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INTERNATIONAL DEVELOPMENT ASSOCIATION

PROGRAM APPRAISAL DOCUMENT

ON A

PROPOSED CREDIT  
IN THE AMOUNT OF EUR 91.1 MILLION  
(US\$100.0 MILLION EQUIVALENT)

TO THE  
REPUBLIC OF TOGO

FOR A  
TOGO SOCIAL ASSISTANCE TRANSFORMATION FOR RESILIENCE PROGRAM

June 1, 2023

Social Protection and Jobs Global Practice  
Western and Central Africa Region

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## CURRENCY EQUIVALENTS

(Exchange Rate Effective April 30, 2023)

Currency Unit = EURO (EUR); African Financial  
Community Franc (*Franc de la  
Communauté Financière  
Africaine*, FCFA)

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US\$1= EUR 0.9105

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US\$1 = 597 FCFA

## FISCAL YEAR

January 1 - December 31

Regional Vice President: Ousmane Diagana

Regional Director: Dena Ringold

Country Director: Coralie Gevers

Practice Manager: Christian Bodewig

Task Team Leaders: Tina George, Gbetoho Joachim Boko



## ABBREVIATIONS AND ACRONYMS

AFD	French Development Agency ( <i>Agence Française de Développement</i> )
AM	Accountability Mechanism
ANADEB	National Community Development Support Agency ( <i>Agence Nationale d'Appui au Développement à la Base</i> )
ANCy	National Agency for Cybersecurity ( <i>Agence Nationale de la Cybersécurité</i> )
ANGE	National Environmental Management Agency ( <i>Agence Nationale de Gestion de l'Environnement</i> )
ANID	National Agency for Identification ( <i>Agence Nationale d'Identification</i> )
ASTRE	Social Assistance Transformation for Resilience ( <i>Assistance Sociale Transformatrice pour la Résilience</i> )
ATD	Togo's Digital Transformation Agency ( <i>Agence Togo Digital</i> )
BISP	Benazir Income Support Program
BOMS	Beneficiary Operations Management System
CBA	Cost-Benefit Analysis
CE	Citizen Engagement
COVID-19	Coronavirus Disease 2019
CPF	Country Partnership Framework
CRT	Togo Public Pension Fund ( <i>Caisse des Retraites du Togo</i> )
DLI	Disbursement Linked Indicator
DLR	Disbursement Linked Results
DPA	Data Protection Authority
DPBEP	Multiannual Budgetary and Economic Programming Document ( <i>Document de Programmation Budgétaire et Economique Pluriannuelle</i> )
DPF	Development Policy Financing
EHCVM	Harmonized Survey on Living Conditions of Households ( <i>Enquête Harmonisée sur les Conditions de Vie des Ménages</i> )
eID	Electronic Foundational Unique Identification
EJV	Employment Opportunities for Vulnerable Youth Project ( <i>Projet Emplois des Jeunes Vulnérables</i> )
ESF	Environmental and Social Framework
ESSA	Environmental and Social Systems Assessment
E&S	Environmental and social
FCFA	African Financial Community Franc ( <i>Franc de la Communauté Financière Africaine</i> )
FM	Financial Management
FDR	Togo Government Roadmap ( <i>Feuille de Route Gouvernementale Togo</i> )
FSA	Fiduciary Systems Assessment
FSB	Social Safety Nets and Basic Services ( <i>Filets Sociaux et Services de Base</i> )
FY	Fiscal Year
GBV	Gender-Based Violence
GCRF	Global Crises Response Framework
GDP	Gross Domestic Product
GoT	Government of Togo
GRM	Grievance Redress Mechanism
GRS	Grievance Redress Service
GSMA	Global System for Mobile Technology Association
HAPLUCIA	High Authority for Prevention and Fight against Corruption and Related Offences ( <i>Haute Autorité pour la Prévention et la Lutte contre la Corruption et Infractions Assimilées</i> )
HCI	Human Capital Index
HLO	Higher Level Outcome
IDA	International Development Association



IFMIS	Integrated Financial Management Information System
IGA	Income Generating Activity
IMF	International Monetary Fund
IPDCP	Authority for the protection of personal data ( <i>Instance de protection des données à caractère personnel</i> )
IPF	Investment Policy Financing
IPV	Intimate Partner Violence
IVA	Independent Verification Agency
M&E	Monitoring and Evaluation
MASPFA	Ministry of Social Action, Promotion of the Woman and Literacy ( <i>Ministère de l'Action Sociale, de la Promotion de la Femme et de l'Alphabétisation</i> )
MDBJEJ	Ministry of Grassroots Development, Youth, and Youth Employment ( <i>Ministère du Développement à la Base, de la Jeunesse et de l'Emploi des Jeunes</i> )
MEF	Ministry of Economy and Finance ( <i>Ministère de l'Économie et des Finances</i> )
MENTD	Ministry of Digital Economy ( <i>Ministère de l'Économie Numérique et de la Transformation Digitale</i> )
MESR	Ministry of Superior Education and of Research ( <i>Ministère de l'Enseignement Supérieur et de la Recherche</i> )
MPA	Multiphase Programmatic Approach
MSPC	Ministry of Security and Civil Protection ( <i>Ministère de la Sécurité et de la Protection Civile</i> )
NGO	Nongovernmental organization
PAP	Program Action Plan
PBB	Program Based Budgeting
PCU	Program Coordination Unit
PDCplus	Community Development and Social Nets Project ( <i>Projet de Développement Communautaire et de Filets Sociaux</i> )
PDO	Program Development Objective
PEF	Public Expenditure Framework
PEFA	Public Expenditure and Financial Accountability
PFM	Public Financial Management
PforR	Program for Results
PIE	Program Implementing Entity
PMT	Proxy Means Testing
PND	National Development Plan ( <i>Plan National de Développement</i> )
PNPS	National Social Protection Policy ( <i>Politique Nationale de Protection Sociale</i> )
PNPSNC	National Program of Non-Contributive Social Protection ( <i>Programme Nationale de la Protection Sociale Non-Contributive</i> )
POM	Program Operations Manual
RA	Results Area
RSPM	Dynamic Social Registry ( <i>Régistre Social des Personnes et des Ménages</i> )
SCD	Systematic Country Diagnostic
SEA/SH	Sexual Exploitation and Abuse/Sexual Harassment
SIIS	Interoperable Social Information System ( <i>Système Interopérable d'Information Sociale</i> )
SORT	Systematic Operational Risk-Rating Tool
SWEDD	Sub-Saharan Women's Empowerment and Demographic Dividend
TA	Technical Assistance
UCT	Unconditional Cash Transfer
WDI	World Development Indicator
WURI	West Africa Unique Identification for Regional Integration and Inclusion



## TABLE OF CONTENTS

DATASHEET.....	1
I. STRATEGIC CONTEXT .....	7
A. Country Context .....	7
B. Sectoral and Institutional Context .....	9
C. Relationship to the CPF and Rationale for Use of Instrument .....	15
II. PROGRAM DESCRIPTION.....	16
A. Government Program.....	16
B. Theory of Change .....	18
C. PforR Program Scope.....	21
D. Program Development Objective (PDO) and PDO Level Results Indicators .....	26
E. Disbursement Linked Indicators and Verification Protocols .....	26
III. PROGRAM IMPLEMENTATION .....	30
A. Institutional and Implementation Arrangements.....	30
B. Results Monitoring and Evaluation .....	38
C. Disbursement Arrangements .....	38
D. Capacity Building.....	38
IV. ASSESSMENT SUMMARY .....	39
A. Technical (including program economic evaluation) .....	39
B. Fiduciary .....	42
C. Environmental and Social .....	43
V. RISK .....	44
ANNEX 1. RESULTS FRAMEWORK MATRIX .....	48
ANNEX 2. DISBURSEMENT LINKED INDICATORS, DISBURSEMENT ARRANGEMENTS AND VERIFICATION PROTOCOLS .....	65
ANNEX 3. SUMMARY TECHNICAL ASSESSMENT.....	80
ANNEX 4. SUMMARY FIDUCIARY SYSTEMS ASSESSMENT .....	87
ANNEX 5. SUMMARY ENVIRONMENTAL AND SOCIAL SYSTEMS ASSESSMENT .....	89
ANNEX 6. PROGRAM ACTION PLAN .....	91
ANNEX 7. IMPLEMENTATION SUPPORT PLAN .....	93
ANNEX 8. MAP .....	95

**DATASHEET****BASIC INFORMATION**

Country(ies)	Project Name	
Togo	Togo Social Assistance Transformation for Resilience Program	
Project ID	Financing Instrument	Does this operation have an IPF component?
P178835	Program-for-Results Financing	No

**Financing & Implementation Modalities**

<input type="checkbox"/> Multiphase Programmatic Approach (MPA)	<input type="checkbox"/> Fragile State(s)
<input type="checkbox"/> Contingent Emergency Response Component (CERC)	<input type="checkbox"/> Fragile within a non-fragile Country
<input type="checkbox"/> Small State(s)	<input type="checkbox"/> Conflict
<input type="checkbox"/> Alternate Procurement Arrangements (APA)	<input type="checkbox"/> Responding to Natural or Man-made Disaster
<input type="checkbox"/> Hands-on Enhanced Implementation Support (HEIS)	
Expected Project Approval Date	Expected Closing Date
23-Jun-2023	29-Dec-2028

Bank/IFC Collaboration

No

**Proposed Program Development Objective(s)**

The Program Development Objective is to “increase coverage of safety nets program and strengthen interoperable delivery systems”.

**Organizations**

Borrower : Republic of Togo

Implementing Agency : Agence Nationale d'Identification (ANID)



Contact: Silete DEVO  
Title: Director General  
Telephone No: 22822512223  
Email: silete.devo@anid.gouv.tg

**COST & FINANCING****SUMMARY**

<b>Government program Cost</b>	321.30
<b>Total Operation Cost</b>	242.40
Total Program Cost	242.40
<b>Total Financing</b>	242.40
<b>Financing Gap</b>	0.00

**Financing (USD Millions)**

<b>Counterpart Funding</b>	<b>142.40</b>
Borrower/Recipient	142.40
<b>International Development Association (IDA)</b>	<b>100.00</b>
IDA Credit	100.00

**IDA Resources (in US\$, Millions)**

	Credit Amount	Grant Amount	SML Amount	Total Amount
<b>Togo</b>	100.00	0.00	0.00	100.00
National Performance-Based Allocations (PBA)	100.00	0.00	0.00	100.00
<b>Total</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>

**Expected Disbursements (USD Millions)**

Fiscal Year	2023	2024	2025	2026	2027	2028	2029
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<b>Absolute</b>	0.00	8.60	24.35	22.80	21.70	20.50	2.05
<b>Cumulative</b>	0.00	8.60	32.95	55.75	77.45	97.95	100.00

## INSTITUTIONAL DATA

### Practice Area (Lead)

Social Protection & Jobs

### Contributing Practice Areas

Finance, Competitiveness and Innovation, Health, Nutrition & Population, Macroeconomics, Trade and Investment, Poverty and Equity

### Climate Change and Disaster Screening

This operation has been screened for short and long-term climate change and disaster risks

## SYSTEMATIC OPERATIONS RISK-RATING TOOL (SORT)

Risk Category	Rating
1. Political and Governance	● Substantial
2. Macroeconomic	● Substantial
3. Sector Strategies and Policies	● Substantial
4. Technical Design of Project or Program	● Moderate
5. Institutional Capacity for Implementation and Sustainability	● Substantial
6. Fiduciary	● Substantial
7. Environment and Social	● Moderate
8. Stakeholders	● Substantial
9. Other	● Substantial
10. Overall	● Substantial

## COMPLIANCE

### Policy

Does the program depart from the CPF in content or in other significant respects?

☐ Yes ☒ No





Does the program require any waivers of Bank policies?

☐ Yes ☒ No

### Legal Operational Policies

	Triggered
Projects on International Waterways OP/BP 7.50	No
Projects in Disputed Areas OP/BP 7.60	No

### Legal Covenants

#### Sections and Description

I.A.2 (a) The Recipient shall cause ANID to: no later than three (3) months after the Effective Date, or any later date agreed by the Association, establish a board of directors for ANID in accordance with ANID's Legislation.

#### Sections and Description

I.A.2 (b) The Recipient shall cause ANID to: no later than three (3) months after the Effective Date, or any later date agreed by the Association, establish procurement organs, in accordance with the Recipient's Procurement Code, in form and substance satisfactory to the Association.

#### Sections and Description

I.A.3 (a) The Recipient shall cause ATD to: no later than three (3) months after the Effective Date, or any later date agreed by the Association establish a board of directors for ATD in accordance with ATD's Legislation.

#### Sections and Description

I.A.3 (b) The Recipient shall cause ATD to: no later than three (3) months after the Effective Date, or any later date agreed by the Association, establish procurement organs, in accordance with the Recipient's Procurement Code, in form and substance satisfactory to the Association.

#### Sections and Description

I.A.4. The Recipient shall cause ANID, ATD and ANADEB, no later than three (3) months after the Effective Date, or any later date agreed to by the Association, to strengthen and disseminate the grievance redress mechanism, in form and substance satisfactory to the Association.

#### Sections and Description



I.C.1. The Recipient shall, not later than three (3) months after the Effective Date, or any later date agreed by the Association, develop and adopt an operation manual for the Program (variously the “Program Operation Manual” or the “POM”), in a manner and substance satisfactory to the Association, and thereafter ensure that the Program is carried out in accordance with such manual.

## Conditions

Type Effectiveness	Financing source IBRD/IDA	Description 5.01 (a) The Subsidiary Agreement acceptable to the Association, shall have been duly executed and delivered on behalf of the Recipient, ANID, ANADEB, and ATD, and shall have become effective and binding upon such parties in accordance with its terms.
Type Effectiveness	Financing source IBRD/IDA	Description 5.01 (b) The Recipient shall have created a credit line or credit lines, as applicable, in its National Budget to facilitate the design and delivery of the Flagship Social Safety Nets Program, in form and substance satisfactory to the Association.
Type Disbursement	Financing source IBRD/IDA	Description B. Withdrawal Conditions; Withdrawal Period  Notwithstanding the provisions of Part B.1, of Section IV of the Financing Agreement, the Recipient may withdraw: (i) an amount not to exceed €22,775,000 as an advance; provided, however, that if the DLRs in the opinion of the Association, are not achieved (or only partially achieved) by the Closing Date, the Recipient shall refund such advance to the Association promptly upon notice thereof by the Association. Except as otherwise agreed with the Recipient, the Association shall cancel the amount so refunded. Any further withdrawals requested as an advance under any Category shall be permitted only on such terms and conditions as the Association shall specify by notice to the Recipient.
Type Disbursement	Financing source IBRD/IDA	Description B. Withdrawal Conditions; Withdrawal Period  Notwithstanding the provisions of Part B.1(b) of Section IV of the Financing Agreement, if any of the



		DLRs under Category (1) through (6), has not been achieved, the Association may, by notice to the Recipient: (a) authorize the withdrawal of such lesser amount of the unwithdrawn proceeds of the Financing then allocated to said Category which, in the opinion of the Association, corresponds to the extent of achievement of said DLR, said lesser amount to be calculated in accordance with the formula set out in for scalable DLRs under Schedule 4 to this Agreement; (b) reallocate all or a portion of the proceeds of the Financing then allocated to said DLR to any other DLR; and/or (c) cancel all or a portion of the proceeds of the Financing then allocated to said DLR.
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## I. STRATEGIC CONTEXT

### A. Country Context

- 1. The economic consequences of the pandemic, compounded by an overlapping crisis of climate and conflict, have stalled Togo's steady progress over the past years and exacerbated fiscal pressures.** Despite benefiting from steady growth since 2008 (averaging 5.7 percent between 2008 and 2016, 4.8 percent between 2017 and 2019, and 4.9 percent in 2022), Togo, a coastal country with a population of approximately 8.1 million, remains one of the poorest in West Africa.<sup>1</sup> Togo's economic progress slowed in 2020 (1.8 percent). Growth is expected to recover to pre-pandemic levels and stabilize in the medium term (projected at 5.5 to 6 percent over 2025-30).<sup>2,3</sup>
- 2. In the face of fiscal stress, bold reforms are needed to ensure growth is inclusive.** Togo remains under pressure to reduce debt and pursue fiscal consolidation<sup>4</sup> with fiscal deficit having increased to 8.3 percent of Gross Domestic Product (GDP) in 2022.<sup>5</sup> The sharp deterioration of fiscal balances against the backdrop of persistent poverty, low and volatile productivity due to shocks - in mostly agriculture and informal services jobs, coupled with lagging investments in human capital - poses difficult tradeoffs and calls for purposeful solutions to build greater resilience. Ambitious reforms are needed to exploit multisectoral synergies within the context of prioritizing economic growth, including private sector led solutions and job creation to reduce poverty and to promote investments in human capital. Focusing on gender can unlock an important source of income gains while promoting human capital outcomes.
- 3. Despite steady progress over the last decade, poverty remains persistently high, with large regional disparities, and poverty reduction remains challenging.** At the international poverty line, Togo is among the poorest in the region.<sup>6</sup> According to the latest household survey data from 2018/19, the poverty headcount ratio using the national poverty line stood at 45.5 percent, and food poverty has been even more widespread, at 52 percent.<sup>7</sup> Poverty incidence is significantly higher in rural areas (58.8 percent, versus 26.5 percent in urban areas). The northernmost Savanes region displays the highest poverty incidence (65.1 percent) followed by the Kara region (56.1 percent), whereas Lomé Commune has the lowest rate (22.3 percent).<sup>8</sup> Poverty incidence is significantly higher among individuals whose household head works in agriculture (65 percent) or has no education (59.6 percent), whereas it is lowest among those who work in the services sector (28.5 percent) or have tertiary education (8.6 percent). While inequality, as measured by the Gini index, decreased slightly between 2011 and 2019, Togo still has one

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<sup>1</sup> 5th General Population and Housing census (5-RGPH), 2023.

<sup>2</sup> World Bank Group (2020). Macro Poverty Outlook; World Bank Group (2022). Macro Poverty Outlook.

<sup>3</sup> Public Expenditure Policy Note. June 2022.

<sup>4</sup> International Development Association (IDA)/International Monetary Fund (IMF) (2019). Joint World Bank-IMF Debt Sustainability Analysis.

<sup>5</sup> MEF – La Direction Generale de Tresor – Equipe TOFE, 04 May 2023

<sup>6</sup> World Development Indicators; WBG (2020). Macropoverty Outlook, p. 291.

<sup>7</sup> Data are based on the Harmonized Survey on Living Conditions of Households 2018-2019 (*Enquête harmonisée sur les Conditions de Vie des Ménages*, or EHCVM 2018/2019); food poverty is defined based on food expenditures below the national minimum food basket.

<sup>8</sup> Institut National de la Statistique et des Etudes Economiques et Démographiques 2018/2019



of the highest rates in the West Africa Economic and Monetary Union region, second only to Burkina Faso.<sup>9</sup> The fallout from Russia's invasion of Ukraine has contributed to the acceleration of inflation with serious consequences for the living standards of the population, especially the poor.

4. **Togolese households face overlapping crises rendering large portions of the population vulnerable to falling into poverty.** Overall, 64.9 percent of the Togolese population is either poor or vulnerable to poverty.<sup>10</sup> The corresponding figure in rural areas is substantially higher at 83 percent in the Savanes and Kara regions.<sup>11</sup> Togo's high vulnerability to poverty is due to its population's exposure to shocks such as illness or death of a household member, and, increasingly, covariate shocks such as irregular rainfall, crop or animal disease, price inflation, and conflict. Increased security concerns in the Northern part of the country close to the Sahel have led to a population movement from areas along the border with Burkina Faso (which is also facing insecurity) due to the displacement of people from their communities since July 2022. Increased insecurity in the Savanes Region will likely increase vulnerabilities for a population that already counts among the poorest in the country. Low educational attainment also hampers resilience to shocks, as it reduces opportunities to access new income generating activities (IGAs). To deal with the consequences of shocks, households must resort to informal safety nets or negative coping strategies, which lead to asset depletion and deterioration of human capital.
5. **Stark differences in gender-based vulnerability to poverty underscore the urgent need for new and inclusive economic opportunities to accelerate poverty reduction.** An overwhelming proportion of individuals from households with only one adult female are vulnerable to poverty relative to their counterparts with one adult male (46 percent vs. 19 percent, respectively). Ninety-four percent of female employees are employed informally, compared to 73.9 percent for men. During the prime age for women's labor participation and child rearing (25 to 29 years) the gender gap in poverty incidence is almost 14 percentage points.<sup>12</sup> The recent Togo Jobs Diagnostic underscores, among other recommendations, support for productivity enhancing measures for informal businesses operating at low levels of productivity, through strengthened financial inclusion, access to information, access to relevant training and to markets, and enhancing women's economic empowerment.
6. **Climate change is a long-term risk for sustainable development and poverty reduction in Togo.**<sup>13</sup> Climate shocks and longer-term climate change could erode decades of progress in human development, increasing disease burden and malnutrition, and threatening people's livelihoods. The poor are most severely affected. Mean temperatures in Togo have risen steadily over the past 20 years and are projected to rise further. Rising temperatures and variability in precipitation are reinforcing climate risks, such as drought events, wildfires, and floods, which could intensify food insecurity and regional instability.<sup>14</sup> Togo

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<sup>9</sup> Quedraogo, Aissatou; Muller, Miriam; Accrombessy, Felicien Donat Edgar Townen. *Investir dans les Pauvres et les Vulnérables pour une Prospérité Inclusive: Une Évaluation de la Pauvreté et de la Situation du Genre au Togo, Juin 2022 - Rapport Exécutif (French)*. Washington, D.C.: World Bank Group.

<sup>10</sup> Poverty, Equity and Gender Programmatic Approach for Côte d'Ivoire, Benin, Togo and Guinea (P177988; World Bank Advisory Services and Analytics).

<sup>11</sup> Idem.

<sup>12</sup> Idem.

<sup>13</sup> World Bank Group. 2017. Country Partnership Framework (CPF) for Republic of Togo for the Period Fiscal Year (FY)17-20 (Report No. 112965-TG), p. 9. ; and FY24-28 Country Partnership Framework (CPF) under preparation.

<sup>14</sup> <https://climateknowledgeportal.worldbank.org/country/togo>.



is considered as the 42<sup>nd</sup> most vulnerable country<sup>15</sup> while being poorly prepared to climate change, ranking 127<sup>th</sup> on its readiness to adapt.<sup>16</sup> Climate shocks, including drought events tend to disproportionately affect the northern regions where poverty is highly concentrated.<sup>17</sup> Coastal areas are threatened by sea-level rise, threatening settlements in the areas where industry is concentrated. More frequent floods could increase communicable and water-borne diseases. The poor tend to be less able to adapt and, in the absence of a shock-responsive safety net, tend to employ negative coping strategies such as selling productive assets, skipping meals, and reducing access to services such as healthcare and education. Investing in Togo's human capital—the health, knowledge, and skills that people accumulate over their lifetime— will help them adapt to the effects of climate change.

7. **A child born in Togo is expected to be only 43 percent as productive as she could be if she had access to complete education and full health.**<sup>18</sup> While the Human Capital Index (HCI) shows a positive trend in Togo (up from 37 percent in 2010), progress remains slow and uneven. Other indicators confirm this assessment. Adult literacy rates and life expectancy fall short of the Sub-Saharan African average<sup>19</sup> and the International Monetary Fund (IMF) finds that “Togo's social performance is below that of selected peer countries.”<sup>20</sup> The Coronavirus Disease (COVID-19) pandemic has most likely created a dent in its progress, reversing gains in HCI and Human Development Indicators, for example, on account of school closures which are expected to have long-lasting impacts on learning outcomes. Healthcare indicators have improved with two thirds of the population having access to services. However, weak disease prevention and equity of access remain key constraints to inclusiveness and wellbeing, besides challenges in governance and intersectoral coordination.
8. **To unlock the potential of poverty reduction, boost human capital outcomes, and build resilience to climate, conflict, health, and other shocks, Togo needs to accelerate its ambitious agenda of reforms.** Three key constraints to sustained poverty reduction and human capital formation need to be addressed: (i) accelerating rural income growth, while closing gender gaps in access to opportunities and services; (ii) building coordinated and shock-responsive systems to boost resilience and to stem vulnerability to poverty; and (iii) investing in efficient social protection systems that embed financial sustainability into program design. Focusing on gender can unlock an important source of income gains while promoting human capital outcomes.

## B. Sectoral and Institutional Context

9. **Government spending on social protection, jobs, and human development remains below the levels of regional peers.** Social protection and labor spending have decreased in real terms over the last decade, falling behind inflation and going from 1.85 percent of GDP in 2009 to 2.06 percent in 2018 in nominal terms. The government's spending on social safety nets was equivalent to 0.56 of GDP compared to an

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<sup>15</sup> The country ranks 129th among 182 countries on climate vulnerability, 182th being the most vulnerable country.

<sup>16</sup> 2018 Notre Dame Global Adaptation Initiative Readiness Index (<https://gain.nd.edu/our-work/country-index/rankings/>).

<sup>17</sup> Cervigni and Morris 2016; Hallegatte et al. 2016.

<sup>18</sup> As measured by the HCI. The HCI measures the human capital of the next generation, defined, on the basis of three components (survival, expected years of learning-adjusted school; and health), as the amount of human capital that a child born today can expect to achieve in view of the risks of poor health and poor education currently prevailing in the country where that child lives

<sup>19</sup> Country Economic Memorandum 2.0 – Togo Country Scan, 8 October 2020.

<sup>20</sup> IMF (2019). Art. IV Review, p. 20.



average of 1.4 percent for low-income countries. State budget contribution to healthcare is modest (6 percent in 2022) with household contribution being the main source of funding for health expenditure (66 percent of total health spending in 2019) putting families at risk of catastrophic health spending. Togo spends significantly on education (4.9 percent of GDP) however, more than 80 percent of public spending on education represents staff salaries. Togolese families cover a significant share of children's education expenses (56 percent of spending), and the most vulnerable children benefit the least. Of the total amount spent by government on social protection, the largest share goes to pensions covering civil servants and military personnel.

