Liberia’s civil war, women’s groups campaigned against wartime sexual violence and advocated for women’s rights. After the conflict, women activists established “peace huts” to mediate local disputes, fostering a culture of peace, preventing violence, and strengthening social cohesion.⁴³ Rather than building parallel structures or bypassing these existing networks, development initiatives should leverage women’s leadership and agency. Women have long played pivotal roles in their communities, and supporting them is not only a matter of equity but also a strategic investment in peace and development.

For more examples on designing interventions bolstering the role of and outcomes for women see [“Increasing Gender Equality in Fragile, Conflict, and Violence Settings”](#)

For more information on the impact of SSNs on women in FCV contexts see the [Sahel Adaptive Social Protection Program](#)

40 Amber Peterman, Jingmin Wang, Kennedy K. Sonke, and Johannes Steinert, Social Safety Nets, Women’s Economic Achievements and Agency: A Systematic Review and Meta-Analysis, CGD Working Paper 684 (Washington, DC: Center for Global Development, 2024), <https://www.cgdev.org/publication/social-safety-nets-womens-economic-achievements-and-agency-systematic-review-and-meta>.

41 Lucia Hanmer, Uche Ekhator-Mobayode, Afrah Al-Ahmadi, and Laura Rawlings, Increasing Gender Equality in Fragile, Conflict, and Violence Settings, World Bank Report No. 41421 (Washington, DC: World Bank Group, 2024), <https://documents1.worldbank.org/curated/en/099649304152439006/pdf/IDU16b76f38812840142551bdcd1c8a31dc08add.pdf>.

42 Hanmer et al., Increasing Gender Equality, 2024.

43 Thania Paffenholz, Andreas Hirblinger, Dana Landau, Felix Fritsch, and Constance Dijkstra, Preventing Violence through Inclusion: From Building Political Momentum to Sustaining Peace, background paper for the United Nations–World Bank Flagship Study, Pathways for Peace: Inclusive Approaches to Preventing Violent Conflict (Washington, DC: World Bank, 2017).

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In addition to their strong impact, these safety net interventions present other advantages, particularly their relatively simple implementation. Even countries with constrained technical capacity and experiencing fragility and conflict have proven their ability to implement and maintain transfers despite significant insecurity and accessibility challenges. For more information on their advantages and disadvantages see Table 2. Chapter 7 presents adaptations to cash transfer delivery to overcome some of the challenges.

A key question which task teams and governments must contend with is when transfers are not the appropriate intervention: In highly insecure locations, markets may be destroyed or inaccessible, food prices may be subject to rapid and strong inflation. Other interventions, such as in-kind distributions to decrease beneficiary food insecurity, can be considered.

When considering providing monetary transfers in such contexts, implementers and governments should keep in mind several requirements and adopt a more flexible approach:⁴⁴

- **Contingency plan:** Develop a plan that designs and selects interventions differently based on the changing fragility and security dynamics in a region.
- **Communication:** Invest significantly more in outreach and communication (see Chapter 4) to minimize misunderstandings and ensure a feedback loop.
- **Assess market conditions:** Availability, distance, accessibility (for women, people with disability, elderly, minorities, and so on).
- **Coordinate transfer value with other existing programs:** Values can be similar to other programs or complementary.

LOW-CONFLICT AREAS	HIGHER-CONFLICT/INSECURE AREAS
• Focus on productivity and resilience. • Promote social interaction through the program. • Develop messaging regarding investing and resilience building.	• Aim to maintain human capital and smooth consumption in more insecure and high-conflict areas. • Consider longer-term support or increased transfer value. • Ensure transfer value is significant enough to (1) allow households to cover parts of their basic needs, particularly in highly insecure areas; and (2) promote resource sharing, which can contribute to decreased tensions. Consider making program more generous in high-conflict areas, where opportunities for resilience building are more limited.⁴⁴ • Develop messaging regarding human capital and savings. • Consider changing the payment schedule to avoid its becoming well known by armed groups. • Consider whether the context is suited for World Bank support or better fitted for humanitarian actors

⁴⁴ Mira Saidi, "How to Maximize the Impact of Adaptive Social Protection in Contexts of Fragility, Conflict, and Violence: Four Operational Lessons from Burkina Faso and Cameroon." SASPP Policy Note Series. World Bank, Washington, DC, 2025. <http://hdl.handle.net/10986/42678>.

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TABLE 2. CASH TRANSFERS: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Relatively simple to manage and implement in comparison with other types of interventions. • Proven feasibility in conflict affected areas • Require relatively fewer technical skills with other types of interventions • Preserve human capital across FCV contexts. • Portable and easily adaptable to changing circumstances. • Can build resilience in low-conflict/-fragile settings. • Can contribute to social cohesion. • Can protect women and girls from GBV. • Easier to scale in response to shocks compared to other interventions	• Long terms impact on resilience building in highly insecure settings is less significant. • Can increase intrahousehold conflict and social tensions and conflicts if not properly designed. • Require functioning markets. • Lose value rapidly in context with hyper inflation • Potential pushback from many governments/perceived as handouts. • Cash-based programs do not necessarily have impacts on gender norms or roles or equality.⁴⁵

Accompanying Measures: Cash Plus

Accompanying measures, also known as “cash plus” when combined with cash transfers, provide additional support to enhance impact alongside cash transfers.

These measures can be conditional or unconditional, depending on program objectives. The traditional approach in low-income, low-capacity, and FCV settings is unconditional or a soft conditionality. Either way, these conditionalities can be dropped or waived during a crisis, as was the case during the COVID-19 pandemic, or during a heightened security situation. Accompanying measures are designed to address a range of needs beyond immediate financial support and focus on topics such as health, education, livelihoods, and social stability.

In FCV settings, challenges such as displacement, trauma, and disrupted services often require more than just monetary transfers. In these environments, transfers alone may not be sufficient to create sustainable change; accompanying measures help address underlying vulnerabilities and contribute to broader development goals. These complementary measures aim to increase the sustainability and impact of cash transfers, especially in FCV settings.

Conversely, accompanying measures also increase the cost and complexity of programs. SSN programs in FCV settings already operate in a constrained fiscal space combined with low technical capacity. Accompanying measures usually need to be adapted to the context in which they are

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⁴⁵ UNHCR, Multi-Purpose Cash and Sectoral Outcomes: Case Study Afghanistan (Geneva: UNHCR, 2018), <https://www.unhcr.org/media/multi-purpose-cash-and-sectoral-outcomes-case-study-afghanistan>.

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delivered and hence can rarely be imported from other programs “as is.” In addition, these measures are traditionally provided face to face, which require sufficiently trained human resources capable of accessing the targeted locations and populations. These are significant hurdles. Adaptations are possible but may be limited (see Chapter 7).

Types of Accompanying Measures

Human capital, economic inclusion and, increasingly, prevention and mitigation of gender-based violence are the most common accompanying measures in World Bank-financed SP operations in FCV countries. Government-led safety net programs in LMICs often include human development accompanying measures. These measures are often targeted at beneficiary households, although they can benefit the entire community. Economic inclusion measures, in contrast, are targeted at individuals, but their potential economic impact can have positive repercussions on households and the larger community. Economic inclusion measures are usually more training- and cost-intensive but are also more impactful and sustainable, particularly when households can cover their basic needs with the support of the regular transfer.

Social cohesion and mental health accompanying measures are not as common, though no less important. Community and ethnic tensions are common drivers of fragility and conflict. Interventions that distribute resources, even if equally and transparently, may inadvertently exacerbate existing tensions. At the same time, cash transfer programs present an opportunity to tackle social cohesion issues, which can be an important driver of resilience in FCV contexts⁴⁶. In addition, mental health interventions are important in FCV settings,

given the trauma that many have experienced, for example, displacement, violence, loss, and the like. SSN programs sometimes include mental health or psychosocial accompanying measures, but they are less common than human development or economic inclusion ones. Innovative cases from which lessons can be drawn exist outside government-led systems or World Bank-supported projects; however, they tend not to operate on a scale. One reason for their more limited use is that they often require significant technical knowledge and expertise. Additionally, their impact on economic wellbeing is less evident in the short term. Additional research is needed to understand how to tailor these measures to the context in which they are implemented to maximize benefits.

Human Capital Accompanying Measures

Human capital accompanying measures include educational, health, nutrition, and early childhood support, all necessary to promote fruitful and productive lives. Human capital is often lost during conflict; trying to maintain it or “rebuild” it is necessary as countries transition out of conflict.

- In Burkina Faso, prior to the increased insecurity, cash transfers coupled with monthly information sessions on health and nutrition led to an increase in income of beneficiaries relative to nonbeneficiaries, even sixteen months after the program.⁴⁷
- In Niger, these measures had positive impacts on parenting and women’s knowledge of child caretaking (see Box 8).
- Nutrition and health accompanying measures can reduce stunting and malnutrition in FCV contexts,⁴⁸ provided regular participation and adequate session duration.

46 Mirey Ovadiya et al. Social Protection in Fragile and Conflict-Affected Countries: Trends and Challenges

47 World Bank, Mapping Impact in Burkina Faso: Country-Level Impact of Adaptive Social Protection Programs in the Sahel (Washington, DC: World Bank, 2025), <http://hdl.handle.net/10986/42913>.

48 Olivier Ecker, Afnan Al-Malk, and Jean-François Maystadt, “Civil Conflict, Cash Transfers, and Child Nutrition in Yemen,” Economic Development and Cultural Change 72, no. 4 (2024): 2069–2100, <https://doi.org/10.1086/726294>; Jessica Bliss, Kate Golden, Leila Bourahla, Rebecca Stoltzfus, and David Pelletier, “An Emergency Cash Transfer Program Promotes Weight Gain and Reduces Acute Malnutrition Risk among Children 6–24 Months Old during a Food Crisis in Niger,” Journal of Global Health 8, no. 1 (2018): 010410, <https://doi.org/10.7189/jogh.08.010410>; Kurtz et al., A Million-Dinar Question.

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- A systematic review and meta-analysis evaluating various cash-plus combinations targeting children under 5 years in LMICs found that cash-plus interventions can offer additional benefits, but these improvements are not universal across all outcome areas.⁴⁹
- Additional research is needed to understand how to tailor these measures to the contexts to maximize benefits.

Examples of Human Capital Development Measures

MALI'S JIGISÉMÉJIRI PROGRAM:

Combined cash transfers with nutrition education to improve child health. By integrating educational components with cash support, the program addressed both immediate and long-term needs.

SOMALIA'S BAXNAANO PROJECT:

Integrated health education with cash transfers to enhance food security. This holistic approach helped improve nutrition outcomes and build community resilience.

NIGER'S WFP RESILIENCE PROGRAM:

Combined cash transfers with agricultural training and nutrition education to improve food security and resilience. The integration of behavior change communication helped improve dietary diversity and health practices.

When considering providing human development measures in such contexts, task teams and governments should keep in mind several design requirements:

Promote social cohesion by expanding access to nonbeneficiaries, encouraging interaction between different community groups.

Maximize participation by:

- Scheduling sessions **outside of peak labor times**
- Avoiding conflict with women's **household responsibilities**
- Choosing **safe, accessible locations**

Ensure consistency and continuity by:

- Extending the **duration of implementation** in lower-conflict areas
- Offering **makeup sessions** to account for missed attendance
- Providing **repeated exposure** to reinforce learning

Tailor content delivery by:

- Focusing on a **few priority topics** in high-risk areas to avoid overburdening participants and implementers
- Making materials available in **local languages** and **culturally appropriate formats**
- Adapting pre-existing packages to address **context-specific challenges**.

49 Matthew T. Little, Keetie Roelen, Britta C. L. Lange, Janina I. Steinert, Alina R. Yakubovich, Lucie Cluver, et al., "Effectiveness of Cash-Plus Programmes on Early Childhood Outcomes Compared to Cash Transfers Alone: A Systematic Review and Meta-Analysis in Low- and Middle-Income Countries," PLOS Medicine 18, no. 9 (2021): e1003698, <https://doi.org/10.1371/journal.pmed.1003698>.

TABLE 3. HUMAN CAPITAL ACCOMPANYING MEASURES: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Improve child nutrition and welfare. • Benefit wider community beyond immediate beneficiaries. • Rely on social workers or local community members, enhance wider community cohesion, increase local capacity, create jobs, enhance social cohesion by bringing beneficiaries and communities together.	• Impact is dependent on design and length of attendance/implementation. • Mostly rely on in-person delivery and attendance, though adaptations are possible (see Chapter 7). • Are difficult to implement and evaluate in high-conflict areas: best results come from close on the ground implementation.

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BOX 8. CASE STUDY: HUMAN DEVELOPMENT ACCOMPANYING MEASURES IN NIGER



HUMAN DEVELOPMENT ACCOMPANYING MEASURES IN NIGER (P166602)

This Niger national safety net system program also provided human development accompanying measures. These included a behavioral change component (BCC) consisting of parental training in village assembly meetings; small group meetings; and home visits to promote nutrition, child protection, and psychosocial stimulation. The BCC consisted of 14 modules across four topics and lasted approximately 18 months, starting three months after the first cash transfer was provided. The topics included:

- **Nutrition:** Exclusive breastfeeding for the first six months; complementary feeding after six months; recognizing signs of malnutrition.
- **Health:** Preventive health practices to protect children against diseases; use of health services at the first sign of illness; hygiene and handwashing; family planning.
- **Psychosocial stimulation:** Language stimulation; stimulation through play; school readiness; brain development; child school enrollment and attendance.
- **Child protection:** Improved parenting practices concerning discipline, punishment, and conflict management; attachment and socioemotional development; birth registration.

Combining cash transfers with human capital enhancement measures added significant value by improving human development practices. This approach positively influenced women's knowledge and actions regarding children's health, nutrition, and development. Women were the recipients of the cash transfers and benefited greatly from the accompanying measures. There was a marked improvement in nutrition practices and improved dietary diversity for all children. Additionally, results show improvement in preventive health behavior and the use of health services (conditioned on sickness). There was also a change in parental discipline practices, with a reported decrease in harsh tactics. The results further show that, at a minimum, there is a change in information and knowledge about parenting practices.

Economic Inclusion (Standalone or Linked to Cash Transfer Programs)

Economic inclusion measures aim to improve livelihoods through skills training, access to finance, and micro-enterprise development. These measures help beneficiaries (men and women) move beyond dependency on cash transfers by providing opportunities for sustainable economic growth. Economic inclusion measures aim to address the binding constraint faced by poor people. Accurately identifying these obstacles is essential for creating effective programs. In FCV settings, where economic opportunities are often limited, economic inclusion is crucial for fostering resilience and reducing vulnerability.

Impacts of economic inclusion in FCV include: (1) Improved household resilience and economic wellbeing, particularly in the short term; (2) Strong impact on women; (3) Potential for long-term gains when implemented properly. For example:

- **In Afghanistan:** women beneficiaries received training, and transfer of cattle and cash, had positive impacts even five years after project completion (see Box 10).⁵⁰
- **In Niger** integrating transfers with vocational training and livestock support led to improved livelihoods and increased household resilience (see Box 9).⁵¹
- **In Niger:** The [Refugee and Host Communities Support Project](#) (P164563) offered standalone entrepreneurship

support, with a startup grant, in a context of high security volatility and populations movement. The program had a positive short-term impact on household income, consumption, and economic activity. Program also contributed to improved generalized trust, particularly among displaced communities.⁵²

- **In Burkina Faso:** The [Burkina Faso Social Safety Net Project](#) (P124015) piloted economic inclusion targeting women in beneficiary households. Women beneficiaries saw increased income, savings and better psychosocial support.⁵³ Impacts however were limited to the direct recipient and did not translate in gains at household level.
- **In Ethiopia** (in conflict affected Amhara region): Households in conflict affected Amhara region that participated in the PSNP graduation style program⁵⁴ experienced short term decrease in food insecurity. However, did not seem to create sustainable livelihoods or offer pathway out of poverty in contrast to benefitting households in non-conflict regions.⁵⁵
- **Review of cash plus programs (42 reviewed in 17 countries):**⁵⁶ Improved immediate consumption and food security. However, they did not lead to sustainable livelihoods. Functioned more as protective measures rather than promotive.

50 Guadalupe Bedoya Arguelles, Guadalupe, Yulia Belyakova, Aidan Coville, Thomas Escande, Mohammad Isaqzadeh, and Aminata Ndiaye. "The Enduring Impacts of a Big Push during Multiple Crises: Experimental Evidence from Afghanistan (English)." Policy Research Working Paper WPS 10596, Impact Evaluation Series. <http://documents.worldbank.org/curated/en/099837211062311087>.

51 Patrick Premand et al., Impact Evaluation of an Integrated Resilience Programme in Niger (Rome: World Food Programme, Office of Evaluation, 2024).

52 Chloé Fernandez, Samih Ferrah, Andrea Guariso, Marcus Erik Holmlund, and Tara Lynn Mitchell. Entrepreneurship Support for Host and Displaced Communities: An Impact Evaluation of the Niger Refugees and Host Communities Support Project (English). Washington, DC: World Bank Group. <http://documents.worldbank.org/curated/en/099062624150011318/P16909212830e20031a9cb103b0c49f1534>.

53 The program seemed to have some positive impact on the individual in the household receiving the training.

54 The SPIR programme, implemented from 2016 to 2021, aimed to enhance the effectiveness of the PSNP through complementary interventions in livelihoods, nutrition, gender, and climate resilience. Evaluations of this program report positive effects on assets, livestock, and savings—but outside of conflict-affected areas.

55 Rute Martins Caeiro, Rachel Sabates-Wheeler, and Patricia Justino, Social Protection in Times of Conflict: Evidence from Ethiopia, WIDER Working Paper 2025/9 (Helsinki: UNU-WIDER, 2025), <https://doi.org/10.35188/UNU-WIDER/2025/566-0>.

56 Jeremy Lind, Rachel Sabates-Wheeler, and Carolina Holland-Szyp, Cash and Livelihoods in Contexts of Conflict and Fragility: Implications for Social Assistance Programming, BASIC Research Working Paper 8 (Brighton: Institute of Development Studies, 2022), <https://doi.org/10.19088/BASIC.2022.008>.

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How FCV contexts impact economic inclusion programs:

- **Disruptions in implementation** can prevent programs from being delivered effectively or reaching intended outcomes.⁵⁷
- **Halting of implementation** can stop program activities entirely or result in full program cancellation.
- **Program cancellation** can lead to negative consequences, such as loss of trust and reduced participation (e.g., in South Sudan, cancellation of the [Youth Start-Up Grant](#)⁵⁸ created mistrust and discouraged migration from insecure areas).⁵⁹
- **High upfront investment requirements** can be a barrier in countries with limited fiscal space and multiple competing priorities.
- **Need for close follow-up and coaching** makes implementation difficult in fragile and conflict-affected settings (FCV), where staff access is limited.
- **Limited ability to invest in assets** and access markets reduces the effectiveness and sustainability of economic inclusion effort.

When considering providing economic inclusion measures in such contexts, task teams and governments should keep in mind several design requirements:

- Assess the level of insecurity and active conflict in the targeted regions to decide whether economic inclusion measures are feasible: Can trainers and social workers reach intended areas? Is there a risk of disruption?
- Undertake a market assessment to understand availability and accessibility (for women, elderly people, those with a disability, minorities, displaced populations) and also identify potential activities/sectors that could be relevant in the targeted regions. The assessment should include the likelihood of violence escalation and market closure.
- Determine a minimum package that could be implemented in less secure contexts. Consider prioritizing interventions that promote savings or move beneficiaries away from livelihoods more impacted by insecurity.
- Consider providing the grant even if a full training package cannot be delivered in case violence and conflict disrupt implementation.
- Encourage savings, provided transfer value is sufficient in highly insecure contexts.
- Determine whether measures would be standalone or accompanying regular transfers: standalone measures may require additional input.
- Involve men and boys in community-convening processes to garner their support for accompanying measures that target women.

57 Thomas Bossuroy, Dean Karlan, Herounan Kazianga, Xavier Pariente, Patrick Premand, Christopher Udry, Julia Vaillant, and Kaitlyn Wright, Impacts des mesures d'inclusion productive du Programme Burkina Faso au Burkina Faso (Washington, DC: World Bank, 2024).

58 The program was designed by the World Bank in collaboration with the Ministry of Commerce to create opportunities for South Sudanese Youth, especially women, between 2014 and 2016

59 Angelika Muller, Utz Pape, and Laura Ralston, "Broken Promises: Evaluating an Incomplete Cash Transfer Program. Policy Research Working Paper 9016. World Bank, Washington, DC, 2019, <http://hdl.handle.net/10986/32424>.

TABLE 4. ECONOMIC INCLUSION MEASURES: ADVANTAGES AND DISADVANTAGE

Advantages	Disadvantages
• Strengthen household resilience, particularly in fragile settings (as opposed to high insecurity). • Can better maintain human capital. • Can reduce intrahousehold tension and improve women's economic security, potentially lowering the risk of violence. • Different models of implementation possible (NGOs, social workers, and so on). • Highly preferred and requested by governments.	• Less impactful in high-conflict settings. • Require functioning markets. • High initial upfront cost (cost-benefit requires several years). • Reliant on face-to-face interaction. • Significant risk of disruption and activity cancelation.

Examples Of Economic Inclusion Measures:

SOUTH SUDAN SNSDP:

Combined cash transfers with financial literacy training to support reintegration. By providing both financial support and skills training, the program helped beneficiaries rebuild their livelihoods and reintegrate into their communities.

SOMALIA BAXNAANO PROJECT:

Enhanced rural opportunities to reduce urban migration pressures. By creating opportunities in rural areas, the project helped alleviate pressure on urban centers and reduce conflict drivers.

Economic Inclusion in the Sahel:⁶⁰ Three packages were piloted across Burkina Faso, Mauritania, Niger, and Senegal. Results from Niger, Mauritania, and Senegal reveal the significant positive impact of economic inclusion measures with a package including psychosocial support and a grant being the most effective (see Box 9). Chad and Mali implemented more limited packages. The measures were offered to beneficiaries of the cash transfer programs, with priority given to women. Except for Senegal, measures were implemented in rural areas. More than 50,000 households across the four countries benefited from these measures for a duration of 12 to 18 months.

⁶⁰ The Sahel Adaptive Social Protection Program (SASPP) is a multi-donor trust fund managed by the World Bank that supports the strengthening of adaptive social protection systems in the Sahel to enhance the resilience of poor and vulnerable populations to the impacts of climate change. This program has financed significant analytical work, of which on economic inclusion, piloting three different economic inclusion packages across the Sahel countries.

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BOX 9. CASE STUDY: ECONOMIC INCLUSION IMPACT EVALUATIONS IN THE SAHEL



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THE SAHEL ADAPTIVE SOCIAL PROTECTION PROGRAM (SASPP) ECONOMIC INCLUSION IMPACT EVALUATIONS⁶¹

The SASPP financed a multi-country impact evaluation assessing the effectiveness of three different economic inclusion packages across **Burkina Faso, Mauritania, Niger, and Senegal**. Chad and Mali implemented more limited packages.

The impact evaluation, designed as a randomized controlled trial, included **16,700 beneficiaries (mainly women) from the four countries**. They were randomized into four groups:

- Control group: Received regular cash transfers only, with no productive package.
- Treatment group 1: Received the full package⁶² and cash transfers.
- Treatment group 2: Received the capital package (cash transfers and package excluding sensitization on aspirations and social norms and life skills training).
- Treatment group 3: Received the social package (cash transfers and package excluding lump sum cash grant).

Results from Mauritania, Niger, Senegal and to a lesser extent Burkina Faso reveal the significant positive impact of economic inclusion measures, with the full package being the most effective even 18 months following program completion. The other two packages still had some impact. Consumption significantly increased for beneficiaries in Mauritania and Niger, and with the more limited package in Chad, 8, 15, and 13 percent, respectively. Even greater impacts were seen in terms of increased revenue for women's off-farm businesses 18 months after the program ended, with 93 percent for Mauritania, 107 percent for Niger, 22 percent for Senegal, and 27 percent for Chad, with an even stronger impact on savings. In fact, while the program did not have as strong an impact in Burkina Faso overall, it did, nonetheless, impact savings, with an increase of 251 percent for Burkinabe beneficiaries. Packages also improved key aspects of women's social wellbeing (decision making, agency). It strengthened their social relationships in their communities and with their partner. Elements of the package were associated with reports of reduced enmity and an increase in caring for the community. The combination of monetary transfers with economic inclusion interventions yielded efficient and impactful results on households' income, food security, resilience, and overall wellbeing, compared with transfers alone. These measures promoted investments and diversified off-farm income-generating activities, which are crucial for households' resilience to climate shocks.

The full package was also cost effective 18 months after beneficiaries exited the program in Niger and Senegal. Consumption impacts were 1.2 to 2.1, larger than costs. When accounting for the positive spillover effects in Chad, the program was also cost effective. The lower benefit-to-cost ratio for Mauritania was driven by the higher implementation cost, as the country relied on an implementation modality requiring a larger number of highly skilled facilitators. In fact, while all packages had large impacts, the highest return on investment was for the social package.

⁶¹ SASPP is a multi-donor trust fund managed by the World Bank that supports the strengthening of adaptive social protection systems in the Sahel to enhance the resilience of poor and vulnerable populations to the impacts of climate change. This program has financed significant analytical work on economic inclusion, piloting three different economic inclusion packages across the Sahel countries.

⁶² The full package includes coaching, saving groups, community sensitization on aspirations and social norms, micro-entrepreneurship training, life skills training, and a lump sum cash grant.

BOX 10. CASE STUDY: THE TUP PROGRAM IN AFGHANISTAN



THE WORLD BANK'S TARGETING THE ULTRA POOR (TUP) PROGRAM IN AFGHANISTAN

The TUP program in Afghanistan targeted ultra-poor women across eight Afghan provinces from 2015 to 2021. The World Bank-financed Access to Finance program supported the project, which reached 12,698 households. Targeted villages were selected among the poorest villages in the province through participatory rural appraisal: communities ranked the population of each village based on their socioeconomic status. Once the poorest people were identified, a verification survey was conducted. The TUP program included the following components:

- Productive asset transfer (TUP households mainly selected a cow with a calf or a pregnant cow; livestock was replaced if livestock became sick or died during the program duration).
- A monthly cash transfer of \$15 nominal per month for 12 months.
- Biweekly training sessions on livestock rearing and entrepreneurship for 12 months.
- A health subsidy with a hygiene kit worth about \$42 nominal.
- Twice monthly mentoring visits by social organizers to discuss topics related to health, education, women's empowerment, financial inclusion, and social cohesion/ community support.
- Veterinary services to evaluate livestock assets and provide additional support if necessary (food supplements or asset replacement).
- Linking households to education, health, and financial institutions where needed.

An impact evaluation conducted in the four districts of the Balk province prior to the program scale-up and rollout⁶³ reveals a significant positive impact of the program on beneficiary households, particularly the female recipients, even five years after program completion. Consumption of beneficiary households increased by 30 percent, livestock ownership also significantly increased, diversification in revenue source was greater, and women's psychological wellbeing improved. TUP also helped households better weather shocks. They were more likely to recover from shocks and less likely to rely on negative coping strategies, such as borrowing.

⁶³ The impact evaluation was conducted in 2016 through a public lottery. The positive results led to the scale-up of the program.

Social Cohesion Measures

Social cohesion measures include conflict resolution, community dialogue, and intergroup cooperation to reduce tensions.

They are important before, during, and after conflict, as they can contribute to peace and stability, although evidence to date reveals that their impact is small. Social cohesion

interventions help address underlying grievances and foster a sense of community, which is crucial for long-term stability. They can also offer alternative dispute resolution mechanisms, decreasing the incidence of violence. While they may be insufficient on their own to fully tackle drivers of fragility or conflict, they are an important complement to cash transfers and economic inclusion measures.

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Social cohesion interventions have shown promise in reducing tensions and fostering cooperation in conflict-affected areas.

- In South Sudan, community dialogues between returnees and host communities helped bridge divides and promote social cohesion.
- A review of evidence across 24 studies assessing 31 interventions targeting intergroup relationships identified five types of social cohesion interventions.⁶⁴ All had small but statistically significant positive impacts on social cohesion. Programs that had the largest impact correctly identified the bottlenecks to intergroup social cohesion (see Chapter 1).⁶⁵
- Even when successful, such measures can have unintended adverse consequences, potentially creating new divisions or exacerbating fault lines.
- A school-based intervention in Bosnia and Herzegovina⁶⁶ comprised of short-term dialogue and seminars with politicians, municipal administrators, parents, teachers, and schoolchildren reduced in-group trust despite a positive trend in interethnic relations.
- In post-conflict Sierra Leone, reconciliation efforts⁶⁷ among communities, victims, and perpetrators led to forgiveness and greater social cohesion. This came at a cost: victims experienced worsened psychological wellbeing, with an increase in depression and post-traumatic stress disorder (PTSD).⁶⁸
- The success of these measures is often contingent on effective community engagement and the presence of trusted local mediators.

Social cohesion measures require significant investment.

INVESTMENT MUST SUPPORT:

- **Tailored program design** that fits the **specific local context**.
- **Risk mitigation** to avoid **unintended negative consequences** (e.g., increased tensions or exclusion).

LIMITED ADAPTABILITY OR PORTABILITY:

- Programs are **not easily transferrable** to other regions without substantial redesign.
- Context-specific nature **increases time and cost** for replication.

DIFFICULT IMPLEMENTING LOW-CAPACITY SETTINGS:

- **Scarcity of skilled personnel** and technical expertise can **hinder effective development**.
- **Limited institutional capacity** may delay rollout and reduce impact.

Examples of Social Cohesion Measures

South Sudan community dialogues:

Fostered inclusion among returnees and host communities. Community dialogues helped bridge divides between returnees and host populations, promoting social cohesion.

Mercy Corps's mediation training intervention in North Central Nigeria:

Leaders of 44 communities were trained in Interest Based Mediation and Negotiation (IBMN). While intergroup violence decreased overall in the intervention region, leaders and communities that benefited from the mediation training reported experiencing

64 School-based peace education; (2) Collaborative contact; (3) Intergroup dialogue; (4) Workshop-based peace education with intergroup contact and economic support; and (5) Media for peace.

65 Doherty A. Sonnenfeld, J., Berretta, M., Shisler, S., Snilstveit, B., Eysers, J., Castaman, K., Gupta, R., Anda Leon, M. D., Franich, A., Yavuz, C., Baafi, A., & Obaid, "Strengthening intergroup social cohesion in fragile situations" (3ie Systematic Review 46). International Initiative for Impact Evaluation (3ie), 2021. <https://doi.org/10.23846/SR00046>.

66 Bosnia and Herzegovina were on the World Bank FCS list until FY16.

67 This was not an accompanying measure through social protection programming. Nonetheless, it points to the importance of thinking through the potential positive and unintended negative consequences of developing interventions on conflict settings that promote cohesion. These insights can inform practitioners as they design programs and adopt strategies to mitigate adverse effects.

68 Jacobus Cilliers, Oeindrila Dube, and Bilal Siddiqi, "Reconciling after Civil Conflict Increases Social Capital but Decreases Individual Well-Being," Science 352, no. 6287 (2016): 787–94, <https://doi.org/10.1126/science.aad9682>.

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fewer violent incidents compared with communities that had not benefited. Overall, the benefiting communities reported feeling more secure.

When considering implementing social cohesion interventions in such contexts, task teams and governments should keep in mind several design requirements:

Invest significantly in identifying and understanding the conflict dynamics where

the project is operating to ensure that measures are tailored and not generic.

Identify local community leaders who could dispense or contribute to the measures and messages.

TABLE 5. SOCIAL COHESION MEASURES: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Can decrease the incidence of violence and increase trust, including within households and communities. • Can be impactful before, during, and after conflict. • Leverage local resources, community members, and nonspecialized personnel.	• Content and modules are not easily leveraged across context. • Mixed evidence. • High investment to develop an impactful program. • If not done properly, can have unintended negative impacts.

Mental Health Interventions

Mental health interventions are beneficial in FCV settings, where trauma is prevalent. Integrating mental health and psychosocial services (MPHPSS) can reduce distress, promote social cohesion, support reintegration, and even impact education and economic wellbeing.

Mental health support is often overlooked in crisis and conflict-affected settings, yet it is critical for recovery, resilience, and long-term productivity. Conflict, displacement, and trauma can leave deep psychological scars

that, if left unaddressed, hinder individuals' and communities' ability to rebuild their lives, participate in the economy, and pursue education and employment opportunities.

• In 2010, the **global economic cost of mental health disorders** was estimated at **\$2.5 trillion**, primarily due to **loss of productivity**.⁶⁹

• **Neglecting mental health** can reduce the **effectiveness of investments** in other development areas such as **education, employment, and economic inclusion**.⁷⁰

69 Di Dong, Mental Health and Psychosocial Support in Fragile, Conflict, and Violence Situations: Five Key Questions to Be Answered, Health, Nutrition, and Population Knowledge Brief (Washington, DC: World Bank, 2018), <http://hdl.handle.net/10986/30387>.

70 Dong, Mental Health and Psychosocial Support in FCV Situations.

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- **Growing evidence** supports the positive impact of MHPSS interventions in FCV settings, even where **institutional and human capacity is limited**.

- **Successful examples** from low-capacity countries demonstrate that **scaling and adapting** MHPSS is feasible and beneficial.

Among the main types of MHPSS interventions developed and/or adapted for LICs and supported by some evidence there are: Cognitive Behavioral Therapy (CBT); Supportive counseling; Interpersonal psychotherapy; Problem Management Plus (PM+); Thinking Healthy; Self-Help Plus.

There is often limited expertise in and demand for mental health support in LICs and MICs, and especially FCV countries. Challenges pertain to:

- Mental health support is deprioritized in a context with severely constrained resources and low human capital.
- It can also be considered culturally inappropriate, with much stigma surrounding it.
- Designing culturally relevant, appropriate, and affordable programs can be costly and require very highly specialized skills.

- Even when services are requested, task teams and implementers must contend with implementation challenges.

Many experiences show that the use of Information and Communication Technology (ICT) and local nonexpert individuals, however, can overcome some of these obstacles (see Chapter 7).

When considering providing mental health interventions in such contexts, task teams and governments should keep in mind several design requirements:

- Identify a specific population and trauma to tackle: MHPSS interventions are not intended for whole communities and mass implementation.
- Map local initiatives and other MHPSS programs implemented by NGOs or ministries of health that could be leveraged.
- Leverage local leaders to decrease stigma around MHPSS.
- Invest in contextualizing existing modules and content which have proven successful and have been developed by specialized international agencies.
- These may be difficult to implement in active conflict settings and more relevant in post-conflict settings.



The World Bank has pooled [resources](#) on MHPSS in FCV settings.



Stigma reduction around mental health support: Mental health remains a taboo and unfamiliar topic in many cultures and societies. To encourage participation in mental health services, conducting awareness campaigns to normalize such support may be necessary. Stigma is a significant barrier to accessing mental health services, and awareness campaigns can help change perceptions.

TABLE 6. MENTAL HEALTH INTERVENTIONS: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Evidence shows that they work. • Improvements impact education, health, and economic outcomes. • Existing modules can be leveraged and replicated.	• Significant investment is required. • Difficult to scale in low-capacity environments. • If not done properly, they can have negative repercussions, particularly on dealing with trauma.

Examples Of Mental Health Accompanying Measures

Ukraine Conflict Response and Recovery Pilot and Capacity Building (P167208):

Problem Management Plus (PM+) is a low-intensity psychosocial support program developed by the World Health Organization (WHO). The program aims to build the capacity of caregivers to support individuals affected by conflict and adversity. It provides tools for managing stress, overcoming mental health difficulties, and improving daily functionality. Designed for nonspecialist health workers, PM+ targets adversity-affected people using a transdiagnostic approach, reducing the need for specialist diagnoses. The pilot was tested in the Lugansk and Donetsk regions in eastern Ukraine by Medicos del Mundo from October 2018 to September 2019. The program consists of five weekly 90-minute sessions.

DRC Narrative Exposure Therapy (NET):

NET was used in Eastern DRC to address trauma among survivors of sexual violence. An impact evaluation demonstrated that the intervention helped improve mental health and supported survivors in rebuilding their lives. Women's PTSD and depression scores were reduced significantly. While initially implemented by government health centers, the project eventually shifted to the use of

community-based organizations (CBOs), with nonprofessional psychosocial assistants delivering therapy to survivors. An evaluation of the delivery mode revealed that delivery through CBOs was at least as efficient as through the health system. These findings reveal that this type of intervention can be more easily scaled because it can rely on trained nonprofessionals.⁷¹

Behavioral Intervention for War Affected Youth in Sierra Leone:

As a stabilization- and skills-focused group intervention, the Youth Readiness Intervention (YRI) integrates evidence-based common practice elements from CBT and group IPT to address problems that may impede life success and function in war-affected youth. YRI produced acute improvements in mental health and functioning as well as longer-term effects on school engagement and behavior (see Box 11).

Pakistan CBT for entrepreneurs:

Problem Management Plus for Entrepreneurs (PM+E) was developed during a five-week CBT intervention in formerly conflict-affected areas of Pakistan, targeting male and female entrepreneurs and gender matching trainers and trainees. The curriculum focused on stress management, problem solving, behavioral activation, strengthening social

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71 Alev Gurbuz Cuneo, Lea Marie Rouanet, Moussa Sawadogo, and Julia Vaillant, Improving Mental Health and Socioeconomic Outcomes of Women Survivors of Violence: Impact Evaluation of Narrative Exposure Therapy in Eastern DRC (Washington, DC: World Bank Group, 2022), Gender Innovation Lab, <http://documents.worldbank.org/curated/en/099950109092220800>.

support networks, and self-care. When combined with cash grants, this intervention lowered depression and anxiety symptoms. It was also delivered by nonspecialists through a cascade model of training and supervision.

The intervention in Pakistan encouraged family members of female entrepreneurs to attend to increase their participation. It provides a scalable and cost-effective approach to addressing mental health needs in these challenging environments.⁷²

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BOX 11. CASE STUDY: A BEHAVIORAL INTERVENTION FOR WAR-AFFECTED YOUTH IN SIERRA LEONE



A BEHAVIORAL INTERVENTION FOR WAR-AFFECTED YOUTH IN SIERRA LEONE: A RANDOMIZED CONTROLLED TRIAL

Sierra Leone's 11-year civil war, which ended in 2002, was notorious for the use of child soldiers. Long-term research on the impact of war on youths reveals comorbid mental health problems. Exposure to trauma and violence in childhood and adolescence leads to a constellation of anger problems into adulthood and throughout life. Such issues can even impede youth participation in labor and economic interventions or schooling, as youths' anger creates problems and complicates interactions with peers and other beneficiaries. In this context, researchers developed a stabilization and skills-focused group intervention: Youth Readiness Intervention (YRI). This intervention integrates evidence-based common practice elements from CBT and IPT. The approach includes male and female participants and incorporates gender-and age-stratified groups for intervention delivery.

The core components of YRI included psychoeducation about trauma and its impact on interpersonal relationships; self-regulation and relaxation skills; cognitive restructuring; behavioral activation; communication and interpersonal skills; and sequential problem solving. The intervention adapted each component to be culturally, contextually, age, and gender appropriate, as well as adapted for older and younger age groups. In Sierra Leone, YRI delivered 10 to 12 sessions, with community and family meetings where appropriate.

