



FOR OFFICIAL USE ONLY

Report No: PADHI00672

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT

PROJECT APPRAISAL DOCUMENT

ON A
PROPOSED LOAN

IN THE AMOUNT OF EUR 62.6 MILLION
(US\$70 MILLION EQUIVALENT)

TO THE

KINGDOM OF MOROCCO

FOR A

MOROCCO SECOND IDENTITY AND TARGETING FOR SOCIAL PROTECTION PROJECT

NOVEMBER 11, 2024

Social Protection & Jobs Global Practice
Middle East And North Africa Region

This document has a restricted distribution and may be used by recipients only in the performance of their official duties. Its contents may not otherwise be disclosed without World Bank authorization.

CURRENCY EQUIVALENTS

(Exchange Rate Effective September 30, 2024)

Currency Unit = Moroccan Dirhams (MAD)

MAD 10.86 = EUR1

EUR 0.89 = US\$1

FISCAL YEAR

January 1 - December 31

Regional Vice President: Ousmane Dione

Regional Director: Fadia M. Saadah

Country Director: Ahmadou Moustapha Ndiaye

Practice Manager: Cristobal Ridao-Cano

Task Team Leader(s): Mahdi Barouni

ABBREVIATIONS AND ACRONYMS

AMO	<i>Assurance maladie obligatoire</i> (Mandatory Health Insurance Regime)
BEC	<i>Bureau d'Etat Civil</i> (Civil Registry Office)
CNSS	<i>Caisse nationale de Sécurité sociale</i> (National Social Security Fund)
CPF	Country Partnership Framework
CSC	Citizen Service Center
DA	Designated Account
DAA	<i>Direction des Affaires administratives</i> (Directorate of Administrative Affairs)
DAAM	<i>Programme d'aide aux veuves en situation de précarité ayant à charge des orphelins</i> (safety net program that provides direct cash transfers to widows in difficult socio-economic situation taken care of orphans)
DCSID	Digital Civil and Social Identifier
DFIL	Disbursement and Financial Information Letter
DIST	Directorate of Information Systems and Telecommunication
DPI	Digital Public Infrastructure
DRM	National Disaster Risk Management
DSB	Direct Social Benefit
DSPDS	Digital Social Protection Delivery System
E&S	Environmental and Social
EEP	Eligible Expenditures Program
EFC	Error, Fraud, and Corruption
ESCP	Environmental and Social Commitment Plan
ESF	Environmental and Social Framework
ESS	Environmental and Social Standards
EU	European Union
FM	Financial Management
FY	Fiscal Year
GDP	Gross Domestic Product
GHG	Greenhouse Gas
GIF	General Inspectorate of Finances
GM	Grievance Mechanism
HCP	<i>Haut-Commissariat au Plan</i> (Higher Planning Commission)
IFR	Interim Financial Report
IGAT	<i>Inspection Générale de l'Administration Territoriale</i> (General Inspectorate of Territorial Administration)
IMSC	Inter-ministerial Steering Committee
IPF	Investment Project Financing
IT	Information Technology
IVA	Independent Verification Agency
LPG	liquified petroleum Gas
M&E	Monitoring and Evaluation
MAD	Moroccan Dirham
MEF	Ministry of Economy and Finance
MENA	Middle East and North Africa Region
MIS	Management Information System
Mol	Ministry of Interior
MOP	Manual of Procedures

MOSIP	Modular Open-Source Identity Platform
NCP	National Climate Plan
NDC	Nationally Determined Contribution
NPR	National Population Registry
NRA	National Registry Agency
PBC	Performance-Based Condition
PDO	Project Development Objective
PDOI	Project Development Objective Indicator
PMU	Project Management Unit
POM	Project Operations Manual
PPSD	Project Procurement Strategy for Development
SEP	Stakeholder Engagement Plan
SR	Social Registry



TABLE OF CONTENTS

DATASHEET	i
I. STRATEGIC CONTEXT	1
A. Country Context	1
B. Sectoral and Institutional Context	2
C. Relevance to Higher Level Objectives	5
II. PROJECT DESCRIPTION	7
A. Project Development Objective (PDO)	7
B. Project Components	8
C. Project Area.....	15
D. Project Beneficiaries	15
E. Results Chain	16
F. Rationale for Bank Involvement and Role of Partners	16
G. Lessons Learned and Reflected in the Project Design	17
III. IMPLEMENTATION ARRANGEMENTS	18
A. Institutional and Implementation Arrangements.....	18
B. Results M&E Arrangements	19
C. Sustainability.....	19
IV. PROJECT APPRAISAL SUMMARY	19
A. Technical, Economic and Financial Analysis (if applicable).....	19
B. Fiduciary	21
C. Legal Operational Policies	24
D. Environmental and Social	24
V. GRIEVANCE REDRESS SERVICES.....	25
VI. KEY RISKS	26
RESULTS FRAMEWORK AND MONITORING	27

**DATASHEET****BASIC INFORMATION**

Project Beneficiary(ies)	Operation Name		
Morocco	Morocco Second Identity and Targeting for Social Protection Project		
Operation ID	Financing Instrument	Environmental and Social Risk Classification	
P504398	Investment Project Financing (IPF)	Moderate	

Financing & Implementation Modalities

<input type="checkbox"/> Multiphase Programmatic Approach (MPA)	<input type="checkbox"/> Contingent Emergency Response Component (CERC)
<input type="checkbox"/> Series of Projects (SOP)	<input type="checkbox"/> Fragile State(s)
<input checked="" type="checkbox"/> Performance-Based Conditions (PBCs)	<input type="checkbox"/> Small State(s)
<input type="checkbox"/> Financial Intermediaries (FI)	<input type="checkbox"/> Fragile within a non-fragile Country
<input type="checkbox"/> Project-Based Guarantee	<input type="checkbox"/> Conflict
<input type="checkbox"/> Deferred Drawdown	<input type="checkbox"/> Responding to Natural or Man-made Disaster
<input type="checkbox"/> Alternative Procurement Arrangements (APA)	<input type="checkbox"/> Hands-on Expanded Implementation Support (HEIS)

Expected Approval Date	Expected Closing Date
04-Dec-2024	31-Dec-2028
Bank/IFC Collaboration	
No	

Proposed Development Objective(s)

The PDO is to support the expansion of the coverage of the Digital Civil and Social Identifier (DCSID) for the Moroccan population and foreign residents and the strengthening of the inclusion of NPR and SR — including in rural and remote areas — to improve the targeting and access to social protection programs.

**Components**

Component Name	Cost (US\$)
Strengthening and Extending Coverage of the NPR and the Operationalization of the NRA	43,000,000.00
Expanding and Enhancing the SR System	23,000,000.00
Project Management, Capacity Building, and Monitoring and Evaluation	3,825,000.00

Organizations

Borrower:	The Kingdom of Morocco		
Contact	Title	Telephone No.	Email
Youssef Farhat	Deputy Director	00212537677501	farhat@db.finances.gov.ma
Mohamed EL GHOLABZOURI	Deputy Director, Head of the Coordination Unit for Relations with World Bank Group Institutions	00212673995278	m.elgholabzouri@tresor.finances.gov.ma
Implementing Agency:	Ministry of Interior		
Contact	Title	Telephone No.	Email
Mohamed Nafia	Project Coordinator	00212661613660	mnafia@interieur.gov.ma

PROJECT FINANCING DATA (US\$, Millions)**Maximizing Finance for Development**

Is this an MFD-Enabling Project (MFD-EP)? No

Is this project Private Capital Enabling (PCE)? No

SUMMARY

Total Operation Cost	70.00
Total Financing	70.00
of which IBRD/IDA	70.00
Financing Gap	0.00



DETAILS

World Bank Group Financing

International Bank for Reconstruction and Development (IBRD)	70.00
--	-------

Expected Disbursements (US\$, Millions)

WB Fiscal Year	2025	2026	2027	2028	2029
Annual	10.00	20.00	15.00	15.00	10.00
Cumulative	10.00	30.00	45.00	60.00	70.00

PRACTICE AREA(S)

Practice Area (Lead)

Social Protection & Jobs

Contributing Practice Areas

CLIMATE

Climate Change and Disaster Screening

Yes, it has been screened and the results are discussed in the Operation Document

SYSTEMATIC OPERATIONS RISK- RATING TOOL (SORT)

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



9. Overall

● Moderate

POLICY COMPLIANCE

Policy

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

☐ Yes ☒ No

Does the project require any waivers of Bank policies?

☐ Yes ☒ No

ENVIRONMENTAL AND SOCIAL

Environmental and Social Standards Relevance Given its Context at the Time of Appraisal

E & S Standards	Relevance
ESS 1: Assessment and Management of Environmental and Social Risks and Impacts	Relevant
ESS 10: Stakeholder Engagement and Information Disclosure	Relevant
ESS 2: Labor and Working Conditions	Relevant
ESS 3: Resource Efficiency and Pollution Prevention and Management	Relevant
ESS 4: Community Health and Safety	Relevant
ESS 5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement	Not Currently Relevant
ESS 6: Biodiversity Conservation and Sustainable Management of Living Natural Resources	Not Currently Relevant
ESS 7: Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities	Not Currently Relevant
ESS 8: Cultural Heritage	Not Currently Relevant
ESS 9: Financial Intermediaries	Not Currently Relevant

NOTE: For further information regarding the World Bank's due diligence assessment of the Project's potential environmental and social risks and impacts, please refer to the Project's Appraisal Environmental and Social Review Summary (ESRS).