10. **The proposed operation aims to support the Government of Togo (GoT) in accelerating development and economic growth by helping build resilience and prosperity for all Togolese, as depicted in strategic documents.** The Togo 2025 Government Roadmap (*Feuille de Route Gouvernementale Togo 2025*, FDR 2025) was adopted in October 2020, and complemented Togo's first national development plan, "*Plan National de Développement*" (PND; 2018-2022). The first of three strategic objectives embrace "strengthening inclusion and social cohesion and guaranteeing peace", combatting inequality, vulnerability, and insecurity through coordinated actions, by boosting human capital outcomes, through social protection, health, and education. The government's overarching vision is proposed in a national policy for social protection (*Politique Nationale de Protection Sociale*, PNPS), which is under preparation. The PNPS builds on expected progress in the reform of delivery systems through FDR 2025 to expand the coverage of social safety nets and by making social protection an engine of economic transformation and inclusion for Togo.
11. **The strategic documents of the government envisage a period of bold structural transformation, with sustained levels of funding for on-going programs for 2022-2025 and increased use of technology and data for improved efficiency.** The FDR 2025 is concretized in the Ministry of Economy and Finance's (*Ministère de l'Économie et des Finances*, MEF) "Multi-year Programmatic Budget and Economic Document 2023-2025" (*Document de Programmation Budgétaire et Economique Pluriannuelle*, DPBEP) and the Prime Minister's State Budget Programmatic Budget 2022-2024. These documents contain specific targets for reform in all sectors, and program spending and performance indicators for all ministries and institutions undertaking 412 specific actions under the three strategic axes, with plans to expand gender-sensitive budgeting to the entire government fiscal program.<sup>21</sup> At the same time, Togo plans to use new technologies and data to modernize service provision for key government functions and to increase the efficiency of public spending.
12. **Important progress has been made in Togo's social protection sector through robust government commitment to building the foundations of a social safety net system.**<sup>22</sup> The first round of cash transfer

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<sup>21</sup> Republic of Togo, MEF. 2023. *Document Budgétaire Sensible Au Genre 2023*. General Directorate of Budget and Finance, MEF. Gender responsive budgeting was piloted in six ministries in 2022, with three new entities added in 2023 and with the objective of covering all state entities in the long term. Togo also participates in the Public Expenditure and Financial Accountability (PEFA) program which assesses country performance of public financial management (PFM) systems. Notably, Togo is among the first set of countries applying the PEFA's Supplementary Framework for Assessing Gender Responsive Public Financial Management (<https://www.pefa.org/country/togo>).

<sup>22</sup> Also sometimes called social assistance programs, safety nets are non-contributory benefits provided either in cash or in-kind and intended to support the poor and vulnerable. They are a component of the larger social protection systems that includes contributory social insurance such as pensions and health insurance, as well as labor market policies and programs. Safety net programs designed to promote IGAs and create productive links within local economies. Safety nets also include measures that facilitate access to basic services such as health care, education, and housing through targeted fee waivers and scholarships as well as lump sum grants to promote livelihoods and productive inclusion.





programs was launched in 2014 as a pilot in Savanes and Kara, to strengthen human capital by improving nutritional outcomes for children under five (Community Development and Safety Nets Project [*Projet de Développement Communautaire et de Filets Sociaux*, PDCplus], P127200). The Safety Nets and Basic Services (*Filets sociaux et services de base*, FSB) project (P157038, US\$29 million original amount), launched in 2017, aimed at increasing access to basic services in 200 villages through rehabilitation or building of socioeconomic infrastructure, and by expanding a poverty-targeted cash transfer program. Alongside FSB project, an Employment Opportunities for Vulnerable Youth Project (*Projet Emplois des Jeunes Vulnérables*, EJV, P157036, US\$15 million) was co-financed by the GoT and the World Bank. The FSB project reached 61,317 poor households by 2021 (92 percent of whom are women), while the EJV project created over 14,000 temporary employment opportunities for youth. Following the pandemic, in 2021, the FSB project was expanded through additional financing (US\$20 million) with the French Development Agency (*Agence Française de Développement*, AFD) providing EUR10 million to add over 125,000 new beneficiary households (73,226 reached by May 2023). Economic inclusion measures were targeted to 15,000 (6,309 reached by May 2023) to increase incomes sustainably and to build back from the negative impacts of COVID-19. In August 2021, the government also launched the WEZOU program (which means “breath of life” in the Kabye language) to support families with pregnant women and newborns, with a target of 150,000 beneficiaries.<sup>23</sup> By December 2022, 290,000 were registered by the program for free medical services. The government extended basic universal health insurance for the poor and vulnerable, with the goal of covering 60 percent of the Togolese population by 2025.

13. **In a turnaround moment during the pandemic, the government put in place Novissi,<sup>24</sup> a globally recognized emergency cash transfer program that made innovative use of new technologies and data to provide income support to 25 percent of the adult population, 63 percent of whom were women.** Novissi targeted informal sector workers, who were hardest hit by the crisis, using a low-tech and a high-tech method of prioritizing social assistance in a data-poor environment. In the low-tech method, an estimated 87 percent of the adult population were categorically assessed through occupation and geographic location. In the high-tech approach, Togo partnered with *GiveDirectly* and the University of Berkeley to leverage machine learning to create a poverty map with satellite imagery ranking 397 cantons from poorest to wealthiest. A supervised machine learning model estimated the daily consumption of 5.8 million mobile subscribers, using call detail records, with ground truth phone surveys as training data. This allowed to create a potential eligibility list of 750,000 individuals with an estimated daily consumption of US\$1.25 or less, located in the 200 poorest cantons. Compared to available alternatives during the crisis, the dynamic data-driven approach reduced exclusion and inclusion errors. To provide support efficiently and without physical contact, Novissi relied entirely on digital platforms and mobile money, thereby innovating significantly on the country’s existing safety net delivery systems. Novissi disbursed a total of US\$33.9 million, with funds sourced from the government, AFD (US\$23.9 million), and *GiveDirectly* (US\$10 million), reaching 920,000 individuals by August 2021.<sup>25</sup> The program offers global lessons on the

<sup>23</sup> <https://www.togofirst.com/en/health/2408-10475-wezou-initiative-over-1-3-billion-cfa-spent-and-200-000-beneficiaries-so-far>

<sup>24</sup> Novissi means solidarity in the Ewe language. See [www.novissi.gouv.tg](http://www.novissi.gouv.tg);

<https://www.worldbank.org/en/news/feature/2021/07/07/prioritizing-the-poorest-and-most-vulnerable-in-west-africa> ;

<https://www.worldbank.org/en/results/2021/04/13/prioritizing-the-poorest-and-most-vulnerable-in-west-africa-togo-s-novissi-platform-for-social-protection-uses-machine-l>

<sup>25</sup> Lawson et al. Forthcoming 2023. Social Protection and Jobs Discussion Paper. Utilizing artificial intelligence to strengthen the delivery of shock responsive programs. Novissi Togo. The Novissi program applied a gender-differentiated approach in its methodology that allowed for disaggregation of gender among other criteria and that gave weight to female beneficiaries by offering higher rate in cash assistance.





deployment of “automatic insurance programs” or loss and damage funds in response to shocks, demonstrating that “the pipeline can be set up to act quickly to reduce the long-term human capital impact of climate-related disasters”.<sup>26</sup>

14. **Beyond safety nets, the government initiated the development of foundational elements of a social protection delivery system focusing on poor households.** A dynamic social registry (*Registre Social des Personnes et des Ménages*, RSPM) information system is currently under development with support from the World Bank-financed West Africa Unique Identification for Regional Integration and Inclusion (WURI) program (P169594), together with an electronic foundational unique identification (eID Togo) platform of all persons on the territory built under the leadership of the newly created National Agency for Identification (*Agence Nationale d'Identification*, ANID)<sup>27</sup> under the Presidency of the Republic, coordinating with the Ministry of Digital Economy (*Ministère de l'Economie Numérique et de la Transformation Digitale*, MENTD) and the Ministry of Security and Civil Protection (*Ministère de la Sécurité et de la Protection Civile*, MSPC). An interoperability framework is being developed by Togo's Digital Transformation Agency (*Agence Togo Digital*, ATD). Through Novissi, partnerships were established with mobile network operators to enable mobile money transfers to individuals. A payments bridge system will be developed by ANID and ATD to map unique identifiers to a bank account or mobile money account and enable bulk payments for social protection programs to be credited from the *Trésor Public* (treasury single account) to identifier-linked- accounts of beneficiaries, without having to collect and update beneficiary account details in multiple government databases. MENTD and MEF have proposed to develop a multi-program/multi-provider payment platform along the lines of Côte d'Ivoire's TrésorPay,<sup>28</sup> and a unified payments interface by the National Payments Corporation of India,<sup>29</sup> to ensure interoperability of different identifiers across financial institutions. These ongoing initiatives will provide a basis for building a coherent and coordinated social protection system that enables financial inclusion and stokes economic growth. While each of these services might be mutually reinforcing, the institutional coordination mechanism for social policies is absent, reducing effectiveness.
15. **Despite the progress realized in recent years, the institutional landscape of Togo's social protection system remains fragmented and uncoordinated.** For example, during part of the COVID-19 pandemic in 2020, the government had two distinct cash transfer initiatives—the emergency cash transfer, Novissi, and the FSB project. Prior to the pandemic, less than 10 percent of the country's population and less than 15 percent of the poor were covered by targeted social safety nets.<sup>30</sup> Social protection coverage and spending in Togo remains limited and heavily biased towards the formal sector. Social assistance programs are scattered among several ministries: the Ministry of Grassroots Development, Youth, and Youth Employment (*Ministère du Développement à la Base, de la Jeunesse et de l'Emploi des Jeunes*, MDBJEJ) on

<sup>26</sup> Presentation by Esther Duflo on Human Capital and Climate Change, on March 14, 2023. World Bank, Washington DC.

<sup>27</sup> Decree No. 2020-093/PR of 12 November 2020 on the attributions, organization and functioning of the ANID.

<sup>28</sup> The electronic payment platform of the Treasury department of the government of Cote d'Ivoire (Trésor Pay), launched in 2021, processes all government payments, including local government. <https://documents1.worldbank.org/curated/en/443251602702930987/pdf/Disclousable-Restructuring-Paper-Enhancing-Government-Effectiveness-for-Improved-Public-Services-P164302.pdf>

<sup>29</sup> Cook and Raman, 2019. Consultative Group to Assist the Poor.

<sup>30</sup> World Bank 2022. The Republic of Togo: Public Expenditure Review Policy Note; all forms of cash transfers covered 12 percent of the poor. Among other forms of social safety nets, electricity subsidies have had the largest reach overall, covering 24.3 percent of the poor, but the program is highly regressive, as the program also reaches 62.7 percent of the non-poor. The school canteen program reaches only 2.4 percent of the poor. The student allowance (scholarship benefits) programs hardly benefit the poor, reaching only 0.4 percent of them.



productive safety nets and youth employment; student allowances (scholarship benefits) for selected university students are under the purview of the Ministry of Higher Education and Research (*Ministère de l'Enseignement Supérieur et de la Recherche*, MESR); programs for disaster risk management and ad hoc responses to climate change related shocks are under the, Ministry of Social Action (*Ministère de l'Action Sociale, de la Promotion de la Femme et de l'Alphabétisation*, MASPFA) and under the MSPC, while various subsidies and block transfers to communes are under MEF. MASPFA manages several social protection interventions, including child protection and support to victims of gender-based violence (GBV). The Ministry of Financial Inclusion manages the National Fund for Inclusive Finance (*Fonds National de la Finance Inclusive*) for the poor and vulnerable. Furthermore, Togo provides contributory social insurance to all civil servants and to those formally employed in the private sector through two separate pension schemes: the Togo public pension fund (*Caisse de Retraites du Togo*, CRT) and the national social security fund (*Caisse Nationale de Sécurité Sociale*) for the private sector. Separately, the government provides regressive price subsidies on fuel, electricity, transport, and agriculture.<sup>31</sup>

16. **Besides these challenges, the weakness of shock response mechanisms to protect those most in need, exacerbates the combined negative impacts of multiple crises.** COVID-19 has reinforced climate-related and other shocks. Russia's invasion of Ukraine has caused the prices of food to increase, affecting poor households. Shocks tend to affect poor households with precarious IGAs in particular<sup>32</sup>, and many Togolese households are currently under the strain of multiple covariate shocks simultaneously. The weakness of shock-responsive social safety nets challenged Togo's ability to quickly scale up support to those in most urgent need, leading it to put in place Novissi.
17. **To address these challenges, building on successful experience gained and lessons learned thus far, the government has pledged to strengthen and reform its social protection architecture, creating a new flagship safety nets program at scale.** The October 2020 policy statement (*Déclaration de Politique Générale*) of the Prime Minister highlights social protection systems, including eID Togo, RSPM, social protection programs (including social payments), and universal access to health insurance among the foremost priorities along the first axis of ensuring social inclusion, harmony and peace.<sup>33</sup> The declared ambition is “to define a national social protection policy, through the extension and digitalization of social safety nets and social protection mechanisms, including cash transfers and school feeding, building on top of Novissi as a platform for improving the delivery of social programs such that they are delivered directly to people in a transparent and agile manner.” The flagship program is spelled out in a national program for non-contributory social protection (*Programme Nationale de la Protection Sociale Non-Contributive*, PNPSNC), which was discussed at the Council of Ministers meeting on May 8, 2023, and adopted through a Presidential decree 2023-045 PR, May 19, 2023.
18. **The GoT flagship social safety net program follows examples of successful large cash transfer programs at scale in Africa<sup>34</sup> and around the world.** Senegal's National Family Security Program (*Programme Nationale de Bourse de Sécurité Familiale*) has grown to 300,000 households; Tanzania's Productive Social

<sup>31</sup> World Bank 2022. The Republic of Togo: Public Expenditure Review Policy Note.

<sup>32</sup> See for example The Lancet. 2021. Climate and COVID-19: converging crises. Volume 397, Issue 10269

<sup>33</sup> *Déclaration de Politique Générale*, 2 October 2020.

<sup>34</sup> Beegle, Kathleen, Aline Coudouel, and Emma Monsalve. 2018. Realizing the Full Potential of Social Safety Nets in Africa. Africa Development Forum series. Washington, DC: World Bank.



Safety Nets covers 1.375 million households; Mauritania's Tekavoul social program covers 100,000 households, 47 percent of the poorest quintile, close to 100 percent of extreme poor.<sup>35</sup> Globally recognized programs such as Brazil's Bolsa Familia program covered 14 million families (25 percent of the population and 85 percent of the poor) in 2019,<sup>36</sup> Indonesia's flagship *Program Keluarga Harapan* or the Family Hope Program, covered 10 million households in 2018,<sup>37</sup> the Philippines *Pantawid Pamilyang Pilipino Program*, also known as 4Ps, covered 4.4 million households in 2021,<sup>38</sup> and Pakistan's Benazir Income Support Program (BISP) covered 5.7 million households in 2016. BISP notably also disbursed emergency cash transfers to 15 million families during the pandemic in 2020, and to 2.8 million BISP families struck by unprecedented floods in 2022 within a few weeks.

19. **The flagship program is an important contribution to Togo's vision to boost the resilience of poor families, and to break the intergenerational cycle of poverty.** It meets basic consumption needs of poor families, incentivizes them to invest in human capital and promotes key behavioral changes in health and savings, building on evidence and innovating through modern technology for efficient delivery. First, the government-led flagship will create an institutional anchor for better coordinated and well-communicated delivery of interventions to households. Second, the decisive expansion of coverage of a well-targeted flagship social safety net program is crucial to meet the FDR's aims of inclusion and poverty reduction while providing a cushion for shocks (including climate change). Third, deepening investments in delivery systems by strengthening an interoperability framework will not only enable coordinated delivery of social programs but also help improve efficiency of spending on social programs over the long-term.
20. **The Togo Social Assistance Transformation for Resilience (*Assistance Sociale Transformatrice pour la Resilience*, ASTRE) Program for Results (PforR) is conceived as support to the GoT efforts to launch and roll out a new flagship social safety nets program that will build forward, learning from the experience of implementing FSB and Novissi.** The program will expand coverage of cash transfers to the poor, respond to shocks, financially include female beneficiaries through mobile money and savings accounts, and provide accompanying health measures, underpinned by interoperable delivery systems. It aims to cover 25 percent of the population or 50 percent of the poor (and cumulatively cover 100 percent of extreme poor). By expanding support to poor households, the new flagship program aims at smoothing household consumption, diversifying their livelihoods and providing a path to higher earnings and increased resilience to climate shocks and to improve the situation of women and girls.
21. **While beyond the scope of the current Program, the PforR instrument simultaneously calls for an increase in the capacity for sustainable financing to scale up safety nets through prioritization, and monitoring of results.** There are potential gains in efficiency from reallocation of existing public resources from subsidies toward targeted social programs at scale.<sup>39</sup> For the FSB cash transfer project, 83 percent of the funding directly reduced the poverty gap, whereas for the electricity subsidy and student allowances the figure is merely 9 and 5 percent, respectively. A defragmentation of social protection

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<sup>35</sup> <https://documents1.worldbank.org/curated/en/099155008112222457/pdf/P16916501b2c850b00b87101a9f77a4bb8d.pdf>

<sup>36</sup> Bastagli et al (2019). The Impact of Cash Transfers: A Review of the Evidence from Low- and Middle-income Countries. Journal of Social Policy, 48(3)

<sup>37</sup> Implementation Status and Results Report for Indonesia Social Assistance Reform (P160665), August, 2021, Washington, DC: World Bank

<sup>38</sup> Cho et al., 2021. Covid-19 Low Income Hope Survey 2021 Note no. 1

<sup>39</sup> For example, Togo spends more than 1 percent of GDP on CRT, which distributes benefits to only 0.26 percent of the population.



spending, and coordination of resources through a flagship program would result in an expansion of coverage of Togo's social protection system. From an institutional point of view, it would similarly be important to continue to strengthen operational and technical capacity to implement these programs. Moreover, the macroeconomic and debt sustainability framework shows limited space for expansion. This calls for newer and more innovative financing approaches, incorporating risk management and crisis response, complementing the use of limited domestic fiscal resources, with a mix of foreign, public, and private financing sources and philanthropies.<sup>40,41</sup>

### C. Relationship to the CPF and Rationale for Use of Instrument

22. **The proposed Togo ASTRE Program aligns with the Togo FY24-28 Country Partnership Framework (CPF) under preparation.** Objective 5 under Higher Level Outcome (HLO) 2 ("Improved Human Capital") of the CPF is to "strengthen social protection for the poor and vulnerable", to which the proposed Program and its Program Development Objective (PDO) contribute directly. Given the proposal to incorporate financial inclusion for women into the Program, the operation will furthermore contribute to HLO1 "Increased Quality Employment in the Private Sector" Objective 1 and 2 of the CPF, to "improve agricultural productivity and sustainability and agribusiness value chains", as well as "Enhanced women's economic empowerment" (Systematic Country Diagnostic [SCD]<sup>42</sup> HLO Priorities F, G). In strengthening households' ability to adapt to climate change, the operation furthermore contributes to SCD HLOs and Priority U ("Accelerate implementation of national plan for adaptation to climate change").
23. **The operation contributes to three pillars of the World Bank Group's Global Crises Response Framework (GCRF).** By providing cash transfers aiming at reducing chronic poverty (Disbursement Linked Indicator, Disbursement Linked Indicator [DLI] 1,3,4) and in times of covariate shocks, the operation aims to strengthen households' ability to respond to food insecurity in line with Pillar 1 of the GCRF. Shock-responsive cash transfers and the investment in shock-responsive social protection delivery systems (DLI 2) aim to protect people and jobs in Pillar 2. Strengthening the social registry (DLI 5) supports the resilience of households and the system overall in Pillar 3. Lastly, the operation aims to support the Rebuilding Better agenda of Pillar 4 of the GCRF by investing in long-term capacity, a sustainable adaptive social protection system (DLI 6) and furthering digital development in Togo.
24. **The operation will furthermore build on and complement a series of operations currently in the portfolio.** The new operation will overlap briefly with the FSB project, allowing it to build on the lessons learned and the institutional capacity created in the National Community Development Support Agency (*Agence Nationale d'Appui au Développement à la Base*, ANADEB). The operation complements WURI Togo, which finances the development of eID Togo, the information systems for the RSPM, and institutional capacity created in ANID. The data collection effort required for registration of households in the RSPM is not financed by WURI and will be supported through the PforR. RSPM data will be collected

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<sup>40</sup> The Novissi expansion was backed by a national solidarity fund, sourcing funds from a private philanthropy, Give Directly, AFD, and domestic resources.

<sup>41</sup> The use of development impact bonds, whereby socially motivated private investors provide upfront funding for productive safety nets and jobs (e.g., West Bank and Gaza in 2022), diaspora bonds (e.g., Nigeria diaspora bonds raising EUR300 million in 2016-18) that redirect remittances, corporate social responsibility initiatives, and public-private partnerships could be considered to meet financing gaps.

<sup>42</sup> World Bank.2023. Togo - Systematic Country Diagnostic Update.



electronically as a combination of self-reported questionnaires, cross-referenced with administrative data and other non-traditional data sources. With the rollout of unique identifiers through eID, linked bank accounts or mobile money accounts will be opened by individuals with an electronic know-your-customer process. This will make it possible for government social programs to use a unique financial address for transfers directly to the recipient's account. The development of a multi-provider/multi-program social protection payment platform is also not financed by WURI and will be covered through the PforR.

25. **The PforR instrument is well suited to support the GoT in strengthening its safety net systems while also emphasizing the achievement of results.** The choice of PforR instrument relies on the following considerations: (i) the Program can support national government programs, including operationalization of elements constituting a national safety net system; (ii) the Program can leverage the government's existing safety nets systems and support needed reforms. The Togo ASTRE Program identifies key outcomes whose achievement could be incentivized through a results based approach and financing; (iii) there is strong government commitment to put in place a national safety net system that is efficient and effective to deliver benefits and services to beneficiaries of social programs; and (iv) the PforR instrument is appropriate when mobilizing participation and contributions of other development partners and its agencies towards a coherent and streamlined government program.

## II. PROGRAM DESCRIPTION

### A. Government Program

26. **The government's program (PNPSNC) lays the foundations for a strategic vision that rationalizes non-contributory social protection in Togo.** The objective is to improve the socio-economic conditions of poor and vulnerable households while reducing gender inequalities, within a framework of consolidation and innovation of non-contributory social protection in Togo. It intends to address the challenges of institutional coordination, insufficient financing and coverage, regressive targeting, and inefficient interventions by reconfiguring existing initiatives along 4 axes (See Axe 1 to 4 of Table 1). Budget projections are formulated, and key risks and mitigation measures are identified. The programmatic budgeting includes expected spending on social safety net programs from the national budget in the amount of 44.8 billion African Financial Community Franc (*Franc de la Communauté Financière Africaine*, FCFA) starting with the 2024 calendar year (about US\$68 million equivalent<sup>43</sup> a year). The program was adopted by Presidential Decree No. 2023-2033/PR of May 19, 2023.
27. **PNPSNC defines the contours of the flagship social safety net program.** The program launch will be supported by a new framework for coordinating various actors. The PNPSNC defines eligibility criteria for potential beneficiaries of the program, level of benefits, mechanisms for delivering benefits, graduation terms, strategy for scale up, governance structure of the program and coordination mechanisms, financing, monitoring and evaluation, complaints, and grievances, among other aspects. It encompasses several major elements – cash transfers with accompanying measures, shock-responsiveness, financial and digital inclusion, other social programs, and delivery systems including the social registry and data

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<sup>43</sup> Exchange rate used is based on projections for 2024 CY of 640 FCFA per US\$ and 655 FCFA per US\$ starting in 2025. The exchange rate of the time of negotiating the PAD (April 30, 2023) was 613 FCFA per US\$. However it fluctuated in a wide band (610 to 680 FCFA per US\$) over the last year.



analytics. Within each axis, there are sets of specific activities to be carried out with their respective targets and objectives.

28. **The flagship program will provide a comprehensive package to beneficiary households prioritized for assistance through the RSPM.** The program will be rolled out with a target of 440,000 distinct households (cumulative). The package is delivered to the designated recipient for the household, and includes: (i) a cash transfer for 18 months delivered via mobile money accounts, with the amount differentiated by men (7,000 FCFA a month) and women (8,170 FCFA a month) as designated recipients; (ii) a low-cost smartphone device for female designated recipients;<sup>44</sup> (iii) an eID for all individuals in the household; (iv) a registered mobile money account for female designated recipients; (v) optional voluntary savings scheme in partnership with a financial service provider for female designated recipients who volunteer to save through mobile money, with a matching grant up to 1,170 FCFA per month for 18 months; (vi) a solar kit for access to energy and access to the grid for poor households, particularly in rural areas, not only to charge their mobile devices but also for other basic needs;<sup>45</sup> (vii) subsidized health insurance for beneficiary households;<sup>46</sup> (viii) accompanying productive and financial inclusion, and human capital measures including information delivered to designated recipients; and (ix) a shock-responsive one-time cash transfer or in-kind support to households affected by a “shock” as defined by GoT regulation, with a target of 250,000 households (cumulatively over five years). Activities (i), (iv), (v), (viii), (ix) of the package are within the scope of the PforR or the Program (Results Area; RA 1). PNPSNC will also support investments in modernization of the social protection systems, and the PforR will support these investments (RA 2); however, sector reform is not within the scope of the operation.
29. **The proposed operation will support selected sets of activities within PNPSNC incentivizing the achievement of results.** Table 1 below shows rows colored yellow for RA 1 and green for RA 2, indicating the scope of the Program supported by the ASTRE PforR. The rationale for focusing on selected results is provided in Table 2.