YRI had a positive impact on youths, particularly on emotional regulation and prosocial behavior relative to the control group. However, the psychological effects measured dissipated at the six-month mark. What remained, however, was that youths who benefited from YRI also exhibited better school enrollment, attendance, and performance. YRI youths were six times more likely to persevere in school than non-YRI youths. The school subsidy only impacted enrollment and no other measures. A key objective of YRI was to help youth become ready for school or employment. This "readiness" was achieved by addressing interpersonal functioning and behavior that could block school success.

72 Priyam Saraf, Tasmia Rahman, and Julian C. Jamison, Group Based Cognitive Behavioral Therapy (CBT) Training Improves Mental Health of SME Entrepreneurs: Experimental Evidence from Conflict Affected Areas of Pakistan, Policy Research Working Paper No. 8872 (Washington, DC: World Bank Group, 2019), <http://documents.worldbank.org/curated/en/339861559669899428>.

Labor-Intensive Public Works (LIPW) and Cash-for-Work (CfW)

LIPW and CfW approaches aim to provide cash support to beneficiaries while creating community assets. These interventions are popular in many LICs and MICs because of the employment they provide and the infrastructure and community resources they contribute to. The choice of whether to use LIPW/CfW or pure monetary transfers pertains to the findings of the conflict analysis, political economy analysis, and risk analysis.

- **Government:** Governments tend to prefer LIPW/CfW over providing “free” money.
- **Capacity:** LIPW/CfW approaches involve significant procurement and supervision needs.
- **Community:** LIPW/CfW require infrastructure and security. The context must be stable enough to allow for gathering and working.

Even though LIPW and CfW can often be used interchangeably, there are notable differences in objectives, implementation, and outcomes. The key difference between LIPW and CfW lies in their intended outcomes. LIPW aims to create sustainable infrastructure with long-term benefits for communities, while CfW is primarily a safety net mechanism designed to meet immediate needs. Additionally, LIPW projects often require more technical planning and coordination, whereas CfW programs can be quickly adapted to changing conditions and implemented with fewer technical requirements.

- **LIPW:** LIPW programs focus on creating community-level infrastructure, such as roads, irrigation systems, and public buildings. The primary goal is to build assets that benefit entire communities

while also providing income to workers. LIPW projects are frequently larger in scope and involve more long-term planning, aiming to improve community resilience and foster development by creating public goods.

- **CfW:** CfW programs are typically implemented in response to immediate crises and are designed to provide quick cash injections to vulnerable populations. The focus is on short-term employment and immediate income support rather than on creating durable community assets. CfW projects are usually more flexible and can be rapidly implemented to address urgent needs, such as needs during a humanitarian crisis or after a natural disaster. Examples of CfW activities are clearing debris and cleaning roads, constructing dikes or maintaining drainage in communities, and maintaining water and sanitation services.

The evidence on the impact of Labor-Intensive Public Works (LIPW) and Cash-for-Work (CfW) in FCV settings is limited and presents mixed results:

- Few studies demonstrate strong, sustained economic benefits of LIPW/CfW in FCV settings.
- Positive impacts, where observed, tend to be **short-term** and do not always consider the **cost-transfer ratio**—the proportion of the program’s cost that actually reaches the beneficiary.⁷³
- For example, the **World Bank-financed LONDO Project in the Central African Republic (CAR)** showed improvements in monthly earnings and other economic variables, yet only **28 percent** of program costs were transferred directly to beneficiaries (cost-transfer ratio of **72 percent**).⁷⁴

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73 Silvia Fuselli, Mira Saidi, Yashodhan Ghorpade, Sara Agostini, and Claire Laville, The Impact of Social Safety Nets on Economic, Social, and Political Outcomes in Fragile, Conflict, and Violent Contexts: A Review of Evidence, SASSP Technical Paper (Washington, DC: World Bank Group, 2024). <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/09941500106252184/du10184b29313b761435e191fd18119ccf8522d>.

74 Fuselli et al., The Impact of Social Safety Nets in FCV Contexts.

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While evidence from more stable countries shows more positive outcomes, findings still vary:

In Ethiopia, the **Productive Safety Net Program (PSNP)**—Africa’s largest LIPW program—has demonstrated:

- Positive income and productivity spillovers from public works like **rural road construction**.⁷⁵
- Increased access to markets and essential services (e.g., ambulances).⁷⁶

However, other evaluations⁷⁷ of Ethiopia’s PSNP found:

- **Limited economic impact** from environmental public assets (e.g., soil and water conservation structures).
- Benefits were primarily **environmental** and did not translate into significant income gains for farmers.

Beyond economic metrics, LIPW/CfW programs can play a role in promoting **inclusion and social cohesion**:

- Success depends less on the **type of work** and more on the **community-based, participatory processes** they incorporate.

Examples include:

- **WFP programs in Burkina Faso and Niger**, strengthened social bonds, as it brought together members from different ethnic groups, including host communities. Participants reported that the program helped overcome prejudices and stereotypes **Yemen’s Emergency Crisis Response Project (ECRP)**, which fostered social connections by involving diverse community members.

LIPW/CfW present implementation challenges, particularly in FCV countries.

While there may be many reasons for selecting these types of interventions beyond the long-term economic impact they may or may not yield, a key consideration is the implementation challenges that often accompany these interventions. Fragile areas **not experiencing active conflict** may be more suitable for these programs.

- **Cost instability** due to inflation or currency devaluation.
- **Procurement difficulties** and **accessibility issues**, particularly in conflict zones.
- **Security concerns** can halt implementation, as seen in Ethiopia’s **Tigray Region** due to staff departures.⁷⁸
- **Weak institutions and governance** can undermine social and environmental safeguards and protections, exposing workers and beneficiaries to unsafe working conditions, exploitation and GBV.
- Risks are compounded by limited grievance mechanisms and the weakness of local arbitration and court systems, which restrict access to justice and redress.

- In Yemen, the Emergency Crisis Response Project introduced stricter site selection, conflict sensitivity screening, enhanced safety and reporting protocols, and expanded use of third-party monitors, after multiple incidents of violence near work sites.

75 Mateusz Filipski, J. Edward Taylor, Getachew Ahmed, Abegaz T. Ferede, Alemayehu S. Taffesse, and Xinshen Diao, General Equilibrium Impact Assessment of the Productive Safety Net Program in Ethiopia, Impact Evaluation Report No. 66 (New Delhi: International Initiative for Impact Evaluation, 2017).

76 Filipski et al, General Equilibrium.

77 Simon Levine et al., Do Public Works Programmes Create Valuable Assets for Livelihoods and Resilience? A Retrospective Study of the Impacts of Assets for Natural Resource Management in Ethiopia and Kenya (London: SPARC, 2024), <https://www.sparc-knowledge.org/publications-resources/do-public-works-programmes-create-valuable-assets>.

78 Richard Mallett, Jessica Hagen-Zanker, Nassim Majidi, and Rachel Slater, Livelihoods and Markets in Protracted Conflict: A Review of Evidence and Practice (London: Overseas Development Institute, 2015), <https://odi.org/en/publications/livelihoods-and-markets-in-protracted-conflict-a-review-of-evidence-and-practice/>.

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While many safety net programs target women, public works sometimes pose a challenge for this approach if the programs overlook how gender informs the way people earn a living and manage social and economic vulnerabilities. This points to the importance of assessing the gendered risks and vulnerabilities of all interventions in FCV contexts.

Barriers for women:

- Physically demanding tasks.
- Need to travel outside the community.
- Interference with childcare responsibilities.

Mitigating strategies include:

- On-site **childcare facilities** (e.g., daycares or crèches).
- Providing **transportation support** (e.g., bicycles in CAR's LONDO Project).
- Offering **gender-sensitive roles**—less physically intense or **service-oriented work** (see “Cash for Services” interventions).

■ **Examples of LIPW and CfW**

Mozambique Social Protection and Economic Resilience Project (P173640):

The Mozambique project provided income support through participation in public works, which focus on infrastructure, natural resources management (reforestation, mangrove reforestation, and so on), and social services. The latter includes the delivery of public awareness campaigns on topics such as nutrition, sexual and reproductive health, environmental sanitation, childcare-related activities, and urban gardening. These services were developed to be less physically demanding and more suited for the inclusion of women and people with disabilities (see cash for services). Public works are also deployed to support recovery following a climate shock.

DRC STEP: This project focused on using CfW for rapid response to crisis needs (conflict compounded by the Ebola outbreak) and improving social cohesion.

Niger Refugees and Host Communities Support Project (PARCA):

PARCA focused on reducing vulnerabilities by improving infrastructure in rural areas. By building essential infrastructure, the project helped reduce vulnerabilities and enhance resilience.

Central African Republic (CAR) LONDO:

The CAR LONDO project is one of the few that have shown long-term results. Beneficiaries (men and women) experienced a 10 percent increase in income and a significant increase in assets and savings. One potential contributing factor was the provision of a bicycle to all beneficiaries, which may have enhanced their mobility and created a cascading effect on other economic activities. This could have contributed to the sustained positive outcomes.

Cash for Services (CfS) is an innovative and promising adaptation of the traditional CfW model, particularly well-suited for FCV contexts.

Unlike standard CfW programs that focus on physical labor and public works, CfS emphasizes service delivery, often in critical sectors such as health and education. It has several benefits which make it potentially appropriate in FCV settings:

- **Service-Oriented:** Rather than building infrastructure, CfS engages individuals in providing services (e.g., caregiving, teaching assistance, basic health outreach).
- **Low Barrier to Implementation:** (No heavy equipment procurement required.) (Minimal environmental safeguards needed, reducing complexity in FCV settings.)

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- **Addresses Capacity Gaps:** Helps bridge a key constraint in FCV and low-income settings—**lack of human resources for service delivery.**

■ **Examples of CfS**

Gaza: Gaza piloted this approach providing jobs to about 5,000 youths with at least 40 percent of jobs targeting women (see Box 12).

Burkina Faso: Another example of CfS is the provision of nurseries or creches for program beneficiaries to encourage female participation in interventions such as CfW and LIPW. In Burkina Faso, CfW activities consisted of sweeping, digging holes,

setting up fence posts, and the like. Female participation was encouraged through the establishment of mobile creches or childcare spaces staffed with women beneficiaries. These mobile creches⁷⁹ packed onto tricycles ridden by other village women followed the working women from one work location to another and were available during the same hours as the CfW activities. A brief training on early childhood development was provided by the Ministry of National Education, which also provided the educational program with toys and learning inputs supplied by UNICEF.

79 These are not traditional brick and mortar nurseries but rather pack essential items (foods, toys, blankets, etc.) onto the tricycle and set up wherever they are and pack up at the end.

BOX 12. CASE STUDY: CFW IN GAZA



The Gaza Emergency Cash for Work and Self Employment Support Project (P167726) sought to provide short-term income support to vulnerable unemployed youths in Gaza. The project provided CfW (in the form of cash for services) to 5,502 youths, with about 40 percent of the opportunities targeted toward women. The project financed subgrants to NGOs that hired unemployed youths; provided them with training in education, health, or psychosocial support; and then leveraged their skills to deliver these services to the communities. The beneficiaries received a stipend of \$380 per month for six months. Approximately 407,784 vulnerable people benefited from the social services offered through the program, including 10,195 people with disabilities; 94,177 women; and 263,496 children.

The project introduced a novel approach to supporting unemployed youths by focusing on activities aligned with the skills and backgrounds of the targeted beneficiaries, enabling them to develop new career-relevant skills. This strategy increased the likelihood of the project's yielding long-term benefits. Another innovative aspect of the project design was the careful selection of services that beneficiaries supported, which were expected to significantly impact their communities. In contrast, traditional LIPWs often involve beneficiaries in activities with lower social returns. In addition, as this project required minimal procurement, it did not face implementation delays due to capacity issues. The jobs were also more appropriate for women, encouraging their participation and the success of the project. It also faced significantly fewer environmental safeguard concerns. Finally, while activities had to be halted during the COVID-19 pandemic and the 2021 conflict, these quickly resumed once the conditions on the ground allowed. This project closed in 2022.

After the success of the project, the follow-on Investment Project Financing (IPF) Gaza Emergency Support for Social Services (P177897) continued with this approach. The project uses lessons learned from its predecessor and has a greater focus on mental health services provided through the Cash for Services (C4S) activities. The project was halted due to the ongoing conflict.

When considering providing LIPW/CfW measures in such contexts, task teams and governments should keep in mind several design requirements:

- Consider the insecurity level in the targeted region(s). LIPW and CfW are more likely to be disrupted in high-conflict regions.
- Assess gendered risks and vulnerabilities, including barriers women will face due to their childcare responsibilities and gendered attitudes toward certain types of work.
- Provide cash transfers to beneficiaries if LIPW or CfW is interrupted due to insecurity while waiving the work requirement during the stoppage.
- Develop clear safeguard protocols which require more frequent supervision and monitoring.
- Assess whether CfS is feasible instead of CfW.

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TABLE 7. LIPW AND CFW: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Provide income and temporary jobs to poor people, including youths and women. • Can develop skills. • (Re)build community infrastructure in a post-conflict setting. • Provide needed services more easily at scale (C4S). • Build social cohesion with a communal process. • Receive high government acceptability.	• Require significant technical capacity (supervision, safeguards, procurement, etc.). • Have mixed evidence on impact relative to other interventions. • Are not easily adaptable in cases of conflict or changing circumstances. • Are FCV-impact prone (inflation, devaluation, availability of goods, etc.). • Can exclude women unless needs for childcare are met.

ALIGNING INTERVENTIONS

Whichever intervention(s) is selected, consider how it complements or aligns with other ongoing initiatives. There are often multiple actors working in the same FCV country, with many similar or overlapping initiatives. In a world with growing needs and more limited resources, it is important that spending is complementary. Ensuring alignment with humanitarian actors is crucial to avoiding redundancies and overlapping and maximizing impact.

Key Areas of Alignment

Type of intervention: When operating in the same region/area, actors may want to ensure they provide similar or complementary services. For instance, it is possible for all actors to implement cash transfer programs; when they do so, they should ensure that the programs follow similar designs but target different beneficiaries. Alternatively, if the government is providing cash transfers, humanitarian actors could complement the intervention through in-kind transfers or accompanying measures. For instance, NGOs

have developed expertise in implementing mental health and psychosocial services, which could be leveraged to complement cash transfer programs. Or actors could agree on providing different interventions based on categories of people, for example, cash transfers to elderly people, pregnant women, and women with children and public works to youths who are able to work.

Value of transfers: Cash transfer programs should provide similar levels of benefit in similar areas to avoid exacerbating tensions.

While humanitarian and development actors or governments may have different objectives, if operating in the same region or providing similar programs, they should endeavor to provide similar transfer values. Providing different values may cause significant tensions among communities that may not understand the intricate differences between humanitarian and government interventions, for example, short-term versus long-term interventions (see Box 13).

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BOX 13. CASE STUDY: CASH BAN IN BURKINA FASO



CASH BAN ON CASH TRANSFERS IN BURKINA FASO

In 2023, the Minister of Territorial Administration, Decentralization, and Security of Burkina Faso enacted a ban on cash transfers. The national safety net program had made strides in developing a monetary transfer program targeting the poorest households across the country. The cash ban resulted from the perception that transfers had no transformative impact or were cash being co-opted by terrorists. Evidence has refuted these claims, but a third, important concern of the government is the lack of coordination among all cash actors, particularly during the lean season. During the 2022 lean season, more than 15 different transfer amounts were observed, sometimes in close geographic proximity, particularly among humanitarian actors. At the time of the ban, the country had over 200 social assistance interventions (compared with a regional average of about 20).

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PART II: DELIVERY

Part II focuses on the delivery system of social protection, examining outreach and communication (Chapter 4), intake and registration (Chapter 5), targeting (Chapter 6), and delivery of benefits and accompanying measures (Chapter 7). Specifically, Part II explores considerations to keep in mind and adaptations to the different parts of the delivery chain to strengthen delivery in fragile, conflict, and violent (FCV) settings. Adaptations to delivery are more common in highly insecure settings; however, delivery choices in fragile non-conflict settings should also be considered.

CHAPTER 4. OUTREACH AND COMMUNICATION

Outreach and communication are not one-off activities but continuous processes that must be embedded throughout every stage of program delivery. When guided by a clear strategy, outreach and communication efforts serve as a fundamental component—not just a supplementary feature—of effective social safety net operations, including in fragile, conflict, and violence (FCV) settings. Communication can help enhance transparency, build trust, mitigate risks, promote inclusion, and foster social cohesion. Too often perceived as a time-limited task, communication must instead be viewed as a core pillar of implementation—contributing directly to program acceptance, beneficiary engagement, and the accountability of implementing actors. When designed to be transparent, inclusive, and adaptive to shifting contexts, strong communication strategies can significantly

bolster the legitimacy, effectiveness, and long-term resilience of social safety net interventions in FCV environments.

THE ROLE OF COMMUNICATION IN FCV SAFETY NET PROGRAMS

Effective communication plays a prominent role in the success of safety net interventions in FCV settings by:

- **Supporting government accountability:** Strengthening government accountability where appropriate through transparent and participatory communication mechanisms and strengthening the social contract between the government and its citizens (and even non-citizens in the case of refugees, for instance). This may take place with different levels of government,

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from local to central level, depending on the conflict context. This involves creating platforms for open unmediated dialogue to ensure that public concerns are heard and addressed promptly.

• **Engaging stakeholders and allies:**

Communication could be used proactively to build alliances with stakeholders, including civil society, local leaders, and development partners, to support program success and reduce resistance. This requires early engagement—ideally well before the start of implementation—to create shared ownership.

• **Reducing exclusion and marginalization:**

Ensuring that vulnerable groups, including women, minorities, and displaced populations, are included in social protection initiatives. This can be achieved by employing diverse communication channels such as community radio, local language broadcasts, and grassroots outreach programs to reach those in remote or marginalized areas.

• **Mitigating conflict and grievances:**

Providing clear information and grievance mechanisms to prevent misunderstanding and disputes over program eligibility and benefits. Establishing accessible complaint and feedback systems allows beneficiaries to voice their concerns and seek redress, which helps build trust and reduce potential conflicts.

• **Promoting coordination among stakeholders:**

Facilitating engagement at all levels among government institutions, humanitarian actors, and development partners to align messaging and program objectives. Regular coordination meetings, shared communication strategies, and joint information campaigns help ensure a cohesive approach, minimizing the risk of contradictory messages and maximizing the impact of SSN programs.

Communication strategies should be inclusive, gender sensitive, and adaptive to the evolving FCV context.

These strategies include continuous monitoring and evaluation of communication efforts, incorporating feedback from beneficiaries, and adjusting approaches as needed to enhance effectiveness. Employing innovative tools such as social media, mobile technology, and participatory video can also help bridge information gaps and foster community involvement.

**KEY CONSIDERATIONS FOR
OUTREACH AND COMMUNICATION IN
FCV SETTINGS**

Safety net projects in FCV settings often encounter the following communication barriers:

- **Capacity gaps:** A lack of capacity of implementing partners can hinder the dissemination of critical information about social safety net (SSN) initiatives and may result in misunderstanding or a lack of awareness within the target populations. Implementing agencies should plan for dedicated budget and personnel for communications needs based on a detailed understanding of communication needs - including what channels of communication reach potential beneficiaries (men and women) and how to draw on existing communication systems, platforms, and mechanisms (such as mass media platforms, digital channels, community and interpersonal communication networks). Based on that analysis, implementing agencies can then train their personnel to manage and deliver messages clearly and efficiently. Another option is to consider outsourcing communication functions, including public opinion surveys and stakeholder interviews, to ensure high quality and necessary reach.

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- **Misinformation and distrust:** In politically volatile environments, miscommunication can fuel social tensions and erode public trust in government-led programs. Rumors and false information can spread rapidly, particularly in areas with limited access to reliable news sources. Addressing misinformation through proactive and transparent communication efforts maintains credibility and ensures that beneficiaries understand and trust the programs being implemented.
- **Exclusion of marginalized groups:** Certain communities may be systematically excluded from information channels, and this reinforces inequalities. Marginalized groups, including minorities, women, and displaced persons, often face barriers to accessing information due to language differences, geographic isolation, or social stigmas. Inclusive communication strategies that use local languages and culturally appropriate channels are necessary to ensure that all segments of the population are informed and engaged.
- **Digital and technological barriers:** While mobile cash transfers and other digital tools offer innovative delivery mechanisms, digital exclusion remains a challenge. Populations that are most unlikely to own a mobile phone usually are poor, rural, and female. Many individuals in FCV settings also lack internet connectivity or digital literacy, which can prevent them from receiving important updates or participating in digital platforms. Addressing this digital divide through alternative communication methods and providing digital literacy training is fundamental in bridging the gap.
- **Insecurity:** In conflict-affected areas, security risks can impede the flow of information. Fear of violence or retribution may prevent individuals from specific groups from participating in communication initiatives or attending community

meetings. Ensuring the safety of both the communicators and the recipients of information is paramount, and strategies must be developed to protect those involved in disseminating and receiving messages.

- **Language and literacy barriers:** High levels of illiteracy and linguistic diversity can complicate communication efforts. In some FCV settings, multiple languages are spoken and literacy rates may be low, making it difficult to convey messages effectively through written materials. Employing visual aids, using oral communication, and engaging local leaders, including women who can translate and relay information accurately, are strategies for overcoming these barriers.
- **Cultural sensitivities:** Understanding and respecting cultural norms and values yields effective communication. Messages that do not align with local customs or beliefs may be disregarded or met with resistance. Engaging with community leaders through, for example, male and female associations and cultural mediators can help tailor communication efforts to be more culturally appropriate and accepted by the target audience.

**STRATEGIES FOR EFFECTIVE
COMMUNICATION IN SOCIAL SAFETY
NET PROGRAMS IN FCV CONTEXTS**

Overall, addressing these communication challenges requires a multifaceted approach that considers the unique context of FCV settings. By developing comprehensive communication strategies that are inclusive, adaptive, and culturally sensitive, SSN programs can overcome these barriers and enhance their impact.

Laying the Foundation for Effective Communication

Contextual Understanding and Adaptation

Conducting thorough assessments of local dynamics, cultural norms, and conflict risks enables task teams to strategize communication efforts effectively.⁸⁰

Using locally accepted communication channels such as community radio, town hall meetings, trusted local leaders, and mobile messaging can enhance outreach and ensure that messages resonate with the target population.⁸¹

Inclusive and Participatory Approaches

Engaging local communities in the planning and implementation of communication endeavors fosters acceptance and relevance.⁸² Establishing structured feedback mechanisms allows beneficiaries to provide input on program effectiveness and ensures they receive timely responses.⁸³

Ensuring Transparency and Accountability

Transparent and Accessible Information Sharing

Developing clear and concise messaging about program objectives, eligibility criteria, benefits, and even the exit or graduation process is a priority for transparency.⁸⁴

Using multiple communication formats, including written, oral, and digital, ensures accessibility for diverse audiences, particularly those with low literacy levels.⁸⁵ Implementing digital technologies, such as Short Message Service (SMS) notifications for cash transfers, can enhance communication, but it is necessary to address digital divides to prevent exclusion.⁸⁶

Conflict-Sensitive Messaging

Messages should be framed to promote social cohesion and avoid exacerbating tensions between beneficiary and nonbeneficiary groups.⁸⁷ Training local officials and frontline workers in conflict-sensitive communication approaches can mitigate potential conflict and enhance trust in program messaging.⁸⁸

Grievance and Feedback Mechanisms

Establishing accessible and inclusive grievance redress mechanisms (GRM) ensures that complaints are addressed effectively and efficiently as well as mitigates conflicts over entitlements.⁸⁹ Engaging independent third parties to monitor grievance resolution can further maintain program credibility and reinforce beneficiary trust.⁹⁰ See Box 14 for an example of comprehensive GRM in FCV situations.

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BOX 14. CASE STUDY: SNSDP GRM IN SOUTH SUDAN



The Safety Net Skills Development Project (SNSDP) in South Sudan is an illustrative example of a context-appropriate, community-based GRM that contributed to smoother project delivery and improved social cohesion. According to a recent assessment, the GRM contributed to enhanced social unity and cohesion by providing a platform for mediation and conflict resolution. Key features of the SNSDP GRM included:

- **Multi-level structure:** From group leaders at the grassroots level to Boma Development Committees and implementing agencies.
- **Community ownership:** Appeals Committee members were elected by communities and drawn from respected individuals not benefiting from the program.
- **Integration with traditional systems:** Chiefs and elders were involved, enhancing legitimacy but also raising equity concerns.
- **Gender considerations:** Despite strengths, limited participation of women in GRM structures hindered reporting, especially of GBV.

Drawing from the South Sudan experience, the following design considerations can strengthen GRMs in safety net programs:

1. **Ensure broad awareness and understanding:** Many beneficiaries lacked knowledge of the formal GRM but still engaged group leaders for grievance resolution. Proactive sensitization campaigns, including through radio and community gatherings, are essential.
2. **Leverage but scrutinize traditional structures:** Embedding GRMs within local leadership channels promotes sustainability, but safeguards are needed to prevent exclusion, especially of vulnerable and marginalized groups and women.
3. **Diversify reporting channels:** Offer multiple entry points for grievances—community committees, mobile reporting (where feasible), anonymous feedback boxes, and direct access to project staff outside the community. This is critical when grievances involve community leaders.
4. **Incentivize grievance committee members:** Lack of compensation led to demotivation among Appeals Committee members. Small financial or in-kind incentives can improve performance and sustainability.
5. **Strengthen GBV-sensitive mechanisms:** The SNSDP GRM lacked specific pathways for GBV/SEA (sexual exploitation and abuse) reporting. Future GRMs should:
 - Train focal points on survivor-centered approaches.
 - Include women in grievance committees.
 - Establish clear, safe referral systems in coordination with GBV service providers and the humanitarian GBV subcluster.
6. **Build trust to encourage use:** Fear of retaliation or removal from program benefits discouraged reporting. Clear communication that grievances will not impact eligibility is vital.
7. **Monitor and evaluate GRM performance:** Track the number, type, resolution time, and satisfaction with grievance responses. This allows adaptive management and improved responsiveness.

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Enhancing Communication Channels

Collaboration and Coordination

Close collaboration with humanitarian organizations and government agencies is essential to preventing duplicative or contradictory messaging.⁹¹ Coordinating efforts and sharing resources maximizes the impact of communication initiatives and ensures a unified approach.⁹² Coordination and collaboration across different levels of government—central government versus regional or local government—is also important to ensure unified messaging. Moreover, leveraging local government is important in FCV settings, where access to certain regions and communities may be limited.

Leveraging Technology Wisely

Using mobile communication tools such as SMS, social media, or apps allows for quick and wide dissemination of information.⁹³ However, providing offline alternatives, such as printed materials and in-person meetings, is critical for reaching people without digital access.⁹⁴

Simplifying Messaging Without Oversimplifying

Employing visual aids such as infographics, pictorial guides, and videos enhances message clarity, particularly for low-literacy populations.⁹⁵ Avoiding technical jargon and focusing on practical, actionable information ensures that beneficiaries can understand and use the provided information effectively. However, oversimplifying complex

issues—such as eligibility criteria, grievance mechanisms, or targeting processes—can backfire by obscuring important details, leading to confusion, misinformation, or perceptions of exclusion or bias.⁹⁶

Building Capacity and Monitoring Impact

Capacity Building and Support

Training staff and partners in communication strategies tailored to conflict settings improves overall program implementation.⁹⁷ Investing in appropriate communication infrastructure, such as mobile networks and community radio, further strengthens outreach efforts.⁹⁸

Monitoring and Evaluating Communication Efforts

Developing indicators to track message reach, comprehension levels, and grievance resolution rates provides valuable insights into the effectiveness of communication efforts.⁹⁹ Using monitoring data to iteratively improve communication approaches ensures continuous enhancement of program communication strategies.¹⁰⁰

Examples of Effective Communication in Social Safety Net Programs

Transparent and inclusive communication strategies have been successfully implemented in various SSN programs, demonstrating the importance of clear messaging, community engagement, and technology-driven outreach.

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Examples of effective communication

Radio and theater in South Sudan: In South Sudan, development practitioners used radio dramas and community theater to explain safety net benefits and encourage participation. These culturally relevant methods proved effective in reaching diverse and low-literacy populations.¹⁰¹

Somalia's mobile communication strategy: Somalia's Baxnaano social protection program incorporated mobile-based communication strategies, including SMS alerts in multiple local dialects, to ensure beneficiaries received timely and accurate information on cash transfers.¹⁰²

Community complaint mechanisms in Sudan: Sudan's safety net programs integrated anonymous complaint mechanisms, where beneficiaries could report corruption or exclusion issues through community facilitators. This improved program credibility and accountability.¹⁰³

Digital inclusion in Yemen: In Yemen, where conflict has disrupted traditional outreach channels, SSN programs leveraged WhatsApp groups and SMS alerts to share information about food security assistance and employment programs, ensuring continued access to services.¹⁰⁴

GBV-sensitive grievance mechanism in South Sudan: Given the high prevalence of GBV in South Sudan, the program has put a special emphasis on systematically preventing GBV with a survivor-centric approach.¹⁰⁵

Inter-agency Grievance Mechanism in Afghanistan: The humanitarian helpline Awaaz is a collective accountability and community engagement initiative that functions as a toll-free, countrywide hotline number that affected populations can use to access information and register feedback on humanitarian assistance (and development-supported) programs, including social protection ones. Because it is a two-way communication channel, people's needs and priorities are circulated to partners to help improve the quality of programming in Afghanistan.

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CHAPTER 5. INTAKE AND REGISTRATION

Once the intended populations have been familiarized, informed, and encouraged to engage (see Chapter 4), the next step is to collect their data and information for potential program inclusion of target groups. This step is referred to as “intake and registration.”

Intake and registration are two distinct but simultaneous processes. Intake involves collecting data and information on the target groups (individuals or households), while registration focuses on verifying, validating, and systematically recording all collected information. Together, intake and registration provide insights into the characteristics, vulnerabilities, and conditions, as well as the needs, of registered households and individuals, including those who require assistance and those who may become eligible for support in the future.¹⁰⁶

THE IMPORTANCE OF INTAKE AND REGISTRATION

Intake and registration are crucial for safety net programming and delivery. Household data collected during this process typically includes biographic (such as name, date of birth, marital status, contact details, and national ID when available), demographic (such as age, sex, and household composition), socioeconomic (income, consumption, employment, education, housing conditions, and other indicators of wellbeing), and geographic data (location-specific details, such as residence, regions, and accessibility of services). Once verified and validated, these data inform key processes within program delivery, such as needs and conditions assessment, beneficiary identification, and selection.

Household data are also integral to populating information systems, including social registries. Social registries serve as centralized platforms to process, store, and manage information and, in some cases, target safety net programs. They not only provide a repository but can also be used by programs to, in addition to evaluating beneficiaries’ needs and conditions, determine eligibility, and rank registered households or individuals to ensure that programs provide them with the appropriate level of support. After assistance has been delivered, the data in the social registries can be further used to develop beneficiary registries, which only record data and information on program beneficiaries.

However, using social registries to process the data from the intake and registration step is not ubiquitous. To date, nearly half of the world’s low- and lower-middle-income countries have established social registries. However, in FCV settings, their adoption is less common: only one-third of the 39 countries currently classified as experiencing FCV by the World Bank have social registries in place.¹⁰⁷ In countries lacking social registries, data management and processing are often handled through alternative program-level approaches, such as Management Information Systems (MIS). For instance, Burundi went one step further by introducing a CORE MIS (Box 15). When neither social registries nor MIS are available, data processing may revert to more basic—and less efficient—methods, like Excel spreadsheets or other paper-based tools. In contrast, high-capacity countries typically employ advanced information systems that streamline processes along the delivery chain—including outreach and communication, intake and registration, targeting, and others—by centralizing and integrating data from existing government sources as well as leveraging interoperability across available administrative databases.

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BOX 15. CASE STUDY: IMPLEMENTING CORE MIS IN BURUNDI



IMPLEMENTING CORE MIS TO STRENGTHEN SOCIAL PROTECTION DELIVERY IN BURUNDI

The World Bank-financed Cash for Jobs Project—locally known as Merankabandi—aims to enhance access to income-generating opportunities and build resilience among vulnerable populations in Burundi. To improve program efficiency and oversight, the project transitioned to CORE MIS, an open-source digital solution designed for social protection programming in low-capacity settings.

The original MIS posed several operational and strategic constraints. These included limited government control, low adaptability to changing needs, and critical functionality gaps in areas such as grievance management and monitoring and evaluation (M&E). These challenges hampered responsiveness and increased implementation risks.

CORE MIS was implemented due to its several advantages, including:

- **A modular, open architecture**, allowing phased deployment and scalability.
- **Government ownership**, enabling long-term sustainability and reduced vendor dependency.
- **Interoperability** with ID and payment systems.
- **Cost-effectiveness**, avoiding licensing fees and reducing technical overhead.

The transition from the legacy to the CORE MIS followed a structured approach. This consisted of several steps, including business process mapping and system gap analysis; data migration and system validation; phased rollout of key modules, beginning with targeting and grievance redress; and user training and feedback loops for continuous system improvement.

The introduction of CORE MIS has shown notable results. By early 2025, over 1 million individuals were successfully registered in the system, representing a significant milestone in establishing the building blocks of a national unified registry. The grievance redress and M&E modules were fully functional, improving transparency and enabling faster resolution of beneficiary complaints. Additionally, CORE MIS has provided real-time, centralized reporting, replacing the previously fragmented approach. Capacity-building efforts were also initiated, with user training rolled out across all implementation regions.

To fully operationalize CORE MIS and ensure sustainability of the system, the project plans to:

- **Roll out additional modules** including payments, targeting, and interactive reporting dashboards to improve operational continuity and performance tracking.
- **Integrate payment service providers** with CORE MIS, allowing for streamlined, secure, and traceable fund disbursement to beneficiaries.
- **Further enhance the grievance redress system** by introducing more responsive mechanisms and integrating feedback loops for adaptive program improvements.
- **Strengthen institutional capacity** by finalizing Standard Operating Procedures (SOPs), training curricula, and system manuals to enable the government to manage CORE MIS independently.
- **Explore scaling CORE MIS to other programs**, positioning it as a national platform for harmonized social protection delivery and long-term sectoral reform.

Burundi's experience demonstrates the potential of open-source solutions to modernize delivery systems for data processing in fragile and low-capacity environments. CORE MIS has improved efficiency, flexibility, and scalability, serving as a catalyst for strengthening government capacity to manage social protection programs.

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KEY CONSIDERATIONS FOR INTAKE AND REGISTRATION

Fragility and insecurity can significantly complicate the process of intake and registration, impacting both the collection of data and their quality. Data collection is primarily a field activity involving direct interactions between data collection teams and registrants. As a result, it is susceptible to challenges inherent to volatile and complex environments, including:



Ongoing violence or the mere presence of armed groups in the target areas can put the safety of field teams and registrants at risk. These conditions can seriously limit access to areas and populations. The lack of access can hinder the ability to carry out and monitor the proper collection of quality data.



Recruiting personnel with the qualifications and requirements to collect data in high-risk settings can be hard. Even if qualified personnel are available, they may be reluctant to face the risks and refuse to work due to the danger involved, as was the case in Northern Mali in 2016; or they may impose higher fees than in safer environments.



Damaged or nonexistent roads and poor infrastructure can further complicate access to certain areas and populations, impeding the movement of data collection teams.



Conflict-affected communities may show hostility toward individuals asking for their information. Fear of retaliation, concerns about data use, and a lack of clarity on the purpose of data collection can lead to hesitancy and resistance among registrants.



In low-capacity settings, including FCV, ID coverage is often low, especially among the poorest people, and for women and children in particular. Displacement and destruction can result in the loss of IDs. Other types of administrative data, such as birth and civil registration, are also often unavailable. This scarcity makes it difficult to verify identities, complete registrations, and track program beneficiaries accurately.

To navigate, mitigate, or cope with these challenges, it is important to consider potential adaptations along the process. These adaptations are discussed in the following section.

CONDUCTING INTAKE AND REGISTRATION IN FCV SETTINGS

Planning Data Collection

Effective data collection planning involves several preparatory steps. These

include estimating the number of targeted households; selecting the appropriate approach (for example, the census sweep or targeted), and determining the field resources required, such as enumerators, supervisors, and coordinators. Plans should also account for daily targets, such as the number of intake forms to be completed and the duration of the process. Subsequent steps include developing guidelines, training data collection teams, performing field testing to validate processes and tools, managing user registration, engaging stakeholders to build trust, and implementing communication

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strategies and complaint mechanisms to ensure transparency and accountability. These steps must consider and adapt to the challenges in FCV environments, as highlighted in this section.

Define the Approach

In FCV settings characterized by limited capacity, intake and registration typically rely on an administrator-driven approach.

Under this approach, program administrators initiate and undertake data collection at times and locations they determine. Conversely, the on-demand approach, more common in higher-capacity contexts, allows individuals

to self-register at their convenience and on a need basis. On-demand methods may involve visiting registration kiosks or centers or using digital platforms, such as mobile applications or online portals, accessible via personal devices. Depending on the existing capacity, a hybrid approach combining elements of both methods may also be employed.

The administrator-driven approach includes two primary data collection approaches: the census sweep and the targeted approach. They offer distinct advantages and disadvantages that must be carefully considered in FCV settings.



The census sweep approach aims to collect data on all households and individuals within a defined geographic area, ensuring comprehensive coverage and inclusivity.

Although time- and resource-intensive, this approach can be particularly effective in FCV contexts—where poverty and vulnerability are widespread and administrative systems are weak, incomplete, or nonexistent—as it can capture data on households that may lack access to databases or formal registration processes (Table 8).

TABLE 8. CENSUS SWEEP APPROACH: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
- Ensures inclusivity by minimizing exclusion errors, which is critical in contexts of social divisions and fragmentation. - Reduces risks of social tensions, fostering perceptions of equity and fairness. - Provides a comprehensive dataset, enhancing the coverage of the social registry and thus its utility for identification and targeting purposes.	- May require significant financial, human, and logistical resources, which can be a constraint in FCV contexts. - Requires enumerators to spend extended periods on the ground, increasing exposure to safety risks in insecure areas. - May be unsuitable for emergency operations and rapid delivery.



The targeted approach focuses on specific groups that may live in a defined geographic area or meet predefined criteria (for example, extreme poverty, displacement, or other vulnerabilities). This approach is faster and more effective than the census sweep, making it a practical choice where time, resources, and security are significant constraints (Table 9).

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TABLE 9. TARGETED APPROACH: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Reduces time and costs associated with intake and registration, essential in FCV contexts with financial, logistical, and operational challenges. • Allows for the prioritization of specific groups, enabling a more targeted and rapid response for emergency programs, especially when budgets are limited. • Mitigates security risks by reducing the operational footprint in volatile areas.	• Carries higher risk of excluding equally in-need households, possibly limiting program effectiveness. • May raise perceptions of inequity and favoritism, particularly in divided communities, exacerbating existing tensions and further undermining social cohesion. • May limit the development of a comprehensive social registry.