LEGAL



Legal Covenants

Sections and Description

Section I.A.3(a) No later than sixty (60) days after the Effective Date, or any later date as agreed by the Bank, prepare a manual acceptable to the Bank (“Project Operational Manual” or “POM”), and immediately thereafter, ensure that the Project is implemented in accordance with the POM;

Conditions

Type	Citation	Description	Financing Source



I. STRATEGIC CONTEXT

A. Country Context

1. **The Second Identity and Targeting for Social Protection Project (P504398), in the amount of EUR 62.6 million (US\$70 million equivalent),** an Investment Project Financing (IPF) with Performance-Based Conditions (PBCs), will capitalize on the achievements of the first Identity and Targeting for Social Protection Project (P155198), which closed on June 30, 2024. The proposed project will allow the completion of the activities of this first project following the decision to prepare a new operation instead of an additional financing to better comply with the World Bank's Environmental and Social Framework (ESF) requirements¹. The operation will also continue supporting the improvement and expansion of the National Population Registry (NPR), the Social Registry (SR), and the National Registry Agency (NRA), including its operationalization, and improving the efficiency of the identification and targeting tools to tailor social services to individuals and households' needs and laying the foundations for an innovative and adaptive social protection system in Morocco.

2. **Morocco achieved substantial economic and development gains in the past two decades.** The Kingdom has made significant social and economic progress since 2000, with a significant acceleration in recent years, underpinned by ambitious social protection and health reforms. The process has been facilitated by political stability, large public investments, and institutional and sector reforms. Accelerated economic growth led to a significant increase in income (income doubled between 2000 and 2019), a sharp decline in the national poverty rate (extreme poverty was close to being eradicated in 2019, with a national poverty rate of 1.7 percent²), increased life expectancy, greater access to basic public services, including universal access to primary education, and significant public infrastructure development. The 2011 Constitution provided further reform impetus, including measures to make public spending more equal and expand the protection of citizens against several risks. Most petroleum price subsidies, which had largely benefited the better-off in society, were phased out between 2012 and 2015, one of the most ambitious reforms in the Middle East and North Africa region (MENA), resulting in a fiscal savings of about 4.5 percent of Gross Domestic Product (GDP)³.

3. **Morocco has undergone several overlapping shocks in recent years, and climate change is projected to significantly impact future economic growth and shared prosperity.** The COVID-19 pandemic led to the first recession in over two decades due to reduced economic activity, disrupted supply chains, and decreased demand for Moroccan goods and services. The 2022 inflationary terms-of-trade shock has led to wide fluctuations in GDP growth and even the slowdown of Morocco's economic recovery. Furthermore, climate-related shocks, primarily droughts, represent significant risks to the Moroccan economy. Rainfall shocks are estimated to account for almost 37 percent of the recent volatility of GDP growth in Morocco, while longer-term projections suggest that the reduction in water availability and the drop in crop yields due to climate change could reduce GDP by up to 6.5 percent in coming decades⁴.

4. **These consecutive shocks may threaten shared prosperity in Morocco and may exacerbate pre-existing vulnerabilities.** Final consumption expenditure per capita is roughly where it was in 2019; labor market inactivity rates continue to increase, particularly for women and youth. At 13.7 percent, unemployment reached a historical high in the first quarter of 2024. Furthermore, rainfed agricultural land covers 80 percent of the country's cultivated area, totaling

¹ The ESF applies to all IPF projects initiated after October 1, 2018. The first Identity and Targeting for Social Protection Project was approved in 2017 and was not aligned with the ESF.

² Official Haut-Commissariat au Plan (HCP) rate, based on the *Enquête Nationale sur les Sources de Revenus* (ENSR) 2019. The World Bank calculations based on data from the Household Consumption and Expenditures Survey 2013/14, HCP, and updated using quintile growth from ENSR 2019, indicate a 3 percent rate.

³ Boussemmane, 2017.

⁴ Morocco Country Climate and Development report, World Bank, October 2022.



about a third of the labor force. Successive years of drought led to significant job losses in agriculture (one-third of the labor force) and food price increases, which have affected poorer households disproportionately⁵. During 2023, more than 240,000 farmers requested the removal or suspension of their registration in the national agricultural register following a temporary or permanent interruption of their agricultural activity. Poor, vulnerable, and rural households are disproportionately suffering from the impact of the inflationary surge and risks related to climate shocks. An adaptive and better-targeted social protection system will constitute a more cost-effective tool to mitigate the impacts of these shocks.

B. Sectoral and Institutional Context

5. **During his speech to the nation in 2018, the King emphasized the need for a harmonized and integrated social protection system.** He highlighted the issues of fragmentation that hinder the efficiency of the social protection system and result in suboptimal returns on investment. The speech also marked a turning point towards the creation of a targeting system with the unified social registry at its heart, a process which was accelerated during the COVID-19 crisis as the experience with emergency cash transfers underscored both the urgency and feasibility of implementing this system. Law no. 72-18 of August 8, 2020, on the targeting of beneficiaries of social support programs and creating the NRA, established the NPR, the SR, and the NRA and was reinforced by three decrees detailing the implementation of these three mechanisms. Morocco has since expanded upon this transformative work, embarking on a comprehensive reform program for the whole social protection sector, among the most ambitious in the region. The reform strategy⁶ was announced in July 2020 during the Throne speech. The design of the reform capitalizes on Morocco's achievements in the development and implementation of the NPR and the SR, which are the bases of an integrated and adaptive social protection system. In April 2021, the royal orientations were translated into adopting the Social Protection Framework Law (Loi Cadre no. 09-21 of March 23, 2021).

6. **Morocco has made significant headway in implementing the social protection reform.** In December 2022, the previous health insurance scheme for the poor and vulnerable RAMED⁷ was replaced by a new non-contributory pillar of the mandatory health insurance regime (AMO⁸). This new non-contributory pillar, called AMO-TADAMON ("solidarity" in Arabic), harmonizes benefits and coverage parameters with AMO contributory pillars. Under this new scheme, the Government pays a monthly contribution of 189 Moroccan Dirhams (MAD) on behalf of poor and vulnerable households eligible for the program, up to 27.5 percent of the total population⁹. The annual budget allocated to this program is around US\$864 million, and its implementation framework utilizes cutting-edge technologies to enroll people and ensure data interoperability, reliability, and updateability. AMO-TADAMON is the first social protection program utilizing the SR scoring system based on a Proxy-Means Test formula. The new system is expected to improve the identification and targeting of the poor and vulnerable population. While this process will make health insurance more effective in reaching the poorest, it will be important to closely monitor implementation and build in a mechanism to evaluate targeting performance and inform modifications along the way.

7. **In December 2023, the Government launched the Direct Social Benefit (DSB) program with an annual budget of nearly 1.6 percent of GDP to cover up to 60 percent of the population, improve human capital, sustain growth, and enhance resiliency to shocks.** Initially, Morocco spent about 5 percent of its GDP on social protection programs. The social

⁵ Morocco Economic Monitor, World Bank summer 2024.

⁶ The reform strategy envisions gradually building and improving an integrated social protection system that protects people against potential risks by: (i) harmonizing and regrouping existing social protection programs to create more efficiency and effectiveness; (ii) progressively expanding the coverage of programs; and (iii) prioritizing and reforming contributory social protection programs.

⁷ *Régime d'assistance médicale*, regime of medical assistance for economically deprived individuals and families, established by Law No.6500 date October 3, 2002, Decree No.2-08-177 dated September 29, 2008, and order No. 836-08 dated September 29, 2008.

⁸ *Assurance maladie obligatoire*.

⁹ Decree No.2.22.923 dated November 30, 2022, related to the targeting threshold of the AMO-TADAMON program.



assistance system was at first hampered by complexity, fragmentation, and overlap. It includes a set of thirteen cash or in-kind transfer programs targeting poor and vulnerable households. While these programs represent only 12 percent of the total spending on social protection programs, more than two-thirds of this spending finances regressive consumer subsidies for liquefied petroleum Gas (LPG), sugar, and flour. Cash transfer programs and other social assistance are also implemented by different public institutions with sometimes similar objectives and overlapping beneficiaries. The DSB program aims to address these challenges. It is expected to serve the dual purpose of providing income support, thus reducing poverty and vulnerability among households most in need and advancing the human capital of the children covered, while buffering the impacts of climate change by providing financial assistance and services to households affected by shocks. The design of the DSB program capitalizes on the NPR and SR, which offer an efficient tool to harmonize social protection programs and proceed with the targeted identification and rollout of the DSB program.