**Table 1: Four axes of PNPSNC 2023-2033**

Axes	Objectives
<b>Axis 1 Flagship Safety Nets Program</b>	
<b>1.1 Cash transfers</b>	Increase the number of households receiving cash transfers to 440,000
<b>1.2 Health insurance for poor and vulnerable households</b>	Provide compulsory subsidized health insurance to poor and vulnerable households receiving cash transfers
<b>1.3 Accompanying measures</b>	Provide support for productivity and financial inclusion to 440,000 households.
<b>1.4. Energy access and digital inclusion</b>	Provide a solar kit and a mobile phone to every poor and vulnerable household receiving cash transfers.
<b>Axis 2 Resilience of populations to shocks</b>	
<b>2.1 Implementation of shock response mechanisms and protocols</b>	Develop an integrated shock response strategy with appropriate operational procedures.

<sup>44</sup> The low-cost smartphones will be financed through an external grant and is not within the scope of the PforR.

<sup>45</sup> The PforR will not finance the solar kit, health insurance or in-kind shock-response.

<sup>46</sup> Some countries have integrated safety nets programs with universal health insurance programs to increase coverage. For instance, in Ethiopia, Chanie Mussa, Agegnehu and Nshakira-Rukundo (2022) find that participation in the Productive Safety Net Program increases the probability of enrolment in the Community-Based Health Insurance program among female-headed households by 16.3 percentage points.





Axes	Objectives
2.2 Financial and in-kind support for households affected by shocks.	Cash and in-kind transfers to 250,000 households affected by shocks.
<b>Axis 3: Modernization and strengthening of the non-contributory social protection system with an integrated social information system</b>	
3.1 Modernization of the non-contributory social protection sector	Reform and modernize the social protection sector through a diagnosis and overhaul for efficiency and effectiveness.
3.2 Strengthening of the Social Registry of Persons and Households (Identification, registration, targeting, updating of data)	Expansion of the RSPM database with and implementation of a dynamic and inclusive data update system.
3.3 Establishment of an information system for entities responsible for social assistance	Support for social programs in the implementation of internal information systems interoperable with the RSPM
3.4 Development of a social protection innovation laboratory	Financing of a mechanism to improve household identification, targeting of the neediest, and evaluation
<b>Axis 4 — Technical coordination and monitoring and evaluation</b>	
4.1 Program Management and Coordination	
4.2 Reporting, Audits and Evaluation	
4.3 Communication, training, capacity building	

## B. Theory of Change

30. The Theory of Change with the results chain—challenges, results areas, activities, outputs, and outcomes; and how they contribute to the achievement of the PDO – is illustrated in Figure 1.
31. **Challenges:** Lack of coordination among fragmented institutions leads to isolated and small-scale social protection interventions that are insufficient to address chronic poverty and protect the vulnerable who rely on negative coping strategies when confronted to shocks. Lack of inclusion stems from financing gaps and substantial gaps in the data needed to identify, assess needs and conditions, and monitor the benefits and services received by poor and vulnerable households. Finally, distributionally regressive spending and high administrative unit costs decreases the efficiency of social protection programs.
32. **Results Areas and Activities:** The proposed PforR operation will address the challenges outlined above by:
  - **RA 1 & Activities (Supporting the Flagship Safety Nets Program):** The ASTRE PforR will support the government to roll out the flagship social safety nets program for coordinated delivery of: (i) regular cash transfers for the poor; (ii) shock-responsive transfers for, *inter alia*, transient poverty and vulnerability to conflict, climate, and health shocks; and (iii) accompanying measures for human capital and financial inclusion including health information, financial literacy, and savings accounts for women.
  - **RA 2 & Activities (Leverage Delivery Systems Innovations):** The ASTRE PforR will support the government to leverage recent innovations in delivery systems by establishing an Interoperable Social Information System (SIIS) through: (i) the deployment of the RSPM through universal outreach and



dynamic intake and registration with sufficient and up-to-date data on poor and vulnerable households; (ii) building a beneficiary operations management system (BOMS) for the flagship social safety nets program; (iii) setting up a payments bridge mapping unique identifiers to bank and mobile money accounts for direct benefit transfers from treasury single account to designated recipients and a multi-program/multi-provider platform; (iv) the adoption of an interoperability and coordination framework, and the development of a whole-of-government data exchange platform to deliver social programs; and (v) setting up a Data Lab for evidence-based policymaking that leverages SIIS data and strengthens the monitoring, evaluation and analytics capacities. Data collected and analyzed under RA 2 will be sex-disaggregated, whenever possible.

33. **Outcomes: The long-term outcomes of implementing the activities under these RAs are to “Sustainably increase access to human capital and financial inclusion reducing poverty and inequality”.** The outcomes of the RAs are: (1.1) extreme poor households receive regular cash transfers; (1.2) households affected by shocks receive shock responsive transfers; (1.3) increased and more equitable access to opportunities for beneficiaries; (2.1) poor population is registered in RSPM, and (2.2) interoperable social information system is operational with data exchange and data analytics (Data Lab) capabilities for delivery of social programs. Simulations of the Togo ASTRE Program suggest that it will lift about 1.24 million people out of poverty by 2029. See Annex 3 for more details on the Technical Assessment and economic analysis.
34. **Mapping RAs of World Bank Program (“P”) to government program (“p”): The ASTRE “PforR” will support the coordinated implementation of the government’s vision as conveyed in PNPSNC.** Both RAs are directly motivated by the government’s vision, supporting the implementation of its own policies and programs, with clear and verifiable result indicators. RA 1 maps to PNPSNC Axe 1 and 2. RA 2 maps to PNPSNC Axe 3 and 4 (see also Table 1).
35. **The ASTRE PforR consolidates Togo’s global position as an African innovator, promoting economic transformation and inclusion through the design and delivery of social protection programs.** It is the first PforR in Togo, which speaks to the maturity of the government’s systems for implementation and monitoring of complex programs and policies. The PforR will tap into innovations made in Africa by leveraging and consolidating them into systematic, whole-of-government platforms. The envisioned SIIS will be one of the few such full-fledged systems worldwide (together with Chile’s SIIS and Türkiye’s Bütünleşik) that will foster a technology and data-driven transformation of social policies.
36. **The flagship social safety net program will deliver benefits and opportunities with a focus on women as designated beneficiaries.** Global studies have pointed out that financial inclusion of women can reap more benefits in terms of human capital formation (See Box 1 in Gender Section). Cash assistance delivered directly through payments to a registered mobile money account coupled with opportunities to own a savings account will enhance women’s control over assets, strengthen their decision-making power and independence. Accordingly, and based on lessons from Novissi, incentives are provided to households to designate women as recipients of the program





Figure 1: Theory of Change for Togo's Social Protection Program for Results





### C. PforR Program Scope

37. **The ASTRE PforR will support the building of the foundations of a modern social protection system through the launch of the program and expansion of coverage.** The flagship program will provide regular monthly cash transfer using digital delivery mechanisms, provide timely responses to households affected by shocks, support the financial inclusion of beneficiaries, and provide accompanying health information and financial literacy measures. The flagship will allow for the creation of a set of incentives to female beneficiaries for voluntary savings to help reduce dependence on negative coping strategies. In view of rural poverty being primarily driven by low and instable incomes from agriculture and market inefficiencies buffeted by climate, conflict, and other shocks, deeper financial inclusion of the poor will facilitate their inclusion into growth, address gender barriers and create space for investment in their agriculture-related or other businesses. Nudges for investing in human capital will help poor households adapt to the effects of climate change and to enhance household resilience and adaptation capacity to climate change. As the cash transfers will be provided over an 18-month cycle, they will also cover the lean season, thereby tackling food insecurity increasingly impacted by climate change.
38. **The ASTRE Program will have two RAs, (i) Supporting the Flagship Safety Nets Program and (ii) Leverage Delivery System Innovation, as explained above (see Theory of Change section), with the aim to:**
- (a) **Increase coverage of safety nets program.** The number of people in poverty in Togo is around 3.6 million, of which half or 1.8 million are extremely poor. With the flagship program including beneficiaries for 18 months and then rotating them out of the program,<sup>47</sup> with the average size of household as 4.2, the total number of chronically poor people reached in five years will be 1.8 million, covering all extreme poor in the country by cash transfers and behavioral change communication. In addition, the PforR will support the financing of shock-responsive emergency transfers to help cope with the consequences of climate, conflict, other shocks to cover close to 0.25 million vulnerable households (cumulatively over five years). The PforR operation will also support a mobile money and savings component targeted to women to achieve a coverage of 352,000 households. Specific design parameters, including eligibility criteria and shock-response triggers, will be reflected in the Program Operations Manual (POM) and will be informed by the experience gained thus far through FSB, Novissi, and other government initiatives.
  - (b) **Strengthen interoperable delivery systems.** The PforR will provide incentives for closer coordination among programs through shared investments in delivery systems platforms to reduce the duplication of efforts and cost inefficiencies, while also allowing for institutional synergies and knowledge sharing.
39. **The ASTRE PforR will directly support Axis 1.1 and 1.3, Axis 2.1 and 2.2 (RA 1) and Axis 3.2, 3.3, 3.4 and Axis 4.1, 4.2, and 4.3 (RA 2) of the government's program (2023-2033).** The boundary of the program is presented in Table 2 below, as defined in key strategic documents of government. The overall planned budget for the entire program (all activities under Axes 1-4) is estimated to US\$321.3 million over five

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<sup>47</sup> The transfer will be implemented over a cycle of 18 months for each eligible household. The duration of a cash transfer presents a tradeoff between offering maximum coverage of eligible households and providing a support for a period long enough to make a lasting impact on household welfare. The choice of the period of participation in a program (18 months) is driven by the experience of FSB and by the objective of covering all chronic extreme poor (see Annex 3).



years (2023-2028). Of this amount, the activities within the PforR boundary amount to US\$242.4 million. Of this amount, International Development Association (IDA) will provide financing of US\$100 million.

**Table 2: Parameters of the government program vs. PforR Program**

Description	Government program	Program supported by PforR	Reasons for non-alignment
<b>Objectives</b>	To improve the socio-economic situation of targeted poor and vulnerable households while addressing gender gaps in incidence of poverty and financial inclusion within a framework of consolidation and innovation of non-contributory social protection in Togo.	Increase coverage of the flagship safety nets and strengthen interoperable delivery systems.	Aligned, PforR supports a subset of objectives of the government program
<b>Duration</b>	2023 to 2033	2024 to 2028	Within the time boundary of the government program
<b>Geographic coverage</b>	National	<ul style="list-style-type: none"> <li>Chronic Poverty – National</li> <li>Transient Poverty – Geographic (conflict, climate, health, among other shocks)</li> </ul>	Aligned
<b>Sub-programs / RAs</b>	<p><b><u>Government’s main axis of the program:</u></b></p> <p><b>Axis 1 – The flagship program</b></p> <ul style="list-style-type: none"> <li>1.1 Cash Transfers*</li> <li>1.2 Health Insurance for poor and vulnerable households</li> <li>1.3 Accompanying measures**</li> <li>1.4 Energy access and digital inclusion</li> </ul> <p><b>Axis 2 – Resilience of population to shocks</b></p> <ul style="list-style-type: none"> <li>2.1 Implementation of shock response mechanism and protocols*</li> <li>2.2 Financial and in-kind support for households affected by shocks**</li> </ul> <p><b>Axis 3 – Modernization of Social Protection through Integrated Social Information System</b></p> <ul style="list-style-type: none"> <li>3.1 Modernization of non-contributory social protection sector</li> </ul>	<p><b><u>PforR Results Areas:</u></b></p> <p><b><u>RA1 – Support Flagship Safety Net</u></b></p> <ul style="list-style-type: none"> <li>Axis 1.1 Cash Transfers</li> <li>Axis 1.3 Accompanying measures</li> <li>Axis 2.1 Shock Response mechanism and protocols</li> <li>Axis 2.2 Financial support for households affected by shocks</li> </ul> <p><b><u>RA2 – Leverage Delivery Systems Innovations</u></b></p> <ul style="list-style-type: none"> <li>Axis 3.2 Strengthening Social Registry</li> <li>Axis 3.3 Establishing information system for entities responsible for implementing social assistance projects</li> <li>Axis 3.4 Development of “Data Lab”</li> <li>Axis 4.1 Program management and coordination</li> <li>Axis 4.2 Reporting, audits, and evaluation</li> <li>Axis 4.3 Communication, training, capacity building</li> </ul>	<p>All axes of the government program are fully incorporated into the PforR Program. Specific differences include:</p> <ol style="list-style-type: none"> <li>1. PforR does not directly support health insurance enrollment for the poor (activity 1.2), as it is funded and implemented by GoT, but will enable it through the interoperable delivery system</li> <li>2. PforR will not support the activity 1.4 directly but these will be financed by GoT, including low-cost mobile smartphone devices. Solar kits will allow for charging phones in rural areas without access, and to meet basic needs such as lights for reading and study.</li> <li>4. PforR does not support an in-kind shock responsive package and will only focus on cash transfers in activity 2.2</li> <li>5. PforR will not support the overhaul of the social protection noncontributory systems (activity 3.1)</li> </ol>



	<ul style="list-style-type: none"> <li>3.2 Strengthening of the RSPM of persons and households**</li> <li>3.3 Establishment of information system for entities responsible for implementing social assistance projects**</li> <li>3.4 Development of a social protection innovation laboratory “Data Lab”*</li> </ul> <p><b>Axis 4 – Technical coordination, monitoring and evaluation</b></p> <ul style="list-style-type: none"> <li>4.1 Program Management and Coordination*</li> <li>4.2 Reporting, Audits and Evaluation*</li> <li>4.3 Communication, training, and capacity building*</li> </ul>		<p>as that is mostly a policy focused action</p> <p>6. The PforR excludes the development of eID and RSPM aspects of the interoperable delivery system in activity 3.2 and 3.3 which is supported by the WURI (P169594)</p>
<b>Overall Financing</b>	<b>National program:</b> FCFA 209.5 billion or US\$321.3 million equivalent	<b>Total cost of program within the PforR boundary FCFA 158.1 billion (US\$242.4 million equivalent)<sup>48</sup> of which FCFA 65 billion (equivalent to US\$100 million) IDA financing</b>	Supports a subset of expenditures within PforR boundary

\*Denotes activities within the ASTRE PforR boundary

\*\* Denotes activities, some of which are within the boundary of the Program and some are not (subset of activities supported by the PforR).

**Table 3: Estimated Cost of Implementing the government program (in million US\$)**

Estimated Cost of implementing the overall government program (US\$ Million)		\$321.3M
<b>COSTS</b>	Cost of the Operation (supporting a subset of the government program)	<b>242.4</b>
	Program Cost (i.e. PforR Component)	<b>242.4</b>
	Project Cost (i.e., IPF Component, if applicable)	<b>0</b>
<b>FINANCING</b>	Total Operation Financing	<b>242.4</b>
	Government Funding	<b>142.4</b>
	IDA Credit	<b>100</b>

40. **The costing of the World Bank’s support to the flagship program relies on key parameters for the scale up of cash transfers with supporting health information, financial inclusion measures and modernization of delivery systems.** The costing is based on the planned amounts of cash transfers, coverage of the program, with unit cost of delivery based on existing budgets for FSB and Novissi, and complementary financing for delivery systems through WURI. Improvements in delivery of messages and nudges via mobile phones are expected to lead to a reduction in the unit cost of delivering accompanying

<sup>48</sup> The exchange rate used for estimating the FCFA equivalent of the IDA financing is the following: for CY 2024: 640 FCFA per US\$; CY 2025-2028: 655 FCFA per US\$.



measures. Moreover, the voluntary savings component will allow for more households to become financially included and accumulate savings.

- 41. The operation will support a shift in the public expenditure framework (PEF) towards more efficient social protection spending.** The PforR will support the transition to a new social protection architecture with a greater role for non-contributory social safety nets, increasing the annual spending to US\$68 million a year. The flagship program will scale up coverage of the chronic poor. The role of the World Bank in financing this shift will be significant at the outset of the program, with the increasing role of government in the outer years of program realization. The DPBEP (2023-2025) and the State Program Budget (2022-2025) present key parameters for financing social protection until 2025 and the results sought. See Table 4 on the expenditure framework and Table 5 on program financing.



**Table 4: Expenditure Framework**

	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Expenditures (in US\$ equivalent)						
<b>Axis 1 — Cash Transfers and Accompanying Measures</b>	<b>37,854,821</b>	<b>47,034,177</b>	<b>47,609,924</b>	<b>46,600,277</b>	<b>45,839,699</b>	<b>224,938,897</b>
1.1 Cash Transfers	18,077,305	18,193,220	18,739,017	19,301,187	19,880,223	94,190,952
1.2 Health insurance for poor and vulnerable households	1,056,501	8,650,016	7,785,014	7,006,513	6,305,862	30,803,905
1.3 Accompanying measures**	15,060,078	16,613,842	17,508,793	16,715,477	16,076,515	81,974,705
1.4 Energy access and digital inclusion	3,660,938	3,577,099	3,577,099	3,577,099	3,577,099	17,969,334
<b>Axis 2 — Resilience to shocks</b>	<b>2,343,750</b>	<b>3,129,771</b>	<b>5,322,137</b>	<b>5,322,137</b>	<b>5,322,137</b>	<b>21,439,933</b>
2.1. Shock response mechanisms	781,250	152,672	0	0	0	933,922
2.2. Support to households affected by shocks	1,562,500	2,977,099	5,322,137	5,322,137	5,322,137	20,506,011
<b>Axis 3 — Modernization and strengthening of the non-contributory social protection</b>	<b>5,634,778</b>	<b>11,640,811</b>	<b>11,367,943</b>	<b>12,333,460</b>	<b>13,310,796</b>	<b>54,287,788</b>
3.1 Modernization of the non-contributory social protection sector	1,171,875	992,366	839,695	687,023	534,351	4,225,310
3.2 Strengthening of the Social Registry	583,997	5,095,009	4,974,813	6,093,002	7,223,010	23,969,831
3.3 Establishment of Sectoral Information Systems	2,343,750	3,053,435	3,053,435	3,053,435	3,053,435	14,557,490
3.4 Development of a social protection innovation laboratory	1,535,156	2,500,000	2,500,000	2,500,000	2,500,000	11,535,156
<b>Axis 4 — Technical Coordination, Monitoring and Evaluation</b>	<b>4,473,041</b>	<b>4,033,074</b>	<b>4,031,157</b>	<b>4,054,753</b>	<b>4,101,813</b>	<b>20,693,839</b>
4.1 Program management and coordination	1,306,607	1,340,519	1,407,545	1,477,922	1,551,818	7,084,412
4.2 Monitoring and audits	331,326	476,410	629,082	781,754	934,425	3,152,996
4.3 Communication, and training and capacity building	2,835,108	2,216,145	1,994,531	1,795,078	1,615,570	10,456,431
<b>Total cost of GoT PNPSNC</b>	<b>50,306,390</b>	<b>65,837,833</b>	<b>68,331,161</b>	<b>68,310,627</b>	<b>68,574,446</b>	<b>321,360,456</b>
<b>Budget Planning for Social Protection *</b>	<b>145,836,873</b>	<b>149,881,728</b>	<b>149,881,728</b>	<b>149,881,728</b>	<b>149,881,728</b>	<b>745,363,786</b>
<b>Total expenditure within the PforR boundary**</b>	<b>36,767,936</b>	<b>46,366,342</b>	<b>52,111,857</b>	<b>53,083,239</b>	<b>54,114,791</b>	<b>242,444,165</b>
<b>Total DLI contribution to program financing</b>	<b>8,511,807</b>	<b>24,173,511</b>	<b>22,899,506</b>	<b>21,801,208</b>	<b>22,668,863</b>	<b>100,000,000</b>
<b>Share of IDA: ASTRE PforR contribution to PNPSNC's financing needs</b>	<b>24%</b>	<b>53%</b>	<b>44%</b>	<b>40%</b>	<b>41%</b>	<b>41%</b>

\* For 2024 and 2025 the overall spending on social protection is from government's MDTEF, reported in DPBEP 2023-2025 (MEF, 2022) \*\* See Table 2 for part of accompanying measures inside the PforR boundary.





Table 5: Program Financing

Source	Amount (US\$ Million)	Percent of Total
<b>Counterpart Funding</b>	<b>142.4</b>	<b>59%</b>
Borrower for 2023 - 28	142.4	
<b>International Development Association (IDA)</b>	<b>100.0</b>	<b>41%</b>
IDA Credit PforR	100.0	
<b>Total Program Financing</b>	<b>242.4</b>	<b>100%</b>

#### D. Program Development Objective (PDO) and PDO Level Results Indicators

42. **The PforR's Development Objective** is to “increase coverage of safety nets program and strengthen interoperable delivery systems”.

43. **The following indicators are proposed to monitor the achievement of the PDO:**

##### **Increase coverage of safety nets program**

- Beneficiaries of social safety net programs (DLI #1, Core Results Indicator- CRI)
  - Beneficiaries of social safety net programs -female
- Coverage of households by shock-responsive transfer in districts affected by a climate, conflict, health, or other shock (DLI #2)
  - Direct female beneficiaries of shock-responsive transfers
- Female beneficiaries reached by mobile financial services (DLI#3)
- Beneficiaries reached by accompanying measures via mobile device (DLI#4)
  - Female beneficiaries reached by accompanying measures via mobile device

##### **Strengthen interoperable delivery systems\***

- Share of population registered in RSPM, prioritizing poor and vulnerable households\*\* (DLI#5)
- Interoperable\*\*\* social information system is operational with data exchange and Data Lab capabilities (DLI#6)

\* *Social protection delivery systems* constitute the operating environment for implementing social program benefits and services.<sup>49</sup>

\*\* *Dynamic social registries (RSPM)* provide a unique gateway for households and individuals to apply to one or more programs on on-demand basis. They intake and update data dynamically from multiple sources facilitated by an interoperability framework with data security, privacy protocols and informed consent. Based on the data, administrators assess applicants' needs and conditions to determine potential eligibility for social programs.<sup>50</sup>

\*\*\* *Interoperability* refers to the ability of systems to collaborate and interact with each other by exchanging data using common syntactic and semantic data standards.<sup>51</sup>

#### E. Disbursement Linked Indicators and Verification Protocols

<sup>49</sup> Sourcebook on the Foundations of Social Protection Delivery Systems (World Bank, 2020).

<sup>50</sup> Idem; Inter-Agency Social Protection Assessments Playbook on Dynamic Social Registries and Interoperable Social Protection Information Systems (forthcoming 2023).

<sup>51</sup> Idem.



**Table 6: Disbursement Linked Indicators, Targets, Pricing and Rationale**

DLI Description	Disbursement-Linked Results				
	CY2024 (Jan 1 - Dec 31, 2024)	CY2025 (Jan 1 - Dec 31, 2025)	CY2026 (Jan 1 - Dec 31, 2026)	CY2027 (Jan 1 - Dec 31, 2027)	CY2028 (Jan 1 - Dec 31, 2028)
<b>DLI 1:</b> Beneficiaries of flagship social safety net program.	N/A <u>DLR 1.1:</u> Monthly benefits delivered through Flagship Social Safety Nets Program to at least 3000 distinct households as a pilot; If less than annual target achieved, amount to be disbursed is unit price of €130 (US\$150) per distinct household served.	<u>DLR 1.2:</u> Monthly benefits delivered through Flagship Social Safety Nets Program to at least 110,000 distinct households (cumulative); If less than annual target achieved, amount to be disbursed is unit price of €130 (US\$144.4) per distinct household served.	<u>DLR 1.3:</u> Monthly benefits delivered through Flagship Social Safety Nets Program delivered through to at least 220,000 distinct households (cumulative); If less than annual target achieved, amount to be disbursed is unit price of €125 (US\$136.4) per distinct household served.	<u>DLR 1.4:</u> Monthly benefits delivered delivered through Flagship Social Safety Nets Program to at least 330,000 distinct households (cumulative); If less than annual target achieved, amount to be disbursed is unit price of €125 (US\$136.4) per distinct household served.	<u>DLR 1.5:</u> Completion of monthly delivery through Flagship Social Safety Nets Program to at least 440,000 distinct households (cumulative); If less than annual target achieved, amount to be disbursed is unit price of €125 (US\$136.4) per distinct household served.
<b>Allocated Amount*</b> €55,550,000 US\$60.9 million	€390,000 US\$450,000	€13,910,000 US\$15,450,000	€13,750,000 US\$15,000,000	€13,750,000 US\$15,000,000	€13,750,000 US\$15,000,000
<b>Rationale</b>	DLI 1 aims to expand and scale up coverage of the Flagship Social Safety Nets Program to all extreme poor households.				
<b>DLI 2:</b> Expansion of coverage of households in districts affected by a climate, conflict, health or other shock.	DLR 2.1: Creation of national budget line in response to shock(s) and design of Triggers for Flagship Social Safety Nets Program to deliver cash transfers.	DLR 2.2: Adoption of methodology for Flagship Social Safety Nets Program shock-responsive transfers. <sup>52</sup>	Refer to formula in DLR 2.3	Refer to formulain DLR 2.3	DLR 2.3: Total of 250,000 distinct households receive Flagship Social Safety Nets Program shock-responsive transfers. If less than cumulative target achieved, then amount to be disbursed is €7 (US\$7.6) per distinct household served by CY 2028.
<b>Allocated Amount*</b> €3,750,000 US\$4.1 million	€1,000,000 US\$1,100,000	€1,000,000 US\$1,100,000	0	0	€1,750,000 US\$1,900,000
<b>Rationale</b>	DLI 2 aims to enhance capacity for systematization of shock-responsive targeting of vulnerable households and delivery of benefits to designated recipients to cope with climate, conflict, health or other shocks.				

<sup>52</sup> The methodology for the flagship program and its adoption to take into account the different ways that climate, health and other shocks affect women and men.