Ultimately, the selection of the data collection approach will depend on the context and the intake and registration needs. In either case, in FCV settings, the approach selection must account for social dynamics in order to avoid perceptions of inequity and unfairness. Thus, transparent communication and community engagement are key factors in mitigating these risks. Combining elements of both methods—for example, using targeted intake for immediate responses followed by the census sweep for broader coverage—can offer a balanced solution that addresses short-term and long-term data collection needs.

Choose the Deployment Modality

Planning should include which and how many areas to include in the enumeration. It is imperative to decide where and how to deploy field teams, as well as when they will operate, especially if data collection is needed quickly to address an emergency or if the target areas present significant security risks. The time spent in the field must be carefully calibrated based on the specific circumstances and operational needs. There are two modalities to consider: the sequential approach and the simultaneous approach.

Sequential Approach

The sequential approach is widely used for data collection in safety net operations. In this approach, a small team of enumerators is deployed to a specific catchment area—such as a region, district, or village—to complete data collection within that area before moving to the next. This method allows for incremental data collection, performed on a rolling basis, enabling flexible expansion of registration across multiple areas. If the situation is stable and additional resources are available, the process can be accelerated by deploying additional teams.

Advantages of the Sequential Approach

- ✓ **Graduality:** Through incremental data collection, teams can expand coverage progressively as resources or stability permit.
- ✓ **Adaptability:** By moving through areas one at a time, field teams can learn and refine their processes, improving efficiency and adapting methods based on experience.
- ✓ **Efficiency:** The risk that enumerators may unintentionally influence the data is minimized, thus helping ensure data reliability and accuracy over time.

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Considerations for Implementing the Sequential Approach

While effective in stable environments, the sequential approach may not always be feasible in FCV contexts, where conditions can change rapidly. Several challenges may arise:

- **Security volatility:** As teams move sequentially, new areas can quickly become too insecure for safe data collection, leading to process interruptions and delays.
- **Timeliness in emergency situations:** In crises or emergencies, where rapid data are needed to inform immediate responses or scaling decisions, the sequential approach may be too slow to provide timely information.

Given these constraints, teams can consider simultaneous data collection as a flexible and responsive alternative.

Simultaneous Approach

The simultaneous approach involves deploying small teams across various areas at the same time. This method leverages limited windows of stability to gather data across different regions or areas safely, providing rapid information essential for project decision making. By enabling data collection in multiple locations at once, the simultaneous approach is particularly well suited to environments where speed and flexibility are critical.

Advantages of the Simultaneous Approach

✓ **Speed:** By collecting data in parallel across locations, this approach can significantly expedite the process, making it ideal for time-sensitive situations where quick information is essential for scaling or adjusting interventions.

✓ **Safety:** This method reduces the need for prolonged field presence by allowing teams to collect data during periods of relative stability, minimizing the exposure of enumerators to potential security risks.

✓ **Availability:** Because data collection occurs simultaneously, results from different areas can be obtained and analyzed together, providing a comprehensive snapshot of the target population's status in a shorter timeframe.

Considerations for Implementing the Simultaneous Approach

While advantageous, the simultaneous approach requires careful planning and resources. For instance:

- **Increased enumerator needs:** Deploying multiple teams concurrently demands a larger pool of trained enumerators. This can introduce logistical and administrative complexities associated with higher costs, especially in areas with limited personnel resources or security restrictions.
- **Enumerator variance:** With teams working in parallel, there is an inherent risk of variance in data collection quality and methodology across different enumerators.
- **Coordination:** Coordinating multiple teams across various areas can be complex, requiring constant communication and hands-on management.

The simultaneous approach can be an effective option for collecting data in FCV contexts, where speed, adaptability, and safety are essential. However, it also requires robust planning to manage the logistical, administrative, and quality control challenges associated with concurrent data collection.



Balancing Speed and Data Quality

The choice of the approach to collecting household data ultimately depends on the specific needs, available resources, and prevailing circumstances. Both the sequential approach and the simultaneous approach have their own advantages and limitations, which underscore the potential for a trade-off between speed and data quality if security risks are high. This trade-off should be considered during intervention planning.

Household Surveys and Questionnaires

Another step in the preparation phase of data collection is to select an appropriate data collection method. For household data, the primary method is typically a structured survey conducted through interviews with one or more household members. These surveys use a comprehensive questionnaire designed to capture essential demographic and socioeconomic information for households and individuals.

The length and complexity of a questionnaire depend on the purpose of the data collection. For social registries, many use proxy means testing (PMT) methodologies, featuring concise questionnaires of around 30 to 36 questions. Their brevity makes them relatively efficient and feasible to administer. However, not all questionnaires used for

social registries rely on (or solely on) the PMT approach. Non-PMT-based questionnaires, which tend to be more extensive, are also employed. As a result, they are longer to administer—sometimes taking up to one hour—and require greater enumerator effort and time.

In FCV settings, administering lengthy or even standard PMT-based questionnaires may be impractical due to operational challenges. Enumerators in these environments often face time constraints, safety risks, and logistical difficulties to remain in the field for extended periods. These challenges can further compound enumerator fatigue, a critical yet often overlooked issue that becomes particularly pronounced in FCV contexts.



Mitigate Enumerator Fatigue

Be mindful of enumerator fatigue. The pressure, security risks, and challenging logistics can significantly impact enumerators' health and, as a result, the quality of the data they collect. If feasible in a particular setting, fatigue can be mitigated by adding more days for intake and registration, among other strategies.

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While the burden of lengthy interviews is typically assumed to fall on household respondents, it is generally the enumerators who are more affected.

In FCV contexts, the combination of high-stress conditions, back-to-back interviews, and exposure to security risks can take a toll on their physical and mental wellbeing. Enumerator fatigue reduces enumerator performance and can compromise data quality, as tired enumerators may be less thorough or more prone to errors. In less risky settings, including fragile but nonviolent contexts, this fatigue can be mitigated by extending the number of days designated for intake and registration. However, in FCV contexts, this may not be feasible due to the need to minimize time on the ground for security or other reasons. As a result, other operational strategies must be found, typically involving adaptations to survey questionnaires.

Adapted Data Collection Methods in FCV Contexts

Questionnaires can be adapted to ensure effective data collection in FCV settings while accommodating contextual constraints.

Particularly, questionnaires can be shortened or made dynamic.

Shortened Questionnaire

The shortened questionnaire is a streamlined version of any standard questionnaire.

It focuses only on the most essential and predictive questions, omitting less critical or detailed items. The shortened questionnaire orders questions from the most to the least predictive, allowing quick categorization of households based on responses. This approach significantly reduces interview time, which helps minimize enumerator fatigue and limit exposure to risks. Therefore, it can be effective in extreme situations of active conflict.

A shortened questionnaire has been successfully used in the West Bank and Gaza to rapidly collect data and information on households, including displaced ones, impacted by the conflict (see Box 16 for a more focused discussion on intake and registration specifically concerning forcibly displaced populations; also see World Bank and FCV Best Practice 5).

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BOX 16. CASE STUDY: RAPID DATA COLLECTION IN THE WEST BANK AND GAZA



Rapid Data Collection through Reduced Intake Forms in the West Bank and Gaza

In response to the conflict that began on October 7, 2023, the Ministry of Social Development (MoSD) in the West Bank and Gaza implemented a reduced intake form to quickly gather data on households impacted by the conflict. Building on the success of the form during the COVID-19 response, where rapid data collection was essential to supporting households that suddenly needed assistance, the MoSD again adapted the process to meet the urgent needs of the current crisis. The simplified emergency intake form contained only essential questions and could be easily completed by registrants, enabling swift identification of households eligible for emergency cash transfers.

Initially, data collection using the reduced intake form began in Gaza, where social workers used paper-based forms to assist registrants directly in the field. However, as the conflict escalated, mobility restrictions made it challenging for people to reach registration points. In response, the MoSD leveraged digital tools and social media to facilitate remote access. A Google Forms version of the intake form was shared on the Ministry's Facebook page, allowing people to register online using their phones. This adaptation enabled rapid data collection, especially for internally displaced persons (IDPs) within the West Bank and Gaza, as well as 150,000 displaced individuals currently in Egypt. Because these individuals lack refugee status, they face barriers to work, health care, and basic services, making rapid registration essential for extending humanitarian support.

The MoSD took steps to address data privacy concerns associated with using Google Forms. An informed consent requirement was added, ensuring that individuals grant permission for their data to be used by the Ministry and/or partner agencies before submission. Data are downloaded and transferred to the social registry every one to two days, and any information on the Google platform is promptly deleted. While the West Bank and Gaza lack comprehensive data protection regulations, these measures safeguard the privacy of sensitive data managed by the government.

Through this proactive approach—combining reduced intake forms, social media, and outreach—the MoSD and its partners reached hundreds of thousands of conflict-affected individuals and families with critical support in the form of food assistance, housing services, shelter, and health care access, ensuring that vulnerable populations receive timely relief amid the ongoing crisis.

Once developed, shortened questionnaires remain fixed. All respondents answer the same set of core questions, regardless of their initial responses. While this lack of adaptability means the questionnaire may not capture nuanced information, it enables quick data collection, allowing enumerators to cover more households within a limited timeframe or during brief periods of stability. The shortened questionnaire is thus ideal

for situations where speed and efficiency are crucial.

Dynamic Questionnaire

The dynamic questionnaire uses branching or conditional logic: the path of the interview adapts based on the respondent's answer to previous questions. This method maximizes the relevance and efficiency of the data

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collected by tailoring the questionnaire to each respondent's unique situation, thereby reducing the number of irrelevant questions and accommodating the respondent's time.

A dynamic questionnaire is inherently adaptable because the sequence and selection of questions adjust in real time, creating a customized interview flow. This flexibility makes this questionnaire ideal for collecting comprehensive, context-specific data. However, dynamic questionnaires are more complex in design and typically require more sophisticated software or digital platforms than traditional static surveys, mainly because they incorporate conditional

logic or branching. Careful design is essential to ensure the logic does not inadvertently bypass important questions, compromising data completeness.

In sum, both the shortened and dynamic questionnaires offer viable alternatives to traditional questionnaires in FCV settings. The shortened questionnaire prioritizes speed and consistency, making it well suited to situations where interview time is limited. The dynamic questionnaire, while requiring more technical resources, provides flexibility and customization. Figure 4 summarizes the main characteristics of each questionnaire type.

FIGURE 4. DESIGN FEATURES OF QUESTIONNAIRES

	Standard	Short	Dynamic
Simplicity	✓	✓	✗
Speed	✗	✓	✓
Flexibility	✗	✗	✓
Completeness	✓	✗	✓



World Bank Blog: [Fewer questions, more answers: Leveraging innovations in household survey design.](#)

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WORLD BANK AND FCV BEST PRACTICE 5

INTAKE AND REGISTRATION OF FORCIBLY DISPLACED POPULATIONS

In FCV settings, people often face forced and repeated displacement. This instability can pose significant challenges to maintaining their registration. Repeated movements make follow-ups or recalls highly challenging, if not impossible, and can prevent new registrations if individuals have relocated from the data collection area.

To mitigate this issue, intake should include the collection of “portable” information, such as registrants’ phone numbers, whenever possible. While this may seem straightforward, it is not universally practiced. Ensuring that phone numbers are collected allows registrants to remain reachable and maintain their access to the registry, even if they are displaced. This also facilitates follow-up for verification purposes and supports the delivery of digital payments, which are increasingly used in FCV contexts (see Chapter 7). In contexts where possession of a phone is rare, teams may consider collecting the phone number of a family member to maximize the chances of contacting this person in the future and minimize exclusion. However, this practice can create intrafamily tensions. The trade-off between inclusion and the risk of tension should be carefully assessed.

A more comprehensive intake process for IDP or refugee households could incorporate tailored questionnaires. In Burundi, the World Bank, in collaboration with UNHCR and WFP, took special steps to support the government in refining its social registry by adapting the standard registration form to be more applicable to displacement contexts. The revised registration form now accommodates a broader range of answer options, particularly in areas critical to displaced populations, such as identification documentation and shelter conditions. This adaptation ensures that the data collected are relevant and comprehensive, facilitating a more accurate assessment of needs and conditions. Moreover, for an upcoming targeting exercise aimed at newly arrived refugees in Burundi, modifications to intake and registration are planned for the PMT calculations. These adjustments are designed to enhance the precision of targeting by ensuring that refugees, returnees, IDPs, and host communities living in the same localities are considered together and can be targeted in an integrated fashion. This tailored approach not only improves the accuracy of assistance delivery but also promotes fairness and equity in the allocation of resources among all vulnerable groups.

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Tools for Collecting Data in High-Risk Settings

Develop a Security Manual

Consider developing SOP or security guidelines for a security manual, which would supplement operations manuals and relevant material for data collection in high-risk contexts. These resources are indispensable not just for the technical and operational aspects of data collection. In challenging contexts, they also serve as comprehensive guides that ensure field team safety. Operations manuals can be considered survival kits for enumerators, essential guides for navigating those inevitable “what now?” moments in the field.

SOP or security manuals can incorporate potential security scenarios and appropriate responses for field teams. Scenarios may include:

- Navigating checkpoints and roadblocks.
- Handling potentially hostile situations with armed groups or local populations, including when to withdraw from an area to ensure safety.
- Managing contingency plans if communication is lost between field teams and the base or among team members.

Each scenario should be paired with clear, actionable measures that field teams can take if they encounter such situations. This prepares teams and also builds confidence in their ability to handle unexpected challenges. This is not only relevant for intake and registration; it also applies to each part of the delivery chain.

Additional Security Considerations¹⁰⁸

In addition to a security manual, the following other security actions should be considered:

- **Conduct regular reviews and updates:** Continuously review and update security scenarios and guidelines to reflect the evolving security landscape and lessons learned from field experiences.
- **Log problematic scenarios:** Maintain a log of problematic scenarios encountered during data collection, including security-related issues. This log will enhance the manuals’ utility for future processes.
- **Assess security risks:** Conduct security risk assessments and ensure robust field coordination before deploying field teams. This involves contacting local authorities or humanitarian organizations to gauge the current situation and determine if it is conducive to field activities. Because FCV contexts are inherently volatile, understanding the security conditions can help define effective mitigation measures.
- **Engage local stakeholders:** Make sure to gain the buy-in of the most important local actors, also as a preventive security measure. For instance, in the former Federally Administered Tribal Areas (FATA) of Pakistan, some local leaders were initially reluctant to allow registration teams access to the area or share data. These leaders, who exercised significant control over violence, posed a potential risk to the safety of the teams and the success of data collection. To address this challenge, program administrators mobilized local political authorities, engaging them as intermediaries to build trust with community leaders. By clearly communicating the purpose of the data collection—emphasizing that the information would directly benefit local populations in the long term—the authorities helped mediate concerns and alleviate resistance. As a result, data collection was conducted safely and effectively, without incidents.

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¹⁰⁸ These considerations are relevant for all parts of the delivery chain and should be thought of during each step.

From Preparation to Action: Setting out to Collect Data

Who Collects the Data

In FCV settings, the choice of an appropriate entity responsible for household data collection is paramount. Unlike non-FCV contexts, where this may be a straightforward process, FCV contexts require careful consideration due to unique risks and constraints.

Key Actors in Data Collection

Intake and registration can be undertaken by various actors, each with distinct advantages and limitations. The choice of actor is typically informed by the context of the specific country, particularly the available capacity and resources. However, when engaging with data collection actors, several operational considerations emerge.

GOVERNMENT AGENCIES

TABLE 10. GOVERNMENT AGENCIES IN DATA COLLECTION: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Authority: Government agencies possess an official mandate to collect data on the population. • Visibility and trust: Fieldwork can enhance government visibility and help build trust among the population. Engaging directly with communities can help bridge gaps between the government and citizens, fostering a sense of inclusion and cooperation. • Capacity building: Engaging government agencies can help build their capacity for intake and registration. Training and involving government staff can enhance their knowledge and skills, contributing to institutional strengthening.	• Resource constraints: They may lack the necessary capacity and resources. Limited funding, inadequate infrastructure, and insufficient personnel can hinder quality data collection. • Limited presence: Some target areas may have limited or no government presence. • Lack of local acceptance: They might be perceived as a threat by local communities and met with distrust if they are viewed as part of the conflict.

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NGOS AND COMMUNITY-BASED ORGANIZATIONS

TABLE 11. NGOS IN DATA COLLECTION: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Flexibility and local knowledge: NGOs often have deep local knowledge and have established trust within communities. • Cost-effectiveness: Generally, NGOs are less costly compared with other entities, although still costlier than government agencies due to overhead costs. Their operational models typically rely on local staff, reducing overall expenses. • Access: They can reach remote areas, including conflict-affected areas.	• Resources: NGOs may have limited resources, affecting their ability to operate at scale and collect quality data. • Security requirements: They might lack the necessary safeguards to mitigate security risks in data collection areas, resulting in potential incidents and complications for the project.

PRIVATE FIRMS

TABLE 12. PRIVATE FIRMS IN DATA COLLECTION: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Technical expertise and capacity: Private firms bring technical expertise and may apply innovative data collection technologies, which can enhance efficiency and data accuracy. • Impartiality: Private firms can ensure unbiased data collection. • Risk mitigation: Using private firms can mitigate reputational risks for the government and the project.	• Cost: Their service can be expensive, especially for project budgets in resource-constrained settings. • Perceptions: Communities may view them as outsiders, affecting their willingness to provide information. • Procurement: Procurement timelines can be slow due to high-value contracts.

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RESIDENT ENUMERATORS¹⁰⁹

TABLE 13. RESIDENT ENUMERATORS IN DATA COLLECTION: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Local communication and knowledge: Resident enumerators speak the local language and have a deep understanding of community dynamics, which helps reduce misunderstanding and foster higher response rates, as respondents may be more comfortable with engaging with someone from their own community. • Cost-effectiveness: Resident enumerators typically do not require travel allowances or other accommodation expenses that would be needed for external teams. Moreover, they may not require security clearance at checkpoints or travel authorization to enter the target areas, which can be quite costly or external actors.	• Training: Resident enumerators may be new to the process of enumeration. As a result, they may require training. • Equipment: They usually must be equipped with tablets or paper forms for their tasks. • Risk of favoritism or bias: As local community members, resident enumerators may unintentionally or even intentionally favor certain households or individuals.

UN AND OTHER HUMANITARIAN AGENCIES¹¹⁰

TABLE 14. UN AND OTHER AGENCIES IN DATA COLLECTION: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Expertise and funding: UN agencies have expertise, resources, and global expertise in data collection in high-risk settings. • Access: They can operate in high-risk areas by using established protocols, measures, and equipment.	• Perceptions: They might be seen as external actors, deterring households from sharing their information. • Costs and procurement: Contracting UN agencies for data collection can be expensive, and procurement timelines can be slow. • Parallel systems and data sharing: Data collected by UN agencies is typically gathered through their own systems and stored in their databases, even when government systems are available. This often leads to challenges in data sharing and accessibility for government entities and other agencies.

¹⁰⁹ Resident enumerators are individuals recruited from the local community to conduct data collection.

¹¹⁰ These instances are relatively rare. UN agencies rarely deploy their own personnel for tasks like data collection, intake, or registration. Instead, they often work through other agencies or individuals.

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Resident enumerators for World Bank-supported projects can be engaged through two approaches:

Hiring resident enumerators as consultants: Enumerators are hired directly by the Task Teams as consultants. This option provides teams with greater oversight and control over the performance and delivery of enumerators' work. However, it may add complexity in managing contracts as well as potential reputational risks associated with direct hiring.

Hiring resident enumerators through the Project Implementation Unit (PIU): Alternatively, the PIU can manage the hiring process by procuring the services of a third-party firm (such as a private contractor or an NGO) on the condition that the firm hires local enumerators specific to each geographic area. This approach can reduce the administrative burden for task teams and mitigate reputational risks. Both options remain context specific.

Operational Considerations

When assessing the appropriate entity for data collection in FCV settings, consider the following:

- **Local acceptance:** Evaluate the local acceptance and potential threats posed by the data collection teams. Consider the community's perceptions and trust to avoid exacerbating tensions and ensure cooperation.
- **Security and access:** Ensure that the data collection entity meets the requirements to operate securely in high-risk areas.
- **Cost and effectiveness:** Balance the cost against the effectiveness of the data collection process. Achieving data collection quality can be a challenge, especially in FCV settings. Therefore, ensure that the data collection entity provides value for money without compromising data quality.

Ensuring Robust Data Quality Assurance

Engaging the appropriate data collection entity is critical, and implementing robust quality assurance is equally important. Accurate and reliable data are key to conducting needs and conditions assessments and identifying and selecting beneficiaries. These processes require greater attention to inclusion and exclusion errors compared with less complex settings, as inaccuracies can exacerbate social fragmentation and conflict.

Reliable data are also crucial to generating confidence and trust in the data among stakeholders. Trust is essential to achieving alignment and harmonization across interventions led by governments, partners, and donors.

The most common method for performing data quality assurance includes in-built software checks. In addition, the data collection entity, especially if a government agency or private firm, may have a data quality assurance team inside.

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An often-overlooked option in FCV settings is the engagement of a third-party quality assurance firm. This step is not frequently considered due to perceived high costs and assumed unavailability in FCV environments. However, the Somalia Shock Responsive

Safety Net for Human Capital Project (SNHCP) illustrates that using a third-party quality assurance firm may be a feasible and viable option, resulting in a significant return on investment (Box 17).

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BOX 17. CASE STUDY: ENSURING DATA QUALITY IN SOMALIA



Ensuring Data Quality Through a Third-Party Firm in Somalia

Under the SNHCP, the process of household data collection to build Somalia's Unified Social Registry (USR) transitioned from the WFP to a private firm. In Somalia's fragile and conflict-affected context, security risks and limited oversight capacity present significant challenges. Ministry of Labor and Social Affairs (MoLSA) staff and the PIU are often unable to supervise activities directly on the ground, relying instead on district coordinators with limited oversight. Ensuring data accuracy and integrity under such conditions is critical to the success of the USR.

To address these challenges, the SNHCP engaged a third-party quality assurance firm, contracted by the PIU, to introduce essential checks and balances throughout the data collection process. The quality assurance firm operates in tandem with the data collection firm, shadowing their work to ensure minimal time lag between data collection and validation. Specifically, the quality assurance firm re-surveys approximately 10 percent of the collected household data across all operational areas. If the variance between the initial and quality-assured data exceeds 10 percent, the data collection team is required to return to the target areas and repeat the data collection process. This nearly real-time verification system not only enhances data accuracy but also acts as a deterrent to procedural errors or potential misconduct by the data collection firm.

While not exclusive to FCV settings, this model has demonstrated high relevance and effectiveness in Somalia's complex operational context. By leveraging independent verification, this approach provides a critical oversight mechanism in the absence of direct supervision by government staff while reducing the risk of inaccuracies and enhancing procedural compliance.

The use of a third-party quality assurance firm has also proven to be cost effective. In Somalia, the cost of employing the firm to validate collected data for the USR covering 2.2 million households has been approximately \$1 million. This represents a small fraction of the overall USR cost, which is estimated at \$30 million. Moreover, the per household cost of the combined use of data collection and quality assurance firms has been around \$15, significantly lower compared with earlier data collection efforts under the UN system.

How to Collect and Register Data: Desk-Based Registration Versus Home Visits

The administrator-driven approach includes two primary modalities of intake and registration: desk-based registration and door-to-door home visits. While these methods are widely applied across various

countries, there are specific considerations for FCV environments.

Desk-Based Intake and Registration

In this modality, temporary registration desks that applicants can visit to register are set up in target communities.

TABLE 15. DESK-BASED INTAKE AND REGISTRATION: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Field staff's safety: Reduces the risk to data collection teams by minimizing the need for field staff to enter potentially dangerous areas. • Speed: Enables quicker compilation of questionnaires compared with door-to-door data collection because it reduces data collection teams' travel time and logistics. • Cost-effectiveness: Avoids the costs associated with travel and accommodation for field teams while also reducing associated security risks.	• Registrant's safety: While it may reduce safety risks for field teams, it can increase risks for registrants by causing crowding at registration desks and attracting unwanted attention. • Data accuracy and completeness: Data collection teams cannot observe housing conditions or meet other household members, making it difficult to verify the accuracy of the information provided. • Exclusion errors: Desk-based approaches may exclude the most vulnerable, such as single-headed households or caregivers who cannot travel to the registration desks.



In insecure settings, bringing many people together always involves a potential security situation. Be mindful of this when data collection is being planned.

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Home Visits

In this modality, data collection teams visit households door-to-door, meeting with household members through scheduled visits.

TABLE 16. HOME VISIT INTAKE AND REGISTRATION: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Safety: Home visits avoid the queues and overcrowding at registration desks. • Accuracy and completeness: They allow for direct observation, giving teams a better understanding of household conditions and needs. • Inclusion: More inclusive, as teams can reach households where individuals may not be able to travel.	• High costs: Door-to-door data collection is resource intensive, requiring significant investment in training, logistics, and personnel. • Time-consuming: The process can be slow, especially in areas with poor infrastructure or where households are spread out over large areas. • Intrusive: Home visits can be perceived as intrusive, potentially infringing on the privacy of households. They are also associated with a higher risk of negative experiences for households, including the potential for abusive behavior, ranging from corruption to the most severe cases of sexual abuse. A robust grievance redress mechanism (GRM) is critical to cope with such risks. • Enumerator fatigue: Back-to-back interviews, especially if under stressful conditions, can lead to enumerator fatigue, affecting the quality of data collected. • Social perceptions: Enumerators conducting door-to-door visits can cause anxiety and distress for communities. This is particularly true when enumerators are not easily identifiable or trusted. There is a risk that they may be mistaken for state or local militias, who often show up at the villages and conduct house-to-house visits.

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BOX 18. CASE STUDY: REGISTRATION IN BURKINA FASO AND SOMALIA



Adapting Registration Modalities in Burkina Faso and Somalia

In Burkina Faso and Somalia, ensuring the safety of both beneficiaries and program staff during data collection presents a challenge. Desk-based registration, which involves individuals gathering at registration points, often creates security risks due to overcrowding, visibility, and the potential for targeted attacks.

In response to these challenges, door-to-door registration has been prioritized in Burkina Faso and Somalia. In highly insecure areas in Burkina Faso, door-to-door registration has been introduced as an adaptation to public meetings for community-based targeting (CBT), as it reduces the likelihood of crowds forming in public spaces, which could be targeted for attacks.

Under the SNHCP in Somalia, a door-to-door registration approach with additional security cover for enumerators has been adopted. In cases where gaps in coverage arise or data updates are required, a desk-based registration modality serves as a fallback option. This approach is considered safer and more manageable after the main data collection phase is completed through home visits, as most households would have already been counted. Consequently, the demand for desk-based registration is lower, reducing risks associated with crowding.



Regardless of the registration modality, it is crucial for enumerators or interviewers to clearly communicate that registration does not guarantee participation in the program or receipt of benefits and services. Misunderstanding this point can have serious negative effects on already fragmented communities, potentially exacerbating intracommunity tensions. Clear communication is essential to maintain people's trust in the program and manage expectations.

Remote Self-Registration

In highly insecure environments where on-the-ground data collection becomes unfeasible, remote registration can offer a viable alternative. By eliminating the need for physical interaction, remote registration minimizes security risks for both registrants and data collection teams. It also provides registrants with the flexibility to complete

registration from a location of their choosing, which can enhance safety and accessibility.

Remote registration involves individuals submitting their data and information through mobile devices to an operator or interviewer located remotely. This method can use various mobile solutions, such as voice calls, SMS, or digital applications. However, remote registration presents some

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limitations, such as exclusion risks and data quality concerns. Individuals without access to mobile devices, connectivity, or the skills to use digital tools may be excluded from the process. Moreover, the absence of physical interaction prevents interviewers from conducting visual verification of key indicators, such as household belongings, assets, or housing conditions, which can affect the accuracy of collected data. Additionally, interviewee responses may lack sincerity, compromising data reliability.

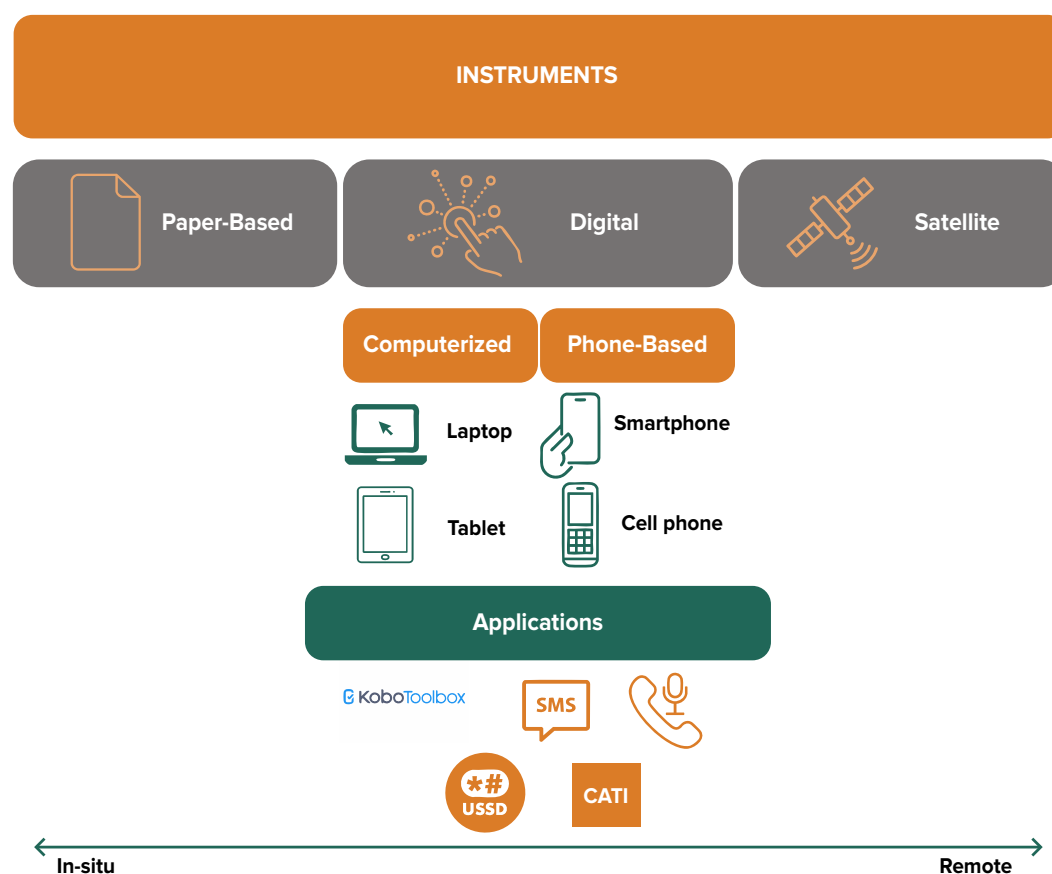
While remote registration is not without challenges, it remains an important

adaptation in FCV contexts. This approach can complement other modalities and ensure continued progress in conducting intake and registration. A discussion of remote registration tools and methods appears below.

Data Collection Interface

There are several tools to collect and record household data. These tools can be broadly categorized into paper-based and digital modalities. A third, more advanced modality is satellite imagery (see Figure 5).

FIGURE 5. DATA COLLECTION INSTRUMENTS



Source: World Bank staff.

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The traditional method of data collection involves the use of pen and paper.

Enumerators collect and record data on paper forms, which are then filed and stored in physical folders. Over time, this method has become less common, including in low-capacity FCV contexts, giving way to hybrid modalities. Many countries still use paper-based questionnaires to gather initial data before digitizing the records.

Technological advancement has allowed the integration or replacement of paper-based methods with digital solutions.

This approach uses portable devices such as smartphones, tablets, and laptops to record information digitally, whether online or offline. During intake and registration, data are captured directly into these devices using specific software, which is used to create and administer digital surveys.

One of the significant benefits of digital data collection is the ability to transmit data to an information system in real time.

This not only streamlines the data collection process but also reduces the transaction costs associated with traditional methods. The software used in digital data collection often allows for the immediate upload and transmission of data to

management and storage facilities, ensuring that information is quickly and efficiently analyzed.

Computer-based data collection and registration

This method uses portable devices like laptops and, more commonly, tablets.

These portable devices are equipped with software or applications to gather and record information both online and offline. A wide array of applications has been developed. One of the most used in safety net operations is the Open Data Kit (ODK).

ODK is a set of open-source applications that allow program administrators to create questionnaire forms,

fill them out on smartphones or tablets during the interview, store and view aggregated information on a central server, and retrieve the data for analysis. ODK has branched into several platforms, one of which is Kobo Toolbox.

Laptop-, smart phone-, and tablet-based modalities typically require the presence of an enumerator or interviewer on the ground, although exceptions exist.



Kobo Toolbox is a free, open-source data collection platform that can be used offline. It has been widely adopted globally, including in FCV contexts. World Bank operations in Burkina Faso, Mali, Nigeria, and Sudan have successfully used the Kobo Toolbox for data collection, highlighting its adaptability and viability in a FCV environment. For instance, in Afghanistan, the use of Kobo Toolbox ensured the protection and integrity of household data through encrypted storage in a data management system after the Taliban transition to power in 2021. In Mali, it was instrumental in monitoring the progress of the LIPW program under the Jigiséméjiri project (see Chapter 10 on Monitoring and Evaluation for more details).

Phone-Based Data Collection and Registration

There are four primary tools for collecting and recording data through cell phones:

SMS, Interactive Voice Response (IVR), Unstructured Supplementary Service Data (USSD), and Computer-Assisted Telephone Interview (CATI).

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SMS is a versatile tool available on virtually all cell phones, including the most basic models. It can be particularly effective for data collection during emergency responses, as it ensures speed and reach of large numbers of people simultaneously. For instance, in the Kinshasa emergency program in the DRC, SMS was used for mass self-registration. Blast SMS messages were sent to households in target areas to gather data and scale up the program quickly. Even when not used directly for data collection, SMS can be used as an alert tool, as it was in Nigeria, to notify the intended population about upcoming data collection activities.

IVR enables automated communication between a computer and respondents using voice or keypad. Respondents can interact with the system by pressing keys or using voice recognition. After the respondent answers the call, the system plays recorded messages or dynamically generates speech to guide respondents through a series of questions. Responses are captured in real time, allowing for immediate data processing and analysis. Based on the responses, IVR systems can also trigger follow-up actions, such as asking additional questions or transferring the call to a live agent.

USSD provides a real-time messaging service between respondents and an application hosted by the service provider. Respondents

initiate a USSD session by entering a specific code. The session presents a text-based menu guiding users through prompts to collect data. Users respond by entering numerical or text inputs on their phone keypad. USSD operates in real time, ensuring immediate transmission and display of responses. The collected data are stored by the service provider's application for processing and analysis.

CATI involves interviewers using a computer system with specialized software to conduct telephone interviews. The software provides a structured script and questionnaire, guiding the interviewer through the process. During the call, the interviewer reads questions and records responses directly into the system. CATI can include validation checks and handle complex skip patterns and branching logic, ensuring that all questions are asked in the correct order based on previous answers.

Each instrument offers advantages and limitations (see Table 17). Even though these may not be specific to FCV contexts, it is essential to consider them when applying the tools in those contexts. Combining these tools can be highly effective, particularly when they use the same application or software. For example, SMS, IVR, and USSD can be used in combination with VIAMO software (see Box 19).



VIAMO software is extensively used across many countries, including in FCV settings. In the Sahel, for instance, numerous NGOs rely on VIAMO for data collection. VIAMO has also proven key to providing remote training to community leaders and other stakeholders, especially during the COVID-19 pandemic. In addition, it was used for an impact evaluation by UNICEF during the cholera epidemic in DRC. In Burkina Faso, the Social Safety Nets project partnered with VIAMO to implement human capital accompanying measures. Beneficiaries received preregistered messages on their phones and had access to a wide range of sensitization messages on a platform available on their mobile phone (simple phones, not necessarily smart phones) through the USSD technology (See Chapter 7).

TABLE 17. PHONE-BASED DATA COLLECTION AND REGISTRATION: ADVANTAGES AND DISADVANTAGES

	Advantages		
SMS	Fast data collection. Respondents decide the best time and pace to complete the survey. In case of overload, network issues, and failures, SMS already arrive, and system can resume from where information was lost.	Ability to reach large numbers of people simultaneously. Requires only basic respondent literacy. Data processed in real time.	Cheaper than other phone-based options. Respondents can verify their answers before sending them.
IVR	Fast data collection. Requires only basic respondent literacy.	Ability to reach large numbers of people simultaneously. Automatic data recording.	No cost for respondents. Low privacy risks.
USSD	Fast data collection. Ability to reach large numbers of people simultaneously.	No cost to respondents because connection with the server is direct.	Requires only basic respondent literacy.
CATI	High initial cost for initiators. Depends on the availability of respondents. Only one interview at a time per interviewer.	Need to hire enumerators for data collection. Requires time for interviewer training. Requires specific software.	More time required to develop and test questionnaire. Subject to network/coverage issues. Possibility of errors made during data entry by interviewer.

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**CONTINUE - TABLE 17. PHONE-BASED DATA COLLECTION AND REGISTRATION:
ADVANTAGES AND DISADVANTAGES**

	Disadvantages		
SMS	Cost of texting for respondents. Surveys need to be kept brief with a limited number of questions.	If a message isn't delivered, respondents cannot continue. Risk of low accuracy and overall quality of responses.	High rate of nonresponses. Data confidentiality risks.
IVR	High rate of nonresponses. Limited number of questions.	Risk of low accuracy and overall quality of responses. Interviews can be impersonal.	No or minimal qualitative data. Need interpreters for transcriptions if messages are in local languages.
USSD	In case of overload, network issues, and failures, respondents ...[cont'd]	... must reconnect and resume the process from the beginning, which could lead to abandonment.	
CATI	No fast data collection. No cost for respondents. Requires only basic respondent literacy.	High-response rate. Dynamic interactions with participants.	Possibility of qualitative, quantitative, and open-ended questions. Good data quality.

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BOX 19. CASE STUDY: TOOLS FOR EMERGENCY CASH TRANSFERS IN THE DRC



Leveraging Multiple Tools for Emergency Cash Transfers in the DRC

The Solidarity through Economic Transfers Against the Poverty in Kinshasa (STEP-KIN) project in the DRC used a combination of instruments to conduct en masse data collection and registration to deliver emergency cash transfers at scale. Initially, the project selected SMS-based data collection, and through a competitive tender process contracted GeoPoll as the service provider based on its strong technical proposal. However, the SMS-only approach was abandoned after a few months due to a low response rate. This challenge stemmed from the DRC’s widespread lack of trust in the SMS system, which has often been associated with scams and concerns over hidden fees (despite the project’s SMS being free). As a result, STEP-KIN pivoted to a multichannel approach that included USSD technology, field ambassadors, robocalls, and call centers.

Africell, the implementing partner, successfully deployed these tools, while the PIU complemented the effort with targeted radio communication to increase awareness. The USSD platform proved particularly effective in building trust among people, as it was perceived as more secure and reliable than SMS. At the same time, the project integrated nondigital approaches, such as on-the-ground personnel, to reduce exclusion errors for individuals unfamiliar with or unable to access digital technologies.