8. **The NPR and SR are strategic registries laying out the foundation of the overall social protection reform.** The Ministry of Interior (MoI) has adopted a progressive and adaptable approach, making these two tools capable of evolving over time and according to needs. The registries have evolved towards a more ambitious version, aligning the NPR with good international practices, implementing a robust digital identification system, and towards a modern, adaptive, digital, and increasingly dynamic SR. The bolder vision aligns with the ten *Principles on Identification for Sustainable Development toward the Digital Age and its three Pillars of inclusion, design, and governance*¹⁰. It was sparked by exposure to good international practices facilitated by the World Bank, including high-level peer exchanges, the advice of the management consulting firm hired to define the strategy and the implementation plan for the NPR, and the decision to incorporate an identity platform that offers increased functionality. The platform embeds data protection by design and, by default features for enrollment, deduplication, and authentication. Initially, the NPR was envisaged to be created through a back-end reconciliation of multiple databases with biographic and biometric information. However, it was acknowledged that this approach could compromise the accuracy and inclusivity of the system, given the quality and coverage of these existing systems¹¹. Thus, the MoI adopted a new approach using fresh enrollment to reduce inaccuracies, ensure equal access across the population, and minimal data collection with biometric deduplication to achieve uniqueness within the system.

9. **The successful implementation of the NPR and the SR relies on strong technical and legal achievements.** Law no. 72-18 and the three implementing decrees on the NPR, the system's unique identifier called the Digital Civil and Social Identifier (DCSID), the SR, and the NRA, developed with the World Bank support, provide a solid legal and institutional framework to use the NPR-SR as a single-entry point to all existing and future social programs. In addition to providing a trusted and verifiable source of identity for onboarding into the SR, the NPR design incorporates services such as digital authentication and electronic "know-your-customer" (eKYC) services. The new services contribute to extending the usefulness of the system and establish the basis for a modern, digital platform for citizens and residents, regardless of legal status, to verify their identity in a remote and paperless form when accessing social services and benefits. The DCSID is already used across the main social programs in Morocco.

10. **Following the establishment of the legal framework, the MoI opted for a two-phased implementation comprised of a pilot phase before a general rollout.** The objective of this pilot was to identify areas for improvement and potential gaps before scaling up. The pilot phase was launched in October 2021 in Rabat. The SR aims to electronically process households' socioeconomic data by collecting, recording, archiving, and dynamically updating this information, as

¹⁰ See the Principles on Identification towards the Digital Age: <http://id4d.worldbank.org/principles>.

¹¹ For example, it was determined that these existing databases had inconsistent quality and data formats, including data in both Arabic and Latin alphabets, which was difficult to reconcile and would likely lead to substantial inaccuracies and data processing requirements. Combined with the fact that the existing system did not provide universal coverage across all age groups and demographics; by using the mixed data quality in the existing systems, the NPR ran the risk of propagating these inaccuracies and excluding a portion of the population. Furthermore, minimizing errors through demographic matching across these systems would require significant time and resources for manual processes and likely result in a less reliable NPR with more false exclusions and a longer response time in case of authentication.



needed and as received from the relying programs (e.g., AMO-TADAMON, AMO ACHAMIL¹², MINHATY¹³, DSB). It assigns a socioeconomic index, or score, to households based on their conditions, using a regulatory mathematical formula. Additionally, it creates nominal lists of households, sorted in ascending order by their socioeconomic index, including household members' IDs and limited relevant data, to guide programs when determining eligibility based on specific thresholds that each program sets out.

11. **The ongoing and progressive social protection reforms, coupled with the MoI's diligent efforts, have accelerated the NPR-SR implementation by encouraging the poor and vulnerable to enroll and thereby having their potential eligibility for social programs evaluated.** After the successful pilot phase, the MoI launched at the end of 2022, a strategy to accelerate the generalization of the NPR-SR, aligning it with the implementation schedule of the wider social protection reform. Nearly 1,600 Citizen Service Centers (CSCs) available across the Kingdom were mobilized and equipped to enroll people. The MoI has also deployed mobile units and satellite connection equipment to facilitate the enrollment of people living in isolated areas, seriously ill people, or people with disabilities. The NPR-SR team has prepared training materials that provide answers to frequently asked questions, as well as frequent incidents reported at the local level. The materials have been made available on a digital learning platform. The MoI has implemented several communication campaigns through media (TV and radio) and SMS to reach several million citizens, particularly those beneficiaries of existing social protection programs. The objective of these campaigns is to invite these populations to enroll in the NPR-SR (as registration is voluntary) while highlighting the interest and usefulness of such an approach to benefit from existing and new social programs and services.

12. **All these efforts led to the enrollment of nearly 50 percent of the total population in the NPR and more than 40 percent in the SR by December 2023, just two years after the launch of the pilot¹⁴.** It is important to note that women's enrollment is higher than men's. In addition, the interoperability platform plays a key role in ensuring rapid updating of identification data and assessment of citizens' living conditions.

13. **The main lessons learned have emerged from implementing the ongoing Social Protection reform and the first Identity and Targeting for Social Protection Project (P155198).** While the implementation of the new AMO scheme and the national rollout of the NPR and the SR makes the social protection system more effective in reaching the poorest and most vulnerable, it highlighted several challenges associated with the extension of social protection coverage and the implementation of social insurance for the poor and vulnerable workers including those working in the informal sector. Two years after the launch of the AMO reform, less than 15 percent of non-salaried workers are paying their contribution and benefit from coverage against health-related risks. Several categories of non-salaried workers, in particular farmers (which represent more than 33 percent of non-salaried workers), suffer from two patterns of irregularities in the flow of income: seasonal and annual cyclicity, which significantly affects their ability to pay. The annual income variation in agriculture is heavily weather-related and increasingly affected by climate shocks. An efficient and agile welfare evaluation and targeting system would increase the social protection system's capacity to identify poor and vulnerable workers who need support to maintain their coverage against different risks and improve their resilience while improving the Kingdom's general shock responsiveness. It will be important to closely monitor implementation and build in a mechanism that allows the evaluation of the targeting performance, not only for the poor and vulnerable population but also for the middle class. It is worth noting that the implementation of the first social protection project (P155198) contributed to empowering women and increasing their access to digital identification, as demonstrated by the fact that women represented about 50 percent of those who received a DCSID. This contributed to removing barriers to gender equality and paving the way

¹² The optional 'AMO ACHAMIL' scheme, which became effective in early January 2024 and included within the framework of law 60.22, allows any individual without paid employment, but capable of paying contributions to AMO to benefit from medical coverage.

¹³ 'Minhaty' is a grant program for students who are holders of a high school diploma (the baccalaureate) with either a national or international degree (<https://www.minhaty.ma/>)

¹⁴ SR data December 2023.



to greater women's social and economic participation.

C. Relevance to Higher Level Objectives

14. **The project is aligned with the strategic objectives of the World Bank Group, Morocco's Country Partnership Framework (CPF) (2019-2024), which was discussed by the Board of Executive Directors on February 19, 2019, and extended to Fiscal year (FY) 25 through the Performance and Learning Review (FY 19-FY25) on August 22, 2023.** More specifically, it is aligned with the CPF's second area of strategic focus, "strengthening human capital,"¹⁵ and one of its two cross-cutting themes, "digitalization." The project activities support an efficient and innovative tool to implement programs protecting and promoting human capital. It also strengthens the national social protection system to respond to future crises and improve shock-responsiveness. The project is also aligned with MENA enlarged strategy, contributing to strengthening resilience to shocks and renewing the social contract, and human capital. This operation will support increased access to social protection programs for the poor and vulnerable, specifically focusing on the design of more efficient identification and targeting tools that support the implementation of an adaptive social protection system. At the same time, by growing familiarity with digital platforms through the development of an inclusive and interoperable Digital Social Protection Delivery System (DSPDS), the project will facilitate continued access to services and benefits, thereby helping to improve the country and population's digital capacity and literacy.

15. **The expansion of coverage to households through digitalizing social services and programs delivery chain proposed by this operation will protect climate-vulnerable populations in rural, peri-urban, and remote areas and ensure that climate-related risks are mitigated.** Digitalization and the creation of a comprehensive DSPDS will not only improve the targeting of social protection programs but will also help to guarantee that the most vulnerable populations benefit from modernized social programs and are protected from climate-induced shocks through better use of data and digital technologies, emissions reduction, adaptation to a changing climate, and resilience building. The project will also contribute to improving disaster-response capabilities through the rapid identification of people impacted by climate shocks using an identification system with reliable information on the location (NPR) and living conditions (SR).

Paris Alignment

16. **The proposed operation is consistent with Morocco 2016 and its updated 2021 Nationally Determined Contribution (NDC)**¹⁶. Morocco updated its NDC on June 22, 2021, to revisit its objective to achieve a 45.5 percent reduction of its Greenhouse Gas (GHG) Emissions by 2023. These included mitigation targets for cement and phosphates sub-sectors, identifying more innovative solutions, and the required financing. The updated NDC is an important step towards a more ambitious climate target implementation as Morocco is also recognized as one of the few countries to be rated "1.5°C Paris Agreement Compatible." The country also relies on its National Climate Plan¹⁷ (NCP), the Sustainable Development Plan, and the National Climate Change and Biodiversity Commission to enhance adaptation. Morocco has also started preparing a long-term low-emission development strategy for 2025 and launched a National Disaster Risk Management (DRM) Strategy (2020-2030) in February 2021, led by the MoI. The DRM strategy outlines a comprehensive approach to managing disaster and climate-related risks.