DLI Description	Disbursement-Linked Results				
	CY2024 (Jan 1 - Dec 31, 2024)	CY2025 (Jan 1 - Dec 31, 2025)	CY2026 (Jan 1 - Dec 31, 2026)	CY2027 (Jan 1 - Dec 31, 2027)	CY2028 (Jan 1 - Dec 31, 2028)
<b>DLI 3:</b> Female beneficiaries of the Flagship Social Safety Nets Program reached by mobile financial services	N/A DLR 3.1: Agreement with financial service providers (FSP) on Business Plan linking mobile money account and Voluntary Savings Scheme for Flagship Social Safety Nets Program beneficiaries is executed.	DLR 3.2: Creation of 100,000 mobile savings accounts registered to designated Flagship Social Safety Nets Program recipients (cumulative). If less than annual target achieved, then amount to be disbursed is €10 (US\$11) per distinct household.	DLR 3.3: Creation of 200,000 mobile savings accounts registered to designated Flagship Social Safety Nets Program recipients (cumulative). If less than annual target achieved, then amount to be disbursed is €10 (US\$11) per distinct household.	DLR 3.4: Creation of 300,000 mobile savings accounts registered to Flagship Social Safety Nets Program designated recipients (cumulative). If less than annual target achieved, then amount to be disbursed is €10 (US\$11) per distinct household.	DLR 3.5: Creation of 352,000 mobile savings accounts registered to designated recipients (cumulative). If less than annual target achieved, then amount to be disbursed is €20 (US\$22.1) per distinct household.
<b>Allocated Amount*</b> €5,000,000 US\$5.5 million	€960,000 US\$1,050,000	€1,000,000 US\$1,100,000	€1,000,000 US\$1,100,000	€1,000,000 US\$1,100,000	€1,040,000 US\$1,150,000
<b>Rationale</b>	DLI 3 aims to scale up financial inclusion of women as designated recipients of extreme poor households through mobile money and savings accounts.				
<b>DLI 4:</b> Beneficiaries of the Flagship Social Safety Nets Program reached by accompanying measures., of which female.	N/A DLR 4.1: Systems and content are in place for delivery of accompanying measures to designated Flagship Social Safety Nets Program recipients.	DLR 4.2: Monthly delivery of accompanying measures to 110,000 distinct households. If less than annual target achieved, then amount to be disbursed is €10 (US\$10.9) per distinct household. Target might be achieved at a later date, but no later than the Program closing date.	DLR 4.3: Monthly delivery of measures to 220,000 distinct households. If less than annual target achieved, then amount to be disbursed is €10 (US\$10.9) per distinct household. The target might be achieved at a later date, but no later than the Program closing date.	DLR 4.4: Monthly delivery of measures to 330,000 distinct households. If less than annual target achieved, then amount to be disbursed is €10 (US\$10.9) per distinct household. The target might be achieved at a later date, but no later than the Program closing date.	DLR 4.5: Monthly delivery of measures to 440,000 distinct households. If less than annual target achieved, then amount to be disbursed is €10 (US\$10.9) per distinct household.
<b>Allocated Amount*</b> €5,000,000 US\$5.5 million	€600,000 US\$ 700,000	€1,100,000 US\$1,200,000	€1,100,000 US\$1,200,000	€1,100,000 US\$1,200,000	€1,100,000 US\$1,200,000
<b>Rationale</b>	DLI 4 aims to enhance delivery of accompanying measures for health and financial literacy through nudges delivered via mobile messaging to designated recipients of beneficiary households of the Flagship Social Safety Nets Program				
<b>DLI 5:</b> Share of population registered in the RSPM, prioritizing poor and vulnerable households.	N/A DLR 5.1: Vulnerability criteria and methodology developed and adopted to enable the RSPM to assess needs and	DLR 5.2: Coverage of at least 20% of households; target percentage might be achieved at a later date, but no later than Program closing date. If	DLR 5.3: Coverage of at least 30% of households; target percentage might be achieved at a later date, but no later than Program closing date. If	DLR 5.4: Coverage of at least 40% of households; target percentage might be achieved at a later date, but no later than Program closing date. If	DLR 5.5: Coverage of at least 50% of households; target percentage might be achieved at a later date, but no later than Program closing date. If



DLI Description	Disbursement-Linked Results				
	CY2024 (Jan 1 - Dec 31, 2024)	CY2025 (Jan 1 - Dec 31, 2025)	CY2026 (Jan 1 - Dec 31, 2026)	CY2027 (Jan 1 - Dec 31, 2027)	CY2028 (Jan 1 - Dec 31, 2028)
	conditions of individuals and households.	the target is achieved prior to CY2025, then full amount will be disbursed.	the target is achieved prior to CY2026, then full amount will be disbursed.	the target is achieved prior to CY2027, then full amount will be disbursed.	the target is achieved prior to CY2028, then full amount will be disbursed.
<b>Allocated Amount*</b> €4,800,000 US\$5.3 million	€800,000 US\$900,000	€1,000,000 US\$1,100,000	€1,000,000 US\$1,100,000	€1,000,000 US\$1,100,000	€1,000,000 US\$1,100,000
<b>Rationale</b>	DLI 5 aims to scale up coverage of households in the RSPM that maintains up-to-date socioeconomic and household composition data with data integrity, accuracy and security.				
<b>DLI 6:</b> Operationalization of the interoperable social information system with data exchange and a Data Lab.	DLR 6.1: Operationalization of BOMS for flagship program	DLR 6.2: Operationalization of Payments Bridge, including mapping of eIDs to registered mobile money accounts of designated flagship program recipients, and Multi-program/Multi-provider payments platform.	DLR 6.3: Data exchange platform is in place and operational with interoperability protocols for eID, RSPM, BOMS, Payments Bridge and Multi-program/Multi-provider payments platform.	DLR 6.4: Operationalization of Data Lab with capacity for monitoring, evaluation, and analytics on the flagship program, including citizen feedback on usefulness of supporting systems	DLR 6.5: Interoperability protocols are established and operational to enable RSPM to exchange data with other administrative systems to deliver social programs.
<b>Allocated Amount*</b> €17,000,000 US\$18.7 million	€4,000,000 US\$4,400,000	€4,000,000 US\$4,400,000	€4,000,000 US\$4,400,000	€3,000,000 US\$3,300,000	€2,000,000 US\$2,200,000
<b>Rationale</b>	DLI 6 aims to operate and maintain a well-functioning SIIS to ensure coordinated, efficient, and inclusive delivery of social protection programs in Togo.				
<b>Disbursement Total</b>	€7,750,000 US\$8.6 million	€22,010,000 US\$24.35 million	€20,850,000 US\$22.8 million	€19,850,000 US\$21.7 million	€20,640,000 US\$22.55 million

\*Allocated Amounts are expressed in € and US\$ equivalent



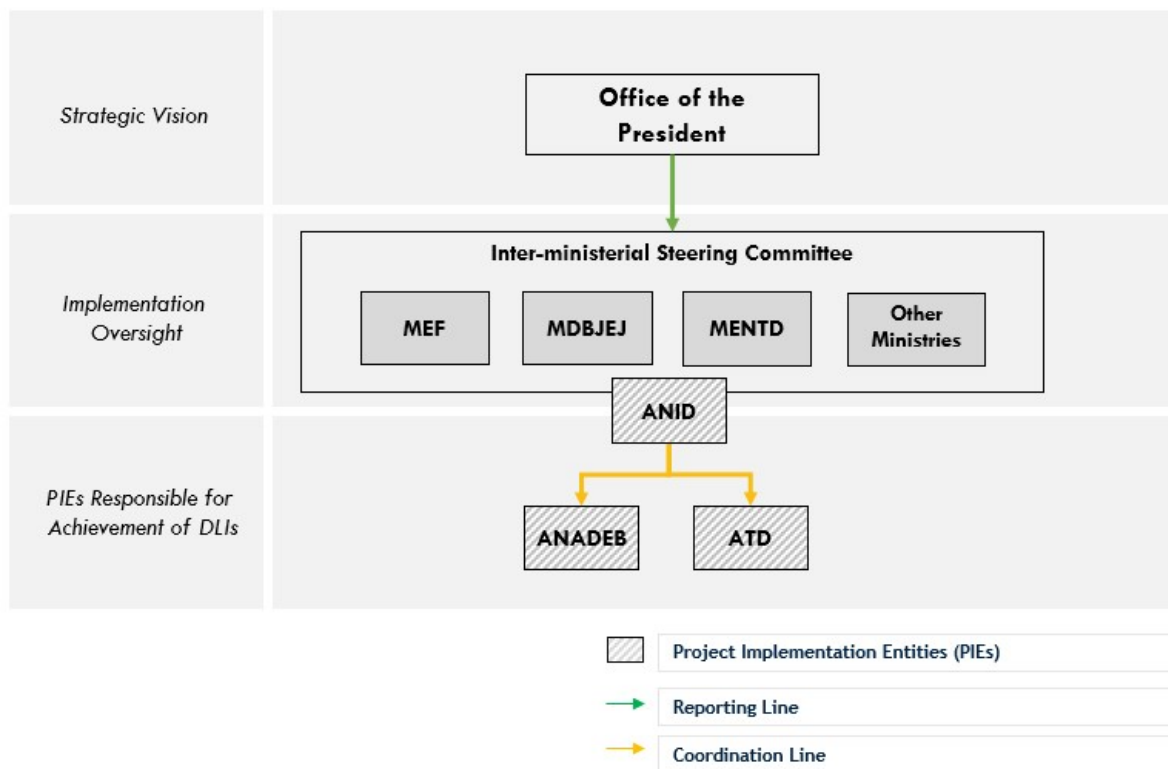
- 44. The choice of DLIs for the PforR is based on four factors:** (i) the importance of the indicator that signals an action/output along the results chain, critical to achieving the PDO; (ii) need for a strong financial incentive to deliver the result; (iii) feasibility of verifying achievement; and (iv) capacity to achieve the DLI during the implementation period of the PforR. Other performance indicators are absorbed into the Program Action Plan (PAP) and the PforR's Results Framework and its Theory of Change. See Table 6 for DLIs and Disbursement Linked Results (DLRs), targets, pricing, and rationale, and Annex 2 on DLIs, disbursement arrangements and verification protocols.

### III. PROGRAM IMPLEMENTATION

#### A. Institutional and Implementation Arrangements

- 45. The ASTRE PforR is anchored at the Office of the President, with ANID being responsible for the overall coordination of the Program while jointly delivering results with ANADEB and ATD as the three Program Implementing Entities (PIEs) (Figure 4).** ANID was designated by the Office of the President to coordinate the PNPSNC and as focal point for the ASTRE PforR. ANID developed the government's program document, PNPSNC, and the Flagship Social Safety Net Program, with inputs from ANADEB and ATD. As ANID was only created in 2020, it is still being staffed to fulfill its various missions. To strengthen support to ANID, assessments were conducted to identify capacity gaps and ready it for offering support and required actions for the PIEs (see details in PAP).

**Figure 4: Institutional Arrangements**





46. **ANID will act as an orchestrator, coordinating and collaborating with ANADEB, ATD, MEF, among others.** ANADEB, an agency under MDBJEJ, has experience delivering the FSB cash transfer (World Bank-financed) project. ANADEB's strengths are in managing a network of social workers in the field who provide a face-to-face interface to FSB project beneficiaries and allowing for community mobilization for economic inclusion measures. ATD, an agency under MENTD, has experience delivering the contactless Novissi emergency cash transfer program during the pandemic. ATD's strengths are in developing platforms for efficient delivery of social programs. ATD is building interoperability and data exchange platforms for whole-of-government and digitalizing public service delivery. ANID will work closely with ANADEB and ATD to leverage their respective strengths and areas of expertise to deliver results on the flagship program. There is precedent for close coordination as ANADEB is currently working in partnership with ATD and ANID to deliver payments through mobile money accounts to FSB beneficiaries using the Novissi platform managed by ATD and issuing temporary identification credentials by ANID for beneficiaries. The three PIEs have regular coordination meetings around the delivery of cash transfers under the FSB project.
47. **GoT will develop a Subsidiary Agreement between MEF and the three PIEs—ANID, ANADEB, and ATD—to clarify roles and responsibilities, and to enable flow of funds and budget allocations from MEF to the agencies as advance payments, and to cover the cost of operations for the achievement of results.** ANID, ANADEB, and ATD will have specific roles and responsibilities to deliver the flagship program. Cash transfers under the flagship program will flow directly from the Treasury single account to mobile money service providers who will pay into the registered mobile money accounts of beneficiaries linked to their eID. Therefore, MEF will be responsible for making the necessary budget allocations for administration and operations for the PIEs:
- (i) To ANADEB to support its operating cost of “face-to-face” beneficiary interface through community social workers, to enable outreach and continuous communications about the program, to facilitate grievance redress mechanisms (GRM), and to support the ongoing BOMS operations for the flagship program;
  - (ii) To ANID to set up a Program Coordination Unit (PCU) to coordinate the program, support the data collection for the RSPM, operation of the RSPM, operation of the BOMS system for the flagship program, the setting up of the Data Lab, an integrated GRM call center, as well as activities of program coordination, management, and communications; and
  - (iii) To ATD to enable the development of various components of interoperable delivery systems and for the development of the flagship program's BOMS.
48. **The PforR program has been mapped to the existing expenditure lines in the current budget to chart the way forward for the flagship social safety net.** The overall government budget and expected results indicators by type of program within the PforR boundary is one part of a larger expenditure framework as represented in the DPBEP and the Prime Minister's State Budget Draft Program 2022-2024. Annex 3 Technical Assessment and Annex 4 Fiduciary Systems Assessment (FSA) provides key parameters of the budget for social protection in Togo and main executing agencies with their universe of programs.
49. **Ensuring data protection and privacy is an essential part of the program, and one that all implicated institutional actors will have been attentive to; to that end, the GoT will operationalize its Data Protection Authority (DPA).** Togo has made significant strides in developing its data protection regime in recent years. In 2019, Togo promulgated its data protection law—a prerequisite to participating in the



WURI program—which created its Authority for the protection of personal data (*Instance de protection des données à caractère personnel*, IPDCP).<sup>53</sup> However, while the IPDCP has been established,<sup>54</sup> it remains to be fully operationalized, as members are yet to be appointed.

50. **Cybersecurity also presents an important element to the program given that all cash transfers and information will be delivered electronically.** In terms of institutional arrangements and capacity, the GoT has progressed quickly in this area. In 2018, Togo created and operationalized its National Agency for Cybersecurity (*Agence Nationale de la Cybersécurité*, ANCy),<sup>55</sup> responsible for ensuring the cybersecurity of Togo’s information and communication technologies. In 2019, Togo operationalized its national cyber-incident response team and security operations center, Cyber Defense Africa, through a joint venture between the State and a private company.<sup>56</sup> ANID has been collaborating closely with ANCy, and both agencies have taken efforts to ensure the implementation of appropriate data protection measures. It is the government’s intention that the IPDCP will oversee and regulate the institutional actors and allow for a more controlled deployment in projects dependent upon cyberspace. Such measures will be particularly important to the program in the context of ensuring secure and controlled data sharing and will be even more important given that all transfers to beneficiaries will be made electronically via smartphones, as well as to communicate with beneficiaries in their local languages.

#### **Corporate Requirements**

51. **Climate co-benefits. While the effects of climate change are experienced by all, the poor in Togo are often the ones who are hit the hardest.** Climate projections for Togo show consistent warming throughout the next several decades, with significant implications for human health, agricultural development, water resources and ecosystems.<sup>57</sup> High variability of rainfall projections coupled with rising temperatures and uncertainty of future patterns puts the country at risk of natural disasters in the form of flooding, drought, wildfires, coastal erosion, and disease epidemics.<sup>58</sup> Women are especially exposed to the effects of climate change given their role as caretakers and responsible for household resources.
52. **Cash transfers are key to equipping the poor with protection and adaptive capacity to boost their resilience in the face of climate change.** Building resilience to unpredictable weather patterns through cash transfers has proven to be an effective way to increase household access to food security and nutrition.<sup>59</sup> Accompanying measures coupled with cash transfers are also expected to build household resilience to climate-related-shocks through facilitating a diversification of livelihoods, building savings, and avoiding negative coping strategies. Savings schemes can also serve as a means to increase access to and affordability of cleaner technologies. Focus on developing know-how through human capital accompanying measures using digital means can provide a useful platform to deliver climate change related messages and foster longer term adaptation with new skills and more sustainable livelihoods.

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<sup>53</sup> Law No. 2019-014 of 29 October 2019 relative to the protection of personal data.

<sup>54</sup> Decree No. 2020-11/PR of 9 December 2020 on the organization and functioning of the IPDCP.

<sup>55</sup> Decree No. 2019-22/PR of 13 February 2019 on the attributions, organization and functioning of ANCy.

<sup>56</sup> World Bank; United Nations. 2023. *Combatting Cybercrime: Tools and Capacity Building for Emerging Economies*. Washington, DC: World Bank Group.

<sup>57</sup> World Bank 2021. World Bank Climate Risk Country Profile. Washington DC: World Bank.

<sup>58</sup> Idem.

<sup>59</sup> Asfaw and Davis 2018.



53. **Moreover, the proposed delivery systems innovations will enhance decision-making and action before, during and after shocks, especially in the context of growing climate-related risks.** Data from the RSPM will potentially inform household risk and vulnerability assessments to better understand disaster risks, household exposure, and household economic impacts. Georeferenced information from the RSPM will be paired in Togo with hazard data to produce more precise hazard maps to observe household exposure to shocks. Data from RSPM can inform socioeconomic resilience models which estimate the potential effects of asset losses on income, consumption, and well-being at the household level. This will allow for calibration of the scale and duration of support in the event of a shock. Additionally, using a digital delivery platform for mobile cash transfers helps minimize response time and ensure rapid reaction, avoiding lengthy waiting periods, which risks amplifying the losses induced by a disaster.
54. **The ASTRE PforR is expected to generate climate co-benefits linked to Togo's increased capacity to absorb extreme climate events and economic shocks.** The DLIs across the two RAs contribute to climate adaptation as indicators are focused on activities that increase the resilience and adaptability of households as well as country data systems to cope with the impact of climate change. See Table 7.

**Table 7: Disbursement Linked Indicators and Climate Adaptation**

DLIs	US\$*	RA	Adaptation
<b>DLI 1:</b> Beneficiaries of Flagship Social Safety Nets Program	US\$60.9 million	1	The flagship program will have national coverage supported by the ASTRE PforR, helping counteract the effects of climate change. The DLI will focus on women with a target of 80 percent of designated recipients. Gender inequality and climate change are interlinked. Women and girls are impacted disproportionately by climate change, given pre-existing inequities regarding access to human endowments, limited access to resources and challenges with agency. These inequalities exasperate their ability to adapt to climate change and addressing them will improve adaptation and household resilience. Shifting the resources toward women supported by the PforR will help to alleviate the resource constraint by empowering women to be the agents of adaptation.
<b>DLI 2:</b> Expansion of coverage of households by the Flagship Social Safety Nets Program in districts affected by a climate, conflict, health or other shock	US\$4.1 million	1	Targeting households located in at risk areas will ensure the most vulnerable to shocks are preemptively identified and reached in a timely manner. In Togo, natural disaster related risks have directly affected over six million people over the last century. Coastal erosion is also a huge concern due to threats to coastal areas which tend to be important economic zones with more than 90 percent of the country's economic activities and more than 42 percent of the country's population. <sup>60</sup> This DLI supports the expansion of shock responsive transfers that will directly contribute to household adaptability and resilience to climate shocks. Furthermore, by providing timely assistance to affected households on a predictable, transparent and efficient delivery platform will boost the impacts of the government own resources aimed at disaster risk management.
<b>DLI 3:</b> Female beneficiaries of the Flagship Social Safety Nets Program reached	US\$5.5 million	1	Mobile payments support disaster affected communities in a rapid, more efficient and targeted way. It also enables households to invest in more environmentally friendly assets. Moreover, studies have shown that savings are important in enabling households to be better equipped to cope with shocks; for women this is especially important given they are less likely to have

<sup>60</sup> World Bank 2021.



DLIs	US\$*	RA	Adaptation
by mobile financial services			emergency funds. <sup>61</sup> Savings offered through digital interventions means will also directly support adaptability and resilience of households. <sup>62</sup>
<b>DLI 4:</b> Beneficiaries of the Flagship Social Safety Nets Program reached by accompanying measures, of which female	US\$5.5 million	1	Timely information and reminders on climate-induced illnesses is important to minimize the negative consequences of climate change through preventative health visits and ensuring vulnerable families follow through on regular check-ups. As part of the accompanying measures, messages could also include information on events that could worsen such illnesses and any remedies/adaptive measures beneficiaries can take to minimize risks.
<b>DLI 5:</b> Share of population registered in the RSPM, prioritizing poor and vulnerable households	US\$5.3 million	2	RSPM will benefit from georeferenced data that can help identify beneficiaries living in climate-risk areas. Dynamic social registries such as RSPM provide a unique gateway for households, families, and individuals to apply to different programs on an on-demand basis which is crucial during economic, climate and health shocks. <sup>63</sup>
<b>DLI 6:</b> Interoperable social information system is operational with data exchange and a Data Lab	US\$18.7 million	2	Strengthening interoperability for data exchange and analytics will not only enable coordinated delivery of social programs but also help improve efficiency of spending on shock response programs in the future. It can also lend itself to interoperability between social protection information systems and disaster risk information systems to enhance decision-making and action before, during, and aftershocks, especially in the context of growing climate-related risks.

\* Amounts are in US\$ equivalent

55. **Gender. Constraints facing women and girls in Togo are multi-dimensional and lasting, starting at a young age and coming into play at critical points in their lives.**<sup>64</sup> First, incidence of poverty among members in only one adult female household (which account for about 16 percent of all households) is much higher than in households with only one adult male (46 percent versus 19 percent, respectively). Second girls are less likely to complete primary education (88 percent) compared to boys (94 percent) and this trend continues through adolescence with a larger share of girls dropping out of school, and less than one in two completing secondary (affecting one in four Togolese young women). Third, women in Togo are about half as likely as men to have access to mobile banking (12 percent versus 21 percent, respectively, according to the Harmonized Survey on Living Conditions of Households 2018-2019 [*Enquête harmonisée sur les Conditions de Vie des Ménages*, EHCVM 2018/2019]).<sup>65</sup> In rural areas, the gap is even larger at 7 percent for women versus 17 percent for men. When it comes to bank accounts (not necessarily

<sup>61</sup> FINDEX

<sup>62</sup> In Tanzania, an impact evaluation of mobile savings program showed that interventions that help women keep their income separate from household demands through secure saving mechanisms have a positive impact on women's productive activities. Bastian, G. et al. 2018. Are Mobile Savings the Silver Bullet to Help Women Grow Their Businesses? Gender Innovation Lab Policy Brief; No. 29. © World Bank, Washington.

<sup>63</sup> In Chile, for example, the electronic Basic Emergency Sheet collects household post disaster assessment data which is linked to the RSPM allowing to produce timely needs assessments.

<sup>64</sup> Ouedraogo, Muller, et al. 2022.

<sup>65</sup> According to the Global System for Mobile Communications Association (GSMA) Mobile Gender Gap report (2022), women are 7 percent less likely than men to own a mobile phone and 16 less likely to use mobile Internet.





mobile), about 25 percent of women versus 38 percent of men have access to a bank account (EHCVM 2018/2019). World Development Indicator (WDI) data (2021) shows similar trends: share of women with an account at a financial institution or with a mobile money provider is 43 percent compared to share of men at 55 percent.<sup>66</sup> Finally, vulnerability/informality in employment is high: according to the EHCVM 2018/2019, 40 percent of employed women are contributing family workers, compared to 24.4 percent of male workers. Of total female employment, 87.5 percent can be categorized as vulnerable, whereas the share of vulnerable employment among men has always been lower and stood at 62.09 in 2019.<sup>67</sup> Moreover, 94.3 percent of female employees are employed informally, compared to 73.9 percent for men.

56. **Reasons contributing to gender disparities are interlinked and intergenerational.** Higher incidence of poverty among women can be a factor of inequities in education access and disproportionately high levels of job informality often combined with challenges regarding their ability to exercising agency. Reasons for not attending primary or secondary school differ between girls and boys—likely related to social norms and ingrained gender roles combined with other barriers such as affordability and distance to school.<sup>68</sup> Despite Togolese laws that place women and men in equal legal standing when it comes to access to assets, gender gaps in financial inclusion and mobile phone ownership further exacerbate poor labor market outcomes and poverty incidence among women.<sup>69</sup> Different forms of GBV are widespread, impacting women’s agency and ability to make decisions within and outside of the household: for example, only 30 percent of women can make their own decisions regarding sexual and reproductive health and rights.<sup>70</sup> Compounding these factors, women are often the primary caretakers and responsible for the family’s food security as well as children’s education and health, and as such they are the first to be affected by climate and health shocks. Reducing the gender digital divide through innovations in mobile financial services for the poor combined with promotion of financial literacy has proven to help shift gender norms toward women’s greater participation in the economy<sup>71</sup> and maximize benefits from social protection programs during emergency situations and times of crises.<sup>72</sup>
57. **The Program is expected to create pathways that aim to close gender gaps in poverty reduction, financial inclusion, and mobile ownership through provision of cash transfers coupled with financial literacy and accompanying measures that prioritize women.** The provision of cash transfers and financial inclusion measures to female members of beneficiary households are intended to enhance human capital outcomes of women and girls which remain unequal in Togo. For example, providing the cash transfer directly into a woman’s mobile money account provides safer and more secure access, more control over use, offers a gateway to savings and other mechanisms, and increases a woman’s bargaining power (Box 1). In this context, under RA 1, proposed actions will address identified gender gaps in the following ways: (i) cash transfers will take into account the important role women play as primary caretakers by increasing

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<sup>66</sup> According to the World Bank’s WDI 2021 data (<http://data.worldbank.org>), accessed in March 2023.

<sup>67</sup> Idem.

<sup>68</sup> Idem.

<sup>69</sup> World Bank .2023. Women, Business, and the Law 2023.