Additionally, STEP-KIN partnered with GiveDirectly to test its MobileAid technology, combining machine learning-based targeting, recipient self-enrollment, and cash delivery through mobile money (see World Bank Blog cited below). MobileAid emphasized minimizing the time between registration, automated eligibility verification, and cash disbursement. The quick turnaround created a “virality” effect, boosting trust and facilitating rapid, large-scale registration. However, some challenges with exclusion errors persisted, highlighting the need for continuous efforts to ensure inclusivity.



Blog: [How MobileAid & Machine Learning-based Targeting Can Complement Existing Social Protection Programs.](#)

Satellite Imagery

Satellite imagery offers a powerful tool for remote data collection. It is based on Earth observation and allows the capture of pictures of the Earth from space.

Satellite imagery can be effective for macro-level data collection and analysis to inform processes such as geographic targeting. It can help identify regions that are poor or prone to disasters by using several indicators, including roof materials

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or nightlights. However, these indicators are often approximate and do not provide the granularity needed for other processes, such as household targeting. As a result, the utility of satellite imagery diminishes at the micro level. Moreover, it tends to be more effective in urban settings, where nightlights and other indicators are prevalent compared with rural areas, which may lack such indicators. Cloud cover could also significantly impact the quality of satellite images, further limiting their reliability.

One effective approach is leveraging satellite imagery in combination with other data collection methods, as in the case of Togo's Novissi (see Box 20). Although Togo is not a fragile situation, its experience can be valuable to any other context or intervention considering the application of satellite imagery. Satellite imagery technology is further discussed in Chapter 6.

BOX 20. CASE STUDY: THE NOVISSI PROGRAM IN TOGO



Togo's Novissi Program: Employing Satellite Imagery, AI, and Mobile Technology

In Togo, the Novissi emergency cash transfer program was designed to support the poorest and most vulnerable people impacted by the COVID-19 pandemic.

Novissi leveraged satellite imagery, artificial intelligence, and mobile technology for the pandemic response. The program used high-resolution satellite imagery to identify lower-income communities. The indicators included roofing material, road quality, and other visible poverty indicators. By applying deep learning algorithms to the satellite images, the program produced micro estimates of the wealth of 2.4 square kilometers grid cells across Togo. These data helped identify the 100 poorest cantons in the country.

The wealth estimates from satellite imagery were combined with population density information and mobile phone metadata, allowing for more accurate identification of individuals living in poverty. Ground truth data on living conditions was collected through a large-scale phone survey of approximately 9,000 people. These data were then used to train machine-learning algorithms to estimate the wealth of each mobile subscriber in Togo. The combination of satellite imagery and mobile data allowed the program to prioritize individuals consuming less than \$1.17 per day. Beneficiaries received instant mobile phone payments, which they could access through newly created mobile money accounts.

Source: Novissi.

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No single tool is perfect. Data collection often requires balancing speed and accuracy, and the optimal approach depends on the specific situation and level of risk tolerance. In emergencies where rapid response is critical, a SMS blast-based data collection method may be more suitable than other, slower modalities that offer greater accuracy.

Combining different tools can be a strategic approach. Start with a quick method to gather initial data, then apply more precise tools as the situation allows or requires.

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BOX 21. THE WORLD BANK-ESA COLLABORATION



COLLECTING EARTH DATA THROUGH THE EUROPEAN SPACE AGENCY

The World Bank collaborates closely with the European Space Agency (ESA) to provide satellite imagery services. The World Bank is part of the Fragility, Conflict, and Security project, which falls under the Earth Observation for Sustainable Development (EO4SD) initiative led by ESA. EO4SD focuses on collecting earth observation data in countries affected by fragility and conflict across four thematic areas:

1. Natural resource management.
2. Justice, rule of law, and onset of crisis (for example, monitoring displacement).
3. Reconstruction and development of infrastructure.
4. Environmental security.

Several World Bank projects have successfully leveraged the EO4SD collaboration. For more detailed information, see the Fragility, Conflict, and Security EO4SD [website](#).

CHAPTER 6. TARGETING

This chapter explores various targeting methods and how they can be leveraged in FCV settings, assessing their advantages and challenges and discussing their applicability. The various targeting methods are evaluated for their appropriateness in FCV settings and their best application. This chapter emphasizes the need for a context-sensitive approach that aligns targeting methods with program objectives while navigating the complexities of conflict and fragility. While most can be adapted to FCV contexts, no approach will be fully FCV-proof. Several resources already discuss the objectives and general considerations for targeting social safety nets. This chapter will focus on the considerations for FCV contexts.

Once the data have been collected, governments and implementers can proceed with targeting. Targeting generally leverages data collected during the intake and registration process. However, in some circumstances, data collection and targeting overlap. For instance when implementing community based targeting or lottery based targeting, data may be collected after

households have been targeted. These tend to produce beneficiary databases which can be the genesis of social registries.

Errors in targeting can have serious consequences in FCV countries. Though FCV settings are not uniform, a common denominator is community tensions and divisions, which may be far more prominent in such settings. While perfect targeting is unrealistic,¹¹¹ errors—or the perception of errors—can exacerbate perceptions of discrimination, erode trust in government and aid organizations, and fuel social tensions. In such settings, the choice of targeting method must adhere first to the principle, do no harm, that is, limiting negative impact on community relations may supersede perfect targeting. Targeting is not a science, and sociopolitical considerations may need to take precedence. The key to targeting's success is transparency and easily understood implementation, both of which can increase buy-in. The success of targeting processes is also dependent on the quality of the delivery system as a whole.¹¹²

KEY CONSIDERATIONS IN TARGETING

Several considerations are relevant for targeting in FCV settings. While some of these are mentioned in the introduction section, here is a slightly more detailed overview:



Targeting is often a source of contention in social safety net (SSN) programs, particularly in FCV contexts. Perceptions of injustice in targeting can have negative impacts on communities, programs, and overall stability. Political economy, that is, the underlying community tensions or government priorities regarding stability and peace, may take precedence over purely quantitative or poverty-based targeting.

¹¹¹ Margaret Grosh, Matthew Wai-Poi, and Emil Tesliuc, *Revisiting Targeting in Social Assistance: A New Look at Old Dilemmas*, Human Development Perspectives (Washington, DC: World Bank, 2022), <http://hdl.handle.net/10986/37228>.

¹¹² Grosh, Wai-Poi, and Tesliuc, *Revisiting Targeting in Social Assistance*.

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There is often limited technical capacity among field workers, particularly farther away from urban centers, to properly implement targeting methodologies and explain them in a clear manner to beneficiaries.



Infrastructure (for example, roads, networks) can be damaged or destroyed, rendering certain locations inaccessible. In addition, the lack of identification poses an issue for enrolling beneficiaries in the program.



Risks include the safety of beneficiaries who may have to travel through insecure areas (gendered risks for both women and men). Implementers, particularly field workers, may also face similar risks in addition to being unable to access certain areas.



Violence or natural disasters can cause increased displacement and continuous arrival of new populations, complicating the targeting process, particularly when it is a static process rather than a continuous one.

TARGETING IN FCV: BALANCING OPPORTUNITIES AND CHALLENGES

SSN interventions can leverage several targeting methods depending on their objectives and design parameters. Such methods include geographic targeting, self-targeting, lottery, categorical/demographic targeting, community-based targeting (CBT), and proxy means testing (PMT), among others. Targeting methods can be combined, and no single mechanism is inherently superior to another; effective targeting depends on its alignment with program objectives, contextual factors, and the strength of the delivery chain. Task teams may consider developing different targeting methodologies for different areas within the same program as well as developing contingency targeting methods should a crisis occur. Targeting is not a static process but rather dynamic and adaptable. This contributes to ensuring the flexibility of the program, discussed in Chapter 1.

Geographic Targeting

Geographic targeting is typically the first step—and occasionally the only step—in the targeting process. Geographic targeting entails identifying the target populations within a specific area to either provide assistance to all households in that area or subsequently apply more targeted mechanisms. This method is particularly effective in emergency responses to a shock or crisis or in ultra-poor settings, where poverty levels are relatively homogeneous. In FCV contexts, geographic targeting can be especially useful, given the frequent scarcity of household-level data due to insecurity, infrastructure challenges, or rapidly changing conditions. More often, however, geographic targeting serves as a preliminary step before moving to household- or individual-level targeting.¹¹³ It helps identify and prioritize areas of intervention based on indicators aligned with program objectives, such as poverty rates, vulnerability levels, exposure to climate risks, or the presence of marginalized populations.

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¹¹³ Grosh, Wai-Poi, and Tesliuc, Revisiting Targeting in Social Assistance.

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In FCV situations, specific contextual considerations other than objective metrics can shape the geographic targeting.

Relevant questions include (1) should programs go to conflict regions; (2) are these regions accessible; (3) are they under government control; and (4) will going to certain areas and not others exacerbate the conflict.

Project Targeting Index (PTI)

One way to implement geographic targeting is through a PTI. The PTI is an evidence-based framework designed to improve geographic targeting by integrating multiple indicators that reflect the vulnerability and needs of different areas. Developed by the World Bank, the PTI can aggregate data on poverty, food insecurity, disaster risk, forced displacement, and other relevant factors to

create a composite index that helps prioritize project locations. Importantly, the PTI is one of the few targeting tools that can directly integrate conflict related data to guide targeting decisions. This approach has been successfully applied in countries like Madagascar and South Sudan (see Box 22), demonstrating its effectiveness in aligning project interventions with areas of greatest need.

The PTI not only enhances targeting effectiveness but also plays a crucial role in guiding discussions with policymakers toward evidence-based decisions. In FCV settings, where resource allocation can be heavily influenced by political interests, the PTI serves as a more data-driven tool that grounds policy dialogue in objective evidence rather than subjective or politically motivated choices.

BOX 22. CASE STUDY: GEOGRAPHIC TARGETING IN SOUTH SUDAN AND MADAGASCAR



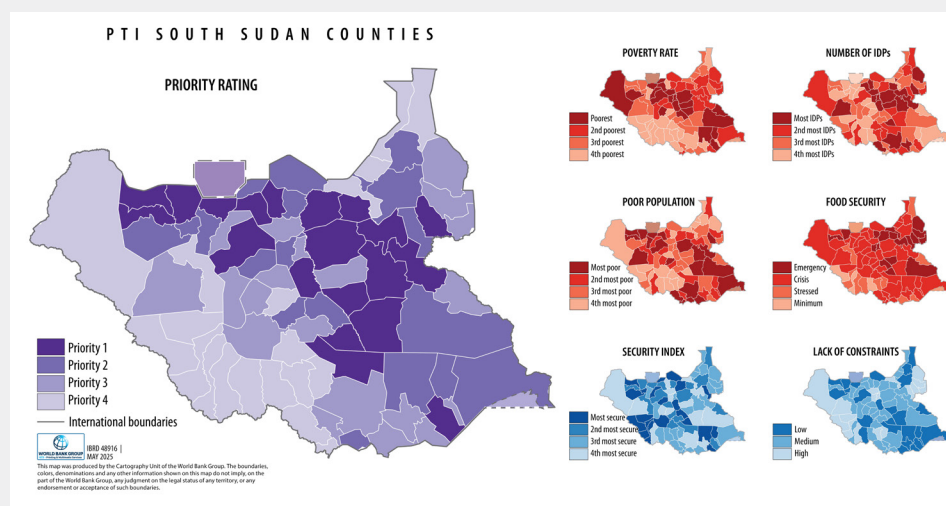
**SOUTH SUDAN: PRIORITIZING TARGETED AREAS AMID
CONFLICT AND FRAGILITY**

In South Sudan, the PTI was adapted to address the complex challenges of targeting in a highly fragile and conflict-affected context. The PTI helped ensure that interventions were directed toward the regions most affected by conflict, displacement, and food insecurity. The South Sudan PTI was developed by integrating multiple indicators that reflected the country's unique vulnerabilities, including conflict intensity, displacement rates, and food security data, to highlight the highest-priority areas for intervention. This tool enabled the World Bank to dynamically adjust its interventions in response to changing conflict dynamics, ensuring that assistance reached the populations most in need, even as conditions on the ground shifted. In South Sudan, PTI maps revealed significant gaps between project locations and high-priority areas, prompting the reallocation of resources to better align with evolving needs. For instance, areas experiencing a surge in conflict were prioritized for emergency food assistance and social protection measures, highlighting the PTI's capacity to adapt to real-time data.

CONTINUE - BOX 22. CASE STUDY: GEOGRAPHIC TARGETING IN SOUTH SUDAN AND MADAGASCAR



To bring this down from the portfolio to the project level, task teams can work with the index to choose relevant indicators for their project development objectives (PDOs) to generate a project-specific PTI. The use of these data is complemented by dialogue with local and central government authorities to refine targeting decisions, balancing objective criteria with local insights. This approach demonstrates how geographic targeting can be effectively tailored to address both quantitative and qualitative aspects of insecurity, ensuring that aid reaches the most vulnerable populations while adapting to the evolving context of FCV situations.



Source: Finn, Arden Jeremy, and Takaaki Masaki. Subnational Targeting of Project Sites Using Project Targeting Index (PTI). Washington, DC: World Bank Group, 2020.

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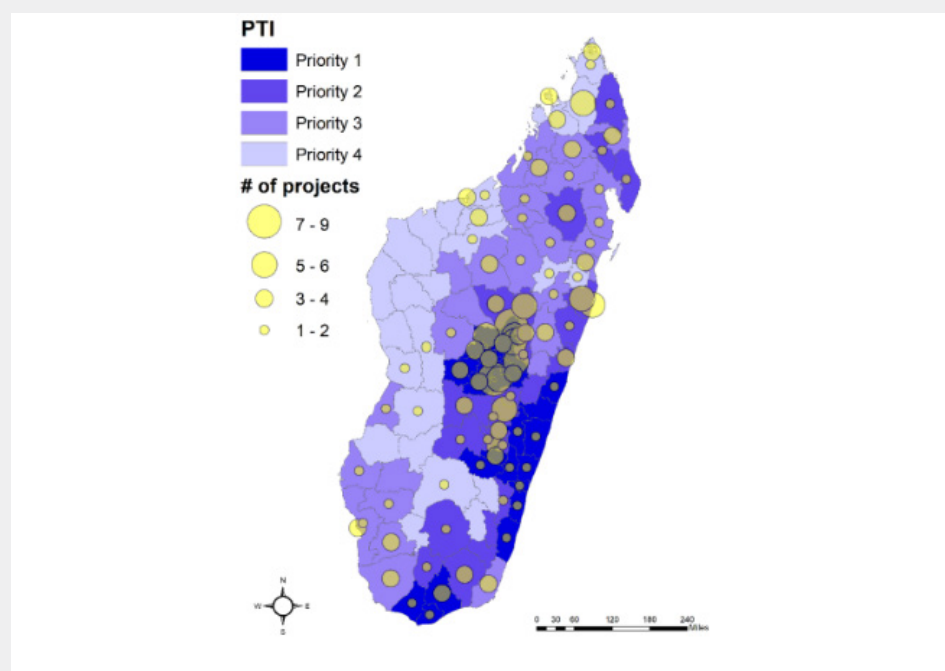
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CONTINUE - BOX 22. CASE STUDY: GEOGRAPHIC TARGETING IN SOUTH SUDAN AND MADAGASCAR



MADAGASCAR: ALIGNING PROJECT SITES WITH DEVELOPMENT OBJECTIVES

Likewise, in Madagascar, geographic targeting was used portfolio-wide and combined with a targeting index that includes considerations on institutional fragility and external shocks to targeting. This index combines traditional data on poverty with factors like the presence of other ongoing projects, climate change risks, and food insecurity hotspots. By incorporating these elements, the index ensures that projects can build synergies through co-location while also addressing cyclical risks, such as climate shocks and food insecurity. This approach highlights how geographic targeting indexes can evolve to meet the demands of both institutional fragility and environmental shocks, providing a dynamic tool to effectively manage and coordinate social protection efforts in complex contexts.



Source: Finn, Arden Jeremy, and Takaaki Masaki. Subnational Targeting of Project Sites Using Project Targeting Index (PTI). Washington, DC: World Bank Group, 2020.



Geographic targeting works best when combined with other methods or when adjusted dynamically with real-time data (for example, the PTI in South Sudan) to reflect shifting vulnerabilities. Close coordination with local authorities and ongoing monitoring are essential to ensure that aid reaches the right areas.

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Self-Targeting

Self-targeting aims to direct safety net benefits toward the most vulnerable populations by structuring program participation in a way that naturally attracts the intended beneficiaries. This is achieved by creating incentives that are more appealing to the poorest and most vulnerable groups, while being less attractive to those outside the target population. For example, in public works programs, the requirement to perform physically demanding or low-paid labor can act as a self-selection mechanism, discouraging participation by higher income individuals while remaining a viable opportunity for those in need. When thoughtfully designed, self-targeting can be an effective and efficient method to improve targeting accuracy without the need for intensive administrative screening.

Self-targeting can be a valuable process in FCV contexts where specific conditions make more complex targeting methods less feasible. It is especially useful when there is limited data available on household vulnerability, such as income or assets, and when insecurity prevents effective data

collection. In such cases, self-targeting provides a practical alternative by allowing individuals to opt into programs based on their needs rather than requiring detailed assessments that may be impractical. In the case of oversubscription, however, there may be a need for data collection among those who registered or adding a lottery to the targeting method.

Additionally, self-targeting can be more politically acceptable in situations where there are constraints on excluding non-poor households. Unlike other targeting mechanisms that necessitate government intervention to identify and exclude nonpoor participants, self-targeting allows for a less contentious, more inclusive approach. This can be critical in FCV settings where social tensions and political sensitivities are high. It also does not have the administrative burden of more complex targeting systems.

Self-targeting is often leveraged in public works or cash-for-work programs. These programs often pay low wages and require manual labor, effectively deterring nonpoor individuals while attracting those in need of income support (see Box 23).

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BOX 23. CASE STUDY: SELF-TARGETING AS A FILTER IN CAR



WORK FOR THE WILLING: SELF-TARGETING AS A FILTER IN CAR

The LONDO Project (P152512) in the Central African Republic (CAR) uses a self-targeting mechanism to effectively identify beneficiaries for its public works program. This approach allows individuals to voluntarily express their interest in participating in the program by registering themselves. The program sets the stipend for participants at a level below the prevailing market rate, which inherently targets those in significant need of income, as only those facing severe economic hardship are likely to accept lower wages. By relying on self-targeting, the LONDO project efficiently narrows the pool of potential beneficiaries to those most in need, leveraging their willingness to work under the program's terms. This method not only simplifies the targeting process but also helps reduce administrative costs and potential biases in beneficiary selection.

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Operational considerations

- **Effective Outreach:** Strong outreach efforts are critical to ensure that all intended beneficiaries are aware of the program, including the time and location for registration. Insufficient outreach can result in high exclusion rates.
- **Self-Targeting Modalities:** Depending on the context, self-targeting may take place at a fixed office, in the field, or online. In fragile, conflict-affected, and low-income country (FCV/LIC) contexts, field-based self-targeting is most common. These settings often see large crowds gathering in a single location for extended periods, raising potential security concerns. As with intake and registration processes (see Chapter 5), relocating activities to a more secure central location may be advisable.
- **Inclusive Participation:** To reduce barriers to enrollment, establish quotas for women, displaced populations, and other marginalized groups, ensuring their equitable participation.

- **Managing Oversubscription:** In ultra-poor settings, oversubscription is likely. To address this, combining self-targeting approaches with a lottery system can provide a fair and transparent selection process.

Demographic/Categorical Targeting

Demographic targeting involves identifying eligible beneficiaries based on specific, easily observable criteria, such as age, gender, or disability. It is a simple, cost-effective, and widely used targeting method. However, it may exclude individuals who do not fit neatly into the defined categories. Many SSN programs categorically target women on the basis that they may be highly represented among poor populations and face specific vulnerabilities across the course of their life and particularly in FCV. It is a good option in locations with highly homogeneous poverty rates where applying any poverty targeting method would be inefficient and could cause more resentment among beneficiaries and non-beneficiaries. Categories tend to be an easily understood method and limit the discontent (see Box 24 and Box 25).

TABLE 18. DEMOGRAPHIC/CATEGORICAL TARGETING: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Simplicity: Has lower information requirements than other forms of targeting, such as means testing or PMT. Given the limited data availability and the risks in collecting a lot of data in FCV settings, simplicity is essential. • Political acceptability: Often seen as a fair and equitable way to allocate resources, as it does not require subjective assessments of need or merit. • Transparency: Easy for beneficiaries to understand and harder to “game.” • Flexibility: Can be combined with other targeting methods, such as means testing.	• Exclusion errors: May not be as effective at targeting the poorest households as other methods, such as means testing or PMT. This is because the correlation between demographic factors and poverty is not always strong. • Inclusion errors: May not eliminate leakage to non-poor households, as some may be willing to participate despite the costs. • Needs flexibility in budget: In typical FCV data-scarce environments, it may not always be easy to estimate up front how many people would fall into the category, which could lead to a shortfall of resources or a first-come-first-served principle.

Demographic targeting is a good option for targeting programs that (1) need to be easy or quick to implement, as it does not require

complex data collection or analysis; and (2) target only a specific group, such as children or the elderly.

BOX 24. CASE STUDY: CATEGORICAL TARGETING IN MYANMAR



CATEGORICALLY TARGETING THE FIRST 1,000 DAYS IN MYANMAR

[The Myanmar Maternal and Child Cash Transfers for Improved Nutrition Project](#) (MCCT, P164129) employed categorical targeting at the household level to specifically address the nutritional needs of vulnerable groups. The project started off with geographic targeting,¹¹⁴ using indicators such as stunting and vulnerability to select the targeted location. Shan state, home to several different ethnic communities, was selected. However, only part of the state was under government control.¹¹⁵ To minimize the risk of exclusions and the possibility of any tensions, the project actively opted not to conduct any poverty targeting. Instead, it used categorical targeting, focusing on pregnant and lactating women, as well as households with children under age 2, across all communities in the state. This also ensured the inclusion of ethnic minorities. This approach worked in part because communities were homogeneous within themselves and the demographic category was acceptable. By concentrating resources in these categorical groups, the project aimed to enhance the nutrition and health of both mothers and young children. The program was designed to incentivize better nutrition practices and health service use through conditional cash transfers linked to specific co-responsibilities, such as attending nutrition education sessions and adhering to health checkups. This categorical approach ensured that the support was precisely directed to those most in need, thereby optimizing the impact on nutritional outcomes, supporting the overall effectiveness of the program, and ensuring higher social acceptability and inclusivity.

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¹¹⁴ The project actively included FCV considerations. This also led to the project's excluding certain areas, such as Rakhine state, which would bring up too many ethical considerations given the intensity of the conflict and the government's involvement

¹¹⁵ The government negotiated with armed groups for access with the support of the World Bank to ensure that not only areas within government control received support and funding. This initiative was also in the backdrop of peace process efforts.

BOX 25. CASE STUDY: CATEGORICAL TARGETING IN AFGHANISTAN



CATEGORICAL TARGETING IN AFGHANISTAN

The Maternal and Child Benefit Program (MCBP) housed under the Afghanistan Health Emergency Response (HER) Project (P178775) also employs categorical targeting to respond to (1) the persistent levels of malnutrition, particularly among children under age 2 and pregnant and breastfeeding women; (2) the inadequate access and use of health and nutrition services; and (3) the insufficient access to nutritious food. The program, implemented by the World Food Program, leverages both geographic and categorical targeting. Seven districts were selected based on (1) the principle of regional representativeness, as requested by the authorities (that is, at least one province from each region is included to account for the ethnic differences); and (2) levels of food insecurity and malnutrition and use of health services. The program then targeted all households with pregnant or breastfeeding women and/or children under 2. The categorical targeting is done on an individual basis—each individual woman in a household who meets the criteria is included in the program as a primary recipient. Given that most of the population is below the poverty line, using a poverty-targeted approach would not have been effective nor efficient.

Operational considerations

- **Prioritize Effective Outreach:** Conduct strong outreach efforts to ensure that all eligible beneficiaries are informed about the enrollment process and are able to present themselves as required.
- **Utilize Door-to-Door Enrollment When Possible:** Where intake and registration data are already available, consider a door-to-door enrollment approach. This method minimizes the security risks associated with mass gatherings and facilitates safer beneficiary interaction.
- **Implement a Phased Enrollment Process:** Alternatively, enroll pre-identified households in a phased manner, using the collected data to schedule appointments and manage flow. This approach reduces the risk of large crowds and improves overall enrollment efficiency.
- **Leverage Existing Databases:** In cases where intake and registration processes have not been completed, draw on existing databases, such as civil registries or enrollment lists from other programs (e.g., universal health care initiatives or school records), to identify and enroll eligible beneficiaries.



Demographic targeting is best used when the target groups are well defined and delivering assistance rapidly is urgent. Combining demographic targeting with other methods, such as geographic or community-based approaches, can help mitigate exclusion errors and improve overall program effectiveness.

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Community-Based Targeting (CBT)

CBT engages community leaders, community members, and/or local organizations to identify and verify eligible beneficiaries. This method draws on local knowledge of who are the poorest and most vulnerable in the target communities. By its nature of being based on communities' decision, CBT can have high acceptability. However, depending on its implementation, CBT is also susceptible to manipulation and bias particularly in areas with weak institutions or conflict, or where social cohesion is low.

A condition for effective implementation of CBT is that communities be more cohesive and know each other well. This renders CBT more effective in rural areas than in urban ones, where households in neighborhoods may have fewer relations with each other.¹¹⁶ Even in such circumstances, however, particular attention should be paid to ensure that marginalized groups (women, minorities, displaced populations, and the like) are included in the process. This requires explicit decisions by implementers (see Box 26).



Communities may have their own definition or understanding of poverty that differs from that of program implementers. For instance, it is common for communities to rank households based on their potential to earn rather than actual consumption alone. It could be useful to develop targeting criteria with the community to ensure highest acceptability. As this could be detrimental to minority or marginalized groups, the definition of criteria should reflect input by all groups and identify ways to increase the voice of those minority groups.

Grosh, Wai-Poi, and Tesliuc, Revisiting Targeting in Social Assistance.

Despite the data revolution and increasing availability of other options, CBT remains a favored choice for its ties to the country's social fabric.¹¹⁶ The community has been part of the eligibility determination process for years in many countries; thus, there is a strong sense that the community must still be a part of the eligibility determination process.¹¹⁷ It is important to consider the possible trade-off between political and technical imperatives when designing targeting methods.¹¹⁸ In the limited comparative treatment arm

experiments that have been done, CBT may be preferred by communities or lend cohesion. However, it is rarely used alone. Some programs use CBT as a filter to further narrow the pool of households prior to using other methods. Other programs use community validation only at the end, taking steps to avoid reintroducing elite capture and bias at this stage, such as by allowing households that were excluded during the original CBT process to be included or allowing only subtractions but not additions.

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¹¹⁶ Grosh, Wai-Poi, and Tesliuc, Revisiting Targeting in Social Assistance.

¹¹⁷ Grosh, Wai-Poi, and Tesliuc, Revisiting Targeting in Social Assistance.

¹¹⁸ Kathleen G. Beegle, Aline Coudouel, Emma Monsalve Montiel, and Mercedes Emma, Realizing the Full Potential of Social Safety Nets in Africa (Washington, DC: World Bank Group, 2018), <http://documents.worldbank.org/curated/en/657581531930611436>.

TABLE 19. CBT: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Inclusion: More accurate and inclusive than categorical or geographic targeting, as it takes into account local knowledge and dynamics. • Accountability: More transparent and accountable, as it involves community members in the targeting process. • Transparency: Easy for beneficiaries to understand and harder to “game.” • Cost-effectiveness: More cost-effective, as it does not require the same level of data and infrastructure as other methods.	• Exclusion through bias: Susceptible to bias, as community members might be swayed by many factors influencing their assessment of the poverty or vulnerability of other community members, such as political ties or social hierarchies. • Exclusion through elite capture: Susceptible to manipulation and elite capture, as community leaders may have their own interests and be able to sway the community to determine in their favor. • Capacity requirements: May not be feasible in areas with weak institutions or active conflict, as it relies on the active participation of community leaders, which may not be possible in such areas or because they might be clearly associated with one side of a conflict.

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BOX 26. CASE STUDY: SAFETY NET PROJECT EMPOWERS THROUGH CBT IN SOUTH SUDAN



COMMUNITY AT THE CORE: SOUTH SUDAN'S SAFETY NET PROJECT EMPOWERS THROUGH CBT

The South Sudan Safety Net and Skills Development Project (SNSDP) employed CBT for the identification and selection of beneficiary households and individuals for the public work and skills development components. It targeted 25,000 poor households, including 21,500 for LIPWs and 3,500 for skills development. The project used CBT to ensure transparency, community awareness, and sensitivity to the situation of the poor and vulnerable households. The CBT process involved the formation of a Boma Development Committee (BDC) representing various community groups. For LIPWs, eligibility criteria included poverty, limited income, and employment opportunities, with 30 percent of youth beneficiaries being women. The CBT process for LIPWs included a conflict-sensitive social analysis conducted by BDCs at the Boma level. For skills development activities, eligibility criteria included youths ages 18–30, gender equity in intake, education status, poverty, and active participation interest.

The South Sudan Social Safety Net Project (SSSNP, P169274) targeted a total of 65,000 poor and vulnerable households, with LIPWs covering 55,000 households and cash transfers (CTs) covering 10,000 households. The project maintained it for both LIPW and CT targeting, selecting communities based on vulnerability criteria, and conducting community sensitization and consultations to validate eligible households. The targeting criteria were reviewed for implementation in conflict-affected areas, ensuring flexibility to respond to changing dynamics.

The South Sudan Productive Safety Net for Socioeconomic Opportunities Project (SNSOP) continued to use CBT for beneficiary selection, while Component 2, "Provision of Economic Opportunities," employed a self-selection mechanism with a public lottery in case of oversubscription to ensure fairness and minimize grievances.



To mitigate risks, CBT should incorporate external validation, clear eligibility criteria, and grievance redress mechanisms. Engaging diverse community members in the process helps reduce biases and ensures a more equitable selection of beneficiaries.

Operational considerations

- **Assess Community Dynamics:** During the preparation and design phase, take time to understand local community dynamics. This helps identify groups at risk of exclusion and informs a more equitable targeting process.
- **Promote Inclusive Community Representation:** Ensure that community representatives or committees involved in CBT reflect gender diversity and include key groups, such as minority and marginalized populations. Where possible, co-develop eligibility criteria or local definitions of poverty in collaboration with the community.
- **Incorporate Fragility Factors:** Integrate considerations related to fragility into decision-making processes. For example, prioritize communities or groups whose economic activities are most vulnerable to shocks or instability.
- **Foster Diversity Among Field Teams:** Recruit a diverse team of implementers and field workers to enhance accountability and ensure broader community trust throughout the process.
- **Establish Quotas for Inclusion:** Introduce quotas to guarantee the inclusion of minority and marginalized groups within the program, helping to mitigate systemic exclusion.
- **Develop a Security Plan:** As CBT typically requires in-person gatherings, it is essential to anticipate potential security risks. A well-developed security plan can help protect both communities and field staff from possible threats.

Proxy-Means Testing¹¹⁹ (PMT)

PMT uses proxy indicators based on data analytics from household surveys, such as housing quality or asset ownership, to assess household wealth and vulnerability. PMT is less data intensive than direct-means-testing and can be adapted to FCV settings. PMT attempts to predict household welfare using measurable characteristics (family size, housing conditions, or education) to predict income or welfare levels.

PMT tends to rely on registries or databases, which typically do not update information frequently. PMT can be useful for ranking households for programs aimed

¹¹⁹ The section only focuses on PMT rather than means testing, as it is rarely used in FCV contexts because the requisite data are usually not available to verify households' income or assets against independent sources.

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at addressing chronic poverty. Its reliance on static databases, though, can make PMT too inflexible to be relevant in volatile contexts or to effectively respond to shocks, at least without adjustments. However, adjustments that incorporate information about the risk of weather-related shocks into PMT, for instance, can develop triggers for program expansion following such events. There is limited documented experience on the integration of conflict indicators, but it may be possible to include proxy indicators that pertain to the fragile and conflict context or to estimate the impact of conflict on certain assets and thus include a vulnerability to conflict weight in the scoring, or potentially include real time updates on displacement for instance. Households can lose many productive or static assets (for example, cattle, transportation, houses, and so on), which can instantly impact their welfare. This can add complexity, so there is a trade off with ease of implementation.

Views on PMT are diverse. Many, especially in ministries of finance or planning, view PMT as a modern, scientific approach that can prevent patronage politics in social programs and safeguard their reputation. However, some communities find PMT to be a complex and opaque system that is inflexible and difficult to understand.¹²⁰ Another concern regarding PMT in FCV specifically, is that a PMT is only as good as the data that feeds into it. Data quality is often a concern in low income and FCV countries.

120 Grosh, Wai-Poi, and Tesliuc, Revisiting Targeting in Social Assistance.

BOX 27. SOCIAL COHESION AND TARGETING IN FRAGILE AND CONFLICT-AFFECTED CONTEXTS



STRENGTHENING SOCIAL COHESION THROUGH APPROPRIATE TARGETING IN FRAGILE AND CONFLICT-AFFECTED CONTEXTS

There is no one targeting method that inherently promotes or impedes social cohesion more than others. Rather, it is the appropriateness of a method for a certain context and its application that can—or cannot—promote social cohesion. The level of development and quality of the delivery system contributes to the effective implementation of the targeting method. Communication and outreach are particularly important (see Chapter 4) in this regard.¹²¹ Even the “best” targeting processes and methods can lead to tensions if poorly communicated or explained to the community.¹²²

Untransparent or poorly implemented targeting methodologies can negatively impact social cohesion in fragile and conflict-affected states. The literature on social cohesion and social protection points to targeting as the main culprit when it comes to increased tensions and decreased cohesion. Targeting methods that lack transparency or are difficult to understand can exacerbate social tensions, fueling perceptions of injustice or corruption.¹²³ Targeting approaches perceived as biased, corrupt, or favoring specific groups can increase resentment and intensify existing ethnic or social tensions, especially in contexts where such divisions were central to past conflicts.¹²⁴ For example, PMT is often viewed as a “black box,” which is not easy to understand and hence whose results may not be accepted by the community—especially if their understanding of poverty is different from administrators’ or programs’ definition.

Even CBT can backfire if poorly implemented, particularly in contexts where there is one dominant group. Unless addressed, such constraints can deepen divisions by fostering feelings of exclusion and resentment among those left out. For instance, in Niger, CBT was done with three committees (a group of leaders including at least two women, a group of non-leader women, and a mixed group of non-leaders with at least two women), with results showing that using one committee would lead to manipulation and information asymmetries.¹²⁵

Conversely, well-designed and -implemented targeting methods can strengthen social cohesion in fragile contexts. Universal targeting, which provides benefits to a whole population or an entire region, or village or area and so on without exclusion, is often seen as fostering social stability and cohesion.¹²⁶ This approach is most relevant

¹²¹ Saidi, “How to Maximize the Impact of Adaptive Social Protection.”

¹²² Della Guardia, Lake, and Schnitzer, “Selective Inclusion in Cash Transfer Programs.”

¹²³ Ian MacAuslan and Nils Riemenschneider, Cash Transfers and Social Relations (conference draft, Centre for Social Protection Conference, Institute of Development Studies, 2011), <https://www.ids.ac.uk/download.php?file=files/dmfile/MacAuslanRiemenschneider2011Cash-transfersandsocialrelationsCSPconferencedraft.pdf>.

¹²⁴ Babken Babajanian, Social Protection and Its Contribution to Social Cohesion and State-Building (Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), 2012), https://www.socialcohesion.info/fileadmin/user_upload/Social_Protection_and_its_Contribution_to_Social_Cohesion_GIZ.pdf; Ifat Idris, Conflict-Sensitive Cash Transfers: Social Cohesion, K4D Helpdesk Report 201 (Brighton, UK: Institute of Development Studies, 2017), <https://gsdrc.org/wp-content/uploads/2017/09/201-Conflict-sensitive-cash-transfers-and-social-cohesion.pdf>.

¹²⁵ Grosh et al. Revisiting Targeting in Social Assistance: A New Look at Old Dilemmas (World Bank, 2022).

¹²⁶ Della Guardia, Lake, and Schnitzer, “Selective Inclusion in Cash Transfer Programs.”

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**CONTINUE - BOX 27. SOCIAL COHESION AND TARGETING IN FRAGILE
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in ultra-poor settings, where there is little difference among the poor (that is, high poverty rate and homogeneity).¹²⁷ However, universal targeting is rarely feasible with the limited available resources in these contexts.

It is important subsequently to design targeting methods and processes that have a high degree of legitimacy. Transparent targeting strategies that emphasize clarity and neutrality can also increase buy-in from diverse and opposing political actors, which is crucial in conflict settings. For example, Yemen's Emergency Crisis Response Project (ECRP) uses clear and objective targeting criteria, allowing the program to be viewed as politically neutral and trusted by all parties involved in the conflict.¹²⁸ Well-managed elite capture using CBT can ensure and increase social cohesion. Also, while PMT is considered complex and difficult to explain, leading to tensions following its use, some research suggests that beneficiaries sometimes perceive PMT as more legitimate than CBT. PMT is perceived to be less manipulatable and more objective, particularly in settings with significant ethnic diversity.

127 Pascale Schnitzer and Quentin Stoeffler, Targeting for Social Safety Nets: Evidence from Nine Programs in the Sahel, Policy Research Working Paper 9816 (Washington, DC: World Bank, 2021), <http://hdl.handle.net/10986/36434>.

128 Afrah Alawi Al-Ahmadi and Samantha De Silva, Delivering Social Protection in the Midst of Conflict and Crisis: The Case of Yemen (English), Social Protection and Labor Discussion Paper 1801 (Washington, DC: World Bank Group, 2018).

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TABLE 20. PMT: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Less data-intensive than direct-means-testing. PMT can be implemented using data from household surveys, which are often available even in FCV-affected income countries. • Adapted to drivers of fragility: PMT can be used to target social assistance programs in FCV settings by using proxy indicators relevant to the specific context. For example, PMT could be used to target households in FCV settings that have been more affected by conflict or are more likely to be mobilized due to violence. • Versatile: PMT can be used to target a wide range of social assistance programs, including conditional cash transfers, subsidized health insurance, and social pensions. • Objective: PMT limits human bias by relying on quantitative data. While there are claims that households can manipulate the data through their answers (if they know which variables are relevant), this is generally unfounded. In contexts with high tensions, objectivity may be important.	• Difficult for target population to understand: Because how PMT decisions are made might not be easily understood by the target population, the integrity of the decision making process might be questioned. • Data scarcity may make PMT inaccurate: PMT is based on statistical models that use household characteristics to predict poverty. However, these models are only as accurate as the data they are based on, and they may exclude households that are actually poor in data-scarce contexts. • May exclude individuals who are not captured by the proxy indicators: PMT uses proxy indicators to assess household wealth and vulnerability. However, these indicators may not capture all the factors that contribute to poverty or fragility, including care work carried out largely by women and girls, preventing their entry into the labor market. As a result, PMT may exclude households that are poor and/or vulnerable. • May not be sensitive to shocks: PMT predicts long-run welfare. In practice, registries using PMT do not usually update information frequently. These features make PMT too static to respond to shocks effectively.¹²⁹



PMT should be paired with clear communication strategies and can be combined with community validation to enhance acceptance. In contexts with dynamic needs, integrating PMT with flexible adjustments for real-time shocks (for example, droughts, conflicts) can improve responsiveness.