¹⁵ The CPF is structured around three strategic focus areas: (A) Promoting Job Creation by the Private Sector; (B) Strengthening Human Capital; and (C) Supporting the Climate Transition. It also includes governance and citizen engagement as its foundational pillar and integrates three cross-cutting themes on gender, digital technology and territorial development.

¹⁶ <https://unfccc.int/NDCREG>.

¹⁷ The NCP was adopted in January 2022. It is the roadmap for 2020-2030. It consists of a concerted and inclusive framework to support adaptation planning and priority actions to strengthen the population and the territory's resilience to climate change.



17. **The project activities are aligned with NDC's adaptation¹⁸ and mitigation¹⁹ ambitions and, more specifically, with its low carbon emission target.** They will contribute to the country's overall mitigation target by promoting digital development in a decarbonized way and facilitating the transition to a circular economy by reducing paper consumption, social protection programs beneficiaries' travel, improving disaster capabilities and resilience, and reducing, reusing, and recycling of existing Information Technology (IT) equipment and technology. It is also aligned with the Morocco Country Climate and Development Report (CCDR), published by the World Bank in October 2022, namely the "decarbonizing the economy" priority area.

18. The proposed operation is aligned with the goals of the Paris Agreement on mitigation and adaptation:

- **Mitigation.** In compliance with the Digital Development Sector Note, all project activities can be considered Universally Aligned, as the IPF will solely finance software development and database implementation and no equipment such as IT and electronic infrastructure or data center. The project will support the implementation of DCSID and significantly reduce beneficiaries' travel for registration, recertification, and obtaining social services and programs. For example, through the DCSID, registration for DAAM, the cash transfer program for widows and women in vulnerable situations, which was replaced in December 2023 by the DSB program, no longer requires supporting documents. The initial registration required submitting eight (8) administrative documents at the start of 2023. Thanks to the NPR and SR features, registration in social protection programs can be made remotely and through a digital process. It is significantly simplified and requires a reduced amount of data since the information is now available via automatic data exchanges. The project will explore the following mitigation measures: (i) optimize the use of an information system requiring fewer resources, therefore supporting an energy-efficient system and management practices; and (ii) extend the lifecycle of information communication technology equipment.
- **Adaptation.** Morocco's climate hazards include water scarcity, drought, and floods. The project will support the design and implementation of a modern and adaptive social protection system. The NPR and the SR features will enhance the Government's capacity to quickly identify households affected by climate change shocks and establish mechanisms and services adapted to their needs to mitigate the negative impact of these shocks. Improving NPR coverage and data quality, particularly information on the Moroccan population and foreign residents, such as their addresses and residential areas, will allow rapid identification of the populations affected by climate shocks. Improving targeting mechanisms and data quality of household welfare, income, and living conditions will translate into an efficient and simple tool to target populations who have lost partially or totally their income following climatic hazards such as drought.

Gender

19. **The proposed project will empower women and increase their economic inclusion and resilience against different risks associated with global trends, including climate change and technological transition, through better access to a digital identification system and more efficient targeting tools for social protection programs.** It will also build on the ambitious target of the first operation to preserve the achievement in gender inclusion by maintaining the

¹⁸ Given the country's great vulnerability to the impacts of climate change, adaptation remains a priority. The cost of implementing adaptation programs in the most affected sectors (water, agriculture, fishing and aquaculture, forestry, health, and housing) is estimated at nearly US\$40 billion, as are the most vulnerable environments and ecosystems: oases, coastlines, and mountains.

¹⁹ Morocco's overall updated objective is a reduction in GHG emissions from its economy of 45.5 percent by 2030, including an unconditional objective of 18.3 percent. The mitigation scenario is based on thirty-four (34) unconditional measures and twenty-seven (27) measures conditional on external funding.



proportion of females to whom a DCSID has been attributed at 50 percent. As the experience has shown, better systems for targeting and identification are particularly beneficial for women and their families since unique digital identification remains a critical factor for gender equality and women's empowerment because it grows their ability to access Government benefits and services, such as financial and social protection services, increase their political participation and provides them with economic opportunities. It is aligned with the World Bank Group Gender Strategy (2024-2030) "Accelerate Gender Equality to End Poverty on a Livable Planet" and is consistent with its second strategic objective of *expanding and enabling economic opportunities* and its fourth and fifth outcomes *Greater ownership and use of economic assets and Wider access to and use of enabling services*. The operation is also in line with the regional emphasis on removing barriers to gender equality to increase women's social and economic participation. In addition, the objective of this operation will be to continue improving the targeting of women through social programs and their involvement in decision-making within the households as beneficiaries of social services, as well as their full participation in socio-economic activities to strengthen their inclusion and enhance their well-being. More specifically, the SR and the Case Management System—to be supported under this operation, will play a crucial role in developing integrated packages of support that address the needs and vulnerabilities of women, including through cash assistance, social care services, and economic inclusion programs.

Citizen Engagement

20. **This operation will adopt a participatory approach and strong engagement with the relevant project stakeholders, including the most vulnerable populations such as women (including divorced and widows), youth, the illiterate, the sick, people in remote areas, and people with disabilities.** It will raise awareness about this operation at the national and local levels to promote greater access to social services as substantiated by the social mitigation measures proposed under the Stakeholder Engagement Plan (SEP) to promote citizen engagement and transparency. The proposed mitigation measures will also ensure better inclusion of the identified vulnerable groups thanks to the inclusive communication and engagement strategies to be implemented throughout the life of the project as well as Mol's proposed grievance mechanism. Enrollment of the potentially excluded and isolated population will also be facilitated by the available CSCs, mobile units, and satellite connection and equipment. The objective of this operation aligns with an approach focused on improving existing systems and enhancing processes for more precise inclusion. This will be achieved by leveraging user experience, particularly through process evaluation and focus groups that will gather feedback from the target population, allowing them to actively participate in the improvement process and in reaching the project's goals. Moreover, these important measures will entail using all media of communication (including, without restriction, SMSs, national and local broadcast media, social media, and disclosure of information on the project on relevant websites). Enrollment of the potentially excluded and isolated population will therefore be facilitated by the same thought-through strategies to improve communication under this operation, which have been piloted and implemented since 2023 and proved to be effective in increasing stakeholder engagement and the enrolment rate of individuals in the NPR and SR thanks to improved access, provision of better support to vulnerable population and enhanced complaints handling and management.

II. PROJECT DESCRIPTION

A. Project Development Objective (PDO)



PDO Statement

21. The PDO is to support the expansion of the coverage of the Digital Civil and Social Identifier (DCSID) for the Moroccan population and foreign residents and the strengthening of the inclusion of NPR and SR — Including in rural and remote areas — to improve the targeting and access to social protection programs.

PDO Level Indicators

22. **The project aims to enhance the inclusivity and efficiency of Morocco's civil registration and social protection systems through the extension of the DCSID with appropriate mechanisms that respect data protection and privacy principles.** The Project Development Objective Indicators (PDOIs) will monitor the project's success in achieving broad and equitable coverage of the DCSID, as well as the operational readiness of the yet-to-be-operationalized NRA, which is pivotal for sustaining the initiative. Additionally, the project will improve the targeting of social protection programs, ensuring that aid effectively reaches the poorest and most vulnerable populations, and those living in rural, remote areas. These measures collectively ensure that the project not only modernizes enrollment in social protection programs but also promotes gender equity, institutional robustness, and climate mitigation. By reducing paper consumption, leveraging efficient technologies, and improving disaster response capabilities, the project contributes to Morocco's climate goals, enhancing resilience and sustainability while also growing the country and population's digital capacity and literacy.

23. The following PDOIs will be used to track progress toward achieving the PDO:

- (i) Population in the project area²⁰ to whom a DCSID has been attributed (of which at least 50 percent are female)
- (ii) Persons with disabilities in the project area to whom a DCSID has been attributed
- (iii) Beneficiaries of social protection programs
 - a. Number of Individuals registered in the SR in the project area with updated welfare scores
 - b. All beneficiaries of social protection programs in the project area have up-to-date information on benefits in the SR

B. Project Components

24. **The proposed project builds on the first Identity and Targeting for Social Protection project to improve the effectiveness of the NPR and SR.** It will also support the Government's strategy to implement an adaptive and dynamic social protection system. The project will have three components as follows: (a) Strengthening and extending coverage of the NPR and the operationalization of the NRA; (b) Expanding and enhancing the SR system; and (c) Project Management, Capacity Building, and Monitoring & Evaluation.

25. **The NPR and SR expansion and inclusion in rural and remote areas will significantly impact the identification and authentication processes of existing and future social protection programs.** Prior to the NPR and SR implementation, applicants were required to visit each agency managing a social protection program at least once a year and provide supporting documents for eligibility assessment during the initial enrollment or recertification. By the end of 2024, at least five (5) programs will be impacted by this change. One of the key objectives of this operation is to increase the number of social protection services utilizing these two registries to eight by 2028. The NPR DCSID and the SR interoperability

²⁰ The term "Project Area" means the Borrower's provinces/prefectures selected based on the implementation progress of the NPR and SR or on the population density, in rural and remote areas as listed in paragraph 46 of this document and in the Project Operational Manual (POM).



platform will enable citizens, for the first time in Morocco, to remotely submit their applications for social protection programs without supporting documents. The features of these two registries will allow digitalizing this process, eliminating the yearly increasing amount of paperwork as well as a yearly saving of 2,000 tons of carbon²¹. They will also contribute to reducing the distances traveled by heads of households to apply to social protection programs or update their data, resulting in an additional reduction of more than 25,000 tons of carbon each year²². The specified activities of sub-components 1.2 and 2.1, which aim to digitize identification and targeting for social protection programs, are critical in building resilience against the socio-economic impacts of climate change. By leveraging digital tools to enhance the accuracy and efficiency of identifying vulnerable populations, these systems can better adapt to climate-induced risks, guaranteeing that social protection programs are more responsive and effective in reaching those affected by environmental changes.