<sup>70</sup> Ouedraogo, Muller, et al. 2022. GBV affects more than a third of Togolese women.

<sup>71</sup> Bastian, G. et al. (2018)

<sup>72</sup> Debenedetti, Luciana. 2021. Togo’s Novissi Cash Transfer: Designing and Implementing a Fully Digital Social Assistance Program during COVID-19. Innovations for Poverty Action Case Study; July 2021.





the amount of cash to female beneficiaries as compared to male;<sup>73</sup> (ii) financial inclusion measures will include provision of low cost mobile smartphone devices specifically to female beneficiaries coupled with financial incentives (such as money matching) for them to open a mobile savings account as a means to strengthen their ability to invest in assets and enhance their independence; and (iii) accompanying measures to both women and men that will utilize information campaigns through text, audio, and video messaging in order to increase community awareness of maternal and reproductive health benefits, and promote financial literacy among women (such as around issues of privacy in savings) and manage psychosocial needs within the household/community. In addition to messaging, other multi-media options such as posters that normalize savings and goal-setting activities will also be considered and evaluated through the establishment of the Data Lab. By collaborating with the Sub-Saharan Women's Empowerment and Demographic Dividend (SWEDD) project (P176693 - under preparation) in Togo, the Program will explore synergies through the accompanying measures to overlap mobile learning modules that inform households about health benefits (including those related to sexual and reproductive health), role of financial education, and value of women's agency. Sensitization efforts will not only target female beneficiaries but also their communities to highlight how supporting aspirations linked to women's agency are key to human capital development.

**Box 1: Empowering women by using mobile money to deliver cash transfers**

**Secure transfers using private mobile accounts ensure women's privacy and control over use as well as more bargaining power.** In response to the 2009–10 drought and food crisis in Niger, an international nongovernmental organization (NGO), Concern Worldwide, designed a short-term social protection program. The program sought to prevent increases in malnutrition and asset depletion by providing unconditional cash transfers (UCT) to drought-affected households during the “hungry season,” with women as the primary beneficiaries. The intervention was subject to a randomized control trial.<sup>74</sup> The first treatment arm delivered the cash transfer manually: cash was distributed in individual envelopes (the standard mechanism). In the second experimental treatment, program recipients received their cash transfer via mobile money, as well as mobile phones equipped with a mobile money account and were trained on how to use the technology (M-transfer). The third treatment arm used the same delivery channel as the manual cash mechanism, but households also received a money transfer-enabled mobile phone.

**Results showed that the mobile money system had significant benefits:** households in the M-transfer group used their cash transfer to buy more diverse types of goods and were more likely to purchase protein and energy rich foods. These diverse uses of the transfer also resulted in a nine percent to 16 percent improvement in diet diversity, and children consumed an additional one-third of a meal per day.

*Prepared by Africa Gender Innovation Lab, World Bank.*

58. **Metrics to measure closing of the identified gender gaps are included in the results matrix with female targets established in relevant following indicators:** “Beneficiaries of social safety net program – female” and “Direct female beneficiaries of the shock responsive transfers” with a target of 80 percent of women to benefit from the cash transfers. Closing gaps in financial inclusion and mobile phone ownership will be

<sup>73</sup> Based on discussions at the Togo Social Safety Nets PforR Clinic (February 2023), this approach was adopted by the Novissi program and proved to be a success in reaching women at scale.

<sup>74</sup> Jenny C. Aker, Rachid Boumnijel, Amanda McClelland, and Niall Tierney. Payment Mechanisms and Antipoverty Programs: Evidence from a Mobile Money Cash Transfer Experiment in Niger. *Economic Development and Cultural Change* 2016 Volume 65:1, 1-37.



measured by the PDO indicators, “Female beneficiaries reached by mobile financial services,” “Female beneficiaries reached by accompanying measures via mobile device,” and intermediate result 1.6 “Female beneficiaries previously unbanked who receive mobile savings accounts linked to mobile money.”

59. **Sexual Exploitation and Abuse/Sexual Harassment (SEA/SH).** Different forms of GBV are prevalent in Togo, affecting more than one-third of Togolese women.<sup>75</sup> While recent progress was made by the country on legal aspects, with the passing of a new law on sexual harassment and marital rape, there are weaknesses in capacity of staffing of service providers to offer adequate legal assistance.<sup>76</sup> Likewise, with the development of the RSPM as the main targeting tool for beneficiaries of the program, interaction between program actors and beneficiaries will be limited, hence reducing risks of actors to use their position to engage into SEA/SH actions. However, there are a few areas of attention that were investigated under the Environmental and Social Systems Assessment (ESSA). These include the lack of a national action plan on addressing GBV, and lack of a national referral pathway protocol for GBV service provision. As part of Program preparation, consultations with stakeholder groups were conducted to identify perception of gender-based risks by Program activities. In this context and to ensure SEA/SH risks are mitigated, the proposed PforR will leverage existing GBV efforts as well as outcomes of activities planned as part of the upcoming SWEDD project, such as strengthened support to survivors via a centralized database and the creation of a platform of lawyers to provide support on policies and laws, as means to respond to any risks or issues arising during implementation.
60. **Citizen Engagement (CE).** The Program adopts a human-centered design approach which will allow beneficiaries to choose a provider that works best for them in terms of convenience, service delivery, product offerings, efficiency, GRM, and other customer preferences. Through the establishment of a SIIS, the flagship Program will achieve greater transparency, program effectiveness and efficiency, and accountability. Building on CE experiences from FSB and Novissi, the Program will embed mechanisms throughout the delivery chain to enable ANID, in collaboration with ATD and ANADEB, to listen to beneficiaries and program applicants to address concerns and reflect on beneficiary feedback and suggestions to improve Program procedures and performance by closing the feedback loop. The Program will do this by supporting the following CE mechanisms in the delivery system through: (i) consultative dialogue with target populations, applicants, and beneficiaries; (ii) continued strengthening of the flagship program by leveraging mobile technology to collect beneficiary feedback and close the feedback loop; and (iii) integration of beneficiary satisfaction questionnaires in the annual performance audits. These activities will help to achieve greater timeliness of resolution, resolution quality, user experience, and coordination with local organizations. A brief non-technical and anonymized summary of the findings of the beneficiary satisfaction and how those findings inform the flagship program will be made public annually by ANID. Additionally, the Program’s strategy on CE will be reflected in the Environmental and Social Management Framework. Consultations with beneficiary communities and authorities were undertaken during preparation and are being planned throughout the implementation of the proposed Program. The ESSA will help identify areas where the existing Togolese experiences of CE in the context of safety nets could be strengthened.

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<sup>75</sup> Ouedraogo, Muller, et al. 2022.

<sup>76</sup> *Ministère de la Santé, République Togolaise. 2022 Cartographie des Services de Prise en Charge des VBG au Togo.*



- 61. Disability.** Various steps will be taken to render the proposed Program disability inclusive. Stakeholder engagement and consultations were carried out to ensure the meaningful participation of persons with disabilities and Organizations of Persons with Disabilities. Disability-sensitive analysis will be carried out to identify gaps between persons with and without disabilities that are relevant to respond to the PDO and these will be addressed in the implementation stage. The Program will be implemented in such a way that elderly or disabled persons face no barriers to benefiting from the Program activities.

## **B. Results Monitoring and Evaluation**

- 62. Results framework and monitoring and evaluation (M&E) capacity.** The results framework for the proposed PforR will be drawn from the key outcome and result indicators at PDO level, intermediary level, as well as from the proposed DLIs. The proposed results framework will be under the overall responsibility of ANID for update and reporting. ANID is currently to set up its organogram, which includes a Division for Statistical Studies under the Directorate of Operations, which will hold the overall responsibility for monitoring and evaluation. However, its work will rely on that of M&E units within partner implementing agencies. Moreover, the Data Lab will support M&E activities, including an impact evaluation of the flagship safety nets program to measure longer-term outcomes and support to government spending analyses, as determined in the evidence-based evaluation strategy to be developed by the Data Lab. See Annex 2 on DLIs, disbursement arrangements, and verification protocols.

## **C. Disbursement Arrangements**

- 63. The World Bank will disburse US\$100 million equivalent through six DLIs under the Program.** Due consideration will be paid to the time frame for achieving each DLI vis-à-vis the government's need for flow of funds. There is no constraint on early achievement of the DLIs: payment will be disbursed when the targets are achieved. Release of DLI amounts will be carried out following verification of achievement of DLI target by an independent verification agency (IVA) according to the agreed verification protocols. The GoT can request an advance amount of the financing allocated to certain DLIs that are yet to be achieved by following the relevant procedures and guidelines. The aggregate amount of all such advances made in respect of amounts allocated to DLIs may not exceed the equivalent of 25 percent of the amounts of the financing proceeds. When the DLIs against which the advance is disbursed are achieved, the amount of the advance will be deducted (recovered) from the total amount due to be disbursed under such DLIs. For more information on the DLIs, see Annex 2.
- 64.** In addition to implementation support missions, the Program will follow a regular twice yearly implementation review jointly with the management of ANID, which will include projections for achievement of DLI targets. The World Bank will also provide annual feedback to the MEF on expected disbursements against the DLIs for the following fiscal year (FY), coinciding with the government's regular cycle of estimating budgetary allocations for ministries and agencies.

## **D. Capacity Building**

- 65. Capacity building in Fiduciary, M&E and CE will be critical to the achievement of DLIs for the operation.** This operation will be the first PforR in Togo, which calls for a need for intensive capacity building of PIEs to ensure adequate implementation of the PforR by the ANID and the PIEs. Critical areas include Fiduciary,



M&E, and CE. As outlined in Annex 4, there are a number of aspects that would need to be strengthened to improve the performance of key Public Financial Management (PFM) and procurement systems. Strengthening M&E capabilities with high calibre staff and extensive training on cutting edge data science skills will enable ANID to document the impacts of government's investments in social safety nets supported under the current PforR, in addition to producing evidence for the achievement of agreed DLIs. Other areas of capacity building include CE and GRM. The Program will consolidate the GRM systems developed by FSB, Novissi, and WURI. It will utilize an integrated call center and may develop chatbots that will respond to calls in local languages with grievances on the flagship program, as well as the RSPM and eID, among other people-facing systems and programs. While this operation has no Investment Policy Financing (IPF) component, it will leverage the complementary IPF investment operations in WURI Togo (closing on July 30, 2026) and FSB (closing on December 31, 2023).

#### IV. ASSESSMENT SUMMARY

##### A. Technical (including program economic evaluation)

- 66. Poverty remains a major concern in Togo despite the efforts made and the significant progress observed.** Poverty as an absolute material deprivation affects not only broadly 45.5 percent of Togolese but it is also deep with 23.5 percent of the population living in extreme poverty. The impact of the COVID-19 pandemic and more recently the general increase in food prices increases the urgency and importance of protecting those most negatively affected. By supporting the expansion of access to cash transfers on the one hand and economic inclusion measures on the other, the proposed design not only aims at smoothing consumption of poor and vulnerable households and avoiding negative coping strategies, but also at building resilience to the adverse impacts of climate change and providing a pathway to higher earnings and increased resilience in the medium to long-term.
- 67. The operation draws on lessons learned in Togo and international good practices in tackling poverty.** Cash transfers have been shown to have significant positive impacts for individuals and households. Growing evidence shows that cash transfers can improve consumption, human capital, and resilience<sup>77</sup> over the short and medium-term.<sup>78</sup> Across the African continent, there is a shift towards greater use of cash transfers in response to climate and other covariate shocks, with an emphasis on productive capacity and resilience, and to promote human capital, with a growth in urban settings, and an emphasis on delivery systems with new technologies and data to increase programs' efficiency and coordination.<sup>79</sup> In Togo, the impact evaluation of a pilot implemented under PDCplus suggested that cash transfers led to significant improvements in nutritional outcomes of beneficiaries and their families, improved health of children of beneficiaries, enhanced prenatal care, and increased registration in civil registration systems

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<sup>77</sup> Ulrichs, M. and Slater, R. (2019) How can social protection build resilience? Insights from Ethiopia, Kenya and Uganda. London: ODI; Bowen, Thomas Vaughan; Del Ninno, Carlo; Andrews, Colin Coll-Black, Sarah; Gentilini, Ugo; Johnson, Kelly; Kawasoe, Yasuhiro; Kryeziu, Adea; Maher, Barry Patrick; Williams, Asha M. 2020. Adaptive Social Protection: Building Resilience to Shocks. World Bank

<sup>78</sup> See, for example, Bastagli, F. et al.'s (2016) Cash Transfers: What Does the Evidence Say? A Rigorous Review of Programme Impact and the Role of Design and Implementation Features, or Akresh, de Walque, and Kazianga's (2016) Evidence from a Randomized Evaluation of the Household Welfare Impacts of Conditional and Unconditional Cash Transfers Given to Mothers or Fathers.

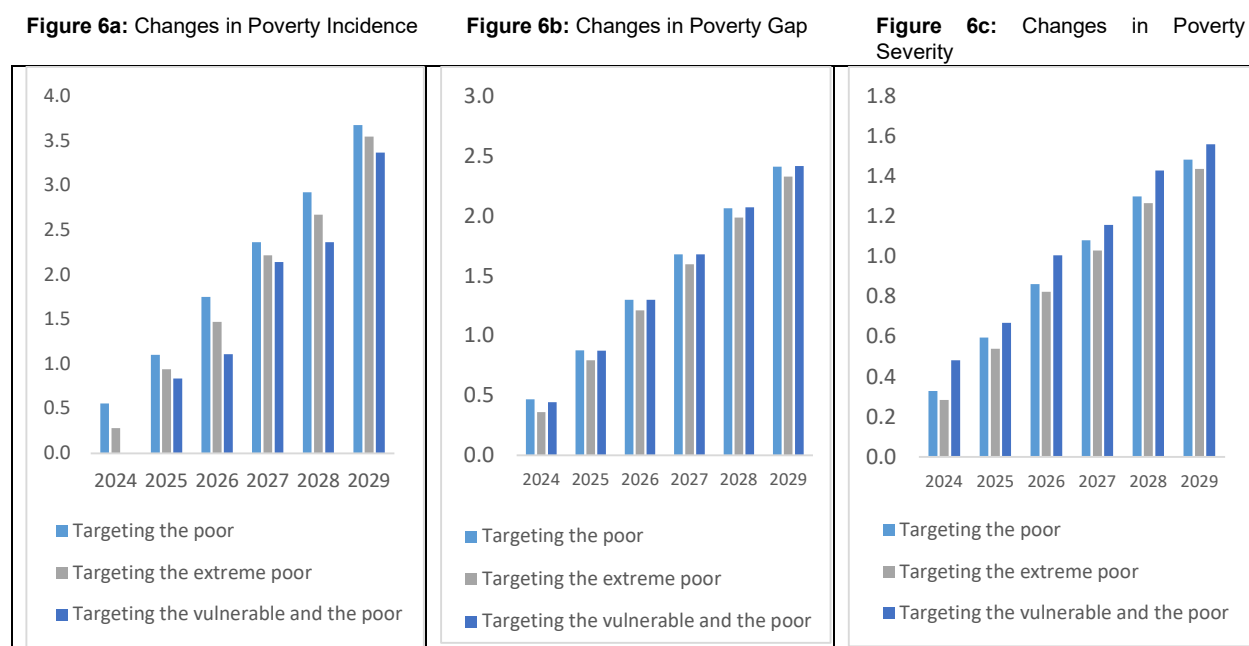
<sup>79</sup> Beegle, Kathleen, Aline Coudouel, and Emma Monsalve. 2018. Realizing the Full Potential of Social Safety Nets in Africa. Africa Development Forum series. Washington, DC: World Bank.



among others. Cash transfers also have an economic impact at the community level with sizeable positive income and consumption effects among non-beneficiaries too.<sup>80</sup>

68. **Results from preliminary analysis conducted as part of the technical assessment indicate that the Program will have a significant impact on poverty.** The estimated impact of the Program on poverty reduction increases over the years. Reduction of poverty incidence increases from 0.6 percentage points in 2024 to 3.7 percentage points in 2029 (Figure 6a). Figure 6 provides further details on the results of the microsimulations of the impact of the cash transfer for different target groups.
69. **Based on these results, the Program is expected to lift about 1.24 million people out of poverty by 2029, corresponding to approximately 12 percent of the population in Togo.** It is driven by the assumption that those who are lifted out of poverty do not fall back into it, benefiting from the new economic opportunities and supported by the accompanying measures which aim to increase resilience among the Program beneficiaries. For example, the savings incentives provided by the Program can help households undertake productive investments, allowing them to sustainably boost their income and, consequently, reduce their vulnerability to poverty.

Figure 6: Cash transfer effects on poverty indicators by target group



Source: World Bank staff calculations using EHCVM 2018/2019; Figures show reduction of poverty indicators due to program implementation compared to baseline

<sup>80</sup> Based on a combination of survey data collected among households and businesses within local communities, projections indicate that, for each US\$1.00 equivalent transferred to beneficiaries, non-beneficiaries also see real income increases: US\$0.26–US\$0.83 in the Ethiopia Social Cash Transfer Pilot Program, US\$0.03–US\$0.16 in the OVC57 program in Kenya, US\$0.33 in the Lesotho Child Grants Program, US\$0.30 in the Zambia Child Grant Program, and US\$0.36 in the Zimbabwe Harmonized Social Cash Transfer Program. (Beegle et al., 2018).



- 70. The Program is also expected to lift about 2.3 million people out of food poverty by 2029.** The program would reduce food poverty by 1.03 percentage points in the first year and by almost seven percentage points in 2029. Consistent with the high food insecurity in Togo, food poverty (i.e., the share of the population whose food consumption is below the food poverty line estimated at 148,827 FCFA) was estimated at 52 percent in 2018/19. The cash transfers are expected to help households meet their minimum daily food intake.
- 71. The estimated net present value of the ASTRE Program is US\$30.3 million, corresponding to an economic rate of return of 28 percent.** This rate is within the range of the economic rate of return of similar productive inclusion programs.<sup>81</sup> Despite the use of conservative estimates of Program benefits, the cost-benefit analysis (CBA)<sup>82</sup> demonstrates projected positive economic performance of the interventions and their capacity to generate important economic returns to the economy of Togo.
- 72. Under RA2, the proposed Program supports the strengthening of the social protection delivery system in Togo.** The operation aims to consolidate the key building blocks currently being put in place into a holistic interoperable social information system. In doing so, the operation will support the government in putting in place a cutting-edge social protection delivery system combining international best practices with recent innovations.
- 73. Digitalization of social protection service delivery has demonstrated significant potential in improving targeting, reducing leakages, and lowering the cost of providing assistance.** The Sourcebook on the foundations of the social protection delivery systems<sup>83</sup> has documented main factors that lead to increased efficiency of public spending on social protection: more effective outreach and delivery of information, faster and less costly assessment of needs and conditions and groups to target, faster processing times for verifications and decision (especially crucial in case of emergencies), complete transparency of money flow in the system and reduction of costs to the beneficiaries, ability to target interventions according to particular circumstances of individual households, robust and responsive grievances and redress procedures, and radical improvement in the quality of information and data intelligence to guide the efficient programming. However, digitalization also poses some risks and may exclude the poor. Hence, an active set of interventions and pre-emptive actions to boost inclusion into the new platforms is needed to enhance the benefits of digitization while minimizing costs.
- 74. The Program cost is limited compared to the GoT's overall budget, which contributes to its fiscal and financial sustainability.** The Program's total budget is US\$242.4 million (of which IDA US\$100 million equivalent) representing 3.3 percent of the annual expenditures per the budget law and on a yearly basis the program cost represents 3.6 percent of the budget over five years. The overall budget cost represents

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<sup>81</sup> For reference, see Blattman, C., Green, E. P., Jamison, J., Lehmann, M. C., & Annan, J. (2016) on The returns to microenterprise support among the ultrapoor: A field experiment in postwar Uganda, and Banerjee, A., Dufló, E., Goldberg, N., Karlan, D., Osei, R., Parienté, W., ... & Udry, C. (2015) on A multifaceted program causes lasting progress for the very poor: Evidence from six countries.

<sup>82</sup> The CBA analysis focuses on the projected total costs of the cash transfers to the chronically poor and financial inclusion package. Total costs are not discounted.

<sup>83</sup> Sourcebook on the Foundations of Social Protection Delivery Systems. World Bank (2020).





0.57 percent of GDP, making the fiscal burden of the program limited. In addition, some of the Program activities will increase the effectiveness of public spending, including by improving the targeting.

75. **With the expansion of social assistance and the use of a results-based financing instrument, building long-term institutional capacity is critical.** Supporting the government in further shaping a holistic vision that commits all stakeholders to a harmonized and coordinated approach would enable the Togolese social protection landscape avoid fragmentation and a lack of harmonization. This will furthermore contribute to enhancing the overall efficiency of spending in social protection and its overall impact on reducing poverty.

## B. Fiduciary

76. **A Fiduciary Systems Assessment (FSA) has been undertaken for this Program which concludes that the overall fiduciary risk is assessed as Substantial.** The assessment was done by consulting the three PIEs and included a review of financial management (FM), procurement, and governance arrangements. The assessment provides reasonable assurance that the examined Program fiduciary systems including financial management, procurement and anticorruption for the elements of the PEF are adequate to ensure that the Program funds will be used for the intended purposes, with due attention to the principles of economy, efficiency, effectiveness, transparency, and accountability and for safeguarding program assets once the proposed mitigation measures have been implemented. Appropriate systems to handle the risks of fraud and corruption, including effective complaint handling mechanisms, have been agreed. The Program will adhere to “Guidelines on Preventing and Combating Fraud and Corruption in Program-for-Results Financing,” dated February 1, 2012, and revised July 10, 2015. A summary of the FSA can be found in Annex 4<sup>84</sup>.
77. **Togo has made significant strides to improve FM systems, but some challenges remain.** The government established the High Authority for the Prevention and Fight Against Corruption and Related Offenses (HAPLUCIA), in line with section 46 of the constitution, with the mandate to formulate, coordinate, and fight corruption. Moreover, the government has modernized its public procurement laws and procedures, including a new Integrated Financial Management Information System (IFMIS), gender-based budgeting in 2018 and Program-Based Budgeting (PBB) in 2021. Efforts to synchronize commitment, procurement, and cash plans have helped the country to clear all arrears by the end of 2019. The 2020 Public Expenditure and Financial Accountability (PEFA) program concludes that out of the seven PEFA pillars of PFM performance, Togo performs best at “Policy-Based Fiscal Strategy and Budgeting” and “Budget reliability” and weakest on “External Scrutiny and Audit” and “Management of Assets and Liabilities.” Moreover, Parliamentary oversight on public finances is weak. There are limited budget formulation consultations with citizens based on the latest 2022 Open Budget Index report. Citizens and civil society organizations are not consulted in the budget formulation exercise. That said, oversight bodies are in place such as the Court of Audit (*Cour Des Comptes*), the Inspectorate General of Government (*Inspection Générale d’Etat*), and the Directorate General of Budgetary Control (*Direction Générale du Contrôle Budgétaire*). To improve transparency, budget laws are published through the government’s website.

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<sup>84</sup> Full FSA is disclosed on the World Bank website: <https://documents.worldbank.org/en/publication/documents-reports/documentlist?qtterm=P178835>





However, the institutions lack analytical capacity, material and human resources, and independence to effectively perform oversight functions.

- 78. As a result of the FSA, several mitigative actions have been included in the dated covenants and PAP aimed at strengthening existing fiduciary systems.** These actions will directly support improvement in the performance of some key PFM and procurement systems, foster interoperability and allow for ease of data exchange within government decision making machinery to improve institutional processes and coordination.

### **C. Environmental and Social**

- 79. Environmental and social (E&S) impacts of the Program.** A desk review of the program and ESSA concluded that the activities described are not expected to pose significant threats or cause significant adverse impacts. The risk at this stage is rated Moderate. The consultations with the key actors of the Program made it possible to know their capacity in terms of management of the E&S aspects; and if all mitigation measures are implemented, the level of risk should remain in moderate range.
- 80. ESSA.** The ESSA found that the main positive social impacts of PforR are improved food security, better access to basic social services, the creation of IGAs for the household, the empowerment of women, the social inclusion, the elimination of the feeling of exclusion of households, the exit of households from the state of vulnerability, clear and more inclusive targeting of beneficiaries, the reduction or elimination of duplicates, the optimization of the use of resources, identification of beneficiaries, and greater effectiveness of social protection action. However, for these same activities, the negative environmental impacts due to increased productive activities of households could result in the destruction of flora by charcoal production activities as well as the cutting and sale of firewood, which are assessed to have low importance (the reduction in the capacity of carbon sequestration is also considered low).
- 81. The implementation of the activities of this PforR may entail the following social risks:** (i) risks related to the health and safety of social workers, staff, beneficiaries during field meetings, trainers, and others; (ii) risks related to SEA/SH may arise from power relations (hierarchy, positioning, economic advantages, etc.) in the context of the proximity of the Program to the beneficiaries; and (iii) risks related to beneficiaries traveling to cash out their mobile money allowances. In addition,
- (a) There could be conflicts related to a sense of frustration in the rural community, notably with regard to those who are determined to be ineligible.
  - (b) The ASTRE PforR may create expectations of future benefits and entice the households to become indebted while waiting for the benefits.
  - (c) Weakness of the National Environmental Management Agency (*Agence Nationale de Gestion de l'Environnement*, ANGE), which is responsible for the promotion and implementation of the national environmental assessment system, particularly impact studies, strategic environmental assessments, and environmental audits. ANGE has few resources and is not represented at the local level, and implementation of the overall management of E&S safeguards remains incomplete. There are no texts governing protected areas at the local level; regulatory requirements of the labor code are not applied.
  - (d) ATD does not have E&S staff.