¹²⁹ Pascale Schnitzer and Quentin Stoeffler, Targeting for Social Safety Nets: Evidence from Nine Programs in the Sahel, Policy Research Working Paper 9816 (Washington, DC: World Bank, 2021), <http://hdl.handle.net/10986/36434>.

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BOX 28. PRECISION IN TARGETING: PMT IN SOMALIA



PRECISION IN TARGETING: THE SHIFT TO PROXY MEANS TESTING IN SOMALIA'S SAFETY NET

The Somalia Shock Responsive Safety Net for Human Capital Project (P171346, SNHCP) employs PMT as its primary targeting mechanism to accurately identify poor and vulnerable households. SNHCP targets the most vulnerable households by applying PMT, which uses household characteristics and asset ownership data to estimate their economic status. This approach allows for a systematic and fair selection process, helping reduce inclusion and exclusion errors and ensuring that cash transfers reach those most in need..

SNHCP initially relied on CBT and categorical targeting methods, which, while effective in some contexts, were often susceptible to bias and elite capture. As the project scaled up, there was a growing need for a more standardized and data-driven method that could minimize errors and improve targeting accuracy. The shift to PMT was driven by the need to reduce subjective judgments in beneficiary selection and to enhance the overall efficiency of the safety net program. By moving to PMT, SNHCP aimed to align its targeting process with international best practices, leveraging data to make more precise and equitable decisions that are resilient to manipulation and better suited to Somalia's evolving socioeconomic landscape.

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BOX 29. CASE STUDY: TARGETING IN URBAN AREAS IN TOGO



TARGETING IN URBAN AREAS IN TOGO: MULTISTAGE TARGETING WITH SWIFT PROXY MEANS TEST

While Togo is not on the World Bank Fragile and Conflict States list, the country provides an innovative targeting approach—Survey of Well-being via Instant and Frequent Tracking (SWIFT)—that could be useful in such contexts. The Togo Social Safety Net and Basic Service Project needed to expand into Lome with a limited budget, while it had previously only targeted rural areas. To do so, the project developed a multistage approach, starting with geographic targeting using satellite imagery and crowdsourced data to identify the poorest neighborhoods in Lome. The project relied on PTI that included data such as nighttime lights, population density, flood risks, and school travel time. After selecting the 45 poorest neighborhoods, the project relied on self-registration in those neighborhoods based on the assumption that this would filter out the wealthier households, reducing data collection costs. Finally, the project implemented the SWIFT PMT to target the poorest households and finally asked the community to validate the beneficiary lists.¹³⁰

Using machine learning, the SWIFT PMT is an abridged PMT: by using poverty correlates to generate poverty estimates, it requires fewer questions to predict household welfare. In the case of Togo, the SWIFT PMT, which includes less than half the questions of the traditional PMT, outperformed the latter and for a smaller budget.¹³¹ In a context of rapidly changing realities, limited resources, and high volatility and insecurity, this methodology can increase the ability to properly and efficiently target poor households while limiting security risks.

¹³⁰ Yuko Okamura, Tim Julian Ohlenburg, and Emil Daniel Tesliuc, Scaling Up Social Assistance Where Data Is Scarce: Opportunities and Limits of Novel Data and AI (Washington, DC: World Bank Group, 2023), <http://documents.worldbank.org/curated/en/099050824132537925>.

¹³¹ Luis Alberro et al., Evaluation of Urban Targeting in Greater Lome (Washington, DC: World Bank, forthcoming).

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Operational considerations

- Strong communication regarding targeting is key in all circumstances; however, it is even more important in the case of PMT, which tends to be a “black box” for communities.
- Consider developing models that include variables linked to FCV settings.

Digital Methods (Big Data and AI)

In recent years, there have been significant advances in the use of digital methods,¹³² particularly leveraging big data and artificial intelligence (AI) to strengthen PMT. Studies reveal how these methods can improve targeting accuracy. The methods are in fact PMT using different data and algorithms. For example, in Kinshasa, DRC, satellite images and mobile phone data identified and excluded wealthier individuals from a poverty-targeted cash transfer scheme (see Box 30). In [Latin America](#), countries like Colombia, Costa Rica, and Ecuador use AI and machine learning to minimize errors and improve data quality in social registries. While the use of such methods exists in FCV countries, it is more limited. This should not prevent learning from settings where this has been successfully implemented.

While the use of big data and machine learning should be further explored in FCV countries, it still faces challenges today. The use of big data can overcome challenges related to access in FCV countries’ hard-to-reach and insecure areas: it forgoes the need to send surveyors to the field and put

them at risk for instance. In the context of limited resources, leveraging big data can cost significantly less than extensive, on-the-ground PMT surveys. Nonetheless, the use of big data may not always be the best option in an FCV context. Such methods can rely on resources, such as electricity and mobile phones (see Box 31), which are limited in low-income contexts and particularly in rural and FCV settings, where they may be the most required. Using nighttime lights, for example, for geographic targeting may not be appropriate where there is limited electricity. In addition, the low mobile phone penetration in many areas could lead to the exclusion of the poorest demographic. There is emerging research on using satellite imagery to detect changes in settlement patterns and population flows and using machine learning to predict such patterns. Such data provides a quick way to understand the scale of the displacement and potential impact. Such data and analysis can contribute to improved targeting and also anticipatory action

Data and security concerns apply across the board but are particularly important when accessing mobile phone data. FCV countries struggle with governance and rule of law and may not have the appropriate legislative framework to govern such activities. This increases the risk related to the use of such data relative to other contexts—even anonymized—which views exchanges of phone calls and movement of potential beneficiaries, especially in fragile and insecure contexts.

¹³² Digital here does not refer to the use of tablets and mobile phones for data collection, rather to the use of new instruments and tools such as satellite and big data and machine learning

TABLE 21. DIGITAL DATA COLLECTION: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Fewer human resources and less time: Big data and machine learning require fewer human resources in the field and less time than would be required for CBT or PMT. This also reduces the cost without compromising the quality or accuracy. • Potentially useful for shocks: Big data could be useful in cases of a shock or conflict erupting. Monitoring the change in use or change in location of mobile phones (through pinged towers) could improve understanding of displacement dynamics. Satellite images of villages could provide important data for geographic targeting in the context of displacement. It could be used to target social assistance programs in FCV settings by using proxy indicators that are relevant to the specific context. • Objective: Using machine learning could limit human bias by relying on quantitative data and artificial intelligence, decreasing the ability to manipulate data by administrators and households. In contexts with high tension, objectivity may be important.	• Difficult for target population to understand: Using remote digital tools can limit interaction with target populations and can also be difficult to explain. As it might not be easily understood how decisions are made, the integrity of the decision making process might be questioned. • Limited digital and technological penetration: Big data requires the availability of resources like electricity or mobile phones. Such technological advances are not always widely available in low-income, fragile contexts. These methods may exclude poor households in data-scarce contexts, limiting the ability to leverage this methodology. Other inputs can be used, but use cases are still limited. • Unregulated machine learning and AI can pose risks: This is still a new field of research with limited regulation. These tools could be used in less transparent and positive ways, which is a risk to consider in FCV settings. Accessing mobile records has significant data security and protection implications. There are heightened risks of data misuse in FCV settings, which could potentially lead to targeted violence, discrimination, and instability.

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BOX 30. CASE STUDY: DIGITAL TARGETING IN KINSHASA



GOING DIGITAL: HOW THE STEP-KIN PROJECT REVOLUTIONIZED TARGETING WITH A DIGITAL-FIRST APPROACH

The digital-first approach to targeting in social protection interventions offers an innovative and efficient strategy, particularly in FCV contexts. The Solidarity through Economic Transfers Against Poverty in Kinshasa (STEP-KIN) project in Kinshasa, DRC, is a leading example of this approach. Faced with severe data and operational constraints during the COVID-19 pandemic, STEP-KIN bypassed traditional targeting methods by leveraging digital tools such as satellite imagery and mobile data.

The project first identified the most vulnerable areas using satellite imagery to create hotspot and vulnerability maps. This was followed by collaboration with mobile network operators (MNOs), which provided anonymized lists of mobile numbers in the targeted areas. Simple proxies, like excluding numbers associated with smartphones or high data usage, helped further refine the pool by excluding wealthier individuals. The MNOs then sent mass messages to these prescreened numbers, inviting eligible individuals to self-register via mobile platforms. This allowed the entire targeting and enrollment process to be conducted remotely, without the need for physical presence, which was imperative during the pandemic.

This digital-first approach enabled STEP-KIN to reach 300,000 beneficiaries rapidly and efficiently. This highlights its potential as a powerful tool in contexts with sufficient data infrastructure and high mobile phone penetration. It demonstrates how nontraditional data sources and digital platforms can be used to overcome barriers in FCV settings, where conventional methods are often unfeasible. However, the approach's success relies heavily on existing digital infrastructure and the willingness of private partners to share data, making it a context-specific tool best suited for urban and digitally connected environments.

A similar model is now being explored by GiveDirectly to target displaced populations, using mobile data to identify individuals who have moved due to conflict or climate hazards. This evolution in digital targeting underscores the growing importance of technology in expanding access to social protection for vulnerable groups.

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BOX 31. CASE STUDY: – TARGETING WITH DIGITAL DATA IN AFGHANISTAN



PROGRAM TARGETING WITH MACHINE LEARNING AND MOBILE PHONES IN AFGHANISTAN

This case study explores the use of nontraditional administrative data, specifically call detail records (CDR) from mobile phones, processed with machine learning to improve program targeting in Afghanistan. The study evaluates the effectiveness of using CDR data from a large mobile phone operator in Afghanistan, matched with household survey data from the Afghan government's Targeting the Ultra-Poor (TUP) anti-poverty program.

The TUP program used a hybrid targeting method combining geographic targeting, community wealth ranking, and a short follow-up survey. The study compared the performance of CDR-based targeting with traditional asset- and expenditure-based methods. The analysis included households with and without mobile phones to simulate realistic scenarios of phone ownership. The indicators used for the CDR related to an individual's communications were:

- Average call duration and percentage of initiated conversations.
- Their network of contacts, for example, the entropy of their contacts and the balance of interactions per contact.
- Their spatial patterns are based on cell tower locations, for example, the number of unique antennas visited and the radius of gyration.
- Their recharge patterns (including the average amount recharged and the time between recharges).

The analysis revealed that:

- CDR-based targeting is less effective when a large portion of the target population does not own a phone.
- When phone ownership is high (84 percent in the study), CDR-based targeting is comparable to traditional methods.
- First targeting households without phones improves the effectiveness of CDR-based methods.

The study demonstrates that nontraditional data sources, such as CDR, combined with machine learning can enhance the targeting of social protection programs in FCV contexts. This approach can be particularly useful when traditional data collection methods are unfeasible or too costly. Indeed, CDR-based targeting can substantially reduce costs. However, the effectiveness of CDR-based targeting depends on the level of phone ownership within the target population. As such, this method could be leveraged in more urban settings, as phone penetration in LIC rural settings may be drastically more limited.

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Combination of CBT and PMT

CBT and PMT are sometimes used together in the same program. Over one-third of the CBT-based programs in the Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE) also use PMT.¹³³ There are several reasons that both methods might be used together, depending in part on the specific functions performed by the community.

In some cases, the community may be involved in outreach, prelisting households for assessment, or even data collection on a standardized PMT form. This approach makes sense, as it allows the community to contribute to the targeting process while still benefiting from the more rigorous and data-driven approach of PMT.

In other cases, the community may play a more active role in the decision-making process, with CBT being used to identify eligible households and PMT being used to validate or adjust those decisions. This approach is often justified on the grounds that CBT can help minimize exclusion from the program due to lack of information or resources, while PMT can help improve the accuracy of the targeting process.

However, using both CBT and PMT together can also lead to problems of coordination and consistency, as there is a risk of conflicting decisions between the two methods. Using CBT to generate a list of potential beneficiaries and then using PMT to refine that list can be effective at reducing errors of inclusion. However, this approach also introduced significant errors of exclusion, as PMT ruled out households that had been identified by CBT as eligible. Additionally, using PMT to overrule the decisions of community committees can undermine their credibility and lead to social tensions.

Other evidence suggests that using CBT can be beneficial as a filter in cases where budgets or capacity are severely constrained or information sources limit the ability of more quantitatively driven methods, to predict welfare status with sufficient accuracy. By adding PMT to a CBT process (Box 32), the likelihood of cross-community variation can be reduced. This can be achieved by incorporating the following elements:

- Emphasizing money-metric poverty in the process.
- More training for community agents on the program's objectives.
- Developing clear operational manuals, information campaigns, and accountability mechanisms.

¹³³ The Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE) provides indicators for 140 countries on social assistance, social insurance, and labor market programs to analyze the scope and performance of SP programs based on program-level administrative data and national household survey data: <https://www.worldbank.org/en/data/datatopics/aspire>.

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BOX 32. CASE STUDY: DUAL-TARGETING IN BURUNDI



BLENDING LOCAL INSIGHT WITH DATA: DUAL-TARGETING IN BURUNDI'S CASH FOR JOBS PROJECT

The World Bank's Cash for Jobs Project (P175327) in Burundi uses a dual-targeting approach, combining CBT with PMT to reach the most vulnerable populations.

CBT engages local community members to identify eligible participants based on local knowledge, ensuring that the selection reflects community-specific needs and dynamics. PMT complements this by using household surveys to collect standardized socioeconomic data, such as household size and asset ownership, to objectively assess poverty levels. This dual approach balances the contextual insights of CBT with the data-driven objectivity of PMT, enhancing both the accuracy and fairness of beneficiary selection. By blending local insight with structured data analysis, the project improves the targeting of cash transfers, ensuring that support reaches those most in need in Burundi.



The combination of CBT and PMT works best when clear guidelines and communication channels are established to align the two approaches. Engaging communities early in the process, training local agents, and maintaining transparency can help ensure that this hybrid method remains effective and trusted by all stakeholders.

Lottery

Random selection is another method for identifying beneficiaries for social assistance programs. This approach involves selecting beneficiaries from a pool of eligible individuals at random. Random selection is highly equitable and inclusive, as it provides everyone in the eligible pool with an equal chance of being selected. The process is also easily understood by beneficiaries. Additionally, it does not require extensive data collection or analysis. Random selection can also be perceived as fair and “one’s luck” (see Box 33). However, in some

circumstances, there can be perceptions of inequality—lottery may not be appropriate for all types of safety net programs.

Public lotteries are a type of random selection that is sometimes used to allocate rationed slots in a program. The use of lotteries in social protection programs can be an effective tool for ensuring fairness and transparency.¹³⁴ However, lotteries should not be seen as a standalone targeting method but rather a complementary tool to be used in conjunction with other methods, such as CBT or PMT. Additionally, lottery are generally most useful when programs are over-subscribed.

¹³⁴ Paul Bance and Pascale Schnitzer, Can the Luck of the Draw Help Social Safety Nets? Social Protection and Jobs Policy and Technical Note 24 (Washington, DC: World Bank, 2021), <http://hdl.handle.net/10986/35385>.

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TABLE 22. LOTTERY: ADVANTAGES AND DISADVANTAGES

Advantages	Disadvantages
• Less data intensive: A lottery requires less data collection. Since it is most likely implemented in contexts of widespread poverty, where the poverty rate far exceeds the number of available slots, the likelihood of inclusion errors is small. It can be leveraged in changing situations or when an influx of new households occurs due to conflict—a lottery can be a quick way to target people and get the program going. • Quick and cost effective: Lotteries require minimal investment, as there is usually no need for data collection. They can be quickly implemented, which, in contexts of insecurity or conflict, can be important to spend less time on the ground. • Equitable and inclusive: Lotteries can have high acceptability because they are easy for beneficiaries to understand and have luck-based acceptance.	• Exclusion errors: While the risk of inclusion errors with lotteries is small, there is a high risk of exclusion errors, which should be carefully considered in contexts of community tensions and divisions. • Inclusion errors: May not be able to eliminate leakage to nonpoor households, as some may be willing to participate despite the costs. • Generally, not standalone: While this method can be effective, it is rarely used on its own but rather as a complementary tool. In addition, given that SP projects seek to build systems, eventually, most will collect data.

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BOX 33. CASE STUDY: HOW LOTTERIES ENSURE EQUITY IN THE DRC



LUCK OF THE DRAW: HOW LOTTERIES ENSURE EQUITY IN THE DRC'S SOCIAL PROTECTION PROGRAMS

In the Democratic Republic of Congo (DRC), targeting methods for social protection programs highlight the need for community engagement, flexibility, and transparency. Public works programs and cash transfers in rural areas have shown that thorough community sensitization builds trust and ensures transparent beneficiary selection. Continuous community feedback and robust grievance management helped adapt programs to include marginalized groups and address specific vulnerabilities.

Initially, PMT was considered for targeting, but its stringent criteria often excluded many vulnerable households. Given the widespread nature of need, the program shifted toward more inclusive, universal approaches, particularly in areas hosting refugees, to minimize exclusion risks and grievances. This strategy allowed for broader coverage, ensuring that social protection reached those most in need, and underscored the importance of adapting targeting methods to the local context.

The DRC Eastern Recovery Project (P145196, STEP) employed a dual-targeting approach, combining self-registration with a public lottery system. The lottery ensured fair, transparent, and bias-free selection among oversubscribed candidates, maintaining community trust and acceptance. A quota to ensure that the minimum inclusion of women (50 percent) was also effective. This method was not only cost effective and time efficient compared with PMT, which required extensive personnel and posed safety risks in a post-conflict environment, but also better suited to the complex and high-demand context of the DRC, demonstrating that lotteries can be an equitable targeting solution where traditional methods fall short.¹³⁵

¹³⁵ Bance and Schnitzer, Can the Luck of the Draw.



Lotteries are most effective when combined with other targeting methods that establish eligibility criteria, ensuring that those most in need are included in the pool. Clearly communicating the lottery process and criteria to communities is essential for maintaining trust and demonstrating the fairness and transparency of the selection process.

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Operational considerations

- **Maximize Participation Through Outreach:** Ensure the attendance of all potential beneficiaries by implementing clear, inclusive, and consistent communication strategies. Effective outreach is critical to the success of the lottery process and should be prioritized from the outset.
- **Develop a Comprehensive Security Plan:** Since lottery processes typically involve in-person gatherings, they may attract attention that could pose risks to both community members and field staff. A robust security plan should be established to assess and mitigate potential threats, ensuring a safe and orderly process.
- **Set Inclusive and Transparent Quotas:** Clearly defined quotas help promote fairness and inclusivity, especially in diverse or vulnerable populations. Quotas should be determined based on demographic data and contextual analysis to ensure equitable representation and access.

ALIGNING HUMANITARIAN AND SOCIAL PROTECTION TARGETING FOR GREATER IMPACT

In FCV settings, humanitarian agencies play an integral role, often serving as the first line of support for vulnerable populations. However, the disconnect between short-term humanitarian aid and longer-term, development-oriented safety net systems can lead to inefficiencies and gaps in coverage. Effective coordination between humanitarian actors and government-led social programs is essential for creating more sustainable and resilient support structures.

One notable example of humanitarian targeting is the Household Economy Analysis (HEA), a livelihood-based

framework developed by humanitarian agencies to anticipate and respond to food crises. The HEA approach maps out livelihood zones—geographic areas where people share similar patterns of access to food, income, and markets—and identifies wealth categories within these zones. In some regions, like the Sahel, HEA is used prominently to assess food security risks in emergency situations and target aid, although its application is not yet widespread globally.¹³⁶

Recent efforts to better coordinate humanitarian and development assistance have shown promising results. In Ethiopia, for instance, coordination between humanitarian agencies and government programs led to the creation of the Productive Safety Net Program (PSNP), which integrates humanitarian aid with more stable, development-focused support. The PSNP includes agreed systems to expand during droughts, seamlessly integrating humanitarian responses into a government-led framework. Similarly, in Mali, beneficiaries of humanitarian aid in conflict-affected regions were eventually incorporated into the World Bank supported national safety net program Jigiséméjiri, allowing them to access more stable livelihood support and resilience-building initiatives.

Key areas for aligning humanitarian and development assistance include:

- **Geographic targeting and shock response:** Defining common livelihood zones and establishing triggers for response can help coordinate actions during crises. Shared geographic targeting frameworks enable both humanitarian and development actors to identify and prioritize the most vulnerable areas consistently.

¹³⁶ Pascale Schnitzer, "How to Target Households in Adaptive Social Protection Systems? Evidence from Humanitarian and Development Approaches in Niger," *Journal of Development Studies* 55 (sup1) (2019): 75–90, <https://www.tandfonline.com/doi/full/10.1080/00220388.2019.1677531>.

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• **Harmonization of eligibility criteria:**

Jointly building capacities and harmonizing eligibility criteria between humanitarian and government actors can improve efficiency and equity in targeting. For example, using a unified approach to define household and individual vulnerabilities can help streamline the delivery of benefits and reduce duplication of efforts. This could also facilitate a potential transition of caseloads from humanitarian agencies to the government.

• **Addressing context-specific challenges:**

Targeting in humanitarian contexts must account for the immediate needs caused by disasters, the loss of livelihoods, and issues related to displacement. In Iraq, for instance, tensions arose when IDPs received substantially more humanitarian aid than other conflict-affected but non-displaced households received.

Coordinating targeting strategies across humanitarian and government-led programs can lay the groundwork for more integrated and effective support systems.

Through data sharing, the development of common targeting frameworks, and joint responses to shocks, actors in both sectors can strengthen the overall safety net for vulnerable populations—improving both short-term relief and long-term resilience.

Alignment does not require identical targeting criteria, as humanitarian and social protection programs often serve distinct objectives.

However, strategic alignment can ensure that efforts are complementary rather than duplicative, reducing inconsistencies such as targeting the same populations in conflicting ways. Moreover, aligned approaches can facilitate smoother transitions from humanitarian assistance to inclusion in government systems. In shock contexts—such as climate-related disasters or conflict—harmonized targeting between humanitarian and government responses may become essential to ensure timely and coordinated support.

Fragile contexts change quickly and may require quick and effective action.

Countries transitioning out of conflict or other fragility or countries experiencing high displacement and new conflict may require a quick response, such as a scaleup or change in their activities. In such instances, closely collaborating with humanitarian partners can be essential to (1) leverage their database; and (2) divide and conquer coverage (aligning on target method).

BOX 34. CASE STUDY: SCALING UP SOCIAL ASSISTANCE IN SUDAN



SCALING UP SOCIAL ASSISTANCE TO 80 PERCENT OF THE POPULATION IN SUDAN

Following the overthrow of President Omar al-Bashir, in 2019, Sudan installed a civilian government that sought to establish a long-term social protection system. However, to do so, it had to deal with the immediate consequences and aftermath of decades of military rule with an extremely unstable macroeconomic outlook. The government requested the World Bank's support in implementing a short-term cash transfer program to mitigate the impacts of the upcoming economic reforms needed, such as a fuel subsidy, and build the foundational safety net system.

The Social Impact Mitigation Program was intended to provide \$5 a month for one year to 80 percent of the population (30 million individuals). Scaling up support to the whole country presented significant targeting challenges. In the absence of a national registry, the program relied on the Civil Registry, maintained by the Ministry of Interior. The program used an exclusion criteria targeting method, given the nearly universal approach and the inability to collect additional data. It also used administrative data to screen out the top 20 percent of the population and used a simple set of exclusion criteria, such as voluntary self-exclusion or holding a public service position. In addition, the program used data from telecom-excluded households based on phone use. The program envisioned a universal approach (automatic enrollment) for rural areas where poverty was widespread. This adaptive methodology allowed the program to proceed quickly and limited exclusion errors in a fragile context. The program was halted, however, at the start of the war in 2023.

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CHAPTER 7. DELIVERING CASH AND ACCOMPANYING MEASURES

Once households or individuals have been targeted, the delivery of benefits can begin. Cash delivery refers to the process of “ensuring that the right amount of money reaches the intended recipients at the appropriate time and frequency while minimizing costs to the program and the beneficiaries.”¹³⁷ While cash transfers are effective tools to protect human capital and increase the well-being of households in situations of fragility, conflict, and violence (FCV) (see Chapter 3), in these settings cash alone may not be sufficient to address the full range of risks and vulnerabilities faced by affected populations. To enhance impact on resilience, cash can be complemented by accompanying measures. This chapter first examines the delivery of cash benefits, then explores the role of accompanying measures in FCV contexts, delving into key adaptations for each.

Delivering Cash: Instruments and Modalities

Safety net programs can use a variety of instruments and modalities to deliver cash transfers to recipients, ranging from manual to electronic and digital methods (see Figure 6). Traditional manual delivery involves distributing physical cash or paper vouchers at designated pay points, such as post offices, government buildings, or ad hoc centers, allowing recipients to receive their benefits directly in hand. Electronic modalities include prepaid cards (without a chip), smart cards (with a chip), and direct transfers to bank accounts. These tools allow beneficiaries to withdraw funds from ATMs or make purchases through point-of-sale devices. Digital delivery—typically not requiring a bank account—enables transfers through mobile money platforms. Beneficiaries receive funds directly to their mobile phones either via the cash-out modality, which provides a one-time code via SMS to collect funds at authorized pay points, or through an e-wallet, allowing recipients to store and spend funds digitally at approved vendors or for online transactions.

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FIGURE 6. CASH INSTRUMENTS AND DELIVERY MODALITIES

INSTRUMENT	EXAMPLE	MODALITY
 Paper	• Cash bills • Vouchers • Checks	Manual (PSP*, government staff)
 Plastic Cards	• Prepaid cards • Smart cards • Debit cards	Electronic (direct deposit, bank transfers, reload)
 Mobile Money	• E-cash • E-vouchers	Digital (cash-out, e-wallets)

Source: World Bank staff.
Note: *Payment service provider.

¹³⁷ Emil Tesliuc, Margaret Grosh, Azedine Ouerghi, and Carlo del Ninno, For Protection and Promotion: The Design and Implementation of Effective Safety Nets (Washington, DC: World Bank, 2008), <https://openknowledge.worldbank.org/entities/publication/0eb7f5f5-5ead-54a1-867c-a2741e22c864>.

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The selection of cash instruments and delivery modalities is influenced by multiple factors. These typically include a country's legal framework, its financial and technological infrastructure, and overall service availability.¹³⁸ These elements are fundamental in determining the most appropriate and effective method of cash transfer in a given context.

In FCV settings, the choice of payment modality can become more complex due to additional risks and considerations that may not be as prevalent in more stable environments. In these settings, factors such as beneficiary safety, social cohesion, and specific risks associated with insecurity can significantly impact the selection of cash delivery methods. Each modality offers unique advantages and presents specific challenges that must be carefully weighed (Table 21).

TABLE 23. CASH DISTRIBUTION MODALITIES: ADVANTAGES AND DISADVANTAGES

	Advantages	Disadvantages
Manual distribution	• Direct delivery (cash-in-hand). • Flexible if beneficiaries are displaced. • No network connection is required. • Allow beneficiaries to gather in groups, promoting social interaction and cohesion.	• Risk of physical attacks on staff or beneficiaries if gathering in large groups or requiring long travel time to and waiting time at pay points. • Risk of delays or suspension of delivery if pay points are damaged or inaccessible. • Risk of theft or diversion in transit.
Digital transfers	• Efficient delivery, reducing delays. • Portable benefits, which can be accessed remotely. • No need for physical cash, reducing the risk of theft or loss in conflict. • Transparency in transactions, mitigating risks of fraud and corruption.	• Infrastructure can be damaged, or connectivity lost, during violence, undermining regularity of payments. • May require long travel to the point of withdrawal, increasing security risks. • Beneficiaries without legally recognized identification are excluded. • Cell phones may make beneficiaries easily identifiable. • Vulnerable to hacking by terrorist groups, data security, and fraud. • Risk of leaving out vulnerable groups, including women and those living in rural areas with limited access to digital platforms or skills.
Electronic delivery	• Efficient delivery, reducing delays. • Options for savings. • Secure transfer, with minimal risk of misappropriation. • Transparency in transactions, mitigating risk of fraud and corruption.	• Banking infrastructure can be damaged during violence, undermining payment regularity. • May require long travel time to banking facilities, increasing security risks. • Beneficiaries without legally recognized identification are excluded. • Identification can be lost during violence and displacement. • Lack of trust in the formal banking system.

138 Lindert et al., The Sourcebook on Social Protection Delivery Systems.

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For instance, manual distribution of cash offers beneficiaries immediate access to funds, which is especially important in volatile and insecure settings. This modality allows beneficiaries to purchase essential items and meet their immediate consumption needs without delay, a critical factor in environments where future access to resources may be uncertain. In addition, manual distribution can also play a key role in enhancing social dynamics among beneficiaries (see Chapter 3).

However, manual distribution is not without its drawbacks in FCV settings. The physical distribution of cash poses risks, including heightened vulnerability to theft and physical attacks for both beneficiaries and payment agents. These risks are exacerbated when beneficiaries gather in large numbers at payment points or must travel long distances to access payment locations. Additionally, manual distribution can be undermined by logistical challenges. Payment points may become targets of violence or inaccessible due to security concerns or other barriers, thus compromising the regularity, continuity, and timeliness of payments.

Mobile transfers can offer security advantages by reducing the need for prolonged on-the-ground presence, though they do not fully eliminate security risks.

Digital or mobile transfers generally allow beneficiaries to receive their transfers remotely and at their convenience, enabling them to choose the optimal time and place for withdrawal. This flexibility can significantly reduce the risks associated with collecting cash in person if there are security risks involved. Yet, reliance on mobile money can also introduce barriers. It may exclude individuals who lack access to mobile phones, have low financial literacy, face connectivity issues, or are illiterate. Additionally, digital transfers do not fully eliminate the perception or reality of security risks. For instance, in settings where cash-out points are far from target areas, beneficiaries may still need to travel considerable distances, potentially increasing their exposure to security threats. The visibility of using phones for transactions can also heighten security fears. In Burkina Faso, for instance, beneficiaries living in highly insecure areas and receiving mobile transfers reported increased fear of being easily identifiable by local armed groups.¹³⁹

KEY CONSIDERATIONS FOR CASH DELIVERY IN FCV SETTINGS

The delivery and implementation of establishment payment methods can also be significantly affected by FCV risks and challenges, including:



There is often a limited availability of qualified payment agencies capable of or willing to operate in high-risk areas.



Infrastructure (for example, roads, networks) can be damaged or destroyed.



There is an increased risk of theft during the transportation of cash and the payment process, along with heightened vulnerability to abuse and corruption.

¹³⁹ Della Guardia et al., *Safety Nets in Contexts of Violence*.



Risks include the safety of beneficiaries who may have to travel through insecure areas, becoming targets for violence or theft. Implementing parties and private sector partners, such as payment agents, may also face similar risks in addition to being unable to access certain areas.



Violence or natural disasters can cause sudden displacement of populations, complicating the distribution process as dispersed individuals become difficult to reach.

Given these risks and considerations, safety net interventions in FCV situations have adapted traditional cash delivery methods.

These adaptations have primarily been made to tackle the challenges posed by insecurity, among other risks. The following section outlines some of these modifications.

Adapting Cash Payment Delivery in FCV Settings

The adaptations that have emerged from existing international experience can be grouped into two sets. One set involves enhancing the mobility of the payment process for both the payment sites and the beneficiaries, and the second set involves maintaining the existing payment sites and/or beneficiaries' locations. The first set includes two main strategies: (1) relocating beneficiaries and payment points to safer areas; and (2) establishing mobile payment sites. Each of these strategies is designed to mitigate the risks associated with cash distribution in insecure environments. The second set involves (1) implementing enhanced security measures; and (2) relying on remote cash delivery through digital transfers.

Adaptation Set One: Enhancing Mobility

Relocating Beneficiaries and Payment Sites

The strategy of relocating the cash distribution process to safer areas is particularly relevant in manual distribution scenarios, where payment agents may face

difficulties accessing beneficiary villages. In such cases, beneficiaries may still be able to move to and from these areas. By relocating the payment process to areas that are more secure and accessible to payment agents, the safety of both the beneficiaries and the agents could be enhanced and the continuity of cash delivery could be ensured (see Box 35.).

The new locations should be selected in close collaboration with local authorities and stakeholders who possess in-depth knowledge of the local social and security dynamics. It is vital that these new payment sites are not too far from the beneficiary communities, in order to minimize travel time, financial costs, and exposure to security risks. The site identification and selection must consider the balance between accessibility and safety, ensuring that the relocation does not inadvertently impose additional burdens on beneficiaries, such as increased travel costs, which could effectively reduce the benefit level they receive. Potential locations for these new sites might include urban centers, although the final decision should be based on a thorough assessment of the local context, facilitated by collaboration between the project implementation units (PIUs) and local stakeholders.

Once safer areas for cash distribution have been identified, the next step involves planning and organizing the logistics of the relocation. The logistics plan should address several key considerations to ensure that the process is smooth and effective:

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• **Transportation and accessibility:**

Determine the necessary arrangements to facilitate beneficiaries' travel to the new locations. This includes organizing transportation means, scheduling, and routes that maximize safety and minimize costs.

- **Communication and outreach:** Develop a communication strategy to inform beneficiaries about the change in payment location and the logistics involved. This can include leveraging multiple communication channels, such as community meetings, door-to-door communication, or mobile messaging, to ensure that the information reaches all beneficiaries effectively and discreetly.

- **Cost management:** Outline the associated costs of relocation, including transportation and potential accommodation expenses.

- **Safety considerations:** Assess and address safety risks, particularly concerning vulnerable groups, such as women, who are often the primary recipients in many safety net programs. Risks may include theft, GBV and/or sexual harassment, exploitation, and abuse. Measures can include enhanced security during transit and at the new distribution sites and possibly separate transportation arrangements or distribution times to enhance safety.

These arrangements should be clearly documented in a detailed operational plan, ideally incorporated into the project's operations manual. This plan should include changes to outreach and communication strategies, specific transportation arrangements, security measures, and any special instructions or requirements for the new locations.



Secure communication of the payment schedule in high-risk areas: When providing payment details to beneficiaries in high-risk areas, it is essential to choose the most secure methods to ensure that sensitive information does not fall into the wrong hands, such as armed groups. Avoid using radio announcements or other public broadcast methods that can be easily intercepted. Instead, consider safer alternatives:

- **Face-to-face:** Whenever possible, opt for direct, in-person communication. This method reduces the risk of interception and allows for immediate clarification of any questions or concerns beneficiaries might have.
- **SMS:** If conditions allow, SMS can be used to deliver payment details. Sending SMS to verified phones associated with beneficiary households is relatively private and can be a secure way to reach beneficiaries directly without exposing sensitive information broadly.

The timing of communication also enhances security. Inform beneficiaries about payment details closer to the actual payment date. Providing information too far in advance can increase the risk of security breaches and logistical complications.



Compensating beneficiaries for relocation costs: Where necessary and possible, it is advisable to compensate for the relocation costs incurred by beneficiaries through additional financial transfers or dedicated resources. This compensation can be facilitated by contingency or unallocated funds available during project preparation. This can be highly valuable in situations where additional measures, such as relocations, become unexpectedly necessary.

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BOX 35. CASE STUDY: ORGANIZING RELOCATIONS OF PAYMENT SITES IN MALI



ORGANIZING RELOCATIONS OF PAYMENT SITES AND BENEFICIARIES TO SAFER AREAS IN MALI

In areas characterized by high security risks but where some mobility for beneficiaries was still possible, the Jigiséméjiri project implemented strategic relocations of payment sites to safer areas, with the goal of preserving the continuity of cash delivery.

Coordination: Jigiséméjiri's PIU worked closely with local authorities to identify these lower-risk areas and finalize the relocation plan.

Site relocation: The project relocated payment sites to the nearest largest towns or administrative centers within the target districts, which were considered more accessible and safer than the original locations.

Transportation and cost coverage: Although the project did not organize direct transportation, such as vehicles, for beneficiaries, it covered all travel expenses incurred by them, regardless of the distance from the village. This ensured that the financial burden of moving to a different location did not fall on the beneficiaries.

Scheduling: Payments were scheduled on days coinciding with local fairs or events, which typically attract large numbers of people from nearby villages. The choice of the timing was deliberate to minimize travel through dangerous areas, as these events were less likely to be targeted by terrorist groups.

Communication: To maintain the confidentiality of payment details and protect against security threats, Jigiséméjiri employed a cascade communication method. Payment information was relayed through a chain from payment agencies, mostly NGOs to village committees, then to village heads, and finally to the beneficiaries. This method secured sensitive information while keeping beneficiaries well informed about when and where their payments would be made.



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■ Establishing Mobile Payment Sites

In addition to relocation, establishing mobile payment sites for manual cash distribution can offer a flexible solution in insecure environments, particularly when sites become inaccessible or even targets of violence. In these circumstances, maintaining permanent pay points may lead to disruptions or suspensions of payments or even endanger lives, thus requiring alternative arrangements to enable adjustments in accordance with the evolving security landscape.

Mobile payment points are designed to be temporary, though they can be repeatedly deployed as part of a broader strategy to

ensure continuous delivery of assistance even in volatile situations (see Box 36).

They can be set up in a designated area for the duration of the cash distribution process only and dismantled immediately afterward. Payment points can be established and relocated as needed, adapting to each payment cycle based on the prevailing security conditions. These mobile sites do not necessarily replace fixed permanent points but can effectively complement them. As a result, mobile points reduce the likelihood of becoming targets for attacks, thus minimizing the risk of payment suspensions and enhancing the safety of both recipients and staff.

BOX 36. CASE STUDY: MOBILE PAYMENT POINTS IN YEMEN



EMPLOYING MOBILE PAYMENT POINTS IN YEMEN

The Yemen Emergency Crisis Response Project (ECRP) provides an example of how mobile payment points can be used in an active conflict setting. The ECRP was designed to support poor and vulnerable populations in Yemen through various safety net programs, including cash transfers, during the ongoing conflict. The project relied on UNICEF to directly implement the cash transfer component. Payments were delivered through a combination of fixed and mobile (also called “outreach”) payment sites using manual cash delivery to ensure safer cash distribution. A total of 1,350 payment sites, including both fixed and mobile, were established across Yemen’s 33 districts.

Fixed payment sites were established by bank agents, fixed branches, or offices operating at the same location throughout the payment delivery phase. The site location was selected based on several criteria, including population density, topography, and overall size of the district. Each district was mandated to have at least one fixed payment site operational for 26 days to accommodate all beneficiaries.

Mobile (outreach) payment sites were set up in areas where no fixed payment sites were viable due to distance or security concerns. The sites were temporary, set up in designated areas for short periods to serve the beneficiaries and removed after the cash distributions. The locations for these mobile sites were identified by local social workers hired by UNICEF, who leveraged their in-depth knowledge of the territory to identify secure locations and support the cash delivery process.

In addition to fixed and mobile payment sites, the ECRP carried out outreach payments through home visits (home outreach). Outreach home visits were specifically designed for beneficiaries with physical impediments or sociocultural barriers that prevented them from accessing the fixed and mobile payment sites. These individuals were identified in advance and included in the payment lists, allowing them to request home visits through the project’s grievance redress mechanism (GRM).