Component 1: Strengthening and extending coverage of the NPR and the operationalization of the NRA (US\$43 million)

26. **Component 1 will support the NPR national rollout as an innovative, paperless, and inclusive identification tool to facilitate access to social protection programs.** The NPR provides a means for accurately identifying and digitally authenticating individuals. It collects, registers, and stores biographic and biometric identity data and issues a DCSID on demand for the Moroccan population, including minors, newborns, and non-nationals living in Morocco. Obtaining a DCSID is part of the application for social protection programs and will be optional for the rest of the population. Furthermore, the NPR will provide reliable information on the citizens' residential location, improving the Government's ability to identify and reach individuals and households that might be adversely impacted by climate-related shocks quickly and efficiently, such as flooding, severe storms, and extreme heat. The NPR identification and authentication features can facilitate access to benefits and financial services, allowing vulnerable households, in particular women-headed households and those living in rural and remote areas, to recover more rapidly. In the long term, the NPR and the SR can also be instrumental in implementing and tracking sustainable development programs that aim to enhance the resilience of communities against recurrent environmental shocks. In addition, the NPR national rollout will enable social protection programs (and potentially other use cases) to transition to digital processes, minimizing paper-based procedures and the need for people to travel throughout the different phases of the delivery chain of social protection programs and services, thereby contributing to reducing the carbon footprint.

27. **The NRA operationalization will be essential to ensuring that both the initiative and project efforts are sustainable.** Furthermore, the NRA will play an important role in ensuring that the NPR and SR are perceived and associated by the population with access to assistance and social services. The project will support the NRA operationalization, including the transfer of capacities from the responsibilities of the MoI to the NRA, the elaboration and extension of the legal framework, and the establishment of governance agreements with programs and other actors that rely upon the NPR-SR.

28. **This component will provide technical and financial support to:** (i) strengthen the NPR systems (architecture, software, interoperability protocols, data collection/update, and authentication services and integration of the DCSID into the Management Information System (MIS) of several social programs/services); (ii) enroll the Moroccan population in the project area (nationals and non-national residents) into the NPR, in particular those in the rural and peri-urban areas

²¹ An estimate for a total of 40 million applications to the 4 largest programs in Morocco (DBS, AMO-TADAMON, MINHATY, AMO-ACHAMIL) would have required 205 million pieces of paper, i.e. a saving of 2,000 tons of carbon each year.

²² The average distance traveled by applicants to collect supporting documents and apply for each program depended on the number of centers/offices deployed in the field. Estimates of round-trip distances vary from 10 to 17 km per year for each program. An average of 11 million households applying for the various programs will have to travel more than 165 million km each year in the absence of NPR and SR.



and those vulnerable to climate shocks; (iii) attribute a reliable DCSID to enrolled population in the project area; (iv) strengthen individual and household address data quality; and (iv) operationalize the NRA.

29. **Activities under this component will be implemented through an IPF with disbursements against eligible expenditures for specific project activities.** Activities under sub-components 1.2 and 1.3 will use a results-based approach to be financed conditional on the satisfactory achievement of jointly agreed PBCs. Disbursements will reimburse expenditures made in the project's Eligible Expenditures Program (EEPs), as described in the Financial Management (FM) section. All procurable activities under this component, whether linked to the PBC or not, will be subject to the World Bank procurement regulations.

Sub-component 1.1: Enhancing the NPR systems (US\$13 million)

30. **This sub-component will finance the acquisition of goods and provision of advisory services to prepare and implement all processes to improve the NPR's information system.** This component will support the following activities: (i) assess the existing enrollment and data collection processes and their impact on access (in particular for the vulnerable population, including women and those in remote and rural areas) and the quality of identity data; (ii) improve the enrollment mechanisms and the attribution of a DCSID to the Moroccan population and foreign residents based on evidence-based approach and citizen feedback; (iii) maintain and improve the existing information in the NPR MIS; (iv) build institutional capacity to implement the NRA; and (v) design and develop an end-to-end Error, Fraud, and Corruption (EFC) monitoring system and EFC mitigation strategy to reduce its rate. The activities supported by this sub-component will thus allow improved access to the digital identification system for the vulnerable population, particularly women and those in rural and remote areas who are more likely to be affected by climatic shocks.

Sub-component 1.2: Enrollment, attribution of the DCSID, and updating of NPR data (US\$25 million)

31. **This sub-component will capitalize on the Government's achievements and the support provided through the first Identity and Targeting for Social Protection Project (P155198) to scale up the NPR enrollment and attribution of the DCSID in particular in rural and remote areas, in addition to updating and ensuring high data quality in the NPR.** It will also support the use of the NPR digital authentication features across social protection programs to improve their governance and efficiency.

32. **The NPR national rollout strategy aims to expand the system coverage to more than 60 percent of the total population which is aligned with the new DSB coverage target.** To achieve this goal, this sub-component will support the further modernization of the NPR and data exchange with the civil registry to capture birth information electronically and continue to increase the coverage of the Moroccan population and foreign residents (PBC no. 1). The modernization of civil registration is a key condition for the development and updating of the NPR. The national rollout has already been launched by equipping and upgrading the information systems of all the 2,200 Civil Registry Offices (*Bureau d'Etat Civil*, BEC) nationwide, some of which are in very isolated areas and require substantial investments in overall infrastructure, beyond the needs of new hardware and software. All new births in Morocco will then be attributed a DCSID, which will be printed on their birth certificates and communicated electronically to the NPR. At the same time, MoI's efforts will continue to enroll the Moroccan population and foreign residents. A DCSID will be assigned to the overall population included in the NPR after ensuring the reliability of the data and the uniqueness of every individual in the NPR repository based on the biometric information.

33. **Linking NPR to the civil registry will help to ensure the periodic seeding of new entrants (i.e., births) and exits (i.e., deaths) in the NPR and the wider identification ecosystem.** While initial attention appropriately focuses on ensuring



the capturing of births, the removal of deceased registrants is equally important to ensure sustained efficiency. Thus, all deaths will be automatically captured and communicated electronically to the NPR (PBC no. 2). This approach is aligned with international good practices, whereby the NPR would be more widely used to safeguard the uniqueness of individuals. The civil registry is used as the basis to capture more traditional identity attributes. Doing so frees the civil registry to focus on its principal role and service of documenting—and collecting—the occurrence of life events (e.g., birth, death).

34. **The NPR provides a reliable digital authentication system based on the DCSID and an efficient Know Your Customer (KYC) process.** This sub-component will also support the use of this NPR feature across social protection programs and services (PBC no. 3). The NPR feature will enable seamless integration across various programs, allowing for a more comprehensive and coordinated approach to social protection. This activity will then facilitate rapid response mechanisms during economic and climatic shocks, ensuring that benefits and support are delivered promptly to those most affected. This not only improves the resilience of vulnerable populations but also enhances the overall effectiveness and efficiency of social protection systems. In addition, the NPR authentication tool will promote the implementation of a paperless system and significantly reduce the administrative costs of the social protection programs. It will also reduce errors and fraud and improve the governance of the social protection system in Morocco.

Table 1. Sub-component 1.2 PBCs

FY 25	FY 26	FY 27	FY 28	FY 29
PBC1. Population to which a DCSID has been attributed				
PBC1.1. The flow of newborns in the project area has systematically obtained a DCSID through the DCSID generator of the NPR and have their DCSID printed on their birth certificates.	PBC1.2. A DCSID has been attributed to 18 million individuals in the project area	PBC1.3. A DCSID has been attributed to 20 million individuals in the project area	PBC1.4. A DCSID has been attributed to 21 million individuals in the project area	
US\$3 million	US\$4 million²³	US\$4 million	US\$2 million	
PBC2. Number of deceased individuals captured in the NPR				
PBC2.1. An exchange system to automatically capture the flow of deceased individuals in the NPR has been established.				PBC2.2. Among those individuals in the project area enrolled in the NPR, 100 percent of deceased individuals are automatically captured in the NPR
US\$3 million				US\$3 million
PBC3. Digital authentication in social protection programs/registries through the NPR DCSID				
	PBC3.1. Six (6) social protection programs/registries have integrated the DCSID into their authentication process		PBC3.2. Eight (8) social protection programs/registries have integrated the DCSID into their authentication process	

²³ From a baseline of 16, 18, and 20 million individuals, the current allocations to PBCs 1.2, 1.3 and 1.4 will be scalable to finance an additional US\$1 million for each 500 thousand individuals in the project area to which a DCSID has been attributed till the total allocation of US\$10 million to the said PBCs is disbursed, namely US\$4 million to PBC 1.2, US\$4 million to PBC 1.3 and US\$2 million for PBC 1.4. The total allocation to be disbursed for CBP 1 is US\$ 13 million.