82. **The immediate measures for the Program** are, therefore, strengthen the Program's safeguards staff (ANID and ATD); and monitor agricultural activities related to IGAs. On the social level, the measures include supervising the use of land for agricultural IGAs; supervising beneficiaries on good practices of environmentally friendly livestock farming; setting up a framework for listening to and reporting risks related to SEA/SH; strengthening and disseminating the existing complaints management mechanism; and setting up systems for securing personal data and making targeting exhaustive with continuous updates.
83. **The proposed measures are part of the PAP.** Several measures identified in the PAP will be implemented by the Borrower through ANID. The Program will be implemented by ANID, which has experience in implementing WURI (P169594), ANADEB, and ATD. However, it will be necessary to set up and maintain a safeguard team (an environmental safeguard specialist and a social development specialist) in each of the entities (ANID, ANADEB, and ATD). Continuous capacity building will be carried out for all Program stakeholders for a better understanding of the issues related to these aspects, and to allow the E&S specialists of the PCU to fully play their role in meeting the necessary requirements.
84. **Grievance Redress.** Although a mechanism for managing complaints related to the PforR exists and will be strengthened and disseminated, communities and individuals who believe that they are adversely affected because of a World Bank supported PforR operation, as defined by the applicable policy and procedures, may submit complaints to the existing program grievance mechanism or the World Bank's Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed to address pertinent concerns. Program affected communities and individuals may submit their complaint to the World Bank's independent Accountability Mechanism (AM). The AM houses the Inspection Panel, which determines whether harm occurred, or could occur, because of World Bank non-compliance with its policies and procedures, and the Dispute Resolution Service, which provides communities and borrowers with the opportunity to address complaints through dispute resolution. Complaints may be submitted at any time after concerns have been brought directly to the World Bank's attention, and World Bank Management has been given an opportunity to respond. For information on how to submit complaints to the World Bank's GRS, please visit <http://www.worldbank.org/GRS>. For information on how to submit complaints to the Bank's Accountability Mechanism, please visit <https://accountability.worldbank.org>.

## V. RISK

85. **The Program's overall risk is rated Substantial.**
86. **Political and Governance risk is rated Substantial.** Several elections are planned during the operation's implementation period. Those include parliamentary elections, regional elections in 2023, local and municipal elections in 2024 and presidential elections in 2025. For instance, under similar circumstances in 2018 and 2019, the WURI project slowed down activities to avoid any misinterpretations of activities being part of the electoral campaign. Such slowdowns may represent risks for the implementation of the PforR. The Program will carefully monitor activities undertaken in preparation of elections, especially given the sensitivity of socioeconomic data that will be stored and available in the SIIS and could be exploited for electoral purposes. Similarly, the use of payments infrastructure in the run-up to the election will be closely monitored. To mitigate any such risks, the operation will rely on technical agencies with well-defined mandates, such as ANID and ATD, and clearly delineated roles and responsibilities, as well as



the use of controlled data sharing and the operationalization of the country's DPA, the IPDCP, the set-up of which was supported as part of WURI. Moreover, robust transparency measures will be put in place throughout the Program's implementation, including regular reporting on activities and public access to information related to the program via analyses conducted by the Data Lab.

- 87. Macroeconomic risk is rated Substantial.** Togo has been adversely impacted by a deteriorating global environment, including high inflation, food insecurity and regional instability, which could persist or worsen in 2023 (and possibly beyond) and could further strain public finances. The government has committed to reducing the budget deficit to three percent of GDP over the medium-term, and the containment of exchange rate and interest rate risks limit debt sustainability risks. Fiscal consolidation, however, risks negatively impacting the government's contribution to social safety nets over the medium term. At the same time, the efficiency-enhancing measures proposed under the operation would strengthen the impact of social spending in a context of shrinking fiscal space.
- 88. Sector strategies and policies risk is rated Substantial.** Although the government's vision for the country's social protection system is sharpening, the overall institutional set-up of modernized social protection in the country (currently split between various ministries and agencies) remains to be clarified. The designation of ANID as the overall coordinating PIE, and its coordination role on PNPSNC, has shown that clear communication and coordination mechanisms can be developed as part of the reform agenda. To mitigate any risks in this area, the World Bank will continue to work towards supporting ANID in its coordination role vis-à-vis the other PIEs, as well as more widely with the government in its elaborating, developing, and deploying plans for modernization of social protection. The World Bank will draw and build upon the technical assistance (TA)—notably in terms of legal, institutional and governance matters, as well as technological aspects—provided in the context of the FSB and WURI operations to strengthen institutional arrangements, ensure coordination and tackle political economy challenges prior to Program implementation. The Development Policy Financing (DPF) under preparation (Togo Sustainable and Inclusive Development, P179294) would provide another opportunity to further strengthen sector strategies and institutional coordination.
- 89. Institutional capacity for implementation risk is rated Substantial.** The Program is implemented through coordination among three PIEs which can be impacted by weak government-wide coordination. GoT will develop a Subsidiary Agreement between MEF and the three PIEs to clarify roles and responsibilities and to enable flow of funds. The development of a POM, establishment of an inter-Ministerial Committee will help with program coordination. Significant gaps in institutional capacity at the three PIEs have been identified through the FSA. To mitigate these risks, dated covenants and PAPs have been put in place including, appointing, and establishing a Board of Directors within ANID and ATD, establishing a procurement control commission and nominating a person responsible for procurement under ANID and ATD. The POM includes measures for recruiting an internal auditor, deputy financial manager, assistant public sector account, and procurement specialist for ATD.
- 90. Fiduciary risk is rated Substantial.** Even though there are adequate fiduciary capacities within ANID, ANADEB, and ATD, risks are considered Substantial. Planning and budgeting processes are not fully in place for ANID and ATD, ANADEB lacks a public sector accountant and does not yet use the latest IFMIS for PBB. While GoT has a Supreme Audit Institution, capacity is inadequate due to resource constraints. To mitigate these risks, an external auditor will be appointed for the Program as part of the POM. ANID



will publish annual reports, audits, and audited financial statements as a PAP. MEF will appoint a qualified public sector accountant to support ANADEB and the Treasury will roll out the new IFMIS for PBB to ANADEB, and to ensure the program is carried out in accordance with the POM.

- 91. Stakeholders risk is rated Substantial.** Risks include resistance and non-participation from sectoral government ministries, exclusion and potential security risks to vulnerable populations, as well as data protection and privacy risks to registered individuals. Overall, the Program will undertake targeted communications campaigns, as well as deploying continuous and adapted stakeholder engagement and strengthening of the legal frameworks. The operationalization of the IPDCP, remains a concern, although the government has assured that the appointment of its members is imminent. Once operational, it is anticipated that the IPDCP will be a key institutional actor in supporting community outreach and communications, as has been the case in other WURI countries. The country's cybersecurity posture, led by ANCy, appears robust, though its effective implementation also depends upon operationalization of the IPDCP. The Program will ensure a whole-of-government approach by engaging government-wide stakeholders through Steering Committees, workshops, and other means, and coordinating the program through a high-level, cross-cutting stakeholder under the Presidency.
- 92. Other risk related to the deteriorating security situation is rated Substantial.** Insecurity provides significant risks to Program implementation, particularly in the North and the East of Togo. Terrorist activities, and spillovers, including displacement of populations in the North and East, may cause challenges to activities that require physical presence in affected areas, in particular economic inclusion and human capital accompanying measures. The provision of cash transfers remotely via mobile money represents a mitigating measure. Similarly, accompanying measures and, to a lesser extent, economic inclusion measures can, in part, be implemented remotely. The operation will furthermore rely, where necessary, on local actors and NGOs who can support implementation and monitoring in affected areas. The Program will consider security costs and resources needed to allow implementation in these areas and work closely with the government to monitor the security situation in areas covered by the PforR.



**The World Bank**

Togo Social Assistance Transformation for Resilience Program (P178835)

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## ANNEX 1. RESULTS FRAMEWORK MATRIX

### Results Framework

COUNTRY: Togo

Togo Social Assistance Transformation for Resilience Program

#### Program Development Objective(s)

The Program Development Objective is to “increase coverage of safety nets program and strengthen interoperable delivery systems”.

#### Program Development Objective Indicators by Objectives/Outcomes

Indicator Name	DLI	Baseline	Intermediate Targets			End Target
			1	2	3	
1. Increase Coverage of Safety Nets						
Beneficiaries of social safety net programs (CRI, Number)	DLI 1	0.00	110,000.00	220,000.00	330,000.00	440,000.00
Beneficiaries of social safety net programs - Female (CRI, Number)		0.00	88,000.00	176,000.00	264,000.00	352,000.00
Coverage of Households by shock-responsive transfer in districts affected by a climate, conflict, health or other shock (Number)	DLI 2	0.00	50,000.00			250,000.00



Indicator Name	DLI	Baseline	Intermediate Targets			End Target
			1	2	3	
Direct female beneficiaries of shock-responsive transfers (Number)		0.00	40,000.00			157,000.00
Female beneficiaries reached by mobile financial services (Number)	DLI 3	0.00	100,000.00	200,000.00	300,000.00	352,000.00
Beneficiaries reached by accompanying measures via mobile device (Number)	DLI 4	0.00	110,000.00	220,000.00	330,000.00	440,000.00
Female beneficiaries reached by accompanying measures via mobile device (Number)		0.00	88,000.00	176,000.00	264,000.00	352,000.00
<b>2. Strengthen Interoperable Delivery Systems</b>						
Share of population registered in dynamic social registry, prioritizing poor and vulnerable households (Percentage)	DLI 5	0.00	20.00	30.00	40.00	50.00
Interoperable social information system is operational with data exchange and Data Lab capabilities (Text)	DLI 6	Togo eID system in development for CY2023 rollout, as well as a dynamic social registry (RSPM) system is in development, financed by WURI program.	BOMS, Payments Bridge, and Multi-Program/Multi-Provider payments platform are in place	Data exchange platform is in place with interoperability protocols for eID, RSPM, BOMS, Payments platform	Data Lab is operational	Interoperability protocols are established and operational to enable RSPM to exchange data with other administrative systems to deliver social programs





### Intermediate Results Indicator by Results Areas

Indicator Name	DLI	Baseline	Intermediate Targets	End Target
			1	
RA1: Supporting the Flagship Social Safety Nets Program				
IR 1.1: Flagship Social Safety Nets Program is adopted (Yes/No)		No	No	Yes
IR 1.2: Coverage of extreme poor by Flagship Social Safety Nets Program by year (Percentage)		0.00	80.00	100.00
IR 1.3: Budget line and Triggers for shock responsive transfers are in place for Flagship Social Safety Nets Program (Yes/No)		No	No	Yes
IR 1.4: Coverage of poor receiving Flagship Social Safety Nets Program shock-responsive transfers, of which female (Percentage)		0.00	2.00	5.00
IR 1.5: Mobile financial savings Business Plan created with financial service provider for Flagship Social Safety Nets Program beneficiaries (Yes/No)		No	No	Yes
IR 1.6: Female beneficiaries previously unbanked who receive Mobile Savings Accounts linked to mobile money (Number)		0.00	300,000.00	352,000.00
IR 1.7: Beneficiaries who receive accompanying measures via mobile devices, of which female (Number)		0.00	330,000.00	440,000.00
RA 2: Leveraging delivery systems innovations				
IR 2.1: Dynamic social registry contains up-to-date data on poor households (Months)		24.00	15.00	12.00



Indicator Name	DLI	Baseline	Intermediate Targets	End Target
			1	
IR 2.2: Flagship safety net program has a Beneficiary Operations Management System (BOMS) (Text)		FSB and Novissi each have developed systems to deliver cash transfers		A beneficiary operations management system (BOMS).is in place to deliver the flagship program
IR 2.3: Payments Bridge and Multi-program/multi-provider payments platform is set up (Text)		Novissi model 1 and 2, and FSB by Novissi have mobile money payment capabilities.		A multi-program/multi provider payments platform is set up to serve as (i) a common infrastructure for end-to-end digital processing of bulk payment instructions that can be used by social protection programs to electronically disburse social benefit payments using the eID numbers as the financial addresses of beneficiaries through an eID mapper; and (ii) an interoperable payments network that allows beneficiaries to withdraw their social benefits through cash-out agents via online biometric authentication of the eID system.
IR 2.4: Data exchange platform is operational (Text)		Not in place		A platform for data exchange using the unique identifier from eID between the RSPM, BOMS, and other administrative systems is in place to ensure high quality and integrity of data required to deliver social assistance through the flagship program.
IR 2.5: Monitoring, evaluation, and data analytics capacity of Data Lab strengthened (Text)		MoU signed between ANID and IPA for Data Lab/Embedded Lab.	Evidence based evaluation strategy is developed by the Data Lab	Data Lab established under ANID in partnership with IPA and others for monitoring, evaluation, and analytics of Flagship safety net and other social programs, including citizen feedback on usefulness of supporting systems.



**Monitoring & Evaluation Plan: PDO Indicators**

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
Beneficiaries of social safety net programs		Annual	Beneficiary Operations Management System	Administrative System	ANID/ANADEB
Beneficiaries of social safety net programs - Female		Annual	Beneficiary Operations Management System	Administrative System	ANID/ANADEB
Coverage of Households by shock-responsive transfer in districts affected by a climate, conflict, health or other shock	This indicator describes the number of Distinct Households affected by shocks who have been have enrolled in the shock-response program, following the application of a shock-responsive targeting/prioritization methodology (for example AI/Machine Learning/Big Data based), and the respective Designated Recipients who have been paid on a one-time basis measured by the BOMS monitoring data which is used to generate payment	Annual	Beneficiary Operations Management System	Administrative Systems	ANID/ANADEB



	lists against which FSPs release funds. Distinct Households are considered paid the shock-response transfer when the money is transferred to their mobile money accounts.				
Direct female beneficiaries of shock-responsive transfers	This indicator describes the number of female Designated Recipients of emergency cash transfers. Distinct Households are considered paid the shock-response transfer when the money is transferred to their mobile money accounts.	Annual	Mobile network operator	Telecom statistics	ANID/ANADEB
Female beneficiaries reached by mobile financial services	This indicator describes the number of Distinct Households where the female Designated Recipient has a registered mobile money and Mobile Savings Account linked to the Flagship Social Safety Nets Program cash transfer or shock response to save or receive funds.	Annual	Mobile network operator	Telecom statistics	ANID/ANADEB
Beneficiaries reached by accompanying measures via mobile device	This indicator measures progress in systematically	Annual	Mobile network	Telecom statistics	ANID/ANADEB



	facilitating access of Distinct beneficiary Households with complementary social and financial inclusion services for which monitoring mechanisms are in place in accordance with operational guidelines. Distinct beneficiary Households are those where a Designated Recipient is receiving the Flagship Social Safety Net Program cash transfer at the time of their enrollment in the accompanying measure. The number of households enrolled in the Flagship Social Safety Net Program is measured by the BOMS monitoring data which is used to generate lists for delivery of bulk SMS messages with nudges and timely information or reminders on health and wellness for women and children, as well as		operator		
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	financial literacy. Distinct Households are considered as receiving accompanying measures when they receive the messages on their mobile phones via messaging services. MoUs will be developed with Mobile Network Operators to monitor the dispatch and receipt of messaging by beneficiaries.				
Female beneficiaries reached by accompanying measures via mobile device	Beneficiary households where a female designated recipient is receiving the flagship cash transfer at the time of their enrollment in the accompanying measure as messages with nudges and timely information or reminders on health and wellness for women and children, as well as financial literacy.	Annual	Mobile network operator	Telecom statistics	ANID/ANADEB
Share of population registered in dynamic social registry, prioritizing poor and vulnerable households	This indicator measures the number of poor households registered in the RSPM following the nationwide data collection	Annual	Dynamic Social Registry (RSP M)	Administrative System	ANID



	exercise which aims to include all households in Togo who opt to provide information on their household composition and socio-economic characteristics. In accordance with operational guidelines for RSPM data collection, rectification, and updates, the information collected will be stored and managed by the RSPM system, and scores will be assigned to households using the methodology described by the vulnerability criteria being developed by ANID.				
Interoperable social information system is operational with data exchange and Data Lab capabilities	The objective of this indicator is to enhance the data integrity and operational soundness of information required to deliver social assistance through the interoperability of the eID, RSPM and BOMS for data exchange and analytics. The indicator will measure	Annual	ANID	A periodic IT audit and assessment will be conducted to review the maturity of the system and to provide results of the assessment including enhancements required. Feedback to be collected from beneficiaries on the usefulness of systems they interface	ANID/ATD





	the completion of a complete audit and assessment of the overall SIIS, including the various component parts by an independent IT audit firm, with established expertise. The IT audit firm will provide recommendations for the development and satisfactory implementation of a timebound action plan for enhancement and updates to the SIIS.			with.	
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**Monitoring & Evaluation Plan: Intermediate Results Indicators**

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
IR 1.1: Flagship Social Safety Nets Program is adopted	This indicator measures the validation and adoption of the Flagship safety net program by the Council of Ministers and signed through a Presidential decree.	One-time	Gazette/Official Journal	Official communication	ANID
IR 1.2: Coverage of extreme poor by Flagship Social Safety Nets Program by year	This indicator measures the proportion of flagship beneficiary households who are classified as extreme poor according to the targeting/prioritization methodology as defined in the vulnerability criteria developed by ANID.	Annual	Beneficiary Operations Management System	Administrative System	ANID
IR 1.3: Budget line and Triggers for shock responsive transfers are in place for Flagship Social Safety Nets Program	This indicator measures the creation of a budget line and design of triggers for shock responsive transfers through the budgeting cycle and process.	Annual	Ministry of Economy and Finance	Official Communication	ANID/MEF
IR 1.4: Coverage of poor receiving Flagship Social Safety Nets Program shock-responsive transfers, of which female	This indicator measures the proportion of beneficiary households who have received shock-responsive	Annual	Beneficiary Operations Management System	Administrative System	ANID



	transfers based on a targeting/prioritization methodology as developed through the Data Lab using Artificial Intelligence/Machine Learning/Big Data, based on the lessons learned from Novissi model 2.				
IR 1.5: Mobile financial savings Business Plan created with financial service provider for Flagship Social Safety Nets Program beneficiaries	This indicator measures the signing of a business plan or a contract with financial services provider(s) for a mobile savings plan for female Designated Recipients of Distinct beneficiary Households.	One-time	Business plan or Contract document	Official communication	ANID/ATD
IR 1.6: Female beneficiaries previously unbanked who receive Mobile Savings Accounts linked to mobile money	This indicator measures the number of female Designated Recipients of the Flagship Social Safety Nets Program (previously unbanked) who have created savings accounts and save monthly payments through a mobile money account registered in their name by the financial service provider, based on their unique	Annual	Mobile Network Operator and Financial Service Provider	Telecom statistics	ANID/ATD



	identification credentials. This measure will be supported by an eID-to-mobile money account mapper, i.e., Payments Bridge to be developed and maintained by ANID.				
IR 1.7: Beneficiaries who receive accompanying measures via mobile devices, of which female	This indicator measures the number of beneficiaries who receive accompanying measures through their mobile devices	Annual	Mobile network operators	Telecom statistics	ANID/ATD/ANADEB
IR 2.1: Dynamic social registry contains up-to-date data on poor households	This indicator measures the periodic update of socioeconomic and household composition data in the RSPM for all registered households. The level of dynamic updates will be measured by the timestamp date of the data for households. Updates will be made by households through various means, including through grievance redress mechanisms, through frontline workers authorized to make updates to data, through	Yearly	Social Registry (RSPM)	Random sampling	ANID



	interoperability with administrative systems, and with the eID and BOMS.				
IR 2.2: Flagship safety net program has a Beneficiary Operations Management System (BOMS)	The objective of this indicator is to measure the adoption and operation of a beneficiary operations management system (BOMS). Measurement will be conducted through the completion of an IT audit and assessment conducted by an independent audit firm with established expertise. The IT assessment is also expected to provide recommendations on the development and satisfactory implementation of a timebound action plan for enhancement and updates for the functioning of the BOMS.	One-time	Gazette	Official communication	ANID/ATD/ANADEB
IR 2.3: Payments Bridge and Multi-program/multi-provider payments platform is set up	A multi-program/multi provider payments platform is set up to serve as (i) a common	Annual	Gazette	Official communication	ANID/ATD



	infrastructure for end-to-end digital processing of bulk payment instructions that can be used by social protection programs to electronically disburse social benefit payments using the eID numbers as the financial addresses of beneficiaries through an eID mapper; and (ii) an interoperable payments network that allows beneficiaries to withdraw their social benefits through cash-out agents via online biometric authentication of the eID system.				
IR 2.4: Data exchange platform is operational	This indicator measures the adoption and operations of a platform for data exchange using the unique identifier from eID between the RSPM, BOMS, and other administrative systems, to ensure high quality and integrity of data required to deliver social assistance through	One-time	Gazette	Official communication	ATD



	the flagship program. Measurement will be conducted through the completion of a complete audit and assessment of the data exchange platform by an independent IT audit firm, with established expertise. The IT audit firm will provide recommendations for the development and satisfactory implementation of a timebound action plan for enhancement and updates to the data exchange platform.				
IR 2.5: Monitoring, evaluation, and data analytics capacity of Data Lab strengthened	The objective of this indicator is to measure the capacity for monitoring, evaluation and analytics through the Data Lab established under ANID. Measurement will be conducted through the completion of an audit conducted by an independent audit firm with established expertise	Annual	Reports from Data Lab	Count of timely and high quality reporting and analytical outputs from Data Lab as measured through an audit conducted by an independent audit firm with well established expertise in monitoring and evaluation. Citizen feedback and perception surveys on citizen-facing	ANID/ATD





	<p>in monitoring, evaluation, and analytics. The assessment is expected to provide recommendations on the development and satisfactory implementation of a timebound action plan for capacity strengthening of the monitoring, evaluation, and analytics function of the Data Lab, including citizen feedback on usefulness of supporting systems.</p>			<p>systems to continuously improve through a human centered design approach.</p>	
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## ANNEX 2. DISBURSEMENT LINKED INDICATORS, DISBURSEMENT ARRANGEMENTS AND VERIFICATION PROTOCOLS

Disbursement Linked Indicators Matrix				
<b>DLI 1</b>	Beneficiaries of Flagship Social Safety Nets Program			
Type of DLI	Scalability	Unit of Measure	Total Allocated Amount (USD)	As % of Total Financing Amount
Outcome	Yes	Text	60,900,000.00	60.90
Period	Value		Allocated Amount (USD)	Formula
Baseline	60,000 households received cash transfers under FSB (2022)			
CY2024	DLR 1.1: Monthly benefits delivered through Flagship Social Safety Nets Program to at least 3000 Distinct Households as a pilot. If less than annual target achieved, then amount to be disbursed is US\$150 per Distinct Household served. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the CY) is equal to the unit price multiplied by actual number of Distinct Households that received monthly benefits.		450,000.00	Amount to be disbursed is US\$150 per Distinct Household served.
CY2025	DLR 1.2: Monthly benefits delivered through Flagship Social Safety Nets Program to at least 110,000 Distinct Households (cumulative). If less		15,450,000.00	Amount to be disbursed is US\$144.4 per Distinct Household served.



	than annual target is achieved then amount to be disbursed is US\$144.4 per Distinct Household served. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the CY) is equal to the unit price multiplied by actual number of Distinct Households that received monthly benefits.		
CY2026	DLR 1.3: Monthly benefits delivered through Flagship Social Safety Nets Program to at least 220,000 Distinct Households (cumulative). If less than annual target achieved, then amount to be disbursed is US\$ 136.4 per Distinct Household served. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the CY) is equal to the unit price multiplied by actual number of Distinct Households that received monthly benefits.	15,000,000.00	Amount to be disbursed is US\$136.4 per Distinct Household served.
CY2027	DLR 1.4: Monthly benefits delivered through Flagship Social Safety Nets Program to at least 330,000 Distinct Households (cumulative). If less than annual target achieved, the amount to be disbursed is US\$136.4 per Distinct Household achieved. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the CY) is equal to the	15,000,000.00	Amount to be disbursed is US\$136.4 per Distinct Household served.



	unit price multiplied by actual number of Distinct Households that received monthly benefits.			
CY2028	DLR 1.5: Completion of delivery of monthly benefits through Flagship Social Safety Nets Program to at least 440,000 Distinct Households (cumulative). If less than annual target, amount to be disbursed is US\$136.4 per Distinct Household served. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the CY) is equal to the unit price multiplied by actual number of Distinct Households that received monthly benefits.			15,000,000.00 Amount to be disbursed is US\$136.4 per Distinct Household served.
<b>DLI 2</b>	Expansion of coverage of Distinct Households by Flagship Social Safety Nets Program in districts affected by a climate, conflict, health or other shock			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Outcome	Yes	Text	4,100,000.00	4.10
<b>Period</b>	<b>Value</b>		<b>Allocated Amount (USD)</b>	<b>Formula</b>
Baseline	972,000 individuals received emergency cash transfers from Novissi model 1 and 2 following Covid-19 (2021)			
CY2024	DLR 2.1: Creation of a national budget line in response to shock(s) and design of triggers for Flagship Social Safety Nets Program to deliver		1,100,000.00	US\$1.1 million to be disbursed upon creation of budget line and triggers to deliver shock responsive cash



	cash transfers.		transfers.
CY2025	DLR 2.2: Adoption of methodology for the Flagship Social Safety Nets Program shock responsive transfers.	1,100,000.00	US\$1.1 million to be disbursed upon adoption of methodology for shock responsive transfers.
CY2026	NA	0.00	NA
CY2027	NA	0.00	NA
CY2028	DLR 2.3: Total of 250,000 Distinct Households receive Flagship Social Safety Nets Program shock-responsive transfers. If less than cumulative target achieved, then amount to be disbursed is US\$7.6 per Distinct Household served by CY2028. If cumulative target of 250,000 Distinct Households have received Flagship Social Safety Nets Program shock responsive transfers, 100% of CY allocation of US\$ 1.9 million to be disbursed. If cumulative target is achieved prior to CY 2028, full allocation will be disbursed. If less than cumulative target achieved, then the amount disbursed (at the end of the CY 2028) is equal to the unit price (US\$7.6 equivalent) multiplied by actual number of Distinct Households.	1,900,000.00	US\$1.9 million to be disbursed upon coverage of total of 250,000 Distinct Households by shock-responsive transfers by CY2028