Project staff determined that fixed and mobile payment sites must be located no more than two hours on foot or within a 10-kilometer radius from the beneficiaries, ensuring ease of access. Only in the districts severely affected by the war, where standard procedures were hindered, were the distance criteria relaxed to accommodate up to 20 kilometers of distance.¹⁴⁰

¹⁴⁰ UNICEF. 2020. Social Impact Assessment: Unconditional Cash Transfer. Yemen Emergency Social Protection Enhancement and COVID-19 Response Project. Sana’a: UNICEF Yemen. https://www.unicef.org/yemen/media/4591/file/Yemen%20ECRP_AF5_Social%20Impact%20Assessment.pdf.

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Key Takeaways from Delivery Adaptations Involving Greater Mobility of the Payment Process

- **Payment regularity:** While mobile payment sites, as well as relocations, can help ensure the continuity of payments, they do not necessarily guarantee their regularity, as these adaptations are contingent on the changing security situation. In fact, not keeping a regular payment schedule may be necessary to limit knowledge of payment days by nonbeneficiaries (armed groups in particular).
- **Communication:** Adaptation strategies involving the mobility of pay points may involve higher transaction costs and efforts in maintaining effective communication with the beneficiaries about changing payment locations and delivery schedules. Make sure to establish a system for clear and continuous communication, relying on local stakeholders and implementers.
- **Continuous assessment and list of preidentified locations:** Regularly assess the security context and maintain a list of preidentified locations (backup list) where cash payments could potentially be moved in case the existing ones become inaccessible.

Adaptation Set Two: Maintaining Existing Payment Sites and Beneficiary Locations

As stated, the second set of adaptations of the cash payment process in FCV involves maintaining the existing payment sites and/or beneficiaries' locations while (1) implementing enhanced security measures; and (2) relying on remote cash delivery through digital transfers.

Enhanced Security Through Security and Military Escorts

One significant FCV adaptation is the use of security or military personnel to oversee and secure the payment process while ensuring the safety of beneficiaries, staff, and cash. This measure can be particularly relevant when handling large sums of money, offering two main advantages.

✓ **Deterrent effect:** The presence of security or military personnel can act as a powerful deterrent to potential attackers, reducing the likelihood of targeting cash transfer operations.

✓ **Protection:** In the event of an attack, security or military personnel can provide immediate defense and protection, substantially lowering the risk of harm or loss to beneficiaries, staff, and financial assets.

However, this measure is not without its challenges and potential downsides. It may have unintended consequences, including:

- **Increased visibility:** The presence of security or military convoys or personnel might inadvertently draw unwanted attention to the cash transfer process, potentially escalating rather than mitigating security risks.
- **Community perception:** The deployment of armed personnel may be perceived as threatening or intimidating by local populations, which may undermine trust and social acceptance.
- **Risks to communities and project workers:** The involvement of military or security forces may be associated with increased GBV risks. It is crucial that projects employing military escorts implement stringent safeguard measures to mitigate these risks. Details of these safeguards can be found in World Bank and FCV Best Practice 6.

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As a result, the decision to use security or military escorts is highly context specific and should be approached with caution. It is generally considered as a last-resort option, employed only when other adaptations or risk mitigation measures are insufficient to ensure safe and effective access. This decision depends on a range of factors, including the prevailing political and security conditions, societal perceptions, and the nature, scale, and sensitivity of the operation. A deep understanding and deep assessment of these factors is essential to determine whether the use of escorts is operationally justified.

Such a decision must be made in line with the applicable policy framework and due diligence requirements. For World Bank Investment Project Financing (IPF) operations, the [Environmental and Social Framework](#) (ESF) sets out the requirements to assess and mitigate the risks, and impacts from, the use or security personnel on project-affected communities and project workers.¹⁴¹ Specific guidance for Bank staff can be found in the [Good Practice Note on Assessing and](#)

[Managing the Risks and Impacts of the Use of Security Personnel.](#)

The Borrower and/or project contractor may determine that security or military personnel should be engaged. Once such a decision is made, the Borrower is responsible for assessing the security risks for the project, including security risks to project workers, assets, and activities, as well as for identifying mitigation measures to manage the risks. The risk assessment will consider a number of factors, such as the track record—including allegations with any link to abuse—and professional reputation of the security and military personnel in question.¹⁴² In making security arrangements, the Borrower will be guided by the principles of proportionality and Good International Industry Practice, and by applicable law, in relation to hiring, rules of conduct, training, equipping, and monitoring of such security workers. The Borrower will also not sanction any use of force, except for preventive and defensive purposes in proportion to the nature and extent of the threat.¹⁴³

WORLD BANK AND FCV BEST PRACTICE 6

Examples of Mitigation Measures When Engaging Security or Military Personnel

- A clear Code of Conduct for security or military personnel, specifying what constitutes unacceptable behavior.
- Training personnel on appropriate conduct toward affected communities and workers and on the use of force.
- An accessible grievance redress process, equipped to process sexual exploitation and abuse/sexual harassment (SEA/SH) complaints.
- A clear process for incident reporting.
- Stakeholder engagement, focusing specifically on security risks, the Code of Conduct, and security-related grievance management.

For more information about mitigation measures, see the [Good Practice Note on Assessing and Managing the Risks and Impacts of the Use of Security Personnel](#). For specific mitigation measures for SEA/SH risks, see the [Good Practice Notes on Addressing Sexual Exploitation and Abuse and Sexual Harassment \(SEA/SH\) in Human Development Operations](#) and in [Investment Project Financing Involving Major Civil Works](#).

¹⁴¹ See, in particular, paragraphs 24–27.

¹⁴² World Bank. Environmental and Social Framework (ESF) for IPF Operations: Good Practice Note on Assessing and Managing the Risks and Impacts of the Use of Security Personnel. Washington, DC: World Bank Group. <http://documents.worldbank.org/curated/en/692931540325377520>.

¹⁴³ World Bank, Good Practice Note on Use of Security Personnel.

BOX 37. CASE STUDY: CONSIDERING THE USE OF MILITARY ESCORTS IN THE CASH PAYMENT PROCESS IN THE DRC AND MALI



CONSIDERATIONS FOR ENGAGING MILITARY PERSONNEL IN THE CASH PAYMENT PROCESS IN THE DEMOCRATIC REPUBLIC OF CONGO (DRC) AND MALI

International experience offers two examples of the decision-making involved when considering the use of military escorts. In the **DRC**, the Social Fund (Fonds Social de la République Démocratique du Congo, FSRDC), which managed the Stabilization and Recovery in Eastern DRC (STEP) project's payment process for the labor-intensive public works (LIPW) program, opted not to use military escorts. The decision was made primarily based on the fund's high level of social acceptance among the local communities. Introducing military personnel was considered counterproductive, as it could instill fear and undermine the established trust between the FSRDC and the communities it served.

In Mali, conversely, the Borrower decided to employ military escorts. Typically, these comprised two to three personnel in areas that were dangerous yet accessible to payment agents or government staff. The military personnel, sourced from the Malian Armed Forces (Forces Armées Maliennes, FAMA), were engaged on a case-by-case basis under the discretion of the PIU Coordinator. When military escorts were used, no security incidents occurred during the payments, suggesting that in Mali's specific context, military oversight provided a secure and effective means to conduct cash transfers.

These contrasting examples from the DRC and Mali highlight the importance of local security dynamics, community perceptions, and operational needs in the decision to employ military forces for cash payment processes.

Determining the appropriate number of military personnel required to oversee the cash payment process is contingent on several factors, including the context and scale of the operation. For standard safety net operations, such as Mali's Jigiséméjiri project, a relatively small security detail, typically ranging from two to four military personnel, proved sufficient. This deployment size can be adequate for managing regular cash distributions where the security risk level and the sums of money involved are moderate. In situations that involve larger financial transactions or elevated security risks, the number of military escorts may need to be significantly increased. An example of this was the COVID-19 emergency response in Mali, where the government used Jigiséméjiri's existing delivery systems

to provide emergency cash transfers to nearly 400,000 households impacted by the pandemic. Given the substantial sums of money distributed and the heightened security concerns due to escalating violence, the involvement of the Malian Armed Forces (Forces Armées Maliennes, FAMA) was scaled up to between 20 and 30 personnel.

■ Digital Money Payments

In FCV settings, mobile money payments have emerged as a key delivery modality in safety net operations. Digital transfers have proven to be an effective and safe instrument, complementing or even entirely replacing the traditional manual distribution of physical cash. The most used digital instruments include cash-out and e-wallet modalities.

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The shift toward digital transfers in FCV contexts is supported by operational evidence from various safety net projects.

These projects demonstrate that digital payments can not only ensure regular and continuous delivery of support to

beneficiaries but also offer a more reliable method than manual cash distribution under challenging circumstances, as seen in Haiti (see Box 38) and Mali (see Box 40).

BOX 38. CASE STUDY: IMPLEMENTING DIGITAL PAYMENT SYSTEMS IN HAITI



TRANSITIONING TO DIGITAL PAYMENTS IN HAITI

In Haiti, the Adaptive Social Protection Increased Resilience (PSARA) Project has effectively implemented digital payment solutions to provide cash transfers to households vulnerable to shocks, such as natural disasters and the COVID-19 pandemic. In Haiti's fragile and disaster-prone environment, the adoption of mobile payment solutions has facilitated quick and secure cash distributions. This method has been particularly effective in overcoming the security challenges associated with manual delivery. At the beginning of 2024, beneficiaries who relied on traditional cash-in-envelope methods experienced delays in receiving their monthly benefit due to worsening security conditions. In contrast, those using e-wallets received their payments on time, with nearly 75 percent of beneficiaries now receiving their digital payments regularly each month.

BOX 39. CASE STUDY: DIGITAL TRANSFERS IN THE SAHEL



THE SECURITY AND CONVENIENCE OF MOBILE MONEY IN THE SAHEL

The Sahel provides further evidence of the effectiveness of digital transfers in insecure settings. In Burkina Faso, the Social Safety Net (SSN) Project initially relied on manual distribution of physical cash but later transitioned to mobile money due to increased risks associated with delivering cash in insecure areas. The distribution of cell phones and SIM cards to all beneficiaries facilitated the shift, as it ensured broad inclusion and access to mobile money services. The e-wallet modality allowed beneficiaries to withdraw the funds or keep them in their digital wallet. Since its introduction, mobile money has been widely favored by beneficiaries over traditional physical cash delivery methods due to its convenience and enhanced security.

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BOX 40. CASE STUDY: DELIVERING DIGITAL PAYMENTS IN MALI



DELIVERING DIGITAL PAYMENTS IN CONFLICT-AFFECTED AREAS IN MALI

In 2021, the Jigiséméjiri Project successfully piloted mobile money in the Mopti and Timbuktu regions, offering an alternative to the traditional manual distribution, which continued in safer areas. Manual delivery faced several challenges: slow communication about collection dates in remote areas; high transport costs for beneficiaries; and security risks at crowded collection points. Beneficiaries often had to leave their villages on short notice to collect the cash, disrupting their daily responsibilities and facing long waiting times, sometimes returning home after dark.

To address these issues, the project transitioned to mobile money. A 2022 user research study conducted via Computer Assisted Telephone Interviews (CATI) indicated the effectiveness of digital transfers in addressing these issues. Beneficiaries found mobile money easier, faster, safer, and less costly. On payment day, beneficiaries received an SMS notification confirming the deposit in their Orange Money account, along with a withdrawal code. This allowed them to choose the most convenient time and location to withdraw their cash, minimizing disruptions to their daily work and activities.

At cash-out points, beneficiaries provided their phone number and the withdrawal code to the payment agent, who then disbursed the cash. A confirmation SMS was sent post-withdrawal, completing a secure transaction loop. Mobile money agents were available in most villages, often within walking distance, significantly reducing travel time and costs. The flexibility of mobile money allowed beneficiaries to avoid the risks associated with overcrowding at pay points or traveling in groups to distant points. Moreover, they could withdraw funds locally or in larger cities where goods were cheaper, further reducing costs and travel needs. Even those who could not read or write could use the phones with help from trusted family members or friends.

Overall, mobile money provides greater control over safety and financial decisions, reducing security risks and enhancing convenience. Reports from users indicated a perception of reduced threat and fear, as they could withdraw the cash in more secure urban areas, even amid occasional jihadist encounters, which did not result in any incidents.¹⁴⁴

¹⁴⁴ World Bank. G2Px Mali: Evaluation of Mobile Social Cash Transfers in Mali. Sahel Adaptive Social Protection Program, Final Report. Washington, DC: World Bank, March 2022. <https://documents1.worldbank.org/curated/en/099091823115024109/pdf/P1750660be23c-20b308e1e01ca7b84edba4.pdf>; Anne Hilger, Sarah Patella, Tounwende Alain Sawadogo, and Kalilou Sylla. "Improving the Cash Transfer Process with Mobile Technologies: Lessons from Mali." World Bank Blogs, 2023. <https://blogs.worldbank.org/en/african/improving-cash-transfer-process-mobile-technologies-mali>.

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Despite their advantages, digital transfers are not a one-size-fits-all solution for cash delivery in high-risk settings. Specific considerations and potential risks require attention to maximize their effectiveness.

✓ **To counter these issues, safety net projects can diversify payment providers, which may help negotiate lower transition fees and expand service coverage.** Absorbing the costs of transactions within the project budget can also shield beneficiaries from out-of-pocket expenses.

✓ **Enhancing beneficiaries' financial literacy can be an effective measure for mitigating these risks.** For instance, in Haiti, the PSARA Project introduced financial literacy training alongside real-time support to beneficiaries during cash payments. This aimed to boost their awareness and understanding of the payment process and their confidence in using their e-wallets to purchase goods and services directly, without cashing out the money, thus reducing the withdrawal fees. This effort has been accompanied by a pilot program to encourage small local merchants to accept digital payments, promoting a shift from cash-only transactions.

✓ **Additional measures such as advocating with service providers have also been employed.** Advocacy can focus on the need to establish a robust network and perform a stronger oversight of payment agents, as is the case in Haiti.

✓ **Implementing robust monitoring and accountability instruments, including a GRM, is crucial.** Projects can integrate specific questions into beneficiary surveys to identify and address issues promptly. Moreover, it is essential to invest in community engagement efforts to reinforce the message that cash receipt and withdrawal are free, ensuring that beneficiaries are well informed and equipped to report on unfair practices.

✓ **It is advisable to prepare for network disruptions by considering hybrid or alternative delivery methods.** Projects can leverage mobile money operators to establish temporary mobile payment points and distribute the cash manually. For instance, the Jigiséméjiri Project in Mali collaborated with its main financial operator to set up itinerant payment points in areas where infrastructure was compromised.



While mobile money services have significantly expanded their network and coverage globally, including in FCV settings, their reach and availability can be uneven, with rural areas often underserved. This disparity can result in long travel distances and higher costs for rural beneficiaries. For instance, in Burkina Faso, rural beneficiaries may travel five to 10 kilometers to access payment points, incurring travel costs that may reduce the net value of their cash transfer. Additionally, transaction fees associated with depositing cash to e-wallets, issuing withdrawal codes, or withdrawing the cash can further decrease the transfer's value.



Payment agents sometimes impose higher or unauthorized fees on beneficiaries despite efforts to prevent such practices.



Areas with active conflict and violence may face the destruction of local infrastructure, including mobile networks, preventing beneficiaries from accessing their funds.

ADDITIONAL CASH DELIVERY ADAPTATIONS

Adapting Procurement Processes for Cash Delivery Through Framework Contracts

Adaptations to deliver cash transfers can happen not only to the delivery modalities but also through procurement. Framework contracts are increasingly used in emergency and conflict-affected settings, where flexibility and speed are required (see Box 38).

A framework contract is a prearranged agreement with one or more payment agents or payment service providers (PSPs) to deliver cash payments.¹⁴⁵ Unlike traditional procurement contracts, which are usually one-time or a fixed engagement for a specific service or product, a framework contract establishes a flexible arrangement that allows the procurer to call upon the services of the PSPs as needed within the framework's terms and conditions.

Key features and benefits:

- **Flexibility:** A framework contract is established through a procurement process where terms, conditions, pricing, and the scope of services are pre-negotiated. However, it doesn't commit the procurer to a set amount of work or payments upfront. Instead, the framework allows for payment services to be requested on a need basis ("call-offs") without having to go through the full procurement process repeatedly. This flexibility is particularly useful in the unpredictable and rapidly changing contexts of FCV.
- **Multiple providers and rapid deployment:** The framework contract can involve multiple payment agencies, such as banks, mobile money operators, NGOs, or other

financial institutions, providing a choice of options based on availability, location, and capacity, including operating in high-risk areas. This expedites the deployment of the PSPs in different regions without the need to initiate a new procurement process each time there is a need for cash transfer distribution.

Application in FCV settings:

- **Adaptability and timesaving:** A framework contract allows for a quick adjustment of payment operations without the delay of launching a new procurement process for scaling up or changes in payment locations or amounts.
- **Geographic reach and accessibility:** With the possibility of engaging multiple payment agencies, framework contracts can help extend cash distribution to hard-to-reach or high-risk areas. For example, if one payment agency cannot access a certain region due to security issues, another pre-qualified provider within the framework can be mobilized to deliver the payments.
- **Cost efficiencies and economies of scale:** A framework contract can reduce overall costs by enabling better negotiation of terms and leveraging economies of scale across multiple payments. Since the terms and fees are predetermined, the procurer can ensure competitive rates without renegotiating each time services are needed.
- **Risk management and service continuity:** A framework can allow the procurer to manage security, fraud, and access risks more effectively by having multiple vetted providers ready to deliver payments, ensuring continuity and minimizing the risk of disruptions.

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¹⁴⁵ PSPs can include post offices, banks or other financial institutions, NGOs, or other agencies qualified to distribute cash payments.

BOX 41. CASE STUDY: FRAMEWORK CONTRACTS: ENSURING PAYMENT CONTINUITY



LEVERAGING FRAMEWORK CONTRACTS TO ENSURE PAYMENT CONTINUITY IN VOLATILE CONTEXTS

In Mali, the Jigiséméjiri Project shifted from traditional to framework contracts in response to recurring disruptions in payment delivery caused by volatile security conditions and political instability. These challenges often led to the expiration or need for modification of the existing contracts with payment agencies, resulting in delays in both procurement and distribution of cash benefits to beneficiaries.

Under the traditional contract model, separate agreements had to be signed with multiple payment agencies to deliver different cash benefits supported by the project. These included direct cash transfers, LIPW wages, and grants for Income-Generating Activity (IGA). The service delivery targets set by these standard contracts proved ill-suited for emergency responses, where flexibility is mandatory.

The adoption of framework contracts allowed for a more efficient and adaptive approach. A single payment agency could now deliver cash benefits under all three programs, streamlining the procurement process. This shift allowed for greater flexibility in adjusting the number, frequency, and location of payments based on evolving ground conditions, ultimately reducing costs and ensuring the continuity of payment services in the face of instability.

In Burkina Faso, the SSN established framework contracts with Orange Money, Moov Africa, and Wizall. The contracts extended throughout the country, reaching areas beyond the immediate project sites. This approach allowed for potential future expansion and increased flexibility, effectively supporting shock response in intervention areas that were not initially anticipated. By partnering with three providers, the project could leverage the one with the broadest coverage in specific areas and fast-track payments by using them simultaneously during times of intense activity.

In Burundi, the Cash for Jobs project leveraged framework contracts to implement its emergency response following devastating floods in 2024. The initial caseload was estimated at 10,000 households, with a potential increase to up to 50,000 households. However, the details regarding the scale-up—such as the exact timeline for including additional beneficiaries and sequencing of the response—remained uncertain.

The framework approach enabled the project to negotiate with the payment agency on the fee structure for payments up to the limit of 50,000 beneficiaries without the need to commit to a specific timeline. The contract duration was set to the length of the overall project for maximum flexibility over time. This allowed the project to adapt the scale-up according to the evolving situation on the ground, ensuring timely support to affected households while maintaining the ability to adjust the delivery of cash transfers as needed.

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Using Guarantees to Tackle the Risk of Theft

Finally, in FCV contexts, the heightened risk of cash theft requires robust measures to ensure the safety and integrity of the funds. Both beneficiaries and payment agencies may be vulnerable to robbery and misappropriation, as exemplified by an incident in Mali where a NGO transporting cash transfers was robbed by armed groups, leading to the temporary suspension of payments. One effective approach to mitigate such risks is to require payment agencies to provide bank guarantees equivalent to the value of the funds they are responsible for distributing. This requirement can ensure that all project funds are securely held within the banking system until they are disbursed and that they are matched in the event of an incident, thus enhancing financial accountability as well as the continuity and integrity of the cash distribution.

DELIVERING ACCOMPANYING MEASURES IN FCV CONTEXTS

Accompanying measures in FCV contexts require adaptation to local vulnerabilities and flexibility to respond to changing conditions. Unlike stable environments, FCV settings are characterized by insecurity, limited capacity, and rapidly shifting needs, demanding tailored approaches. Flexibility in program design and implementation is crucial to ensure that interventions remain relevant and effective in the face of evolving challenges. Ultimately, there may be situations where continuing the implementation of accompanying measures may not be feasible or a priority. This can be the case in situations where insecurity and violence make areas fully inaccessible, and the risk-benefit may not warrant the implementation of accompanying measures. Nonetheless, certain adaptations can be implemented in FCV settings to ensure continued delivery and impact. Some of these adaptations are more relevant when there

are accessibility constraints, whereas others should be integrated in any FCV context.

- **Phased and flexible implementation:** Per the principles of implementing in FCV settings (Chapter 1), phased and flexible implementation is key. Start with smaller, less complex initiatives that can be scaled up as stability improves, particularly when engaging in new contexts. Alternatively, scaling down certain interventions when security situations deteriorate may be required. Phased implementation allows for flexibility in adapting programs based on evolving conditions, minimizing risks associated with rapid scale-up in volatile environments. Similar to cash transfers, predictability and timeliness of lessons is important to build momentum and knowledge; however, it may be necessary to keep the schedule open in these contexts and base it on changing security concerns. The complexity of implementation may hamper proper implementation, which can be more detrimental than fully implementing a simple activity.
- **Use community resources and leverage traditional and trusted structures:** Leverage existing resources, such as health workers or traditional leaders, to implement measures. Using community resources not only reduces costs but also enhances local ownership and sustainability, which are particularly important in FCV settings where external support may be intermittent. This can be particularly relevant when trying to implement social cohesion measures: use and train traditional structures for conflict resolution to gain legitimacy. Trusted leaders often have the authority and respect needed to mediate disputes effectively (see Box 42). In addition, projects and interventions may face community resistance, particularly to outsiders or even to the government. Engaging respected leaders early to build trust is important, as it is often lacking in FCV settings.

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- **Remote delivery:** Adapt delivery methods to local contexts using mobile or in-person options based on security. Use alternative methods like radio (see Box 42 and Box 43) or mobile messaging during disruptions. Contingency plans are essential in FCV settings, where disruptions are frequent and can prevent access to services. Mobile-based learning, radio broadcasts, and other remote methods can help ensure continuity and have proven to be effective in different contexts. Other adaptations include pre-recorded videos: videos and projectors can be delivered to the communities, minimizing the number of people traveling and making the schedule more flexible. More recently, the World Bank piloted an Interactive Voice Response (IVR) method to deliver human development and economic inclusion accompanying measures with positive results (see Box 41). In middle-income countries, it may even be feasible to rely on internet-based methods as well (see Box 42).
- **Simplify training and use local staff:** Capacity availability is an obstacle to implementing accompanying measures, particularly in more remote or difficult-to-access locations. However, there is growing evidence that measures can be simplified enough to rely on local workers, including those with low levels of education. First, using local qualified trainers can help streamline training programs, reducing costs and enhancing sustainability. Local trainers understand the cultural and social context, which helps ensure that training is relevant and accepted by the community. Simplifying training content also makes it more accessible to participants with varying levels of literacy and education.

There are ample examples today of delivering mental health interventions through nonspecialized trainers.¹⁴⁶

- **Cost-effective, resource-efficient counselor training:** In Sierra Leone (see Chapter 3 on selecting interventions), four counselors completed an intensive expert-conducted two-week training. To reduce the cost and overcome constraints on capacity, these counselors went on to train other potential counselors, thereby reducing costs to only an upfront investment in training. In recent years, interactive radio instruction (IRI) has been used to train local teachers, health care workers, and social workers to overcome the shortage of qualified personnel (see Box 43).
- **Cultural sensitivity:** Involve local members in content creation to prevent resistance. Cultural sensitivity is key to ensuring that interventions are well received and do not inadvertently create tensions within the community.
- **Safety considerations:** Partner with local leaders to assess risks and ensure participant safety. Safety is a primary concern in FCV settings, and involving local leaders helps identify and mitigate potential risks. Partnering with UN entities may also be beneficial, particularly to leverage their security data or access difficult-to-reach locations (see Chapter 9).

¹⁴⁶ Dong, Mental Health and Psychosocial Support in FCV Situations.

BOX 42. CASE STUDY: MASS MEDIA AND TRUSTED LEADERS IN NIGERIA



USING MASS MEDIA AND TRUSTED RELIGIOUS LEADERS TO PROMOTE FORGIVENESS IN MAIDUGURI NIGERIA

Reintegrating former combatants from violent extremist groups such as Boko Haram is important to move society from conflict to post-conflict. However, such efforts often face community resistance and backlash. Community members experienced violence from these groups firsthand. They are thus reticent at best to forgive and welcome these ex-fighters. However, without somewhere to return to, ex-combatants may not defect, leading to more violence and conflict in the long run.

Mercy Corps implemented a peacebuilding program, which consisted of radio messages from religious leaders in Maiduguri, Nigeria, the birthplace of Boko Haram, to increase support for ex-combatant reintegration. Implementers identified religious leaders, such as Imams, as the most trusted leaders in the community. The program randomly assigned participants to listen either to a placebo radio message or to a message from a religious leader talking about the importance of forgiveness for repentant fighters and asking listeners to forgive. Participants who listened to the religious leader's message were more likely to support reintegration and agree to interact with the ex-fighters in social, political, and economic life. These listeners also believed that others in their community were more supportive of reintegration.

Leveraging trusted local religious leaders is a scalable cost-effective intervention that can promote acceptance and forgiveness. While safety net interventions do not usually seek peacebuilding or social cohesion objectives in the context of fragility or post-conflict situations, these may need to be considered. Conflict and disputes, for example, jealousy between beneficiaries and non-beneficiaries or the use of land for IGAs, can emerge as part of the program activities or independently. Having in place local structures capable of resolving these issues can prevent program disruption, threats to human capital gains, and overall threats to destabilization.

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BOX 43. CASE STUDY: RADIO BROADCAST AND IRI



RADIO BROADCAST AND INTERACTIVE RADIO INSTRUCTION (IRI)

IRI is an instructional tool designed to deliver active learning by radio. This tool has been widely used in the education sector. The use of radios, whether for IRI or to broadcast informational shows, increased significantly during the COVID-19 pandemic, even outside the education sector. Radios were leveraged to broadcast information about COVID-19 to ensure the continuation of schooling and maintain accompanying measures in some instances. Studies in the education sector reveal that IRI improved both educational quality and teaching practices in classrooms. While IRI is not new, there is still the potential to leverage it further in FCV contexts.

Mali used IRI in two ways: a program for teachers who gathered after school to improve their teaching and for students to access French and mathematics lessons. Results from teacher observations indicate real improvements in instructional practice over the course of the project. Each evaluation shows steady gains in teachers' familiarity with and use of all key techniques emphasized by the program. Increases in teachers' comfortability with brainstorming are particularly notable, with the percentage of participant teachers familiar with and using brainstorming during non-IRI lessons increasing by 59 percentage points from 2005 to 2007.

Sierra Leone already had prior experience using IRI during health crises, namely Ebola. When COVID-19 hit, the [Radio Teaching Program \(RTP\)](#) was relaunched, but this time it included a focus on training teachers in hard-to-reach areas rather than focusing only on student learning. The RTP broadcast lessons five days a week in 30-minute segments based on the primary and secondary school curricula in core academic subjects. To increase interactivity in a typical one-way radio scenario, students could call in with questions at the end of the lesson.

In addition to IRI, Interaction Audio Instruction (IAI) and normal radio broadcasting are important tools for education and to spread knowledge and counter misinformation. IAI relies on recorded sessions that are distributed via CDs or in MP3 format. There is less evidence regarding the efficacy of this due to the limited control over their use and implementation. Radio broadcasts have long been popular and used in the education and health sectors.

In the Central African Republic (CAR), the [United Nations Multidimensional Integrated Stabilization Mission in the Central African Republic \(MINUSCA\)](#) has one of the few national broadcast radios, which it founded to promote messages of peace, reconciliation, and social cohesion. During the COVID-19 pandemic, MINUSCA leveraged UN volunteers to provide quality and verified information on the pandemic daily. In settings of widespread illiteracy and/or FCS, radio broadcasting can have far-reaching impact.



The World Bank Education GP has put together a [Knowledge Pack and Toolkit for Remote Learning](#).

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BOX 44. CASE STUDY: USING IVR TO DELIVER MESSAGES IN BURKINA FASO



USING IVR TO DELIVER NUTRITION AND ECONOMIC INCLUSION MESSAGES TO HOUSEHOLDS IN INACCESSIBLE REGIONS IN BURKINA FASO

With the deteriorating security situation in Burkina Faso, access to beneficiaries became challenging, as did implementing human development and economic inclusion accompanying measures as part of the safety net project. The project, in partnership with Viamo, piloted the use of voice messages sent to beneficiaries' mobile phones. The project had already distributed mobile phones to beneficiaries as part of the switch to digital payments. Eight messages were developed and shared. The project crafted messages related to nutrition and economic inclusion measures. Two approaches were tested:

- The first approach consisted of phone calls to 1,500 beneficiaries and recorded voice messages (available in three languages). The calls were placed every two days, and reminders were sent to beneficiaries who had not picked up initially.
- The second approach tested the impact of a more proactive system whereby beneficiaries would dial 3-2-1 through their Orange SIM card to gain access to the messages. They were allowed four free calls per month.

In both cases, beneficiaries had to listen to the introductory message to access the first lesson and could listen to subsequent messages in order only, without skipping any.

Over 90 percent of beneficiaries in the first group listened to the introductory message, and 41.5 percent listened to all eight messages. Beneficiaries found it difficult to listen to multiple messages in one go (as they couldn't listen to a new message without listening to the ones preceding it). While 55 percent of beneficiaries in the second group listened to at least one message (the first one), only 32.33 percent listened to all eight messages. An endline survey testing beneficiaries' knowledge on both the nutrition and economic inclusion topics disseminated through the voice messages reveals an improvement relative to the baseline.

Both approaches are deemed successful given the context and limited implementation time (the pilot lasted one month). An evaluation of the pilot recommended that text messages sent before the messages or calls could help increase the number of beneficiaries who answer the phone or phone the 3-2-1 access number. In addition, crafting shorter messages or relaxing the requirement to listen to all messages before accessing the newest one was recommended. Perhaps an approach combining both options could reach a higher number of beneficiaries: calling them but also allowing them to access the recorded messages in their own time, were they unavailable for the call.

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BOX 45. CASE STUDY: IMPLEMENTING STEP-BY-STEP IN LEBANON



IMPLEMENTING STEP-BY-STEP (SBS) IN LEBANON

The Ministry of Public Health in Lebanon partnered with the World Health Organization (WHO) to test the WHO digital intervention called Step-by-Step,¹⁴⁷ a digital self-help mental health intervention for treating depression. Potential participants visited the website, available in English and Arabic, where they could watch a short recruitment video and a how-to video on signing up. By completing the screening questionnaire, users could determine whether SbS was suitable for them. If they met the inclusion criteria, they could set up an account, view all study information, and complete the informed consent procedure. Additionally, participants had the option to contact study staff with any questions or issues during the sign-up process.

Step-by-Step can be offered without guidance or with guidance, which includes only brief support from trained and supervised nonspecialist “e-helpers.” Two randomized controlled trials (RCTs), one with Lebanese and one with Syrian refugees, evaluated the Step-by-Step program—the positive results initiated a scale-up of the program.

Step-by-Step primarily uses a behavioral activation therapeutic approach, presented as an illustrated story with interactive elements. It incorporates psychoeducation, relaxation techniques, positive self-talk, and social support. With the guided option, e-helpers provide phone or message-based support to users for about 15 minutes per week. Research indicates that the guided version is more effective.

REQUIREMENTS FOR DELIVERING STEP-BY-STEP

Step-by-Step can be delivered using an e-learning or similar platform. It has been adapted for use with WhatsApp and could be converted into a series of videos or other formats to reduce software requirements. Users of Step-by-Step require an internet-connected device.

E-helpers require approximately five days’ training and continued practice prior to helping users. Regular supervision by an appropriately qualified person for the duration of implementation should be provided.

147 Elie Karam Shehadeh Harper et al., “Step-by-Step, an E-Mental Health Intervention for Depression: A Mixed Methods Pilot Study from Lebanon,” *Frontiers in Psychiatry*, February 12, 2020, <https://doi.org/10.3389/fpsy.2020.00043>.

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Implementing tailored delivery mechanisms is essential for meeting the unique challenges posed by FCV environments.

The delivery of cash benefits, which forms the core of many safety net programs, relies on various modalities, from manual distribution at local pay points to sophisticated digital transfers via mobile money. Each method presents distinct advantages and challenges, shaped by the country's infrastructure, the security situation, and the needs of the beneficiaries. In FCV settings, the standard approaches to cash transfer often require

modifications to address specific risks, such as insecurity, infrastructural damage, and the displacement of populations. Adaptations include the use of mobile pay points, digital transfers, and the strategic relocation of payment sites to safer areas. These modifications are designed to ensure that cash assistance reaches beneficiaries securely and promptly, mitigating risks such as theft, fraud, and corruption, and underscoring the importance of flexibility and responsiveness to the dynamic and often volatile contexts of FCV.

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PART III: IMPLEMENTATION

Part III is dedicated to the foundational implementation arrangements and processes for safety net interventions. Chapter 8 discusses institutional arrangements, focusing on government structures, coordination mechanisms, and financing strategies that underpin these interventions. Chapter 9 explores alternative implementation approaches for situations where direct implementation through national institutions is impracticable, requiring third-party implementers, with a

specific focus on UN agencies. Chapter 10 addresses monitoring and evaluation, providing insights into the instruments and processes that can ensure the progress, accountability, and impact of safety net interventions. The chapters examine the challenges posed by FCV and review various adaptations that have been successfully implemented and that may be available to task teams in enhancing implementation outcomes under challenging conditions.

CHAPTER 8. INSTITUTIONAL ARRANGEMENTS

This chapter discusses the institutional arrangements necessary for successful safety net interventions broadly and in fragile, conflict, and violent (FCV) settings.

Appropriate institutional arrangements play an important role in ensuring the success of programs. Successful institutional arrangements balance immediate service delivery needs with the longer-term objectives of building institutional capacity for sustainable development and state-building in FCV settings. It's important to keep in mind that implementation in FCV settings is inherently uncertain. Institutional decisions may need to be revisited, political economy dynamics can shift rapidly, and

ethical dilemmas may arise—such as whether to proceed with a flawed delivery system if the alternative is inaction. This guide acknowledges these tensions and aims to provide flexible tools for navigation rather than prescriptive answers.

The chapter further explores institutional models, coordination mechanisms, and financing strategies that enhance the sustainability and efficiency of safety nets broadly and in FCV contexts. It examines best practices, case studies, and policy recommendations to strengthen institutional arrangements in these challenging environments.

POLICIES AND STRATEGIES

Social protection (SP) policy frameworks aim to address the problems of persistent poverty and vulnerability in a systematic way and guide the nationally led harmonization and coordination of fragmented SP programs. In any given country, SP policy is shaped by the government's vision for social policy, its preferences and ability for providing resources directly to the poor, and the social contract that exists between the state and its people. Differences in political economy and the legacy of past governments strongly influence SP strategies in low-income countries. In countries facing greater instability, governments are more likely to change course on SP policies, at times to distance themselves from previous governments or to set new priorities.

Nonetheless, most countries have a plan that outlines how SP relates to the overall national development strategy but fall short on implementation. Experience from some African countries shows that clear implementation plans with careful cost estimates are crucial for putting strategies into operation. Many LMICs have developed sectoral strategies but have never implemented them for a variety of reasons, even though putting these strategies into operation is crucial for achieving the desired objectives.

FINANCING

Ensuring sustainable financing is a fundamental component of effective SP programs, particularly in FCV areas. A key approach is government budget integration, which involves embedding SP programs within national budgets to guarantee long-term financial commitments. This integration ensures predictability in funding, minimizes

reliance on short-term donor assistance, and facilitates institutionalization within government systems. However, in FCV contexts, national budget constraints and competing priorities—particularly as they pertain to security—often limit governments' ability to allocate sufficient resources to SP. **To supplement domestic funding, innovative financing mechanisms are increasingly explored.** These include social bonds, which allow investors to fund social safety net (SSN) interventions while receiving returns based on program performance, as well as climate finance, which can support social protection initiatives that address climate vulnerabilities. Additionally, partnerships with the private sector and international financial institutions can mobilize additional resources, ensuring that SP systems remain robust despite economic and political instability. By leveraging these financing mechanisms, governments can strengthen their ability to provide continuous support to vulnerable populations and enhance the resilience of SP programs in FCV settings.

In the evolving aid landscape, marked by declining donor funding, the growing importance of trust funds in FCV settings, and the ongoing challenge of ensuring national budget allocations for ownership and long-term sustainability, securing adequate financing is a key operational concern. Given the breadth and complexity of these topics, this Guidebook assumes that financial resources are available to support the design, delivery, and adaptation of safety net operations in FCV contexts. For a more detailed treatment of financing safety nets, teams are encouraged to consult complementary resources for more detailed guidance, such as the forthcoming Approach Paper.

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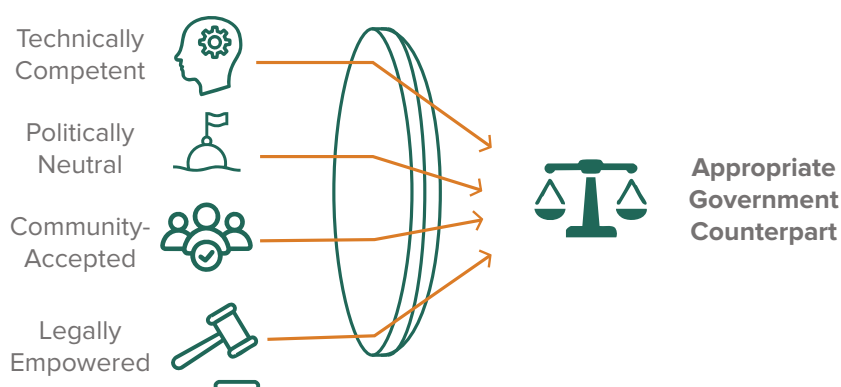
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IDENTIFYING THE GOVERNMENT COUNTERPART

The selection of the appropriate government counterpart is pivotal for long-term success, especially in FCV settings, where institutions may be fragile or underdeveloped. The selected government agency can either enhance program effectiveness or hinder implementation due to various challenges. Ideal characteristics for government counterparts include:

- **Technically competent:** Expertise in SSN program administration.
- **Politically neutral:** Not aligned with specific political factions.
- **Community-accepted:** Trusted by local communities with a strong field presence.
- **Legally empowered:** Has an official mandate to implement SP policy and programs.