	US\$3 million ²⁴		US\$3 million	
--	-----------------------------	--	---------------	--

Sub-component 1.3: Operationalization of the NRA (US\$5 Million)

35. **This sub-component will support the Government in implementing an institutional and technical process to operationalize the NRA, the authority created to manage the NPR and the SR and regulate their use.** The NPR and the SR implementation, maintenance, and updating of and the process of attributing the DCSID to the population requires the establishment of a central institution with a clear, sustained, and independent mandate. Given the intended cross-sectoral NPR application, it is important that the authority be perceived as institutionally independent. It is good international practice to establish a central, national body with transversal applicability. The NRA will be tasked with coordinating, among others, identity verification, credential issuance, and identity authentication and welfare scoring, while guaranteeing high standards of data protection by design and by default, and data privacy and confidentiality. The agency's role will also entail implementing all necessary procedures to ensure optimal SR data quality and reliability and secure data exchange to verify citizens' eligibility for social protection programs at the right time. This approach ensures (i) the NPR's autonomy, the agility of its management, and its potential position to provide 'identity attribution' and authentication services to the entire population, thereby creating a public good, a Digital Public Infrastructure (DPI), and a DSPDS that other services might rely upon, and (ii) that the implementation and the development of the existing legal framework introduce sufficient robust safeguards. This sub-component will support the continued integration and application of national data protection standards and procedures, with due consideration for ever-evolving good international practices to warrant good governance of the agency and the broader ecosystem.

Table 2. Sub-component 1.3 PBCs

FY 26	FY 27
PBC4. NRA operationalization	
PBC4.1. NRA is operational, with the appointment and recruitment of key NRA staff.	PBC4.2 (i) operating procedures and key operational documents defined in the PO have been approved; and (ii) the NRA is managing both the NPR and the SR, including registration drives, identity verification processes, authentication services of the NPR, information gathering for scoring, and management and data sharing of the SR.
US\$3 million	US\$2 million

Component 2: Expanding and enhancing the SR System (US\$23 million)

36. **The activities of this component will support the expansion and strengthening of the SR system to improve social inclusion, control and data quality, security, and privacy.** The strengthening of the SR system will be guided by international good practices tailored to the country's specificities towards pushing the social protection system into a modern, adaptive, and digital system. Through its digital enrolment process and interoperability platform, the SR promotes the implementation of an on-demand social protection system. It is designed to be flexible and responsive to changing circumstances, such as those arising from climate-related shocks or economic crises. It will allow real-time collection, updating, and retrieval of data on individuals and households. In addition, the integration of feedback on beneficiaries from social protection programs into the SR will help in identifying coverage gaps in the social protection system and identifying the vulnerable population lacking access to social services. This is particularly important for

²⁴ From a baseline of 4 and 6 social protection programs/registries, the current allocations of US\$3 million to each PBC 3.1. and 3.2 will be scalable to finance an additional US\$1.5 million for each additional program/registry having integrated the DCSID into their authentication process till the total allocation of US\$3 million to the PBC 3.1 is exhausted and an additional US\$1.5 million for each additional program/registry having integrated the DCSID into their authentication process till the total allocation of US\$3 million to PBC 3.2 is disbursed.



ensuring that vulnerable groups, such as people with disabilities and women, are not left out of the social protection programs. The feedback on beneficiaries will also facilitate a more coordinated approach to service delivery by identifying overlaps and opportunities for synergies across the social protection system. The SR will, therefore, become an instrumental tool to support adaptive risk management by providing real-time data on the changing socioeconomic conditions of individuals and households following a climate-related shock. This information can be used to adjust social protection programs and allocate resources based on the evolving needs of the affected population.

37. **The proposed activities will entail:** (i) maintaining and strengthening the SR systems (architecture, software, interoperability protocols, data collection/control/update, monitoring, and grievances); (ii) expanding enrollment of households in selected vulnerable areas, in particular, those in the rural and peri-urban areas and those in areas that are vulnerable to climate shocks; (iii) strengthening the functionalities and establishing the processes of certain aspects of the delivery chain (outreach, intake and registration, and assessment of needs and conditions) that will improve targeting performance of user programs; (iv) improving data quality process, security, and privacy; and (v) laying the foundations of a case management system. Moreover, as more user programs rely on the SR, this component will improve the identification of potential beneficiaries and assess and adjust the current welfare ranking system. These improvements aim to optimize the targeting performance of user programs that utilize a monetary poverty-based welfare ranking system for determining eligibility.

Sub-component 2.1: Strengthening of the SR inclusion and information systems (US\$5 million)

38. **This sub-component will finance the acquisition of services and software to maintain and enhance the information system and revise the selected delivery chain process to improve the SR's systems.** The activities to be carried out under this sub-component and to be financed are: (i) conduct a process evaluation of the current SR inclusion system, including communications activities, outreach, intake, and registration process, assessment of needs and conditions, and of selected social protection programs (including data exchange with SR and enrollment) which are using the SR as an entry point; (ii) develop improved communication and outreach procedures associated with household identification, and intake and registration in the SR; (iii) revise procedures and protocols to update information in the SR (from administrative data sources or through recertification of registered households) according to the Manual of Procedures (MOP); (iv) maintain existing SR's systems, acquire software licenses and/or new software, as well as software development to support data quality, privacy, and data security activities; (v) continuously assess data quality, including the targeting accuracy of user programs; (vi) prepare and implement communication campaigns and citizen engagement mechanisms to effectively convey information, gather feedback, and enhance public participation; (vii) build institutional capacity to expand and improve the SR; and (viii) design and develop an end-to-end EFC monitoring system. The communication campaign will also focus on outreach activities designed to address barriers to the vulnerable population, including women's inclusion in the NPR and SR, especially in rural and remote areas, through better access, provision of guidance, and clarification on social program targeting and eligibility criteria.

39. **The SR systems can provide relevant information on households, their composition, and their specific needs. This subcomponent will support the analysis and design of a case management system that capitalizes on this information and relies on a citizen-centered and goal-oriented process to assess an individual's and household's need for specific services and improve access to these services.** The SR can also provide insights into coverage gaps within existing programs and services by identifying underserved populations and areas where current initiatives fall short. It enables policymakers to target these deficiencies more effectively. This data-driven approach guarantees better alignment of future policies with the community's needs, leading to a more equitable and efficient resource allocation. Furthermore, addressing these gaps can improve overall program effectiveness and enhance service delivery by directly addressing areas of greatest need. The Case Management System will also support the government's efforts to further improve the



coordination and harmonization of social protection programs, identify gaps, redesign delivery processes and set performance metrics. It provides an effective tool for the design and implementation of an integrated support package, including cash transfers, social services, and economic inclusion program (cash plus²⁵).

Sub-component 2.2: Quality of the SR data (US\$18 million)

40. **This sub-component will leverage the Government’s accomplishments in the SR national rollout to improve current and new social protection programs.** Investing in the system’s improved data quality and more efficient processes optimizes the program’s performance and effectiveness.

41. **This sub-component will improve the system’s accessibility by identifying and addressing potential shortcomings during the ongoing rollout through process evaluations.** Systematically analyzing user interactions, feedback, and operational challenges will pinpoint areas where the system may fall short. This proactive approach will ensure that the project is implemented according to the MOP and that the system is more user-friendly, inclusive, and responsive to the users’ needs. Ultimately, the process evaluation findings will contribute to a more equitable and effective service delivery, ensuring all stakeholders can access and benefit from the system’s offerings. As most social protection programs and services are inherently household or family-level interventions, this sub-component will also contribute to implementing mechanisms to better identify and update the household composition and family cluster to further improve the MOP and the performance of social protection programs.

42. **The proposed activities will also support the in-depth evaluation of the SR data quality and the technical work to improve process implementation and redesign (PBC No. 5).** The analytical work will entail assessing the reliability of the data cross-checking system with administrative files used to validate the information declared by households when registering in the SR. This analytical work will also appraise the current welfare ranking mechanism using SR data and the statistical office national income and expenditure household surveys.

43. **Sub-component 2.2 will also contribute to designing and implementing an improved SR system.** Through a selected process evaluation that focuses on the social protection program’s enrollment, and in combination with the assessment of SR data quality exercise, the MoI will be able to incorporate lessons in the design of the second planned version of the SR system and develop a strategy to reduce potential exclusion and inclusion errors (PBC No. 6). The planned analytical work would explore a new methodology to predict households’ welfare thanks to the most recent information on household consumption and household surveys or administrative files income data. Proactive management, analytical work, and World Bank technical assistance will continually improve the implementation of the SR as an entry point of social protection programs in Morocco. This agile approach will make the system more efficient with each iteration.

Table 3. Sub-component 2.2 PBCs

FY 25	FY 26	FY 27	FY 28	FY 29
PBC5. Improve the enrollment process and household identification in the SR				
PBC5.1 The SR procedures manual, including the strategy for updating the SR data/scores and the re-certification of households, is	PBC5.2 The SR Process evaluation is prepared and validated by the Interministerial Steering Committee (IMSC) or any		PBC5.3 The SR Interoperability system is extended to marriages and divorces.	