<b>DLI 3</b>	Female beneficiaries of Flagship Social Safety Nets Program reached by mobile financial services			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Outcome	Yes	Text	5,500,000.00	5.50
<b>Period</b>	<b>Value</b>		<b>Allocated Amount (USD)</b>	<b>Formula</b>
Baseline	170,000 registered new mobile money accounts created through Novissi emergency cash transfers (2021)			
CY2024	DLR 3.1: Agreement with financial service providers (FSP) on Business plan linking mobile money account and Voluntary Savings Scheme for Flagship Social Safety Nets Program beneficiaries is executed.		1,050,000.00	US\$1.05 million disbursed for FSP business plan linking mobile money account to Mobile Savings Account
CY2025	DLR 3.2: Creation of 100,000 Mobile Savings Accounts registered to Designated Flagship Social Safety Nets Program Recipients (cumulative). If less than annual target achieved, then amount to be disbursed is US\$11 per Distinct Household. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the relevant CY) is equal to the unit price multiplied by actual number of created mobile savings accounts registered to Designated Flagship Social Safety Nets Program Recipients.		1,100,000.00	US\$1.1 million disbursed upon creation of 100,000 Mobile Savings Accounts registered to Designated Recipients (cumulative)



CY2026	DLR 3.3: Creation of 200,000 Mobile Savings Accounts registered to Designated Flagship Social Safety Nets Program Recipients (cumulative). If less than annual target achieved, then amount to be disbursed is US\$11 per Distinct Household. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the relevant CY) is equal to the unit price multiplied by actual number of created Mobile Savings Accounts registered to Designated Flagship Social Safety Nets Program Recipients.	1,100,000.00	US\$1.1 million disbursed upon creation of 200,000 Mobile Savings Accounts registered to Designated Recipients (cumulative)
CY2027	DLR 3.4: Creation of 300,000 Mobile Savings Accounts registered to Designated Flagship Social Safety Nets Program Recipients (cumulative). If less than annual target achieved, then amount to be disbursed is US\$11 per Distinct Household. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the relevant CY) is equal to the unit price multiplied by actual number of created Mobile Savings Accounts registered to Designated Flagship Social Safety Nets Program Recipients.	1,100,000.00	US\$1.1 million disbursed upon creation of 300,000 Mobile Savings Accounts registered to Designated Recipients (cumulative)
CY2028	DLR 3.5: Creation of 352,000 Mobile Savings Accounts registered to Designated Flagship Social	1,150,000.00	US\$1.15 million disbursed upon creation of 352,000 Mobile Savings



	Safety Nets Program Recipients (cumulative). If less than annual target achieved, then amount to be disbursed is US\$22.1 per Distinct Household. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the relevant CY) is equal to the unit price multiplied by actual number of created Mobile Savings Accounts registered to Designated Flagship Social Safety Nets Program Recipients.			Accounts registered to Designated Recipients (cumulative)
<b>DLI 4</b>	Beneficiaries of Flagship Social Safety Nets Program reached by accompanying measures, of which female			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Outcome	Yes	Text	5,500,000.00	5.50
<b>Period</b>	<b>Value</b>		<b>Allocated Amount (USD)</b>	<b>Formula</b>
Baseline	NA			
CY2024	DLR 4.1: Systems and content are in place for delivery of accompanying measures to Designated Flagship Social Safety Nets Program recipients.		700,000.00	US\$0.7 million disbursed when systems and content are in place.
CY2025	DLR 4.2: Monthly delivery of accompanying measures to 110,000 Distinct Households. If less than annual target achieved, then amount to be disbursed is US\$10.9 per Distinct Household. Target may be achieved at a later date but no		1,200,000.00	US\$1.2 million disbursed upon delivery of accompanying measures to 110,000 Distinct Households





	later than the Program closing date. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the relevant CY) is equal to the unit price multiplied by actual number of Distinct Households to which accompanying measures have been delivered to in that CY.		
CY2026	DLR 4.3: Monthly delivery of accompanying measures to 220,000 Distinct Households (cumulative). If less than annual target achieved, then amount to be disbursed is US\$10.9 per Distinct Household. Target may be achieved at a later date but no later than the Program closing date. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the relevant CY) is equal to the unit price multiplied by actual number of Distinct Households to which accompanying measures have been delivered to in that CY.	1,200,000.00	US\$1.2 million disbursed upon delivery of accompanying measures to 220,000 Distinct Households
CY2027	DLR 4.4: Monthly delivery of accompanying measures to 330,000 Distinct Households (cumulative). If less than annual target achieved, then amount to be disbursed is US\$10.9 per Distinct Household. Target may be achieved at a later date but no later than the Program closing date. If annual target achieved, 100% of CY	1,200,000.00	US\$1.2 million disbursed upon delivery of accompanying measures to 330,000 Distinct Households



	annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the relevant CY) is equal to the unit price multiplied by actual number of Distinct Households to which accompanying measures have been delivered to in that CY.			
CY2028	DLR 4.5: Monthly delivery of accompanying measures to 440,000 Distinct Households (cumulative). If less than annual target achieved, then amount to be disbursed is US\$10.9 per Distinct Household. If annual target achieved, 100% of CY annual allocation for DLR to be disbursed. If less than annual target achieved, then the amount disbursed (at the end of the relevant CY) is equal to the unit price multiplied by actual number of Distinct Households to which accompanying measures have been delivered to in that CY.			1,200,000.00 US\$1.2 million disbursed upon delivery of accompanying measures to 440,000 Distinct Households
<b>DLI 5</b>	Share of population registered in dynamic social registry (RSPM) prioritizing poor and vulnerable households			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Output	Yes	Text	5,300,000.00	5.30
<b>Period</b>	<b>Value</b>	<b>Allocated Amount (USD)</b>		<b>Formula</b>
Baseline	PMT survey data collected in 2018/2019 covering 170,000 HHs.			



CY2024	DLR 5.1: Vulnerability criteria and methodology developed and adopted to enable the RSPM to assess needs and conditions of individuals and households.	900,000.00	US\$0.9 million disbursed upon adoption of vulnerability criteria for RSPM
CY2025	DLR 5.2: Coverage of at least 20 percent of households are in RSPM; target percentage might be achieved at a later date, but no later than the Program closing date. If target is achieved prior to CY2025, then full amount will be disbursed.	1,100,000.00	US\$1 million disbursed upon registration of 20 percent of households
CY2026	DLR 5.3: Coverage of at least 30 percent of households are in RSPM; target percentage might be achieved at a later date, but no later than the Program closing date. If target is achieved prior to CY2026, then full amount will be disbursed.	1,100,000.00	US\$1 million disbursed upon registration of 30 percent of households
CY2027	DLR 5.4: Coverage of at least 40 percent of households are in RSPM; target percentage might be achieved at a later date, but no later than the Program closing date. If target is achieved prior to CY2027, then full amount will be disbursed.	1,100,000.00	US\$1 million disbursed upon registration of 40 percent of households
CY2028	DLR 5.5: Coverage of at least 50 percent of households are in RSPM; target percentage might be achieved at a later date, but no later than the Program closing date. If target is achieved prior to CY2028, then full amount will be disbursed.	1,100,000.00	US\$1 million disbursed upon coverage of 50 percent of households



<b>DLI 6</b>	Operationalization of the interoperable social information system with data exchange and a Data Lab			
<b>Type of DLI</b>	<b>Scalability</b>	<b>Unit of Measure</b>	<b>Total Allocated Amount (USD)</b>	<b>As % of Total Financing Amount</b>
Output	No	Text	18,700,000.00	18.70
<b>Period</b>	<b>Value</b>	<b>Allocated Amount (USD)</b>		<b>Formula</b>
Baseline	Togo eID system is in development for 2023 rollout to individuals, and Dynamic Social Registry (RSPM) information systems component is in development for 2024 rollout to households.			
CY2024	DLR 6.1: Operationalization of Beneficiary Operations Management System (BOMS) for Flagship Social Safety Nets Program		4,400,000.00	US\$4.4 million to be disbursed when BOMS is operational
CY2025	DLR 6.2: Operationalization of Payments Bridge including mapping of eIDs to registered mobile money accounts of Designated Flagship Social Safety Nets Program Recipients, and Multi-program/Multi-provider payments platform.		4,400,000.00	US\$4.4 million to be disbursed when Payments Bridge and Multi-program/Multi-provider payments platform in place
CY2026	DLR 6.3: Data exchange platform is in place with interoperability protocols for eID, RSPM, BOMS, Payments Bridge and Multi-program/Multi-provider payments platform.		4,400,000.00	US\$4.4 million to be disbursed when data exchange platform is in place
CY2027	DLR 6.4: Operationalization of Data Lab with capacity for monitoring, evaluation and analytics on Flagship Social Safety Nets Program, including		3,300,000.00	US\$3.3 million to be disbursed when monitoring, evaluation, analytics capability (Data Lab) operationalized



	citizen feedback on usefulness of supporting systems		
CY2028	DLR 6.5: Interoperability protocols are established and operational to enable the RSPM to exchange data with other administrative systems to deliver social programs	2,200,000.00	US\$2.2 million to be disbursed when interoperability protocols established and operational to deliver social programs.



**Verification Protocol Table: Disbursement Linked Indicators**

<b>DLI 1</b>	Beneficiaries of Flagship Social Safety Nets Program
<b>Description</b>	This DLI aims to expand and scale up coverage of the Flagship Social Safety Nets Program to all extreme poor households. The DLI measures the number of current Distinct beneficiary Households receiving the Flagship Social Safety Nets Program, in accordance with the operational guidelines for the delivery of the program. The data will be measured through the delivery of payments through mobile money accounts to Designated Recipients of Distinct Households on a monthly basis for 18 months. This DLI is scalable and will be met on an annual basis, with audited information on the monthly transfer of benefits to new Distinct Households. By year 5, when 440,000 Distinct beneficiary Households have received monthly transfers, this DLI will be achieved.
<b>Data source/ Agency</b>	ANID/ANADEB
<b>Verification Entity</b>	IVA
<b>Procedure</b>	Audited data on number of Distinct Households who have received cash transfers.
<b>DLI 2</b>	Expansion of coverage of Distinct Households by Flagship Social Safety Nets Program in districts affected by a climate, conflict, health or other shock
<b>Description</b>	This DLI aims to enhance capacity for systematization of shock-responsive targeting of vulnerable households and delivery of benefits to Designated Recipients to cope with climate, conflict, health or other shocks. The DLI measures the number of Distinct Households affected by shocks who have been have enrolled in the shock-response program, following the application of a shock-responsive targeting/prioritization methodology (such as AI/Machine Learning/Big Data based) to be developed by the Data Lab, the creation of a budget line and the design of Triggers for shock-responsive transfers. Designated Recipients who have been paid on a one-time basis is measured by the BOMS monitoring data which is used to generate payment lists against which payment providers release funds. Distinct Households are considered paid the shock-response transfer when the money is transferred to their mobile money accounts. The number of cumulative Distinct Households (250,000) is based on simulations on the number of people falling into poverty.
<b>Data source/ Agency</b>	ANID/ANADEB



<b>Verification Entity</b>	IVA
<b>Procedure</b>	Official communication of the creation of budget line and Triggers for shock-responsive transfers. Reviewed report on the list of Distinct Households potentially eligible for the shock-responsive transfer, with the targeting methodology. Audited list of Distinct Households who have received the shock-responsive transfer to their accounts.
<b>DLI 3</b>	Female beneficiaries of Flagship Social Safety Nets Program reached by mobile financial services
<b>Description</b>	This DLI aims to scale up financial inclusion of women as Designated Recipients of extreme poor households receiving the Flagship Social Safety Nets Program through mobile money accounts. The DLI measures the number of Distinct Households who have created Mobile Savings Accounts registered to Designated female Recipients.
<b>Data source/ Agency</b>	ANID/ANADEB/ATD
<b>Verification Entity</b>	IVA
<b>Procedure</b>	Audited list of Distinct beneficiary Households with registered Mobile Savings Accounts linked to their mobile money accounts receiving cash transfers and saving on a monthly basis.
<b>DLI 4</b>	Beneficiaries of Flagship Social Safety Nets Program reached by accompanying measures, of which female
<b>Description</b>	This DLI aims to enhance delivery of accompanying measures for health and financial literacy through nudges delivered via mobile messaging to Designated Recipients of Distinct beneficiary Households of the Flagship Social Safety Nets Program. The number of Distinct Households enrolled in the Flagship Social Safety Nets Program is measured by the BOMS monitoring data which is used to generate lists for delivery of bulk SMS messages with nudges and timely information or reminders on health and wellness for men, women and children, as well as financial literacy. Content may include text messages, infographics, audio, or video on financial literacy, sexual and reproductive health, and universal health registration. Distinct Households are considered as receiving accompanying measures when they receive the messages on their mobile phones via messaging services. MoUs will be developed with Mobile Network Operators to monitor the dispatch and receipt of messaging to beneficiaries.
<b>Data source/ Agency</b>	ANID/ANADEB/ATD
<b>Verification Entity</b>	IVA



<b>Procedure</b>	BOMS monitoring data on list of Distinct Households enrolled in accompanying measures. Audited reports from mobile network operators on messaging and content of message to enrolled Distinct Households.
<b>DLI 5</b>	Share of population registered in dynamic social registry (RSPM) prioritizing poor and vulnerable households
<b>Description</b>	This DLI aims to scale up coverage of households in a dynamic social registry (RSPM) that maintains up-to-date socioeconomic and household composition data with data integrity, accuracy and security. The indicator measures the number of households registered in the RSPM who consent to provide information on their household composition and socio-economic characteristics in accordance with operational guidelines with scores assigned to households using the vulnerability criteria methodology being developed by ANID.
<b>Data source/ Agency</b>	ANID
<b>Verification Entity</b>	IVA
<b>Procedure</b>	Signed report on number of households registered in the RSPM with assigned scores according to agreed methodology and operational guidelines. The target is linked to coverage of poor households, and therefore the data would be cross-referenced against the most recent household survey available in that year to verify whether the poor are being covered by the program.
<b>DLI 6</b>	Operationalization of the interoperable social information system with data exchange and a Data Lab
<b>Description</b>	The objective of this DLI to operate and maintain a well functioning interoperable social information system (SIIS) to ensure coordinated, efficient, and inclusive delivery of social protection programs in Togo. The indicator will measure the completion of a complete audit and assessment of the overall SIIS, including the various component parts by an independent IT audit firm, with established expertise. The IT audit firm will provide recommendations for the development and satisfactory implementation of a timebound action plan for enhancement and updates to the SIIS.
<b>Data source/ Agency</b>	ANID/ATD
<b>Verification Entity</b>	IVA
<b>Procedure</b>	Audited report with a timebound action plan.





### ANNEX 3. SUMMARY TECHNICAL ASSESSMENT

1. **A technical assessment was undertaken for the project.** It includes an assessment of program strategic relevance, technical soundness, design of the flagship social safety net - including target group, gender considerations, scale, scope, benefit levels, payment modalities, delivery systems, program expenditure framework, program results framework and M&E – economic analysis, including poverty impact and cost benefit analysis. The full assessment is disclosed on the World Bank website<sup>85</sup>.

#### Program Strategic Relevance

2. **The proposed operation will directly support the new vision of the GoT to accelerate development and economic growth by building resilience and prosperity for all Togolese.** The proposed Program is strategically relevant as it addresses key constraints to poverty reduction and human capital accumulation in Togo. By increasing access of the poorest households to safety nets programs and improving the performance of the delivery system, households will benefit from synergies of existing programs.
3. **A number of lessons emerge from international experience.** The report on *Realizing the full potential of Safety Nets in Africa* highlights a few lessons.<sup>86</sup> First, the value of a cash transfer matters. Ensuring impact requires sufficiently large transfers to help households smooth consumption. Second, the impact of programs relies on predictability. If benefits are not delivered with regularity, households cannot use them as effectively. As programs go to scale, fiscal sustainability (i.e., regular funding) is needed to ensure that programs reach maximum impact. Third, coordination with complementary programs, such as skills training, is critical for maximizing resilience and promoting productive inclusion. As social safety nets grow, there will be a greater need for a sound institutional framework to tie programs together. The PforR design is well aligned with these key lessons. The evidence consistently showed an increase in total expenditure and food expenditure and a reduction in poverty measures. Randomized controlled trials show transfers allowed poor households to build assets, increase consumption, reduce hunger, increase investment in and revenue from livestock and small businesses, while not increasing spending on alcohol or tobacco.<sup>87</sup>
4. **Therefore, the proposed Program is adequately structured to resolve the issues at hand and builds on international best practices.** The Program aims to consolidate the achievements of the FSB and Novissi, moving toward a systemic national approach, with a sustainable and inclusive safety net system, an updated socio-economic registry, greater linkages, and harmonization of tools between social programs and the development of a shock response system.

#### Technical Soundness

5. **A technically sound Program is one that is designed and implemented to efficiently produce results and reach the Program's objectives.** By rewarding results reflecting the expansion of the social safety net, the development of the adaptive capacity of the social protection system, and achievements in the strengthening of the social protection system and improving its coordination, the PforR will

<sup>85</sup> <https://documents.worldbank.org/en/publication/documents-reports/documentlist?qterm=P178835>

<sup>86</sup> Beegle, Kathleen; Coudouel, Aline; Monsalve, Emma. 2018. *Realizing the Full Potential of Social Safety Nets in Africa*. Africa Development Forum; Washington, DC: World Bank. © World Bank. <https://openknowledge.worldbank.org/handle/10986/29789> License: CC BY 3.0 IGO

<sup>87</sup> Haushofer, Johannes, and Jeremy Shapiro. "Policy brief: impacts of unconditional cash transfers." Massachusetts Institute of Technology (2013).



contribute to the success of the PNPSNC in achieving greater social inclusion of poor and vulnerable populations and improving their living conditions.

6. **Two areas were assessed in relation to the Program:** (i) flagship social safety net and the development of the adaptive capacity of the social protection system; and (ii) the strengthening of the social protection delivery system and its coordination.

Design of the flagship social safety net

Target group

7. **The new flagship program will continue to focus on extremely poor and poor households.** Eligible households under the FSB were identified through a mix of proxy means testing (PMT) and community validation to identify and categorize poor households. This will ensure maximum transparency and efficiency in identifying the right beneficiaries. It will also utilize targeting innovation under the Novissi program.

Gender considerations

8. **The government intends to prioritize women.** Indeed, international literature on the impact of cash transfer programs indicates that cash transfers can increase women's decision-making power and choices.<sup>88</sup> Evidence also shows that cash transfers and graduation type interventions (especially financial inclusion measures) do support young women in increasing their decision-making power, diversifying their income source. These types of programs are particularly impactful in the medium term as they can tackle several constraints (access to cash, financial sovereignty, financial literacy guidance etc.). Programs which target women or establish quotas for women have shown to be more impactful.<sup>89</sup> Targeting women with cash transfers can have significant positive impacts on outcomes related to child development, education, and health, in addition to promoting gender equality.
9. **The proposed Program design takes into consideration the second phase of the Novissi program which focused on the chronic poor and had important aspects differentiating the benefits by gender,** thus incentivizing households to nominate female as the beneficiary and transfer recipients for the household (8,170 FCFA per month for female beneficiaries versus 7,000 FCFA for males).
10. **The Program will adopt measures to promote the inclusion of women and contribute to closing the gender gap in access to mobile money.** First, by distributing about 50,000 mobile smart phones and connectivity kits for free to female beneficiaries who may not have one, the program will contribute to closing the gap in access to mobile phones, and therefore also in access to mobile money, a critical steppingstone in achieving greater financial inclusion. Given that women are less likely to own mobile phones or a financial account, and since most of the beneficiaries will be women, the ASTRE program will reduce such inequalities. Moreover, cash transfers targeted towards women have the potential to address intimate partner violence (IPV), and GBV, if accompanied by proper measures. A recent meta-analysis of 14 evaluations of cash transfer programs found that 11 of them resulted in a decrease in IPV attributable to the intervention.

Scale

<sup>88</sup> Jessica Hagen-Zanker, Luca Pellerano, Francesca Bastagli, Luke Harman, Valentina Barca, Georgina Sturge, Tanja Schmidt and Calvin Laing. 2017. The impact of cash transfers on women and girls, a summary of the evidence. Overseas Development Institute, ODI. <https://cdn.odi.org/media/documents/11374.pdf>

<sup>89</sup> United Nations Children's Fund 2021. Social Protection and Gender Equality Outcomes across the Life course: A Synthesis of Recent Findings.



11. **The Program will cover four cohorts of 110,000 households each, for a total of 440,000 households supported each for 18 months.** Cash transfer program for the extreme poor aims to reach 1.8 million extremely poor individuals cumulatively by the end of the program.<sup>90</sup> This scale is equivalent to the size of the extremely poor population in Togo. In addition, the shock responsive element will create institutional framework, procedures and financial vehicle to cover cumulatively 250,000 households exposed to shocks during the Program implementation. This two-pronged approach aims to reflect differentiation between the two poverty categories, as well as the objectives of the program in terms of meeting immediate consumption needs for extremely poor households, promoting human capital and financial inclusion, and to avoid negative coping strategies for all poor, extreme or not extreme.

Scope: Human Capital and Financial Inclusion Accompanying Measures

12. **The Human Capital Accompanying measures and a package of financial inclusion through incentives to save using mobile money accounts offer a promising way of boosting impact on assets accumulation and graduation from poverty.**<sup>91</sup> The basic cash transfer will be accompanied by a systematic communication campaign geared towards human capital accumulation, providing an incentive to participate in social and behavior change communication sessions aiming at promoting knowledge. The saving incentives will integrate lessons learned from other programs.
13. **The proposed operation under RA1 contains an innovative element, the promotion of household savings using mobile money accounts among beneficiaries of cash transfers.** According to the 2021 Global FINDEX, 48 percent of the poor<sup>92</sup> save money, yet only 6.3 percent do so in a financial institution. This suggests that the poor do have some savings capacity, but a large portion of their savings are stored in informal financial instruments. Informal savings instruments tend to be riskier since they are not protected by a regulatory framework and don't usually yield a return, which limits the overall savings capacity of the poor. Furthermore, amongst individuals that save using a mobile money account (not just the poor), there is a three-percentage point gender gap since only eight percent of females save through a mobile money account whereas 11 percent of males do so.
14. **To provide additional incentives, the program will match every FCFA saved by the participants with one FCFA provided by the program budget, with a matching grant up to 1,170 FCFA per month for 18 months.** The encouragement of individual savings has been piloted in several programs, including large ones, like Mexico's Progresa.<sup>93</sup> A specific feature of the proposed program is that it aims to cover women and will be tailored to female beneficiaries, with accompanying measures that address possible issues related to perceived gender roles. There is evidence across African countries that females are more likely to participate in the informal saving groups (tontines in West Africa), have better repayment records than men, and tend to use money saved for human capital investment.<sup>94</sup> Furthermore, behavioral nudges in accompanying measures such as messaging reminders and goal setting priorities can help beneficiaries save for example, in Kenya, cash transfer recipients that

<sup>90</sup> Extreme poverty is defined as the proportion of the population whose total consumption (including food, rent, clothing, energy, health expenditures, and education) is below the food poverty line estimated at 148,827 FCFA per person in 2018/19. This is different from the extreme poverty based on the international line of US\$2.15 per capita per day, 2017 (purchasing power parity). Poor is defined as the portion of the population for whom the total expenditures (food and nonfoods) is below the national poverty line estimated 273,619 FCFA per capita per year. On vulnerability, there are several definitions. In the current context, vulnerability to poverty is a measure of the likelihood that a nonpoor household or individual will fall below the poverty line during a given period, reflecting both the probability of a negative shock and its potential impact on household welfare.

<sup>91</sup> <https://blogs.worldbank.org/developmenttalk/how-should-we-design-cash-transfer-programs>

<sup>92</sup> The poorest 40 percent amongst individuals 15 years of age and older.

<sup>93</sup> Evaluación de Resultados del Programa Integral de Inclusión Financiera (PROIIF), 1ª Fase, Informe Final 2016

<sup>94</sup> <https://www.care.org/our-work/education-and-work/microsavings/women-on-the-move/>



received the behavioral interventions saved 41 percent more of their transfer toward their financial goal.<sup>95</sup> As such this component will address some of the financial exclusion barriers faced by poor households.

#### Benefits levels

15. **Each household will benefit from a package of intervention, reflecting best practices.**<sup>96</sup> The recurring transfers represent a total benefit of 8,170 FCFA per month for extremely poor households, representing 14.3 percent of the 2019 national poverty line, or 35 percent of the poverty gap in line with international best practices. This amount is higher than the current transfer provided under FSB (5,000 FCFA per month), signaling the start of the flagship and providing incentives to participating households to enroll. It also builds on the experience in Novissi in providing more frequent transfers (monthly instead of quarterly for FSB), thus improving the consumption smoothing effects of the transfer. Lower middle-income countries in Africa provide benefits representing on average 12 percent of the national poverty line through cash transfers.<sup>97</sup>

16. **The transfer will be implemented over a cycle of 18 months for each eligible household.** The duration of a cash transfer always presents a tradeoff between offering maximum coverage of eligible households and providing a support of a period long enough to make a lasting impact on household welfare. The choice of the period of participation in a program (18 months) is driven by the experience of FSB (which provides support for 24 months), on the one hand, and by the objective of covering all the chronic extreme poor with cash transfers and accompanying measures under a given budget. Demonstrating the feasibility to cover all the extreme poor will provide the foundational principle for the future social safety nets system in Togo. The 18 months duration was estimated to provide a support long enough to give households time to benefit from the various activities and improve their livelihoods, fully in line with the government's PNPSNC.