FIGURE 7. IDENTIFYING THE GOVERNMENT COUNTERPART



Source: World Bank staff.

While these characteristics are desirable, it is often difficult to find a counterpart that fully embodies all of them, particularly in FCV contexts. For instance, ministries of social affairs (or other such ministries that have the SP mandate) may not always be empowered. In addition, SP technical knowledge is not widespread, particularly in FCV contexts. Therefore, institutional arrangements should incorporate support for long-term capacity building and gradual improvement. Each of the models below presents unique advantages and challenges concerning integration, accountability, and efficiency. The specific context, capacities, and needs of the country in question should inform the choice of model.

Ministry-Led Models

- Ministry of Social Protection (Palestine, Somalia)
- Ministry of Finance or Economy (Chad, Sudan)
- Other sectoral ministry (Afghanistan)
- Creation of a new ministry (Nigeria, Côte d'Ivoire)

Agency or Program-Led Models

- Semi-autonomous agencies under ministries (Mozambique)
- Semi-autonomous agencies or programs under a central authority (Prime Minister or Presidency) (former implementing agency, Democratic Republic of Congo [DRC])
- Fully autonomous agencies

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In FCV settings, the Ministry of Social Protection is not always sufficiently empowered. It is common for the responsibility of the SSN program or SP policy to be given to a ministry with relatively less political leverage in the government's decision making process. This reality or perception affects how they operate and achieve their objectives. For instance, ministries of employment that implement public works may be well equipped to organize short-term work on building or maintaining public assets but may not be as capable of providing a safety net for the poorest people or ensuring that they benefit from employment opportunities. Meanwhile, social welfare ministries that assist people with disabilities and elderly people who are not able to provide for themselves may not be best suited for delivering programs aimed at reducing extreme poverty for populations without special needs. Government reshuffles and institutional changes can be frequent and common in FCV environments, further weakening such "technical ministries." Mali, for instance, has experienced frequent restructuring and turnover within its Ministry of Social Protection, making program continuity difficult.

In some countries, central ministries have emerged as the lead ministries for SP. These could be the Ministry of Finance or the Prime Minister's Office, which may offer advantages

such as stronger institutional capacity or political influence. Specifically, the Ministry of Finance may have a stronger administrative capacity and be better positioned to manage cross-cutting initiatives. In Sudan, prior to 2019, the main SSN program was administered by the then-Ministry of Welfare and Social Security. However, following the overthrow of the government in 2019, the main SSN program was led by the Ministry of Finance and Economic Planning in coordination with the Ministry of Labor and Social Development (see Box 46). Such changes in government contexts and decisions can pose significant challenges for continuity and sustainability. Changes can be positive and improve implementation, but issues regarding the sustainability of the arrangements need to be considered. Alternatively, the Presidency or Prime Minister's Office could be more politically influential and central to political economy considerations, making them well placed for managing large-scale, cross-sectoral SSN projects. Challenges in working with non-SP institutions include the need to align SP objectives with broader governmental priorities and manage potential institutional rivalries. In addition, Ministries of Finance do not tend to have the implementation and delivery capacity as direct service delivery to beneficiaries is not part and parcel of their core functions.

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BOX 46. CASE STUDY: THE FAMILY SUPPORT PROGRAM IN SUDAN



THE SUDAN FAMILY SUPPORT PROGRAM (SFSP) INSTITUTIONAL FRAMEWORK¹⁴⁸

The SFSP was launched by the government in late 2020 to mitigate the socio-economic impacts of economic reforms on the poorest and most vulnerable.

The transitional government, formed after the 2019 revolution, wanted to reach approximately 80 percent of the population with \$5 a month over a 12-month period.

The SFSP's institutional framework was designed to balance centralized coordination with localized implementation flexibility. This was critical in the case of Sudan because of its diverse and fragmented context. Given the changes in the political landscape following 2019, and the upcoming economic reforms at that time, the transitional government put significant emphasis on and prioritized the role of SSNs in rebuilding and maintaining peace. As such, the Ministry of Finance and Economic Planning (MoFEP) was appointed the lead implementing agency of the centralized coordination. The ministry was responsible for mobilizing resources, ensuring compliance with the program's guidelines, and reporting progress to the World Bank. The selection of the MoFEP as the implementing agency was based on its capacity to align the SFSP with the country's economic reform agenda and mobilize external funding for social protection programs. For the implementation, the MoFEP leveraged the Ministry of Labour and Social Development (MoLSD) grassroots network to facilitate local-level coordination. The Ministry of Interior (MoI) was responsible for integrating the National Civil Registry with the SFSP database. This integration was essential for ensuring that individuals without national IDs were not excluded from the program.

The SFSP was closed at the start of the ongoing conflict in Sudan, which started in 2021.

148 World Bank, "Cash Transfer Programs to Facilitate Economic Reforms in Fragile, Conflict and Violent Contexts" (Washington, DC: World Bank, forthcoming).

Regardless of the model, key elements should include:¹⁴⁹

- **A robust legal framework and recognized mandate** to establish clear legal or policy underpinnings for the program as a key instrument of the government's long-term poverty reduction, human capital development, or resilience objectives.
- **An organizational home** to establish distinctive structures for program implementation, thereby ensuring the availability of trained staff in sufficient numbers for different roles.
- **Predictable financing** to ensure the availability of adequate funds, typically through the government's regular budget.

149 World Bank, "Global Mapping on Institutionalizing Safety Nets," presented to the Government of Cameroon at the high-level workshop on institutionalizing safety nets in Cameroon, Yaoundé, November 2024.

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- **An implementation ecosystem** to assign specific roles for different supportive functions, including identification, registration, and payment systems, and institutional arrangements across central and local government.

CONDUCTING A CAPACITY ASSESSMENT

Determining whether an existing institution is fit to house safety net programs requires a structured assessment along three key dimensions: institutional, organizational, and individual capacities. “Institutional capacity” refers to laws, regulations, procedural requirements, coordination mechanisms between different entities, and financing dimensions. “Organizational capacity” refers to the structure, staffing, processes, and systems within organizations. “Individual capacity” refers to the knowledge, skills, and behavior of people within organizations.

Institutional Capacities

- **Legal framework and institutional mandates.** Evaluating the legal framework involves reviewing governance structures, mandates, and roles as defined in constitutional and policy documents. This includes assessing the regulatory clarity and efficiency that support SP initiatives, ensuring that institutional structures and responsibilities align with job creation and social inclusion objectives. Additionally, understanding the organization’s convening power within relevant sectors helps assess its ability to coordinate and oversee comprehensive SP strategies.
- **Funding and external partners.** Financial sustainability is a key institutional consideration, requiring an assessment of funding sources, national budget allocations, and external financing from development partners. Evaluating

fundraising strategies and long-term sustainability plans ensures that the institution has adequate resources to execute its social protection mandate effectively.

Organizational Capacities

- **Organizational structure:** A well-structured organization ensures effective program implementation. This involves evaluating the central and provincial structures, role clarity, technical capacities, and linkages between different units and beneficiaries. Ensuring alignment with international best practices and coordination mechanisms with relevant ministries and agencies is essential for streamlined operations.
- **Strategy and decision making:** Clearly defined strategic priorities and systematic delegation of responsibilities contribute to effective decision making. Governing bodies, such as boards and committees, are critical in oversight, accountability, and stakeholder engagement. Evaluating decision making processes and leadership structures helps determine whether the institution has the capacity to manage SP programs efficiently.
- **Financial management and procurement:** Robust financial management and procurement systems are essential not only for transparency and accountability, but also for mitigating heightened risks of corruption, misappropriation, and elite capture that are prevalent in FCV settings. This requires careful assessment of budget structures, fiduciary controls, and financial monitoring mechanisms, including procurement systems that are often vulnerable to political interference or collusion. In such contexts, informal power dynamics may shape procurement decisions or divert program funds away from intended beneficiaries. Strengthening internal controls, ensuring competitive and

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transparent procurement processes, and conducting regular internal and external audits—including forensic audits where warranted—are critical to safeguard public resources and sustain institutional credibility.

Individual Capacities

- **Human resources:** A capable workforce is essential for institutional effectiveness. This includes assessing the human resources department's functionality, qualifications and experience of staff, and overall staffing adequacy. Recruitment practices, leadership skills, and training programs should be evaluated to ensure that employees are well equipped to manage social protection programs.
- **Track record:** An institution's past performance provides insights into its ability to deliver results and meet commitments. This involves reviewing previous SP programs, experience with major development partners (such as the World Bank), and the quality of deliverables. Analyzing past evaluations helps identify strengths and areas for improvement in program execution.

By conducting this capacity assessment, governments and international partners can make informed decisions about whether an institution is equipped to house SP programs or if reforms and capacity-building initiatives are necessary. It is also important to keep in mind that design complexity should be tailored to current government capacity. Overly sophisticated delivery systems can create dependence on external actors and delay national ownership.

PROJECT IMPLEMENTATION UNITS (PIUS)

In many FCV settings, existing government institutions may not have the full technical

capacity to implement World Bank-financed SP projects effectively. To bridge this gap, PIUs are established to provide specialized support for project management and execution. While PIUs can be effective in ensuring timely and efficient service delivery, they also present challenges in sustainability, government ownership, and long-term capacity development.

PIU Types

PIUs can take various forms depending on the extent of their integration into government structures. According to World Bank 2005, the three main types are:

- **Standalone PIUs:** Standalone PIUs are typically established under a formal government institution but operate with substantial autonomy in their day-to-day management. They are often fully funded by external project resources, which enables greater flexibility, faster implementation, and stronger technical capacity in the short term. However, they tend to function as parallel structures that duplicate government roles, weakening national systems and making post-project sustainability difficult. These PIUs usually dissolve when project funding ends, and the absence of a transition plan can result in a complete loss of institutional memory and service continuity.
- **Semi-integrated PIUs:** Semi-integrated PIUs build on existing government structures while supplementing them with project-funded technical staff and systems. This model offers a middle ground by enabling government involvement while addressing capacity gaps. However, it often generates tensions due to significant salary disparities between PIU consultants and government personnel. These disparities can result in delays, unclear authority lines, and low morale among civil servants who

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are not competitively compensated but are expected to oversee or collaborate on project activities. Proactive human resource strategies—such as co-location, joint workplans, and performance incentives—are necessary to mitigate these risks and promote ownership.

- **Fully integrated PIUs:** Fully integrated PIUs are embedded within government institutions, aligning most closely with long-term goals of national ownership and institutional development. They rely heavily on civil service staff and existing systems, and receive only limited technical assistance. While this model supports capacity building, it can face serious challenges in meeting the fiduciary, procurement, environmental and social safeguard, and M&E standards—especially in FCV settings where government systems may be weak or politicized. Moreover, limited salary scales can prevent the recruitment or retention of qualified staff, sometimes resulting in implementation delays or compromised project quality. This is why it's essential to support PIUs with capacity development plans, fiduciary backstopping, and hands-on implementation support to ensure timely and accountable delivery.

Managing PIU Transitions

In FCV contexts, PIUs are often established to meet immediate service delivery needs. However, long-term sustainability requires a well-managed transition from PIU-led implementation to full government ownership. This transition process involves:

- **Gradual integration of civil servants:** Ensuring that government personnel work alongside PIU staff throughout the project lifecycle to facilitate knowledge transfer

and capacity development.

- **Institutionalizing core project functions:** Embedding key project functions, such as financial management, procurement, and monitoring and evaluation, within government agencies to prevent dependency on external consultants.
- **Addressing compensation disparities:** PIUs often attract top talent by offering higher salaries than civil service positions. To prevent “brain drain” from public institutions, strategies such as performance-based incentives or structured career progression within government agencies can help retain skilled personnel.
- **Progressive handover of responsibilities:** Establishing a phased approach where PIUs gradually transfer implementation tasks to government entities while providing technical backstopping support.
- **Strengthening policy frameworks:** Ensuring that the transition is embedded within broader policy and governance structures to maintain continuity and institutional memory.

Evidence suggests that while PIUs can deliver quick results, long-term reliance on them without a clear transition strategy can undermine institutional development. Research by Effective States and Inclusive Development has highlighted that isolated “pockets of effectiveness” do not always translate into broader governance improvements.¹⁵⁰ Additionally, high human resource and financial demands on PIUs can divert resources from strengthening national institutions.¹⁵¹ Donor investments in standalone PIUs, if not carefully managed, risk creating “islands of excellence” that fail to enhance public sector capacity.¹⁵²

¹⁵⁰ Lant Pritchett and Michael Woolcock, “Solutions When the Solution Is the Problem: Arraying the Disarray in Development,” *World Development* 32, no. 2 (2004): 191–212.

¹⁵¹ Sam Hickey, *Pockets of Effectiveness and Inclusive Development: Rethinking State Capacity in the Global South* (Oxford: Oxford University Press, 2023).

¹⁵² Ole Therkildsen, 2008. *Efficiency, Accountability and Implementation: Public Sector Reform in East and Southern Africa*, DIIS Report 2009:1 (Copenhagen: Danish Institute for International Studies, 2008), https://www.diis.dk/files/media/publications/import/extra/ldcr2009_therkildsen_en.pdf.

POLITICAL ECONOMY DIMENSION OF CAPACITY BUILDING

Capacity-building efforts in FCV contexts often focus on technical skills, but political acumen is equally critical. Most capacity-building programs overlook the role of political economy in shaping SSN outcomes.¹⁵³ This is true in both FCV and non-FCV contexts, but this oversight may be more damaging to programming in the former. Considerations include:

- **Navigating institutional rivalries:** Ministries and agencies responsible for SSN programs often compete for resources and influence, particularly between SP and finance ministries. These rivalries can impede effective program implementation and require careful negotiation and coordination mechanisms.
- **Ensuring political neutrality:** Programs housed in politically neutral institutions, such as autonomous SP agencies, may have better prospects for sustainability by reducing exposure to political interference.
- **Managing donor relations:** Fragmentation of donor-funded initiatives can create inefficiencies if capacity-building efforts are not aligned with national priorities. Strengthening government ownership over donor-financed projects is key to ensuring coherence and sustainability.
- **Building institutional legitimacy:** In conflict-affected settings, trust in government institutions may be weak. Capacity-building efforts must be accompanied by measures to enhance transparency, accountability, and citizen engagement to reinforce institutional credibility.

By recognizing the political landscape as part of capacity building, SSN programs

can enhance institutional resilience and ensure service continuity even in unstable environments.

COORDINATION AND GOVERNANCE MECHANISMS

Strong coordination is especially important in social protection because of its inherently crosscutting, multisectoral nature and because of the involvement of various government bodies as well as many NGOs and donors. In the absence of a single institutional base for social protection, a steering committee that includes representatives of all relevant ministries, donors, and nonstate actors should oversee and coordinate the safety net system.

Many countries face overlapping mandates across ministries, leading to inefficiencies. To address this, establishing centralized policy frameworks and social protection steering committees is essential. Best practices involve joint funding mechanisms, cross-sectoral task forces, and digital integration of social protection databases.

Another dimension of coordination is across different levels of government, between central and decentralized or deconcentrated authorities. This requires not only clear communication channels but also well-defined protocols to ensure that policies and strategies are effectively implemented at all levels. The alignment of objectives and seamless collaboration between central authorities and local entities can significantly enhance the efficiency and responsiveness of SP programs. By ensuring that both central and local governments work in harmony, it becomes easier to address the diverse needs of communities and to swiftly adapt to emerging challenges.

Finally, coordination with humanitarian actors is vital in most FCV settings. Stronger

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¹⁵³ Rachel Slater, Abdoulie Haruna, and Daniel Baur, *The Political Economy of Social Protection in FCV Contexts* (London: Overseas Development Institute, 2022).

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integration of humanitarian cash transfers and government social protection programs can improve long-term sustainability (see Chapters 1 and 3). This requires institutional arrangements that can sustain immediate response mechanisms while also reinforcing national systems for future resilience. Two best practices include:

- **Scalability considerations:** Programs must include mechanisms that allow for scaling up during crises, such as rapid registration of beneficiaries through digital tools or community-based systems. Yemen's Social Fund for Development (SFD) (see Box 47): The operational autonomy of SFD allowed it to adjust staffing models and donor financing to maintain essential services during crises.¹⁵⁴

- **Building dual-track approaches:**

Humanitarian actors should work alongside development partners to gradually transition service delivery to national institutions, ensuring sustainability.

**BALANCING SHORT-TERM DELIVERY
AND LONG-TERM SUSTAINABILITY**

There is often tension between the immediate need to deliver services in FCV settings and the longer-term goal of building sustainable institutional capacity. While PIUs offer a way to quickly implement projects, they can create dependency on external expertise and funding. Moving toward more integrated institutional arrangements, such as fully integrated PIUs or using semiautonomous agencies, can help address this tension.

¹⁵⁴ Al-Ahmadi and De Silva, Delivering Social Protection in the Midst of Conflict and Crisis.

BOX 47. CASE STUDY: ADAPTIVE APPROACHES IN YEMEN



THE SOCIAL FUND FOR DEVELOPMENT: ADAPTIVE APPROACHES IN YEMEN

Prior to the conflict erupting in Yemen in 2015, the main government counterpart implementing the SSN program that targeted the poor was the **Social Welfare Fund (SWF)** which was under the **Ministry of Social Affairs and Labor**. SWF was responsible for the main social safety net (SSN) program and targeted chronic poverty. The Social Fund for Development (SFD), meanwhile, was responsible for targeting transitory poor people by providing short-term employment. When the conflict flared up, SWF lost its public and donor funding, rendering it incapable of continuing its safety net program. This led to SFD – a public semi-autonomous institution - to step in and fill the gap left by SWF.

Building and investing in local capacity and national systems during peacetime enables rapid and scalable crisis response during conflict. Yemen's relatively well-functioning SSN programs—SFD and SWF—provided essential preexisting capacity that supported rapid results for emergency response. The operational autonomy of SFD, community-based networks, and accountability structures contributed to their resilience in navigating multifaceted challenges during conflict. For instance, these institutions have been able to leverage donor funding and adjust staffing models to ensure continuity and scalability during crises. Institutional autonomy and lean, flexible management structures are critical. Yemen's SFD operates with high autonomy, enabling it to sign donor agreements, manage funds, and hire staff based on performance metrics. This flexibility, combined with political neutrality, has allowed SFD to deliver services effectively in a conflict environment. Donor funding has also played a pivotal role in maintaining SFD's operational capacity during crises, ensuring readiness for post-conflict recovery and reconstruction activities.

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CHAPTER 9. OPERATIONAL ENGAGEMENT WITH THIRD PARTY IMPLEMENTERS

In fragility, conflict, and violence (FCV) settings, the implementation of social safety nets may require the engagement of third parties to overcome operational constraints. Security risks, limited or absent government presence, and restricted access to certain areas can make direct implementation by government counterparts unfeasible. In such situations, governments may lack both the reach and the operational capacity to deliver assistance effectively. Engaging third parties can provide critical support in implementing safety net interventions either partially or in full. These actors offer several operational advantages for World Bank task teams. They can improve situational awareness by providing access to real-time data on security, political, and socioeconomic trends. In highly volatile contexts, where there may be a risk of program capture by parties to the conflict, third party involvement can help ensure that assistance is delivered equitably, impartially, and in ways that do not reinforce existing divisions.

Engaging TPIs is grounded in formal contractual arrangements. These arrangements define their roles, responsibilities, and scope of work. The extent of their involvement depends on contextual and project needs.¹⁵⁵ In some cases, TPIs may implement specific components, such as a cash transfer component within a broader safety net operation. In other cases, they may assume full responsibility for implementation across all components of a project.¹⁵⁶

From an operational perspective, there are two modalities for engaging TPIs. These are indirect financing (IF) and direct financing (DF):

- **IF (also known as “Borrower Contracting”):** In this modality, the World Bank provides financing to the Borrower—typically a government—which then contracts a third party to implement some or all components of the project. Therefore, the contractual relationship exists between the government and the third party, not directly with the World Bank.
- **DF (or “direct recipient financing”):** Under DF, TPIs receive financing directly from World Bank resources, such as International Development Association (IDA) or Recipient-Executed Trust Funds (RETFs). This modality is used in specific situations, for instance when direct engagement with the government is not feasible. As direct recipient of World Bank financing, the TPI assumes the full responsibility for implementation, effectively taking on the roles and duties that would be normally held by the client government for that particular project.

Each arrangement has its own advantages and limitations. IF retains opportunities for greater government ownership and system strengthening because it gives the government responsibility for contracting the third party and overseeing implementation. Moreover, it enables delivery where the government lacks presence, capacity, or access to certain areas (although TPIs are not always exempt from challenges). Conversely, DF is integral to enabling the World Bank to remain engaged in the most challenging situations, where standard modes of

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¹⁵⁵ This chapter discusses TPIs using general operational terminology and experience from actual engagement and does not intend to constitute a comprehensive description of Bank policies and procedures applying to such operational engagement.

¹⁵⁶ While contractual arrangements form the basis of operational engagements with TPI, they are not the only form of collaboration. Non-contractual or non-transactional partnerships also play an important role. These collaborations may include strategic partnerships, joint planning, or information sharing that support implementation. A relevant example was the Stabilization and Recovery in Eastern Democratic Republic of Congo (STEP, DRC). STEP project staff collaborated with key UN agencies, such as the Joint Mission Analysis Center (JMAC) of the United Nations Organization Stabilization Mission in the DRC (MONUSCO). This enabled STEP to access key information more swiftly than standard corporate processes would allow, identifying emerging risks and making informed decisions about project-related activities. To access remote project areas, STEP relied directly on the UN Humanitarian Air Service (UNHAS) for necessary airlifts and escorts without requiring sponsorship from other organizations (for more details, see Fuselli, Saidi, and Al-Ahmedi, “Adapting Social Protection to FCV and Insecurity,” 2022. <https://documents1.worldbank.org/curated/en/099610006092236313/pdf/P1741270f5941f02e0afd801d35f66bfda5.pdf>

operation are not possible. Yet, it carries risks for missing opportunities to build national capacities and ensure the sustainability of interventions.

While third party implementation arrangements are permitted, they are considered a last-resort option and should be used only when national systems are unavailable to deliver. The preferred and default approach remains implementation through government systems and national structures, as these are essential to building sustainable safety net systems. TPIs are engaged only when government implementation is not feasible. The decision to involve a TPI is typically made on a case-by-case basis, grounded in operational assessments and collaborative discussions with the client government or, in some cases, shaped by prevailing conflict-related conditions. Among the available modalities, IF is the most commonly used. DF is

instead leveraged only under exceptional circumstances, such as active conflict, institutional collapse, or turbulent political transitions. In some cases, DF may also be requested directly by the government (see Box 48).

An important factor that could determine the specific engagement modality is the source of financing. DF arrangements are typically supported through TFs and, less frequently, IDA resources. However, while IDA resources always allow for direct financing to international organizations, TFs may include specific criteria, restrictions, or limitations that prevent contracting TPIs directly. As such, task teams are advised to review the terms and conditions of the financing source early in the project preparation process to ensure the feasibility of DF arrangements.

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BOX 48. CASE STUDY: TPI MODALITIES IN SOMALIA, YEMEN, AND PERU



CHOOSING THE TPI ENGAGEMENT MODALITY IN FCV SETTINGS: SOMALIA, YEMEN, AND PERU

Enhancing government ownership through IF in Somalia: The Shock Responsive Safety Net for Human Capital Project (SNHCP) used IF by having the Ministry of Labor and Social Affairs (MoLSA) act as the World Bank's Borrower. MoLSA contracted the World Food Programme (WFP) and the United Nations Children's Fund (UNICEF) to implement, respectively, the unconditional transfer program and the delivery system components of the project, while it retained responsibility for coordinating and overseeing implementation. IF furthered the goal of promoting MoLSA's ownership and the visibility of the Federal Government of Somalia amid efforts to consolidate the federal system and restore the social contract after a two-decade conflict.

Leveraging DF in the absence of a government in place in Yemen: Conversely, in Yemen, DF was the only option available to implement the Emergency Crisis Response Project (ECRP) because, at the time of approval, no government was in power with effective control over the territory. As a result, there were no Yemeni national institutions to which the World Bank could provide financing. Amid conflict, local capacities to implement project activities were also absent. The World Bank then received a request from the international community, as represented by the UN, to provide support in Yemen. Therefore, DF arrangements could be made, with the United Nations Development Program (UNDP) and UNICEF receiving World Bank financing as direct borrowers as well as implementers of ECRP components.

Using DF for emergency response in Peru: In the case of Peru, the government requested DF for the safety net emergency COVID-19 response based on strategic and political considerations linked to the response.

United Nations (UN) agencies are the most commonly engaged TPIs for World Bank-supported operations in FCV settings.

This is primarily due to their clear mandates, structured organizational setups, and specialized expertise in delivering assistance in emergency and high-risk environments. UN agencies also operate at a scale that is commensurate with World Bank project financing and are able, whether directly or through alternative assurances, to implement activities in accordance with World Bank policies. Moreover, with extensive field

presence and networks spanning local and international organizations, UN agencies can reach affected populations in areas that are otherwise inaccessible to government and World Bank staff. While UN agencies are the most used TPIs, they are not the only ones. International non-governmental organizations (INGOs), such as the International Committee of the Red Cross (ICRC), can also serve and have been used as TPIs.¹⁵⁷ Other INGOs include the Aga Khan Foundation, Mercy Corps, and Save the Children, among others.

¹⁵⁷ The ICRC is a public INGO that enjoys privileges and immunities under international law, similar to those granted to UN agencies. Consequently, the operational arrangements that apply to UN agencies are also extended to the ICRC.

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Given the UN's central role in third-party implementation, the following sections focus primarily on the operational engagement of UN agencies.

**ESTABLISHING OPERATIONAL
ENGAGEMENTS WITH A TPI**

The process to establish operational engagements with a TPI, either through IF or DF, begins with identifying and selecting the TPI agency, followed by contracting the agency.

Selecting a TPI

When selecting a TPI for project implementation, the principle of the “best fit for purpose” is followed. This applies to both IF and DF. The best fit is based on criteria including the agency's demonstrated technical expertise and experience in the relevant area of the project, the extent of its field presence, prior or current engagement with the client, and experience in implementing World Bank-financed safety net projects. When implementing in FCV settings, it is necessary that the agency also has a track record of operating and delivering in such contexts. Box 49 offers an example

of how the United Nations Office for Project Services (UNOPS) was engaged through DF to implement the SSSNP in South Sudan.

The best-fit principle is particularly relevant in contexts where humanitarian agencies have a large presence. For example, when the SNHCP launched in Somalia, a host of humanitarian organizations and agencies already operated in the field; however, the government (through MoLSA) chose WFP to deliver the Baxnaano monetary transfer program. Unlike other agencies, WFP had extensive experience in implementing safety nets and a strong and longstanding presence in Somalia, as well as a vast network of thousands of partner retailers and cash withdrawal points. This would enable Baxnaano beneficiaries to spend their e-wallet benefits directly at stores to buy food and other necessities. WFP works with over 100 NGOs and INGOs, known as cooperating partners, most of which are small, community-based NGOs that are well connected with local communities. The large administrative presence of WFP in the country, with 110 offices and over 300 staff, ensures effective implementation and monitoring of programs. These factors were important for the successful implementation of Baxnaano.

BOX 49. CASE STUDY: IDA GRANTS USED IN SOUTH SUDAN



SSSNP IN SOUTH SUDAN

To address fragility and ensure effective implementation of the South Sudan Safety Net Project (SSSNP), the World Bank and the Government of South Sudan opted for direct implementation by a third party for the labor-intensive public works (LIPW) component of the project. To identify the third party, the World Bank team evaluated various agencies operating in the SP sector in South Sudan. The key agencies included the ICRC, UNICEF, UNOPS, and WFP. UNOPS was deemed as the most suitable agency to receive the IDA grant as a direct recipient. It was chosen due to its relevant experience, especially in South Sudan; qualifications with community-based safety net implementation in FCV contexts; and its deployment flexibility. It also had previous experience with the public works component of the SSSNP's predecessor, the SNSDP. UNOPS had the ability to operate in conflict-affected areas and negotiate access using contracted personnel. It could also ensure neutrality in implementation and fiduciary accountability.

In the case of limited humanitarian presence, the best fit may be less salient but equally applicable. In extreme situations, such as active conflict, there may be few agencies available to implement a project; however, the principle of the best fit still holds. For instance, in Yemen, the World Bank contracted UNDP and UNICEF to implement ECRP activities. At the time of ECRP's preparation and implementation, there was no practical alternative in view of the project's design and focus. Due to their experience, capacity, field presence, and mandate, UNDP and UNICEF were uniquely placed to implement, respectively, the cash-for-work (CfW) and monetary transfer interventions. UNDP was an important player in Yemen. The agency had been present in the country since 1966 and was already providing support to the Social Fund for Development SFD in implementing a CfW program when the ECRP was launched. Similarly, UNICEF had been supporting the implementation of the national transfer program since 2011.

Contracting the UN as the TPI

Once the TPI has been selected, the next step is to establish a contractual arrangement. The authorizing framework for the World Bank's operational engagements with UN agencies is anchored in Bank policies, including the IPF Policy, the Procurement Framework (2016), and the Environmental and Social Framework. However, IF and DF are governed by different authorizing frameworks and involve different responsibilities for World Bank project teams.

■ Indirect Financing

Under IF, TPIs are contracted using Standard Forms of Agreement (SFAs). SFAs are forms designed to streamline the engagement of TPIs by client countries. Three SFAs are available, each associated with the specific services required from the TPI: (1) Procurement of Supplies, such as for vehicles, food for in-kind aid distribution, or public works equipment, among others; (2) Technical

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Assistance, including conducting needs assessments, designing communication campaigns for nutrition-linked transfers, or training social workers; and (3) Outputs, such as implementing a social safety net program. For instance, the SNHCP in Somalia contracted WFP through an SFA for Outputs to implement the Baxnaano transfer program. All IF-TPIs must comply with the World Bank's standards for fiduciary duties, safeguards, financial management (FM), and monitoring and evaluation (M&E) policies.¹⁵⁸

In theory, the government (as the Borrower) is responsible for defining the contract terms and the overall process. This includes the scope of work; deliverables; and the negotiation, finalization, and management of the contract with the TPI. The World Bank task team is expected to provide technical support and oversight during this process. However, in practice, especially in settings with limited capacity, like most fragile situations, the task team may need to provide broader and continuous support to the client. This can include guiding the contracting process extensively and offering substantial technical inputs.

■ Direct Financing

DF-TPI occurs through a direct grant agreement between the World Bank and a UN agency. The terms for direct engagement

are negotiated bilaterally between the World Bank and a UN agency and are designed to align with applicable World Bank policies, as adapted to the institutional framework governing UN agencies. These engagements are guided by overarching agreement—such as the Financial Management Framework Agreement (FMFA). For example, the FMFA recognizes the UN's Single Audit Principle, meaning UN agencies are not required to produce project-specific audit reports. However, other financial management and fiduciary requirements remain fully applicable.

The DF modality entails more substantial roles and responsibilities for the team compared with IF. In DF, the task team essentially assumes the roles typically handled by the Borrower in IF. This includes preparing, negotiating, and managing contracts with the TPI (see Table 24).

Overall, the choice between DF and IF significantly affects the project timeline, with DF generally requiring a longer duration to process due to its more involved contractual and oversight demands. This difference in timing should be carefully considered when planning project implementation to ensure alignment with project objectives and timelines.

TABLE 24. ROLES AND RESPONSIBILITIES OF THE BORROWER AND THE WORLD BANK TEAM BY MODALITY OF ENGAGEMENT

Tasks	Indirect Financing	Direct Financing
Developing the scope of outputs and deliverables	Borrower	Bank
Reviewing and negotiating with UN agency	Borrower	Bank
Signing the contract	Borrower	Bank
Managing the contract	Borrower	Bank

¹⁵⁸ SFAs can be found within the World Bank's internal resources.



Currently, there is no established mechanism or operational procedure that enables a smooth or automatic transition between DF-TPI and IF-TPI modalities during the implementation phase. Any change in the implementation modality can be made only through a formal restructuring of the project.



Regardless of the type of contracting, a TPI can be contracted without competition under two conditions: (1) the agency is uniquely qualified in its area of expertise relevant to the project; and (2) in situations of urgent need or capacity constraints, whereby IPF Policy Par. 12 is triggered.

MANAGING THE OPERATIONAL ENGAGEMENT WITH A TPI

While operational engagements can facilitate the World Bank's involvement in contexts where operations may be constrained or impossible, there are no straightforward solutions for delivering safety nets in FCV settings. These partnerships, especially DF-TPIs, present both challenges and opportunities that require careful consideration:

- **Time:** Establishing TPI arrangements involves time-consuming processes such as negotiating agreements and finalizing contracts. Although DF-TPI projects typically can be prepared faster than other World Bank operations in FCV settings that do not use DF-TPI arrangements, the initial setup still requires substantial time investment.
- **Organizational culture and relations:** The success of these engagements hinges not only on technical and operational aspects but also on specific individual factors, including commitment, competencies, and personal relations between World Bank and TPI colleagues. Moreover, significant

cultural and operational differences between the UN and the World Bank, stemming from their distinct missions, mandates, organizational structures, and procedural approaches, can affect collaboration. These differences can lead to miscommunication if expectations are not clearly understood or aligned.

- ✓ Task teams must familiarize themselves with the mandates, culture, objectives, and decision-making processes of the UN to manage partnerships effectively. Aligning these partnerships with the objectives and operational modalities of World Bank-financed safety net projects is necessary. Moreover, to mitigate misunderstandings and ensure successful collaboration, it is recommended that clear Terms of Reference (ToR) be developed for contracting agreements. To ensure operational clarity, the ToR should explicitly define roles, responsibilities, and expectations for all parties involved.
- **Costs:** DF-TPI arrangements often entail high costs, primarily due to the logistical and security challenges of FCV settings. Unlike fixed indirect costs, direct costs are negotiable.

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✓Task teams are encouraged to scrutinize direct cost proposals, understand the difference between overhead expenses assessed at the corporate level (fixed rates that are typically non-negotiable), and any country or regional overhead expenses that could be associated with a project, and discuss these costs in a transparent manner to ensure cost-effectiveness and value for money.

- **Supervision:** Supervising TPIs can be a challenge, particularly in obtaining detailed and accurate reports on project progress, cost management, and compliance with the Environmental and Social Framework, including handling incidents. For example, during the Emergency Social Protection Enhancement and COVID-19 Response Project (ESPERP) in Yemen, several security incidents occurred due to noncompliance with the World Bank's Occupational Health and Safety standards. These incidents were thoroughly investigated by UNDP and UNICEF, and reports were submitted to the World Bank within the agreed timelines.

✓Task teams are encouraged to enhance vigilance in areas where World Bank policies are waived and to adopt risk mitigation strategies such as strengthening safeguards through additional staffing and training to prevent project suspensions and avoid additional costs.

- **Balancing short- and long-term objectives:** While operational partnerships are conceived of as temporary, there is a risk of prioritizing short-term over long-term development objectives in FCV settings. This can lead to tension between rapidly addressing immediate needs and building national systems and capacities.

✓Task teams should strive to balance these aspects by integrating system-strengthening objectives and enhancing government visibility into output agreements.

- **Sustainability:** Although TPIs can be effective in delivering services in FCV situations, they often face limitations in sustainability. These interventions should be seen as temporary arrangements until national capacities can be developed or restored.

✓It is fundamental to (1) involve national institutions from the initial preparation stages of a project throughout its lifecycle; and (2) devise a comprehensive transition plan to foster government ownership and ensure the sustainability of the interventions. This plan should be established early, clearly delineating the process for progressively transferring responsibilities and activities from the TPIs to national entities. This structured approach aims to facilitate a smooth and effective handover (see Box 50). However, it is important to acknowledge that in FCV settings, conditions are rarely ideal for implementing such transition plans seamlessly. For example, in Haiti, the handover process involving the Ministry of Social Affairs and Labor, WFP, and the World Bank has endured multiple postponements. Despite these challenges, the key is to have a comprehensive plan, from the project's inception, for the transition, recognizing that implementation should proceed when conditions are sufficiently favorable, even if not optimal.

BOX 50. CASH TRANSFER PROGRAM TRANSITION FROM UNICEF TO SFD IN YEMEN



Handoff of Cash Transfer Program from UNICEF to Yemen's Social Fund for Development ESPERP has gradually handed off the direct implementation of the cash transfer program from UNICEF to SFD.¹⁵⁹ To this end, the World Bank and UNICEF developed a transition plan to ensure that SFD was ready to undertake implementation functions. The transition process involved recruiting a third-party entity to identify the capacity needs of SFD in terms of, for instance, staffing, systems, and tools. The assessment was used to establish clear readiness parameters, decided jointly by the World Bank task team and UNICEF, for SFD to assume implementation responsibilities. The handover followed an incremental approach to ensure the continuity of payments. The first functions to be transferred were communication, outreach, and resolution of accessibility issues, followed by the management of payment agencies and GRM functions. UNICEF and SFD also began to conduct joint field supervision. While UNICEF has continued to manage the third-party monitoring, Management Information Systems, capacity building, quality support, and external communication as the direct recipient of IDA funds, the plan is to transfer these functions to SFD. In the end, SFD will be provided with full access to the MIS modules, for example, beneficiaries, payments, and grievances.

159 UN agencies continued to directly receive financing from the World Bank, just as they did with the earlier ECRP project. With the ESPERP, the necessary steps to transition direct implementation over to the SFD, a national agency, were officially initiated.

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CHAPTER 10. MONITORING AND EVALUATION

The processes of monitoring and evaluation (M&E) can be defined as follows:¹⁶⁰

- **Monitoring** is a continuing process that involves systematic collection or collation of data (on specified indicators or other types of information). It provides management and other stakeholders of an intervention with indications of the extent of implementation progress, achievement of intended results, occurrence of unintended results, use of allocated funds, and other important intervention- and context-related information.
- **Evaluation** is the systematic and objective assessment of a planned, ongoing or completed intervention, its design, implementation, and results. The aim is to determine relevance, coherence, effectiveness, efficiency, impact, and sustainability. Evaluation also refers to the process of determining the worth or significance of an intervention. An evaluation should provide information that is credible and useful, enabling the incorporation of lessons learned into decision making processes.

Monitoring and evaluation are distinct yet complementary processes. Monitoring provides insights into the status of a policy, program, or project relative to its set targets and outcomes over time and is primarily descriptive. In contrast, evaluation focuses on causality, offering explanations for why targets and outcomes are or are not being met. In this sense, evaluation enhances monitoring by providing key insights, while monitoring indicates deviations from the planned progress or compliance. In such

instances, detailed, rigorous data can shed light on the issues and trends identified through monitoring.¹⁶¹

KEY CONSIDERATIONS FOR M&E

Conventional M&E tools and processes can face significant challenges in FCV contexts.

Typically, monitoring relies heavily on regular field visits by implementing agencies, often supplemented by task team visits. These activities require significant time spent on the ground. However, in FCV settings, violence and insecurity often impose safety risks and logistical constraints, making project sites and target communities hard to reach or inaccessible. Even in the absence of direct threats, low institutional capacity may also hinder effective M&E. Depending on the context, when government or external agencies conduct data collection, it may provoke fear or hostility among communities, potentially exacerbating existing tensions. Moreover, local capacities and available resources to perform regular M&E tasks—such as developing comprehensive M&E plans, conducting extensive data collection surveys, and undertaking detailed analysis—can be inadequate. Data scarcity or poor data quality can further complicate the establishment of reliable baselines for impact evaluations. These challenges often lead to increased operational costs for M&E activities, which can affect the regularity and depth of data collection and analysis, thus limiting the ability to maintain sustained, high-quality M&E.