²⁵ Traditional Cash transfer programs provide only monetary benefit while a cash plus program allows to integrate additional services to support the improvement of human capital outcomes. Based on reliable information on beneficiaries needs, these services often include health and nutrition information sessions, social and behavioral change, and linkages to other sectors such as education, aiming to address broader constraints and boost the overall impact of cash benefits.



developed and validated to be used by the SR as described in the POM	other equivalent body, as described in the POM.			
US\$3 million	US\$3 million		US\$3 million	
PBC6. Improve the SR targeting performance				
	PBC6.1 An update of the questionnaire and the scoring formula has been validated by the IMSC or any other equivalent body as described in the POM after testing them on a representative sample of beneficiaries of AMO-TADAMON and DSB.	PBC6.2 A study on the effectiveness and reliability of income data and their collection in the SR through administrative files is completed and validated by the IMSC or any other equivalent body as described in the POM.		PBC6.3. The new scoring system is implemented in the SR and taken into consideration for the recertification of enrolled households and the registration of new households
	US\$3 million	US\$3 million		US\$3 million

Component 3: Project Management, Capacity Building, and Monitoring and Evaluation (ME) (US\$3.825 million)

44. **This component will support Mol's strategy to strengthen the ecosystem around the NPR and the SR and warrant PDO sustainability.** It will finance the activities for the establishment of the Center of Excellence to support the sustainability and enrichment of the NPR platform to develop good skills and promote management while guaranteeing the continuous evolution of the system in Morocco and in other countries using the same technology.

C. Project Area

45. The project aims to support the strengthening of the NPR and SR and the extension of their coverage through an approach focused on the inclusion of vulnerable populations, particularly those in rural and remote areas, to ensure equitable access to social programs and services. The project will cover selected provinces/prefectures based on the implementation progress of the NPR and SR and the population density in rural and remote areas. Thanks to this approach, the targeted beneficiaries will have access to a reliable and inclusive identification and targeting service, guaranteeing their identification and their potential eligibility for available social protection programs. Based on the selection criteria, the project will cover the following fifty-four (54) provinces/prefectures: Agadir-Ida -Ou-Tanane; Al Haouz, Al Hoceima, Azilal, Béni Mellal, Benslimane, Berkane, Berrechid, Casablanca, Chefchaouen, Chtouka-Ait Baha, Driouch, El Hajeb, El Jadida, Errachidia, Essaouira, Fahs-Anjra, Fès, Guelmim, Guercif, Ifrane, Inezgane-Ait Melloul, Jerada, Kénitra, Khémisset, Khénifra, Khouribga, Larache, Marrakech, M'Diq-Fnideq, Médiouna, Meknès, Midelt, Mohammadia, Nador, Nouaceur, Ouarzazate, Ouezzane, Oujda-Angad, Rabat, Rehamna, Safi, Salé, Sefrou, Settat, Sidi Slimane, Skhirate-Témara, Tanger-Assilah, Tan-Tan, Taourirt, Taroudannt, Tétouan, Tinghir, and Tiznit.

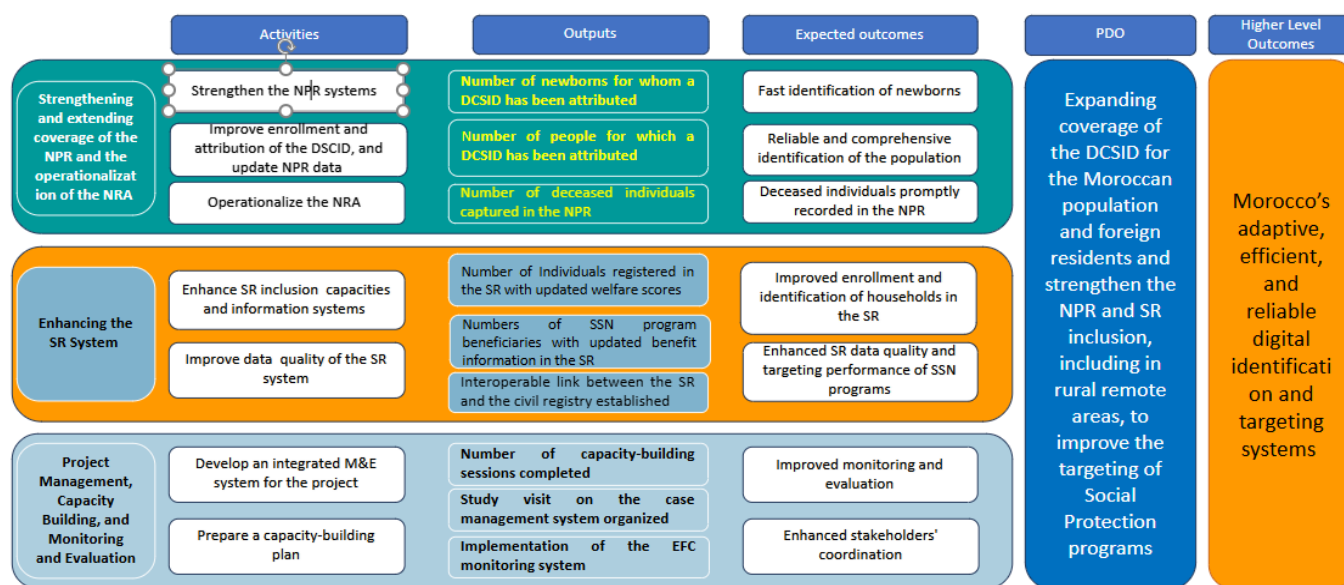
D. Project Beneficiaries

46. **The project's direct beneficiaries include:** (a) persons in the project area who will receive a DCSID that will simplify many administrative processes related to identity authentication for social protection programs and services; (b) most disadvantaged segments of the population who will have more access to identity registration and social protection programs, including youth, women, and people who are seriously ill, living in isolated areas or persons with disabilities; (c) program administrators who will benefit from an enhanced ability to monitor performance, identify potential beneficiaries for social programs, formulate coherent social policies, and foster coordination and information exchange with other sector ministries and social programs; and (d) the public administration which will improve governance,



efficiency, and equity of social spending while reducing targeting errors, leakages, and fraud. The enhancement of these identity and targeting systems will particularly benefit women.

E. Results Chain



F. Rationale for Bank Involvement and Role of Partners

47. Since 2021, Morocco has launched a comprehensive social protection reform, building on a robust foundation established through the implementation of a strong targeting and identification system. The design of the system was initiated in 2017 with support from the World Bank and became operational in 2022. Currently, the NPR covers around 50 percent of the population, while the SR covers more than 48 percent.

48. It is crucial to continue supporting the expansion of these registries and improve their quality for better targeting. Morocco is also moving toward harmonizing its social programs using this same targeting system. The World Bank is well-positioned to support these efforts, given its historical involvement in establishing this system through the first Identity and Targeting for Social Protection Project (P155198) and accompanying technical work. Additionally, the World Bank is supporting the social protection reform through the Strengthening Human Capital for Resilient Morocco Development Project Financing series (P176937, P178382 and P507248). Furthermore, the World Bank is supporting the harmonization of social programs and cash transfers, as well as the implementation of AMO-TADOMON and the disability evaluation system through the Morocco COVID-19 Social Protection Emergency Response Project (P172809). This engagement will continue to enhance the foundations necessary for the Family Allowance program, health insurance, pension, and the modernization of the social protection system.

49. The World Bank's comparative advantage is to have supported the implementation of similar systems in various countries worldwide. Its extensive experience in developing adaptive social protection systems contributes to improving human capital indicators and reducing poverty while facilitating mutual learning among countries.



50. **By supporting this operation, the World Bank will maintain its central role and involvement in Morocco's crucial reform program in the medium and long term.** This initiative will enhance access to social programs for the population, focusing specifically on the design of more efficient identification and targeting tools, thereby supporting the development of an adaptive social protection system.

51. **The European Union (EU) is also collaborating with Morocco's Mol on the communication aspects of the identification and targeting system and the first version of the fraud management system.** The EU engagement complements the World Bank's efforts and will be strengthened with regular meetings to ensure coordination and capitalization of efforts.

G. Lessons Learned and Reflected in the Project Design

52. **The main lessons learned are emerging from the implementation of the first Identity and Targeting for Social Protection Project (P155198) and the ongoing social protection reform.** The implementation of robust and sustainable NPR and SR relies on a long-term commitment and requires acknowledging that institutional building involves a lengthy process. Building robust NPR and SR systems and putting in place procedures and processes for constant updating and improvements take time and call for programmatic approaches and longer-term commitment. Moreover, putting in place a new institution, such as establishing a new agency to manage the NPR and SR, while establishing and rolling out these systems at the same time is challenging. The NPR and SR have rapidly expanded over a short period due to enormous demand. This rapid expansion has strained the government's and the Mol's capacity to take steps in operationalizing the NRA. Operationalizing the NRA is seen as a logical next step toward developing the identification and eligibility determination architecture for Social Protection since the NPR and SR are well-established and functioning.