#### Payment modalities

17. **Payment of the cash transfers.** In line with good practice, to ensure the efficient delivery of cash transfers, the flagship cash transfers will be operated via mobile money to distribute payments to beneficiaries. Digital payments and associated payment platform are essential to ensure greater ability to reach beneficiaries in an efficient way, while avoid security issues associated with physical cash distributions. Digitization of payments for social protection programs has the potential to substantially increase financial inclusion, particularly among the poor and vulnerable.<sup>98</sup>
18. **The payment ecosystem in Togo is adequate to operate most benefits via mobile money.** Recent estimates showed 43 percent mobile money penetration rate.<sup>99</sup> As a result of Novissi model 1 and 2, 170,000 new mobile money accounts were created. Under Novissi all beneficiaries received their payments through mobile money, and while this modality was a success, given the gaps in some of the remote areas in terms of access to cellphones or coverage, to remove barriers to access the program will distribute low-cost smartphone devices to beneficiaries who do not currently have one. Several government initiatives under FDR are promoting the digital financial inclusion and skills to

<sup>95</sup> <https://www.cashtransfers.ideas42.org/>

<sup>96</sup> <https://blogs.worldbank.org/developmenttalk/how-should-we-design-cash-transfer-programs>

<sup>97</sup> <https://openknowledge.worldbank.org/bitstream/handle/10986/29789/9781464811647.pdf?sequence=2&isAllowed=y>

<sup>98</sup> Lindert, Kathy, Tina George Karippacheril, Inés Rodríguez Caillava, and Kenichi Nishikawa Chávez, eds. 2020. Sourcebook on the Foundations of Social Protection Delivery Systems. Washington, DC: World Bank.

<sup>99</sup> <https://arcep.bj/wp-content/uploads/2021/11/Rapport-dactivitpercentC3percentA9s-2020-ARCEP-BENIN-2.pdf>



catalyze the uptake of digital financial services in rural areas, with a focus on women.

19. **A human centered design approach will allow beneficiaries to access GRM when needed and will minimize the cost to them.** The Program will consolidate the GRM systems developed by FSB, Novissi and WURI. It will utilize an integrated call center and chatbots that will respond to calls in local languages with grievances on the flagship program, as well as the RSPM and eID among other systems.

Delivery systems

20. **The proposed Program supports the strengthening of the social protection delivery system in Togo.** RSPM and eID Togo are supported by WURI (P169594). The government is working towards rolling out eID Togo to register all individuals in Togo by 2024. In tandem the RSPM is being developed to collect and update self-reported socioeconomic information from households through the RSPM's dynamic intake and registration process. A multidimensional economic and vulnerability criterion is being developed to perform an assessment of needs and conditions. The assessments are to be validated based on self-reported information through cross-checks against other data sources facilitated by a data exchange platform (to be developed under the Togo PforR).

21. **The operation aims to consolidate the key building blocks currently being put in place into a holistic interoperable social information system.** In doing so, the operation will support the government in putting in place a cutting-edge social protection delivery system combining international best practices with recent innovations. Experiences from three countries (Türkiye's Bütünleşik, Brazil's Cadastro Único and Chile's SIIS) and Togo's own innovations through Novissi will inform the Program's support of interoperable delivery systems.

Program Expenditure Framework

22. **The Program is leveraging the current political will and momentum to transition the existing IDA-supported cash transfer FSB project into a long-term national program** to increase access of poor households to safety nets and improve the performance of the safety nets delivery system.
23. **An expenditure framework has been developed to allow for an effective implementation of the program.** The expenditure framework will ensure that at the end of the Program, World Bank financing does not exceed Program expenditures, and that program budgeting and reporting ensure transparency and accountability. The 2021 actual budget execution for social assistance in Togo is taken as a baseline. The full costing of the new flagship cash transfer program under PNPSNC with the accompanying measures and the delivery systems investment were estimated.

24. **The program of the government is financially sustainable, but funding predictability is fragile.** The Program cost is limited compared to the GoT's overall budget, which contributes to its fiscal and financial sustainability. The Program's total budget is US\$242.4 million, representing 3.3 percent of the 2022 total expenditures per the budget law and on a yearly basis the Program cost represents 3.6 percent of the government budget over five years. The overall budget cost of the Program represents 0.57 percent of GDP, making the fiscal burden of the program limited. In addition, some of the Program's activities will increase the effectiveness of public spending, including by improving the targeting.

Program Results Framework and M&E

25. **Result framework and M&E capacity:** The government program is built on a sound theory of change with clear output and outcome-level indicators disaggregated by year, and reliable monitoring and reporting arrangements are in place. M&E systems have the necessary foundations to function but



would require strengthening in the areas of data quality, data sharing, and data use for decision-making at all levels.

#### Economic justification

##### Poverty Impact

26. **Ex ante simulations on the potential effect of the program on poverty** are performed based on EHCVM 2018/2019 harmonized household survey data.
27. **The estimated impact of the Program on poverty reduction increases over the years (from 0.6 percent in 2024 when the poor are targeted to 3.7 percent in 2029).** Based on these results, the Program is expected to lift about 1.24 million people out of poverty by 2029, corresponding to approximately 12 percent of the population. These are driven by the assumption that those who are lifted out of poverty do not fall back into it. This is an ambitious assumption, given the high vulnerability to poverty in Togo. Nevertheless, it can be supported by the accompanying measures which aim to increase resilience among the program beneficiaries. For example, the savings incentives provided by the program can help households undertake productive investments, allowing them to sustainably boost their income and, consequently, reduce their vulnerability to poverty.
28. **The Program is expected to lift about 2.3 million people out of food poverty by 2029, when targeting is based on food poverty.** Institutionalizing cash transfers presents a promising response mechanism to food security shocks, thereby reducing food poverty. Consistent with high food insecurity, food poverty is high in Togo. The share of the population whose food consumption is below the food poverty line (estimated at 148,827 FCFA) was estimated at 52 percent in 2018/19. The cash transfers are expected to help households meet their minimum daily food intake. Simulations of the impact of the cash transfers on food poverty show that the program would reduce food poverty by 1.03 percentage points in the first year and by almost 7 percentage points in 2029.

#### Cost-benefit analysis of the Program

29. **CBA parameters.** The impact of the ASTRE Program on future benefits is estimated as the increase in future income of the recipients and the (expected savings (that the creation of the new system will allow) from future cash transfer distribution to the chronic and transient poor. To calculate the net present value and the rate of return of the Program, the following basic assumptions were made:
  - (a) The cash transfer distribution to the chronic poor will increase household income by 33 percent upon their graduation from the Program based on the impact evaluation of a similar productive inclusion program in Uganda.<sup>100</sup> This assumption will particularly be applied to the 80 percent of households where a woman is the transfer recipient and will receive the financial inclusion package. According to the impact evaluation results, the income effects of cash transfers can persist from two years<sup>101</sup> to 10 years after graduation from the Program.<sup>102</sup> Some CBA guidelines also recommend considering up to 20 years.<sup>103</sup> For the ASTRE Program, the assumed duration of four years, is conservative.

<sup>100</sup> Haushofer, J., & Shapiro, J. (2013). Household response to income changes: Evidence from an unconditional cash transfer program in Kenya. *Massachusetts Institute of Technology*, 24(5), 1-57

<sup>101</sup> Banerjee, A., E. Duflo, N. Goldberg, D. Karlan, R. Osei, W. Pariente, J. Shapiro, B. Thuysbaert, and C. Udry. "A Multifaceted Program Causes Lasting Progress for the Very Poor: Evidence from Six Countries." *Science* 348, no. 6236 (May 14, 2015): 1260799–1260799.

<sup>102</sup> Cost Benefit Analysis of Cash Transfer Programme Local Economy and Social Capital Impacts of the SCTPP in Tigray, Ethiopia (2016), J. Edward Taylor, University of California, Davis.

<sup>103</sup> Cost benefit analysis guidelines, MCC (2021),





- (b) The new system will reduce the cost of implementation of future cash transfer programs by 0.05 percent thanks to reduction in distribution costs and elimination of leakages.<sup>104</sup>
- (c) The discount rate is set at ten percent and the exchange rate at US\$1 = FCFA 601.<sup>105</sup>

**30. Results of Economic Evaluation: The estimated net present value of the ASTRE Program is US\$30.3 million, corresponding to an economic rate of return of 28 percent.** This rate is within the range of the economic rate of return of similar productive inclusion programs.<sup>106</sup> Despite the use of very conservative estimates of project benefits, the CBA analysis demonstrates projected positive economic performance of the interventions and its capacity to generate important economic returns to the economy of Togo. Not only have conservative estimates of parameters been used (e.g., the high discount rate) but also important direct impacts of the Program on beneficiaries and indirect impacts on non-beneficiaries are excluded from the analysis. For instance, the transfers and the financial inclusion package are likely to increase spending on education and reduce child labor with the potential to increase school enrollment and, consequently, boost future earnings. The Program is also likely to increase spending on health, increasing life expectancy at birth, therefore, extending the working life period of beneficiaries. Furthermore, evidence suggests increased food consumption that persists at least two years following graduation from the Program<sup>107</sup> and positive spillovers on the consumption of non-recipient households by up to 40 percent,<sup>108</sup> which are not included in the current analysis. It is therefore clear that the overall rate of return on the Program can be considerably high.

#### Technical Risk Rating

**31. The overall technical risk rating is considered moderate.** The proposed RAs are aligned with the government's focus and thereby are keeping the complexity of the PforR to a minimum. Activities identified under each RA also include, for the most part, interventions already piloted in Togo through the FSB and Novissi, or for which TA through the WURI program can be provided. Nevertheless, the considerable increase in the safety net caseload may be a challenge and will require a shift in mindset, collaboration and coordination. Furthermore, potential delays in the budgeting process could impact timely payments and hinder the government's ability to implement planned activities on time.

<sup>104</sup> This is a conservative measure, as the potential savings can be as high as 8 percent of the total cost.

<sup>105</sup> <https://www.xe.com> – May 12, 2023

<sup>106</sup> For reference, see Ethiopia (Blattman, C., Green, E. P., Jamison, J., Lehmann, M. C., & Annan, J. (2016). The returns to microenterprise support among the ultrapoor: A field experiment in postwar Uganda. *American economic journal: Applied economics*, 8(2), 35-64 and Banerjee, A., Duflo, E., Goldberg, N., Karlan, D., Osei, R., Parienté, W., & Udry, C. (2015). A multifaceted program causes lasting progress for the very poor: Evidence from six countries. *Science*, 348(6236), 1260799.

<sup>107</sup> Blattman et al. (2016)

<sup>108</sup> Angelucci, M., & De Giorgi, G. (2009). Indirect effects of an aid program: how do cash transfers affect ineligible's consumption? *American Economic Review*, 99(1), 486-508.



#### ANNEX 4. SUMMARY FIDUCIARY SYSTEMS ASSESSMENT

1. **A Fiduciary Systems Assessment (FSA) has been undertaken for this Program which concludes that the overall fiduciary risk is rated Substantial.** The assessment was done by consulting the three implementing entities. The assessment provides reasonable assurance that the examined Program fiduciary systems including financial management, procurement and anticorruption for the elements of the Program Expenditure Framework are adequate to ensure that the Program funds will be used for the intended purposes, with due attention to the principles of economy, efficiency, effectiveness, transparency, and accountability and for safeguarding program assets once the proposed mitigation measures have been implemented. Appropriate systems to handle the risks of fraud and corruption, including effective complaint handling mechanisms, have been agreed. The full assessment is disclosed on the World Bank website<sup>109</sup>.
2. **GoT and its international partners are making efforts to improve Togo's PFM systems.** The government established the HAPLUCIA in line with section 46 of the constitution with the mandate to formulate, coordinate, and fight corruption.
3. **GoT has made significant strides in its PFM reforms.** It has taken strides to modernize its public procurement laws and procedures. It has implemented a well-functioning Integrated Financial Management Information System, called SOLAF (solution logicielle pour administration des finances), that will be rolled out to all key ministries, departments and agencies by the end of 2023. PBB was introduced in 2021 and has performed well to date although there are still some areas for improvements. The 2020 PEFA program concludes that out of the seven PEFA pillars of PFM performance, Togo performs best at "Policy-Based Fiscal Strategy and Budgeting" and "Budget reliability" and weakest on "External Scrutiny and Audit" and "Management of Assets and Liabilities." Togo has significant opportunities to improve public investment and asset management. Furthermore, weaknesses in external scrutiny and audit need urgent attention because existing practices could undermine accountability post-COVID-19. The noted fiduciary weaknesses within the Program systems significantly mirror most weaknesses that have been noted as key risks.
4. **Parliamentary oversight on public finances is weak.** There are limited budget formulation consultations with citizens based on the latest 2022 Open Budget Index report. Citizens and civil society organizations are not consulted in the budget formulation exercise. That said, oversight bodies are in place such as the Court of Audit (*Cour Des Comptes*), the Inspectorate General of Government (*Inspection Générale d'Etat*), and the Directorate General of Budgetary Control (*Direction Générale du Contrôle Budgétaire*). To improve transparency, budget laws are published through the government's website. However, the institutions lack analytical capacity, material and human resources, and independence to effectively perform oversight functions.
5. **The government has also undertaken initial reforms to improve its financial management system.** Efforts to synchronize commitment, procurement, and cash plans have helped the country in the past to clear all arrears by the end of 2019. Despite the COVID-19 shock, Togo had no accumulation of any new arrears as of end-December 2021. The country has consistently published key economic, financial and budgetary information on the government's website, including a fiscal risk statement and an Annual Report on Public Debt, which includes an assessment of the implementation of the Medium-Term Debt Management Strategy. The government also introduced gender budgeting in 2018. Good results have already been achieved through a participatory approach which includes gender focal

<sup>109</sup> <https://documents.worldbank.org/en/publication/documents-reports/documentlist?qterm=P178835>





points in sectoral ministries and institutions. During the 2022 budget process, financial envelopes were set to determine gender budgeting allocations within the government's budgetary framework. Instructions were provided in the budget circular sent by the Prime Minister to all the ministries, with templates to assist officials in identifying high impact activities and gender sensitive budget allocations within their ongoing programs, projects, and activities.

6. **As a result of the FSA, several mitigative actions have been included in the dated covenants, PAP and POM aimed at strengthening existing fiduciary systems.** These actions are meant to directly support improvement in the performance of some key PFM and procurement systems, foster interoperability and allow for ease of data exchange within government decision making machinery to improve institutional processes and coordination.
7. **An implementation support plan has been put in place.** It will focus mainly on the following: (i) reviewing implementation progress and achievement of the program results and DLRs; (ii) providing support for implementation issues as well as institutional capacity building; (iii) monitoring system performance to ensure their continuing adequacy through Program monitoring reports, audit reports and field visits; (iv) monitoring changes in risks to the Program compliance with legal agreements as needed and PAP; (v) review evolution of risks to the program and the borrowers reporting of fraud and corruption allegations; and (vi) review of red flags within Program implementation.
8. **This Program will support activities that are social in nature which may be subject to risks of elite capture or manipulation.** By adopting the usage of technology to register and to pay beneficiaries directly using mobile money, the Program will significantly reduce elements of fraud and corruption.
9. **The GoT is committed to tackling corruption and abiding by the World Bank's and their own government Anti-corruption guidelines.** This commitment is reflected in the Program Financing Agreement. Government has committed to the reporting of credible and material allegations of fraud and corruption as part of overall reporting requirements on the Program to the World Bank (and the World Bank's reporting to government on similar allegations) and main contacts from both the Borrower and the World Bank when it comes to exchange of information on allegations of fraud and corruption. Persons or entities debarred or suspended by the World Bank will not be allowed to be awarded a contract under the Program during the period of such debarment or suspension. The compliance to this understanding will be checked through inclusion in the TORs for the Program's audits. The World Bank will exercise its right to investigate allegations and the related access to needed persons and information will be supported under the Borrower's regulations applicable to the Program. Contracts for the procurement of goods, non-services and consultancy assignments under the Program that exceed the operations procurement review committee thresholds will be excluded from the PforR financing.



## ANNEX 5. SUMMARY ENVIRONMENTAL AND SOCIAL SYSTEMS ASSESSMENT

1. **The ESSA aims to identify the strengths and weaknesses of the environmental and social systems to determine actions for improvement.** Specific proposed actions, resulting from the ESSA, form an integral part of the PAP. The full assessment is disclosed on the World Bank website<sup>110</sup>.
2. **ANID is responsible for overall Program delivery and for coordinating with ANADEB and ATD to jointly deliver results as the three PIEs.** ANID will work closely with ANADEB and ATD to leverage their respective strengths and areas of expertise to deliver results on the flagship program. A DPA has been established under WURI and will play a key role in the use of personal data during data exchanges and the construction of the interoperable social information system under this PforR. MEF will ensure that resources are made available to the various PIEs.
3. **The main positive social impacts of the PforR** are the following: on cash transfers and financial inclusion, resilience and adaptive capacity to cope with shocks, incentives to access basic social services, potential creation of IGAs for the household, empowerment of women, social inclusion, reducing sentiments of household exclusion, household exit of a state of vulnerability. On capacity building and setting up a management system, beneficiaries will be clearly targeted, use of resources optimized, reduction of multiple allocations, improved efficiency of social protection action. Public spending will be optimized, and policy action and social protection coordinated. The negative environmental impacts of these activities include destruction of flora by charcoal production activities and cutting of firewood, which are assessed as being of low importance. Decrease in carbon sequestration capacity is also considered to be of low importance.
4. **Implementation of the PforR's activities may entail the following social risks:** (i) risks related to the health and safety of consultants, beneficiaries during field meetings, trainers and others who are considered "project workers"; (ii) risks related to SEA/SH may arise from power relations (hierarchy, positioning, economic advantages, etc.) in the context of the proximity of the Program to beneficiaries; and (ii) SEA/SH risks may arise from power relations (hierarchy, positioning, economic advantages, etc.) in the context of the proximity of female and male workers and workers and beneficiaries during targeting or other encounters.
5. **There could be land conflicts related to the use of arable land for IGAs.** Women beneficiaries of cash for IGAs form associations to demand arable land, which may cause tension, due to the scarcity of arable land. The Program could cause a sense of frustration in the rural community, notably with regard to those who are determined to be ineligible, and the possibility of exclusion. The Program may create a social expectation, as the household could become indebted while waiting for benefits.
6. **The Program will have little direct interaction with natural resources.** The actors involved in environmental management in this PforR include: the Ministry of Environment and Forest Resources (*Ministère de l'Environnement et des Ressources Forestières*), through its main branches and attached establishments, notably the ANGE and the Office of Forest Development and Exploitation). ANGE is responsible for "the promotion and implementation of the national environmental assessment system, particularly impact studies, strategic environmental assessments and environmental audits". In addition to these two traditional environmental management bodies, this PforR will be implemented by ANID in coordination with ATD and ANADEB. The activities of this PforR will be

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<sup>110</sup> <https://documents.worldbank.org/en/publication/documents-reports/documentlist?qterm=P178835>



carried out through the environmental assessment process, of which ANGE is the operational arm.

7. **The legal framework for environmental protection in Togo has been progressively consolidated over the years.** Togo has the legal and institutional means to consider the environmental aspects of the activities. At the institutional level: existence of a supervisory ministry (political will) that manages environmental issues, existence of an operational agency ANGE (provision of resources), complete with a procedure for managing undue project impacts. On the legal front, Togo has a data protection law. However, while that law created its Data Protection Body (IPDCP)<sup>111</sup>, and though established,<sup>112</sup> the IPDCP still remains to be fully operationalized, as its first members have yet to be chosen and sworn in, and the institution made functional. Despite that fact, ANID and the other PIEs have all been working in such a manner as to ensure that they abide by the country's data protection regime and have shown themselves ready to work with the IPDCP at such time as it becomes functional.
8. **The system's shortcomings include the fact that ANGE has few resources and is not represented at the local level;** incomplete implementation of overall management of environmental and social safeguards; ATD does not have an environmental and social safeguard team; failure to promote the texts governing protected areas at the local level; failure to apply the regulatory requirements of the labor code and to identify vulnerable persons.
9. **The mitigation measures applicable to environmental risks and impacts** are to decentralize ANGE's services throughout Togo; strengthen the Program's safeguard team (ANID and ATD); and monitor agricultural activities related to IGAs. On the social level, the measures include supervising the use of land for agricultural IGAs; supervising beneficiaries on good practices of environmentally friendly livestock farming; setting up a framework for listening to and reporting risks related to SEA/SH; strengthening and disseminating the existing complaints management mechanism; providing and maintaining environmental, health and human resources skills throughout the implementation of the Program; setting up systems for securing personal data and making targeting exhaustive with continuous updates.
10. **Gaps in social protection system cut across the policy, legal, and institutional levels, as well as social security coverage and financing limitations,** as compounded by lack of knowledge of social protection and expertise, gaps in social protection systems, lack of human and financial resources, lack of integrated information systems, poorly designed targeting methodology, and gaps in institutional anchoring of social protection schemes and programs. Suggestions for improvement include developing a more integrated social protection policy and finalizing policies being drafted such as social protection policy, gender policy and child management policy. Strengthening of legal texts and of the social action coordination platform, a more dynamic way to define vulnerability criteria, and increase resources for social protection would also help.

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<sup>111</sup> Law No. 2019-014 of 29 October 2019 relative to the protection of personal data.

<sup>112</sup> Decree No. 2020-11/PR of 9 December 2020 on the organization and functioning of the IPDCP



## ANNEX 6. PROGRAM ACTION PLAN

Action Description	Source	DLI#	Responsibility	Timing		Completion Measurement
FM: ANID to develop a 3-year medium term budget for the Program which will be approved by Board of Directors and the Bank	Fiduciary Systems		ANID	Recurrent	Continuous	Receive medium term budget
FM: ANID to prepare and submit to the Bank a financial report tracking for the PforR Program expenditures and disbursements through DLIs on a semester basis. The template of the report to be agreed upon and incorporated into POM.	Fiduciary Systems		ANID	Recurrent	Semi-Annually	PforR Program expenditures and disbursements are tracked.
FM: ANID to coordinate with ANADEB and ATD to submit financial reports on the share of PEF each PIE is implementing, submitted to Bank no later than 45 days after the end of each semester. Template of report to be joined to DFIL.	Fiduciary Systems		ANID, ANADEB, ATD	Recurrent	Semi-Annually	Financial reports submitted by all three PIEs
PS: Report all cases on fraud and corruption related to the Program using the template agreed	Fiduciary Systems		ANID, ATD, ANADEB	Recurrent	Continuous	Template
PS: Insert into bidding documents/contracts adequate fraud and corruption	Fiduciary Systems		ANID, ATD, ANADEB	Recurrent	Continuous	Circular issued



clauses, and provisions to mitigate environmental and social risks, and impacts, including SEA/SH.						
E&S: Strengthen the Program's safeguards team and provide and maintain a training and capacity building program for staff.	Environmental and Social Systems		ANID, ATD, ANADEB	Recurrent	Yearly	Upon implementation of Program
E&S: Establish a framework for identifying and reporting risks related to SEA/SH	Environmental and Social Systems		ANID, ANADEB, ATD	Due Date	29-Feb-2024	Framework in place for reporting risks related to SEA/SH
E&S: Put in place systems to secure personal data for the Program	Environmental and Social Systems		ANID, ATD, ANADEB	Recurrent	Continuous	Systems in place for data protection.



## ANNEX 7. IMPLEMENTATION SUPPORT PLAN

1. The strategy for implementation support has been developed based on the nature of the Program and its risk profile. The World Bank's approach to implementation support emphasizes open and regular communication with all actors directly involved in the Program.
2. While the overall responsibility of the Program's implementation rests with GoT, the World Bank will provide continued and sustained engagement on implementation support on the following areas during the life of the Program:
  - Reviewing implementation progress and achievement of Program results and compliance with legal covenants including PAP;
  - Resolving implementation issues and carrying out capacity building through guidance on technical, fiduciary, and environmental and social aspects;
  - Monitoring the performance of fiduciary systems and audit reports, including the implementation of the PAP;
  - Monitoring Program risks.
3. Formal review missions will be carried out twice a year. The World Bank will conduct a mid-term review jointly with the GoT to review and update the Program design, results framework, and disbursement linked indicators, considering implementation progress, and changing priorities, if any. The World Bank will conduct bi-weekly review meetings for the first two years of operation. Semi-annual Program implementation reports submitted by the government as well as Annual Financial Audit reports of the Program will be reviewed.

**Table A7.1 Main focus of Implementation Support**

Time	Focus	Skills Needed	Resources Estimate
First twelve months	Task team leader	TTL/Co-TTL	16 staff weeks
	Financial Management	FM Specialist	4 staff weeks
	Social Safeguards	Social Development specialist	5 staff weeks
	Environmental Safeguards	Environmental specialist	2 staff weeks
	Procurement	Procurement Specialist	2 staff weeks
	Safety Nets	Social Protection Specialist	8 staff weeks
	Poverty	Poverty Specialist	2 staff weeks
	Gender	Gender Specialist	3 staff weeks
	Social Protection Delivery Systems	Social Protection Specialist	8 staff weeks
12-48 months	Task team leader	TTL/Co-TTL	12 staff weeks
	Financial Management	FM Specialist	6 staff weeks
	Social Safeguards	Social Development specialist	4 staff weeks



	Environmental Safeguards	Environmental specialist	2 staff weeks
	Procurement	Procurement Specialist	2 staff weeks
	Safety Nets	Social Protection Specialist	8 staff weeks
	Poverty	Poverty Specialist	2 staff weeks
	Gender	Gender Specialist	3 staff weeks
	Social Protection Delivery Systems	Social Protection Specialist	6 staff weeks
	Data Science/AI/Big Data/Machine Learning	Data Scientist/Economist	4 staff weeks
	Mobile Money	Payment specialist/consultant	4 staff weeks
	Savings and Financial inclusion	Financial Sector specialist	4 staff weeks
	Digital	Digital technology specialist	2 staff weeks
	Health	Health specialist	2 staff weeks
	Gender based violence	GBV specialist	2 staff weeks
	Legal	Legal counsel	2 staff weeks



ANNEX 8. MAP