In addition to the inherent challenges in FCV areas, the emergency nature of

160 OECD. Glossary of Key Terms in Evaluation and Results-Based Management for Sustainable Development (Second Edition). Paris: OECD Publishing, 2023. https://www.oecd.org/en/publications/glossary-of-key-terms-in-evaluation-and-results-based-management-for-sustainable-development-second-edition_632da462-en-fr-es.html.

161 Jody Zall Kusek and Ray C. Rist, Ten Steps to a Results-Based Monitoring and Evaluation System (Washington, DC: World Bank, 2004), 13, <https://hdl.handle.net/10986/14926>.

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safety net operations in these settings often shifts focus away from establishing comprehensive M&E frameworks. Typically, in the early stages of safety net operations, task teams prioritize setting up core processes in the delivery chain, such as intake and registration, needs and condition assessment, beneficiary enrollment, and benefit and service delivery. This focus on “output-oriented” activities is usually justified, as it responds to immediate operational demands.¹⁶² However, it becomes even more pronounced in FCV settings due to the urgency of meeting immediate needs and overcoming obstacles to delivery and implementation. While prioritizing these activities can facilitate rapid response, it often diverts attention and resources from developing robust M&E frameworks. The emphasis on immediate outputs may persist throughout several delivery cycles, potentially neglecting “outcome-focused” processes of systematically tracking progress and evaluating impacts unless issues such as noncompliance, grievances, or other operational shortcomings arise, thus necessitating immediate corrective measures through M&E instruments.

However, setting up robust M&E systems since the initial phase of project design is even more crucial in FCV settings. Unlike traditional environments where M&E primarily measures progress, ensures accountability, and facilitates learning, in FCV contexts, M&E plays a broader role. It becomes essential for identifying potential unintended consequences of safety net projects and emerging risks, ensuring that interventions do not inadvertently intensify existing tensions or trigger new ones. Moreover, effective M&E systems provide critical data and insights that support adaptive management, empowering task teams to make timely and informed adjustments based on real-time feedback and challenges faced on the ground, potentially even before these

materialize. Additionally, M&E can enhance communication between citizens and state institutions, which is critical in building trust and fostering social cohesion.

As a result, several adapted instruments have been developed and implemented for M&E in safety net interventions. These adaptations encompass both on-the-ground and remote solutions, addressing the limitations of traditional, onsite M&E activities. Research for this chapter has identified a shift toward remote M&E tools and methodologies, which are flexible and cost-effective. These remote approaches facilitate quicker access to real-time information, key in FCV contexts, by enabling faster and safer data collection and streamlined reporting processes, thus making the information immediately useful for addressing specific issues. Despite the growing reliance on remote tools, physical, onsite M&E methods remain essential and continue to evolve to meet the need of effective monitoring and evaluation in challenging environments. The following sections detail current M&E adaptations, starting with on-the-ground methods like Third-Party Monitoring (TPM), and then explore remote solutions, including technologies like the Geo-Enabling Initiative for Monitoring and Supervision (GEMS), Monitoring Automated for Real-Time Analysis (MARTA), and Iterative Beneficiary Monitoring (IBM). The last section is dedicated to adapting evaluation.

**ADAPTING MONITORING TO FCV
CHALLENGES**

On-the-Ground M&E

Third-Party Monitoring

TPM is increasingly becoming a standard approach for monitoring in FCV environments globally.¹⁶³ TPM involves engaging an

¹⁶² Lindert et al., The Sourcebook on Social Protection Delivery Systems.

¹⁶³ World Bank, Note on Third-Party Monitoring in FCV Settings (internal document, 2022, not publicly available), 4.

independent agency or organization to collect data, assess progress in project activities, and perform continuous process monitoring. The primary objective of TPM is “to assess the status and performance of a project, its compliance status, or emerging issues through a specialized party [...] to provide an unbiased perspective on the issue and status, and to make recommendations for improvement, where relevant.”¹⁶⁴ A key advantage of TPM is its ability to operate directly on site, providing “boots on the ground” that enable task teams to effectively monitor (or supervise) projects in areas where security risks, capacity constraints, or political sensitivities may restrict access for them or government agencies. TPM can employ direct observation methods that significantly increase the reliability of data collection and reporting. When implemented efficiently and effectively, TPM can support the early identification of potential issues, thus enabling proactive management and timely adjustment to project activities. Additionally, when physically present at project sites, TPM agents allow direct verification of compliance and engagement with beneficiaries to gather feedback, thus enhancing overall project performance and impact.

TPM can be engaged across various levels of World Bank operations, involving different actors and scope of engagement. TPM can be used to monitor individual projects or specific programs within a larger safety net operation. These project- or program-level TPM is the primary focus of this chapter. However, TPM agencies can also be hired to monitor an entire active portfolio within a country, serving as an overarching umbrella that different projects can rely on for their monitoring needs. Such portfolio-level TPM is currently employed in countries like

Afghanistan and Somalia.¹⁶⁵ TPM activities can be conducted by private firms, international NGOs, and UN agencies. The extent of TPM involvement varies significantly due to factors like security risks, accessibility challenges, institutional capacity, specific assurance needs based on a country’s fiduciary history, and available financial resources. Generally, greater security risks or weaker institutional capacity require more extensive use of TPM. In safety net operations, TPM may be tasked with monitoring specific processes such as the delivery of cash or the execution of LIPWs, as well as overall project activities. In FCV contexts, there is also an ongoing debate about the applicability of TPM for monitoring UN agencies when they are directly or indirectly financed by the Bank to implement projects (see Chapter 9 on UN implementation). This issue, however, remains complex and open to discussion.

Selecting and Contracting a TPM Agency

The selection of a suitable TPM agency primarily hinges on demonstrated operational experience in FCV settings. Agencies or organizations with a history of previous engagement in such environments tend to be better positioned for handling TPM assignments. Knowledge or understanding of the local context as well as established community links are also important selection criteria. The selection process involves an evaluation of the technical and financial proposals submitted by prospective TPM agencies to task teams. In addition to experience and technical proficiency, the availability of qualified TPM agencies within these challenging settings impacts recruitment. Often, the limited availability and capacity of TPM providers in FCV contexts

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¹⁶⁴ World Bank. Environmental and Social Framework for IPF Operations: Good Practice Note on Third-Party Monitoring. Washington, DC: World Bank, 2018, 2. <https://documents1.worldbank.org/curated/en/578001530208566471/Environment-and-Social-Framework-ESF-Good-Practice-Note-on-Third-Party-Monitoring-English.pdf>.

¹⁶⁵ TPM agencies that are used at the portfolio level are typically designed, contracted, and managed directly by the World Bank, and it is a Bank executive (BE) activity. As such, BE TPM is typically funded using the Bank budget or through Bank-executed trust Funds. BE TPM is not meant to replace monitoring at the project level. Instead, it is an additional layer of monitoring and investigation available to all project teams. The primary internal clients for BE TPM programming are Country Management Units (CMUs), Safeguards Teams, Fiduciary and Financial Management teams, as well as project teams.

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may compel task teams to select from a constrained pool of candidates, focusing on the best available options rather than the ideal.

Choosing a TPM between international and local firms involves balancing distinct advantages and limitations. International firms often bring extensive and diverse experience in FCV contexts, contributing to their operational knowledge and expertise. These firms can generally demonstrate integrity and quality, which are attributes central to effective TPM, particularly in FCV situations. Moreover, they tend to exhibit financial stability, enabling them to manage the higher operational costs inherent to these environments. However, international firms can be costly, especially if there is a need to bring in expertise and skills from outside the country. Additionally, these firms might be viewed as outsiders by the communities where they operate, which could heighten tensions or foster mistrust during data collection. Conversely, local firms offer a more cost-effective solution and are typically more familiar with the local context and languages, enabling smoother communication with community members and stakeholders. In-country firms may also be more adaptable and have a simpler internal organization than their international counterparts. However, they may require more intensive support from task teams due to their potentially limited capacity, which can increase the management burden and require re-procurement and replacement. This can lead to additional time and transaction costs associated with engaging new TPM providers.¹⁶⁶

A TPM agency can be contracted either by the Borrower or directly by the World Bank, each serving distinct purposes. When the Borrower engages the TPM provider, it typically aims to enhance its monitoring

capacity. This approach to TPM is prevalent in lending operations where the role of the monitoring agency is focused specifically on a given project or program. Conversely, the Bank may directly contract a TPM firm as part of its “smart supervision” approach. In this scenario, an independent agency is hired to ensure that the project implementation—whether carried out by a government entity or a third-party implementer such as a UN agency—adheres to the provisions of the financing agreement and that the environmental and social performance of the project meets the agreed standards.¹⁶⁷ While direct contracting by the Bank is more common at the portfolio level, it is also applicable at the project level, depending on the specific monitoring needs.¹⁶⁸

An important consideration for task teams is to dedicate sufficient time to developing or assisting the client in creating robust Terms of Reference (ToR) for TPM assignments. Effective ToR are key not only to attract qualified agencies but also to inform their performance in project monitoring in line with established standards and expectations. This is particularly important when the Borrower contracts the agency, as the Borrower is responsible for drafting the ToR. Teams should provide adequate technical assistance, scrutinize the ToR carefully, and revise them as necessary to include precise criteria and details that meet the monitoring requirements. For instance, the improvement of the ToR was crucial to enhancing TPM in Somalia under the SNHCP. In response to unsatisfactory TPM services in the initial phase of implementation, the ToR were extensively revised to include more precise details regarding expected processes, methodologies, timelines, and deliverables required from the TPM agency. This update made the ToR more robust, thereby facilitating a more competitive bidding process that

¹⁶⁶ World Bank, Note on Third-Party Monitoring in FCV Settings.

¹⁶⁷ World Bank, Good Practice Note on Third-Party Monitoring.

¹⁶⁸ World Bank, Note on Third-Party Monitoring in FCV Settings.

was accessible to both international and in-country firms. Consequently, a more qualified agency was selected and contracted by the Borrower, resulting in enhanced project and client capacity for monitoring.

While including detailed specifications in the ToR is a priority, it is equally important to ensure they allow enough flexibility for the agency to adapt to changing circumstances.

The ToR should clearly define the selection criteria, detailing the required expertise for the assignment, and provide parameters for methodological aspects of field visits, such as sample size, methods and frequency of data collection, and types of stakeholders to engage. Additionally, the ToR should outline precise expectations for deliverables, whether they are written reports, audiovisual presentations, dashboards, or interactive databases. However, to address unforeseen changes, such as a deteriorating security situation that may make certain areas inaccessible, the ToR should incorporate flexibility. This can include provisions for modifying fieldwork approaches or leveraging alternative data collection methods. For instance, the ToR may include options for remote data collection technologies or virtual stakeholder engagement when on-the-ground activities become unfeasible. This flexibility ensures the continuity of monitoring activities, even under challenging conditions.

Managing TPM

Dedicated staff time and specialized expertise are central to effective design and management of TPM. Experience shows that it is advisable to have a dedicated member in the task team who focuses on managing

TPM activities. TPM should be handled as an individual activity on its own, not just an additional task on top of an already demanding workload for the task team. This approach ensures that TPM management receives the attention and resources necessary for effective implementation. For example, under Somalia's SNHCP, the task team included a team member solely responsible for project M&E, with a particular emphasis on TPM activities. The M&E focal point within the team was responsible for reviewing the quarterly TPM reports and bi-monthly progress reports and identifying both project-specific issues and learnings and broader challenges with TPM processes and reporting, such as data inconsistencies. This facilitated a thorough revision of TPM instruments and processes, ranging from the ToR for TPM procurement (see above) to the data collection questionnaires, including those for payment verification, post-distribution, and process monitoring. Having dedicated staff allowed for consistent and regular interactions with the TPM agency, enabling timely troubleshooting of issues and enhanced quality of reporting. Moreover, TPM activities were discussed in dedicated sessions during implementation support missions and in ad hoc meetings with the client, greatly improving the effectiveness of TPM and ultimately enhancing the monitoring capacity of both the TPM agency and the client.

Adapted TPM arrangements successfully addressed the challenges of monitoring by government agencies in the former Federally Administered Tribal Areas (FATA) in Pakistan (see Box).

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BOX 51 . CASE STUDY: ADAPTING TPM IN FCV AREAS IN PAKISTAN



ADAPTING TPM IN PAKISTAN'S INSECURE AREAS

The FATA Temporarily Displaced Persons Emergency Recovery Project (TDP ERP) (P154278) faced a highly challenging operating environment in Pakistan's FATA areas. When the project started in September 2015, these areas were largely outside the regular administration of the government, while turmoil resulted in significant displacement of populations. This situation persisted throughout the two initial years of the project's implementation. As displaced populations began to return, the TDP ERP aimed to support reintegration through targeted safety net assistance, specifically, a combination of conditional and unconditional transfers. Security risks restricted access to target areas for the World Bank and challenged regular M&E activities.

In response to access constraints, the FATA TDP ERP adopted TPM as a prime tool for monitoring. This complemented process evaluations and spot checks conducted by the National Database and Registration Authority (NADRA), the implementing agency. The initial rollout of TPM faced challenges, as there were no local firms with the expertise required for TPM in such a complex and insecure environment. The project eventually found and engaged a local firm that was fluent in the local language and dialects, which ensured local acceptance. The World Bank task team worked closely with TPM agents to build their capacity. This involved developing questionnaires tailored to monitor specific processes at one-stop shops and ensuring that real-time observations at their locations were conducted properly. Despite access limitations, TPM proved effective in ensuring a level of monitoring and mitigated reputational risks for the World Bank. As the project progressed, it enhanced its M&E framework by engaging a higher-capacity TPM to perform in-depth monitoring and assessments of project performance.

Finally, when security conditions permitted, World Bank teams conducted direct supervision missions. For safety, World Bank staff leveraged NADRA's local acceptance by presenting themselves as NADRA employees to avoid scrutiny at checkpoints.

Remote M&E

Geo-Enabling Initiative for Monitoring and Supervision (GEMS)

■ WHAT IS GEMS?

GEMS is an innovative methodology designed to facilitate remote, real-time monitoring by leveraging simple and cost-effective information and communication

technology (ICT) tools for in-field data collection and analysis. Developed by the World Bank FCV Group in collaboration with the Geospatial Operations Support Team, GEMS responds to the challenges of monitoring interventions in areas where physical access is limited or unfeasible due to active conflict, insecurity, or logistical issues. GEMS is a highly flexible and versatile tool that can benefit any stage of the project cycle.

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It can support activities beyond project monitoring and supervision, such as:

- **Intake and registration:** Supporting data collection and recording on households for program eligibility and participation.
- **Safeguard compliance:** Ensuring adherence to environmental and social safeguards.
- **Beneficiary engagement:** Facilitating feedback loops to capture the voices of beneficiaries.
- **Portfolio mapping:** Coordinating activities across multiple projects and programs.
- **Real-time risk management:** Identifying and mitigating risks in real time to avoid implementation disruptions.

■ HOW GEMS WORKS

■ Kobo Toolbox

GEMS allows digital data to be collected directly from the field. GEMS uses Kobo Toolbox (see Kobo Toolbox in Chapter 4) as the software for data collection, which is a free, open-source data collection platform, ensuring cost efficiency and ease of use.

■ GEMS and Enumerators

GEMS works primarily through internet-based approaches, although it can also work through phone-based approaches in cases where internet connectivity is limited or nonexistent or people do not have smartphones.

Under the internet-based approach, enumerator staff need to have internet connectivity at two points: initially, to download the questionnaire, and at the end, to upload the questionnaire with respondents' answers. Otherwise, the data collection process can happen without internet connection. Enumerators are provided with a smartphone and can access their questionnaires through a hyperlink that they receive through the Kobo App or

even in a WhatsApp message. Enumerators download the questionnaire, fill it out, and then upload it in real time.

Data collecting enumerators can be hired ad hoc or may be employed by TPM agencies. As data may be collected for different purposes than monitoring, GEMS allows for approaches different than employing enumerators. Another approach is community based, meaning that someone from the community is tasked with collecting GEMS data.

■ GEMS and Self-Reporting

GEMS also supports self-reporting through internet-based approaches. For instance, users can create a questionnaire with Kobo, turn it into a hyperlink, and then turn that into a QR code. The QR code can be printed out and placed in the village with a sign saying, "Please scan the code if you want to register." People can scan the code, fill out the questionnaire, and register. UNHCR used this method to record millions of refugees who crossed the border from Ukraine into Moldova, Hungary, and Poland. One important factor in this was that these refugees had smartphones and internet access.

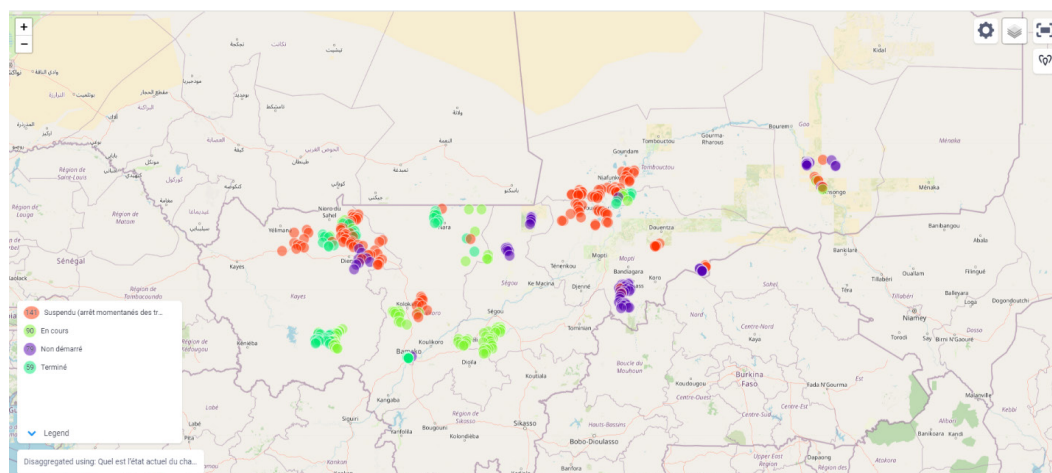
■ Low-Tech Option

Smartphones don't have to be the newest or latest generation. GEMS works well with old smartphones as long as it supports the Kobo Toolbox software. If there is no internet access or smartphone, GEMS can also work through a simple phone and leverage digital solutions like Computer-Assisted Telephone Interview (CATI) (for details, see Chapter 5).

■ Data Types

The types of data gathered include text, photos, videos, audios, barcodes, and GPS coordinates. For instance, if GPS coordinates are collected and input into the Kobo Toolbox App, the system will render dots on the map automatically. Figure 11 shows the location of labor-intensive public works (LIPW) sites under Mali's Jigiséméjiri project, which employed GEMS for M&E purposes (see Figure 11).

FIGURE 8. KOBO TOOLBOX MAP IN MALI



Source: World Bank staff.

One of the benefits of GEMS is that it empowers data collection by teaching the client counterparts how to set up their digital data collection system. This means that the World Bank team does not collect, receive, own, or process the data—usually the responsibility of the PIU, government, and ministries—thereby building client capacity for M&E.

Customizable

By offering customizable platforms, GEMS can enable task teams to enhance the accuracy and efficiency of monitoring systems, making it a key tool for operations in FCV settings. This methodology has been applied across diverse FCV contexts, such as Afghanistan, Haiti, Mali, Somalia, Sudan, and Yemen. It has also been used in institutionally fragile contexts, like Guinea-Bissau and Kosovo, showing its adaptability and fungibility in different challenging environments.

Field experience, however, underscores the necessity for caution when deploying GEMS in areas of active conflict. For example, in Yemen, there are significant concerns from authorities in both the north

and south that data collected through GEMS could potentially be misused for espionage or military targeting. Therefore, it is imperative to implement GEMS in FCV settings with heightened sensitivity and strict adherence to the local regulatory and security environments. This cautious approach ensures that the deployment of such monitoring tools does not compromise the safety or security of the populations.

Monitoring Automated for Real-Time Analysis (MARTA)

WHAT IS MARTA AND HOW DOES IT WORK?

MARTA is a customized data collection and analysis system built upon the GEMS methodology. It operates as a high-frequency data collection system that leverages digital tools to gather real-time information from the field.

MARTA in the DRC

MARTA was first deployed under the Solidarity through Economic Transfers Against the Poverty in Kinshasa (STEP-KIN) project during the 2018–20 Ebola crisis in the Democratic Republic of Congo

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(DRC). The crisis, coupled with the ongoing challenges of operating in a FCV context—including insecurity and logistical constraints, particularly in Eastern DRC—make access to project sites nearly impossible. Restricted monitoring and oversight posed significant risks to the continuity of project activities, particularly for the LIPW component.

These constraints created urgency that led the project team and the client to adopt MARTA as a remote monitoring solution, ensuring that activities could be implemented and tracked despite the restricted access. Initially, the project used MARTA to monitor the LIPW component, enabling oversight of public works projects in areas inaccessible to project staff. Due to its immediate success in providing accurate and timely data, the project expanded MARTA's scope to include the emergency transfer component in Kinshasa.

In the DRC, the implementation of MARTA followed a specific process.

Enumerator Recruitment and Training

- Local enumerators, primarily students from the target communities, were hired by the DRC's Social Fund (FSRDC)—the project's PIU—and compensated hourly.
- The FSRDC identified the enumerators based on basic literacy and numeracy skills, ensuring they could read, write, and perform simple calculations.
- Training for enumerators was brief, as MARTA's data collection relied on simple processes and questionnaires that required minimal technical knowledge.

Data Collection Process

- Enumerators worked in teams of two to three and were equipped with smartphones or tablets preloaded with questionnaires designed by the World Bank project team.
- The questionnaires were straightforward, typically consisting of YES/NO questions to minimize complexity. Sensitive questions were avoided.
- If concerning patterns emerged, enumerators were instructed not to probe further; instead, follow-ups were handled by the project team and the FSRDC for detailed investigation.
- Data collected included responses, photos, and GPS coordinates, allowing for a comprehensive georeferenced dataset.
- Enumerators followed a structured schedule for data collection, with each day dedicated to a specific topic. For instance, on Mondays, data were collected on infrastructure progress in public works, while on Tuesdays, data collection focused on beneficiary perceptions and satisfaction. Weekly updates for each topic ensured consistent and frequent oversight.

Data Analysis and Reporting

- Data were collected through the [Kobo Toolbox](#) software and securely stored on a server for real-time analysis.



Carefully selecting enumerators in settings marked by community grievances, underlying tensions, or conflict, such as parts of the DRC, is crucial to ensuring effective implementation and avoiding unintended consequences. Under STEP-KIN, the team prioritized hiring enumerators from within the communities they were assigned to collect data. Bringing in external enumerators was deliberately avoided, as it could have triggered suspicion or hostility from local populations, who might view outsiders with mistrust or fear.

Always assess the social and cultural dynamics of the area where the project is operating to select enumerators with the right profile.

■ KEY FEATURES OF MARTA

MARTA's key features are best illustrated through its application in the DRC.

■ Adaptability and Versatility

MARTA's simplicity and flexibility allow it to be continuously adapted to meet diverse project needs, including in collecting household data. While extensively used for monitoring purposes, MARTA was initially introduced under STEP-KIN for beneficiary identification and registration for the LIPW component. It significantly reduced the time required for intake and registration, as well as data cleaning and disaggregation, cutting the process from one to two weeks to just one to two days. Enumerators conducted registration rapidly, enabling the LIPW program to hold lotteries for inclusion the next day. MARTA allowed the project to build a beneficiary registry in a context where it was highly difficult to deploy on-field data collection exercises.

STEP-KIN used MARTA to gauge community perceptions and track early warning signs. Specifically, MARTA was effectively used to assess community perceptions and sentiments, where traditional beneficiary surveys and spot checks were impractical.

During the Ebola crisis in the DRC, the system captured public perceptions toward the STEP project. This was critical as there were misconceptions about the project's association with the international Ebola health response, which faced community hostility and mistrust. By deploying a 10-question survey on community perceptions, MARTA served as an early warning mechanism, identifying potential reputational and security risks and enabling the project team to address them proactively.

MARTA ensured compliance with safeguards during the Ebola crisis by tracking health and safety measures. This included monitoring the use of protective equipment, performing temperature checks, and verifying adherence to protocols.

■ Time- and Cost-Effectiveness

Using MARTA can lead to significant efficiency gains resulting from low-cost and rapid implementation. In the DRC, the principal costs included data collection equipment, primarily smartphones and tablets—priced at \$100–\$200 each—and local enumerator wages, which were modest and included in the operational budget. The use of Kobo Toolbox eliminated software expenses. Moreover, MARTA reduced

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the time and costs associated with core delivery processes, including beneficiary identification, registration, payment delivery, and M&E. These gains allowed the project team to allocate resources more effectively and ensure the client's buy-in.

■ Scalability

As a scalable tool, MARTA can be applied across multiple phases of the project cycle as well as sectors. For instance, in the Eastern DRC provinces, World Bank Poverty used MARTA to launch high-frequency surveys. Moreover, MARTA has been scaled up to monitor the entire World Bank's social protection portfolio in the DRC, illustrating its potential to become a standardized tool for data collection and project monitoring in FCV contexts.

**OPERATIONAL RECOMMENDATIONS
AND RESOURCES**

The successful use of MARTA through the STEP-KIN project in the DRC highlights practical recommendations for implementation.

■ Start Small and Simple

When deploying MARTA, begin with a gradual and small-scale rollout, focusing on one questionnaire for data collection. This approach allows for a controlled pilot phase, enabling teams to refine the questionnaire by simplifying it without compromising the accuracy and relevance of the questions.

**LEVERAGE MARTA'S SCALABILITY
THOUGHTFULLY**

MARTA's design allows for the generation of virtually unlimited high-frequency surveys across a wide range of topics. While this scalability is a significant advantage, it can also result in an extensive database of information that requires effective processing

and analysis to extract meaningful operational insights and learnings. Task teams are advised to define the scope of MARTA's use in advance and periodically check on it during implementation.

■ Plan for Specialized Expertise

While MARTA simplifies data collection, the analysis of more complex data may require specialized expertise beyond the capacity of the PIU. Operational data, such as registration and payment tracking, can typically be managed by the PIU, but more complex analyses—such as measuring impacts, assessing the use of the benefit, or disaggregating data by gender—may necessitate expert consultants or additional qualified team members. Thus, project teams should include provisions for technical expertise in the project budget and timeline.

■ Regularly Update Stakeholders

Maintaining transparent and consistent communication with clients and stakeholders is critical to ensuring their confidence in MARTA. In the DRC, regular updates to government counterparts, focusing on MARTA's tangible benefits to project implementation, such as enhancing cost-effectiveness, speed, and decision making, were key to building and sustaining client support. World Bank FCV teams have resources and contacts to offer if/when the TTL would like to incorporate MARTA into their project.

Iterative Beneficiary Monitoring (IBM)

■ WHAT IS IBM?

IBM is a cost-effective, rapid, and remote data collection method designed to complement existing M&E systems and enhance project supervision. IBM allows for frequent data collection from randomly sampled beneficiaries using mobile

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technology to gather project performance feedback and beneficiary satisfaction. IBM enables teams to monitor specific project indicators, identify and address a project's shortcomings, and measure improvements with each iteration. While IBM is not designed to provide comprehensive M&E coverage, it is a valuable instrument for complementing monitoring activities and adapting interventions in real time by offering a rapid and iterative feedback loop directly from beneficiaries.

IBM was first introduced in Mali to overcome limited access to project activities in insecure areas and has since been scaled up to multiple projects and sectors in both FCV and non-FCV settings.

■ HOW IBM WORKS

IBM follows a streamlined five-step process that emphasizes simple and iterative data collection (Figure 13). The five steps are:

1. Define key issues: The first step is to identify one or a small set of critical issues to focus on during the first round of data collection. Rather than attempting to cover a broad range of topics in one go, IBM prioritizes the most urgent issues for the first round of data collection. These issues might include irregularities in cash payments, perceptions of service delivery, or limited beneficiary awareness of the project.

2. Develop simple surveys: IBM emphasizes simplicity in data collection instruments. Questionnaires are designed to be brief

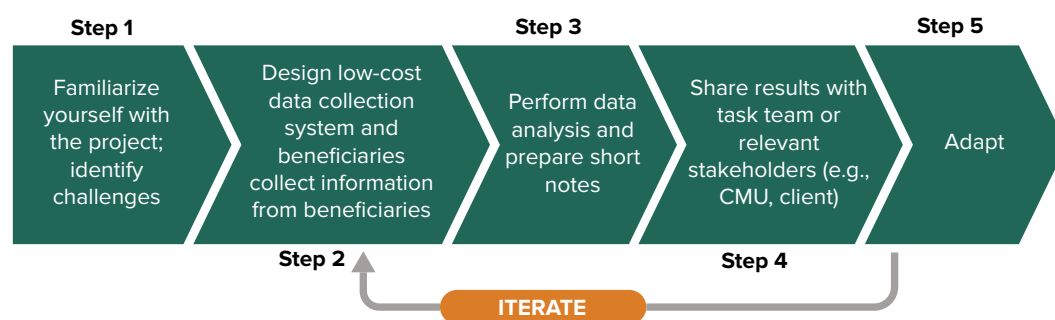
and straightforward, often focusing on short-response questions. This approach reduces the burden on both enumerators and beneficiaries while facilitating rapid data collection and analysis. The initial questionnaires are designed with flexibility in mind, allowing refinement in subsequent rounds.

3. Conduct data collection: Data collection is carried out using mobile phone calls or, where necessary, face-to-face interviews. Mobile phone-based surveys are the preferred method in IBM implementation due to cost-effectiveness, speed, and ability to reach beneficiaries in remote or insecure areas. In cases where beneficiary phone numbers are unavailable, face-to-face interviews can be conducted, although these are generally more expensive and limited to situations where mobility and safety conditions allow.

4. Analyze and report: Once data are collected, the project team conducts a quick analysis. The results are presented in concise, factual reports that are typically no longer than 10 pages. These reports highlight the key sources of the project's shortcomings, and the results are discussed internally to draw courses of action to address and overcome them.

5. Iterate: IBM is inherently iterative, with insights from each round of data collection informing subsequent surveys and eventually feeding into adjustments in project implementation to address new or unresolved issues over time.

FIGURE 9. THE FIVE STEPS OF THE IBM APPROACH



Source: Adapted from André-Marie Taptue, Aboudrahyme Savadogo, and Aly Sanoh, Iterative Beneficiary Monitoring (IBM) as a Cost-Effective Tool for Improving Project Effectiveness (Washington, DC: World Bank, 2019).

■ KEY FEATURES OF IBM

■ Iterative and Adaptive Monitoring

IBM is built on the principle of iterative feedback loops involving frequent and repeated rounds of data collection. Each round focuses on one or a small set of issues. This ensures that data inform project adjustments promptly, which is critical in FCV contexts.

■ Beneficiary-Centered Feedback

IBM collects data directly from project beneficiaries and other relevant stakeholders, depending on the project's scope. This approach enhances beneficiary engagement and satisfaction, placing beneficiaries at the center of the feedback process.

■ Cost and Time Efficiency

IBM is designed to minimize costs and time. Each round of data collection typically costs less than \$5,000, a fraction of the cost of traditional surveys.

■ Mobile-Based Data Collection

IBM primarily relies on mobile phone surveys, allowing data to be collected efficiently and inexpensively. Beneficiaries are contacted directly via mobile phones, making the process accessible even in remote or insecure settings. In cases where mobile data collection is not feasible, face-to-face interviews can be conducted. However, these are more resource-intensive, may pose risks to enumerators and respondents, and can hinder the iterative nature of IBM.

■ IBM IN PRACTICE

IBM has been applied across diverse projects, including safety net operations, such as Haiti's ASPIRE Project (see Box 52).

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BOX 52. CASE STUDY. IBM IN PRACTICE IN HAITI



ITERATIVE BENEFICIARY MONITORING IN HAITI'S PSARA

The Adaptive Social Protection for Increased Resilience (PSARA) Project in Haiti established a comprehensive M&E framework, hinged on a TPM agency. This framework effectively combined a quantitative approach through IBM with qualitative methods such as spot checks, focus groups, and key informant interviews. This setup was pivotal in monitoring the implementation of the Klere Chimen cash transfer program and project activities.

IBM was used to quickly collect data from beneficiary feedback on key aspects of the Klere Chimen program. IBM recognizes whether payments reached the intended recipients, in the correct amount, through the proper payment modalities, and within expected timeframes. Additional metrics included beneficiary satisfaction, awareness of the GRM, and overall cash use. The data collection methodology, developed by the TPM agency in collaboration with the Ministry of Social Affairs and Labor (Ministère des Affaires Sociales et du Travail, MAST) and the World Bank, involved monthly data collection across all municipalities covered by the program in 14 rounds (one per month), each targeting a representative 2 percent sample of total beneficiaries. To preserve the integrity and validity of the data, different households were surveyed in each monthly round without overlapping.

Questionnaires were designed for comprehensiveness and efficacy. Each questionnaire did not exceed 10 questions and 15 minutes, allowing for efficient data collection over approximately one week through field visits by enumerators. Enumerators used tablets equipped with Kobo Toolbox for digital data entry. The collected data underwent cleaning processes before monthly transfer to MAST in a Kobo-compatible format, standardized for analytical consistency. To facilitate rapid visualization and automatic updating of data and indicators, the project established a direct connection from Kobo to the Power BI visualization and analysis tool. Findings were consolidated into detailed monitoring reports, which were shared with the Project Management Unit (PIU) on a regular basis, thus enabling real-time project management decision making based on data trends and indicators.

Enumerators received comprehensive training on survey techniques and digital tools, enhancing their proficiency with the Kobo data collection platform. The training was conducted by the technical team of the TPM agency, which also carried out a pilot test to fine-tune survey questions prior to full deployment.

Throughout implementation, IBM proved invaluable in identifying and addressing operational challenges. For instance, it highlighted undue fees charged by cash agents at withdrawal points. In response, the project introduced beneficiary training activities on using e-wallets effectively to prevent exploitation. Moreover, IBM insights into rising insecurity impacting certain program areas, particularly the Health, Nutrition, and Hygiene component, prompted necessary adjustments to project implementation. These adaptations were essential for sustaining the effectiveness and continuity of the program under challenging conditions, demonstrating the key role that IBM can play in supporting M&E in safety net operations.

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This guidebook set out to provide a structured and evidence-based approach to designing, delivering, and implementing social protection programs in Fragile, Conflict, and Violence (FCV) settings.

As global instability rises and the share of extreme poverty increasingly concentrates in these contexts, social protection practitioners must navigate complex operational challenges while ensuring that interventions remain effective, inclusive, and adaptive.

FCV contexts present unique challenges to the implementation of social safety net (SSN) programs. Most countries experiencing FCV are middle and low income and are impacted by a multitude of concomitant crises and shocks. Implementing safety net programs requires a more adaptive and flexible approach, as a “business as usual” course is likely to have limited success in the face of insecurity, complex political economy, heightened social tensions, among other challenges.

Safety net programs are a lifeline in such contexts, and as such, it is imperative to maintain delivery. Programs must adapt to effectively reach intended beneficiaries, who often have few other means to survive. SSN programs can successfully tackle poverty

and build resilience in FCV settings; to do so, they need to acknowledge the drivers of fragility they may face and actively confront FCV challenges in the hopes of decreasing or limiting their impact. Guiding principles such as understanding the specific drivers of fragility, keeping it simple and flexible, managing risks, and ensuring strong partnerships go only so far to ensure well thought out and resilient program design. It is equally important to consider customized adaptations to traditional program design, delivery, and implementation, as a generic program may not be feasible in all FCV contexts.

Governments and practitioners have had to think innovatively to deliver safety nets in fragile and conflict settings. Documented experiences, such as those presented in the guidebook’s case studies, have contributed to growing evidence of what works and what works less well in FCV areas.

Key Themes

Throughout this guidebook, several key themes have emerged:

- 1. Context Sensitivity and Risk Adaptation.** Understanding the local political, social, and security landscape is essential

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for designing responsive and conflict-sensitive social protection programs. From conducting risk and resilience assessments to adopting iterative and flexible approaches, practitioners must integrate FCV-specific considerations into every stage of program development.

2. Balancing Short-Term Needs with Long-Term Development Objectives.

Social safety net programs in FCV settings must bridge immediate needs with long-term resilience and institution-building efforts. Striking this balance requires coordination with humanitarian actors, alignment with government structures, and careful planning to ensure sustainable transitions from emergency response to development-oriented social protection systems.

3. Flexible and Scalable Program Design.

The dynamic nature of FCV environments demands flexibility in program design and delivery. Whether through adaptive targeting mechanisms, mobile payment solutions, or simplified benefit structures, successful programs are those that accommodate rapid changes while ensuring continuity and accessibility for beneficiaries.

4. Institutional Strengthening and Government Ownership.

While development partners and international agencies often play a critical role in initiating social protection interventions in FCV settings, long-term success depends on strengthening government capacities and embedding programs within national systems. Where direct government implementation is not feasible, leveraging third-party implementation (TPI) models while building pathways to national ownership remains a key strategic approach.

5. Strong communication and outreach.

Communication is essential in any setting and requires additional focus in FCV contexts. Communication and outreach can transform beneficiaries' and communities' experiences with the intervention. It can make the difference between a well-implemented and well-received intervention and one that is perceived as unjust or irrelevant. Putting in place strong communication faces unique hurdles in FCV settings due to the logistical challenges of security and infrastructure—increased investments are required.

6. Monitoring, Evaluation, and Learning in FCV Settings.

The difficulties of data collection in FCV contexts necessitate innovative monitoring and evaluation (M&E) strategies, including third-party monitoring, remote sensing, and community-based feedback mechanisms. By integrating real-time data and learning loops, social protection programs can remain responsive and continuously improve their effectiveness.

7. Enhancing Social Cohesion and Reducing Fragility.

Beyond providing direct support to individuals and households, well-designed social protection programs can contribute to broader peacebuilding efforts. By fostering trust, reducing inequalities, and promoting economic inclusion, social safety nets can serve as a critical tool in mitigating conflict risks and supporting social stability.

LOOKING AHEAD: THE FUTURE OF SOCIAL PROTECTION IN FCV SETTINGS

SSNs in FCV settings are not just about poverty reduction—they are also about building resilience, preventing social tensions, and strengthening state capacity. While the operational challenges

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are immense, the lessons and adaptations outlined in this guidebook offer a roadmap for designing and implementing more effective, sustainable, and conflict-sensitive social protection programs.

Moving forward, practitioners must continue to explore new financing and implementation models, digital innovations, and cross-sectoral linkages to enhance the reach and impact of safety nets in fragile settings. As the global

landscape of fragility evolves, collaboration among governments, humanitarian actors, development partners, and local communities will be essential to ensuring that social protection systems remain adaptive, inclusive, and sustainable. Ultimately, a well-designed and well-implemented SSN system can serve as a cornerstone for stability and resilience, even in the most fragile and conflict-affected environments.

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