53. **Communication, outreach, and proximity to citizens are essential in deploying foundational systems such as the NPR and SR.** The Mol implemented extensive outreach and communication campaigns, which were essential to the rapid expansion of the NPR and SR. In addition, deploying 1,600 CSCs and using mobile units and satellite connection equipment to enable the enrollment of people living in isolated areas, people with disabilities, and those with restricted mobility, helped ensure proximity to the target populations. Moreover, the Mol strategy includes an agile evaluation and regular improvement of procedures and processes to support beneficiary communication, identification and targeting, interoperability, and data quality. Continuously investing in improvements to increase the trust of the population in the NPR and SR systems is paramount. While the demand for registration in the NPR and SR has been high, some strata of the population, such as workers in the informal sector, are wary of providing their information to the government due to perceived risks of making them susceptible to taxation.

54. **Coordination with the project's stakeholders was essential during the design, piloting and launching of the implementation of the NPR and SR to adapt the project to the context (including COVID-19 impact) and the social protection reform needs.** The IMSC was instrumental in facilitating timely strategic and technical decisions on the NPR and SR, as well as facilitating collaboration across ministries, agencies, and other stakeholders involved. Investments in the NPR and SR promoted broader social policy reforms by enabling the necessary conditions and tools to reform and consolidate existing programs, remove regressive and inefficient subsidies, and roll out new programs. The NPR and SR expansion led the government to introduce the flagship DSB, with the aim to cover 60 percent of the population, promote human capital accumulation, and increase resilience to shocks. Collaboration and exposure to international experience are key to assuring quality and supporting continued investments in the systems. Developing systematic approaches to building the capacity of human resources both at central and field levels is equally important.

55. **Guarantee data privacy and security are essential to build a reliable digital identification and stakeholder's**



trust. The Mol adopted a privacy-by-design approach in designing and implementing the NPR-SR. Efforts to guarantee data privacy and protection were deployed to ensure the application of national rules (Law 09-08), best practices and the adoption of system improvement to adjust to changing regulations at the national and international levels.

III. IMPLEMENTATION ARRANGEMENTS

A. Institutional and Implementation Arrangements

56. **Implementation arrangements for the proposed project will be fully streamlined into the existing structures responsible for the implementation of the first Identity and Targeting for Social Protection Project (P155198).** The Mol will be responsible for project implementation through (a) an IMSC, (b) a PMU Director, and (c) a PMU. During the preparation and implementation of the first Identity and Targeting for Social Protection project, the IMSC was created and maintained to ensure coordination between the different stakeholders and approval of strategic decisions related to the design and implementation of the NPR and SR. The PMU was established pursuant to Decision No. 6450, dated September 8, 2016.

57. **IMSC.** Given the importance of the NRP and the SR and their impact on different social protection programs, a high-level IMSC was established pursuant to the Inter-ministerial agreement for the implementation of the SR, dated September 16, 2016. The IMSC was maintained during the life of the project and met frequently. The IMSC is headed by the Mol Wali Secretary General. Its composition was adapted throughout the project to ensure the involvement of all relevant ministries and agencies. Currently, it comprises, among others, Secretary Generals from the following ministries: the Mol, the Ministry of Economy and Finance (MEF), and HCP as well as the administrators of the main social programs. The agreement specifies the terms of reference for the IMSC, whose role is to: (a) ensure consistency and alignment of project activities with sectoral policies; (b) review and validate technical, institutional, and regulatory proposals for the implementation of the project; (c) validate annual programs and monitor their progress as well as timely implementation of project activities; (d) examine current status of the project implementation to assess progress made; (e) assess implementation challenges, take measures for effective project implementation, consider appropriate solutions, and make adjustments where necessary; (f) take all the necessary actions to facilitate the implementation of activities and ensure effective implementation of the project; and (g) oversee the institutional communication of the project.

58. **PMU Director.** The PMU Director is the World Bank's direct counterpart. His/her main responsibilities entail: (i) validating the terms of reference and general and progress reports; (ii) ensuring the quality and the achievement of expected project results; (iii) promoting the project; and (iv) supporting communication on the project.

59. **PMU.** A PMU to support the project implementation was established pursuant to Decision No. 6450, dated September 8, 2016, issued by Mol. The PMU is managed by a coordinator in charge of the overall coordination of the project activities and daily management, including all fiduciary, monitoring, and reporting aspects. The coordinator reports to the PMU Director and is responsible for the coordination across projects. The PMU is composed of civil servants from various Mol Departments. One PMU project manager oversees the development of the NPR, while the other one oversees the SR development. Both SR and NPR project managers and their teams manage the development of both information systems under the supervision of the Directorate of Information Systems and Telecommunication (DIST). The implementation of the NPR and the SR will be managed by the DIST under the supervision of the Mol General Secretariat until the NRA is operational. The NRA is expected to assume these responsibilities once operational.



60. **The implementation support will be provided by the World Bank throughout the project's lifetime.** Support will include regular supervision missions and a detailed mid-term review mission about two years following project effectiveness. The mid-term review mission will evaluate progress toward achieving the PDO and the main result indicators and propose adjustments as needed.

B. Results M&E Arrangements

61. **The PMU will be responsible for the M&E of the overall progress toward achieving the project's results, ensuring timely collection, provision, data monitoring, and verification of documents for the World Bank.** The implementation of the emergency cash transfer program, the vaccination campaign during the COVID-19 pandemic, and the launch and implementation of the NPR and the SR contributed to strengthening the PMU capacities. The PMU, led by the MoI, will coordinate this effort with the technical teams overseeing each activity to accelerate the SR and NPR national rollout, scheduling site inspections, and preparing dashboards and progress reports. The PMU will further improve the M&E system to develop a comprehensive tool and foster evidence-based policymaking. During implementation, the World Bank will provide the PMU with methodological and technical guidance to establish a comprehensive process evaluation and performance assessment of the developed tools.

C. Sustainability

62. **The leadership and ownership at the highest levels of government were critical to the success of putting in place and rolling out the NPR and SR in Morocco.** The King's annual speeches of 2018 and 2020, where he highlighted the issues of fragmentation that hindered the efficiency of the social protection system and resulted in suboptimal returns on investment, played a pivotal role in the creation of a social protection system with the unified social registry at its heart, a process which was accelerated during the COVID-19 crisis as the experience with emergency cash transfers underscored both the urgency and feasibility of implementing this system. Putting in place an adequate legal framework for the NPR and the SR implementation took time, but it was essential to their successful operationalization and sustainability. The legal framework helped to ensure that NPR-SR serves as a single entry point to all existing and future social protection programs and services.

IV. PROJECT APPRAISAL SUMMARY

A. Technical, Economic and Financial Analysis (if applicable)

63. **Morocco's historically fragmented social protection system witnessed a transformative shift in the last 3 years.** The fragmented social protection system comprised about eighty (80) overlapping programs and services with modest generosity and significant coverage gaps. Notably, it lacked a cash transfer program that would adequately support the poor and vulnerable households. Morocco spends about 5.8 percent of its GDP on social protection programs, which include 13 cash or in-kind transfer programs. In 2023, while these programs represent only 12 percent of the total spending on social protection programs, about 60 percent of this spending finances regressive consumer subsidies for LPG, sugar, and flour. Over the past couple of years, the GoM has launched a comprehensive and ambitious reform program of the social protection system. The reform strategy envisions gradually building and improving an integrated social protection system that protects people against potential risks by: (i) harmonizing and regrouping existing social protection programs to create a more efficient and effective system; (ii) progressively expanding the program coverage; and (iii) prioritizing and reforming contributory social protection programs.



64. **The design and implementation of this reform capitalizes on Morocco's strengths with remarkable progress in the implementation of building blocks of a modern safety net system, namely the NPR and the SR.** These two (2) registries offer an efficient tool to harmonize the social protection programs and proceed with the targeted expansion of programs and services toward the implementation of an adaptive and efficient social protection system. The NPR and the SR also contribute to improving the efficiency of expenditures on social protection programs and coordination between contributory and noncontributory social protection schemas. The SR becomes the single entry point for all revised or new social protection programs. As of June 2024, four (4) social protection programs (AMO-TADAMON, AMO ACHAMIL, MINHATY, and DSB) adopted the NPR and the SR features to identify beneficiaries. Their total spending exceeds 3 percent of GDP and represents more than half of the budget allocated to social programs and services. The two most important programs are:

- **AMO-TADAMON:** In December 2022, the Government launched the implementation of the new noncontributory health insurance program AMO-TADAMON to replace the RAMED program. Within this new program, the government pays the premia of poor and vulnerable households eligible for AMO-TADAMON, up to 27.5 percent of the population. The AMO-TADAMON program stands out for its NPR and SR identification and targeting features which improve the accurate identification of vulnerable populations. Each year, the government allocates about 0.8 percent of GDP to this program.
- **DSB:** In December 2023, the government launched the new DSB program, and its associated law and implementing decrees were published in the National Gazette. This new integrated cash transfer program aims to harmonize existing cash or in-kind transfer programs and allows to expand the coverage to children aged 0 to 6, those beyond middle school age up to 21, children with disabilities, and poor and vulnerable families without children. The program covers up to 60 percent of the total population and provides generous benefits with top-ups for vulnerable populations. The program has an objective of reducing poverty and improving human capital accumulation with linkages with education and health services. The program is based on the NPR and the SR to identify beneficiaries. The budget allocated to this program represents around 2 percent of GDP.

65. **The NPR and the SR are supporting the ongoing social protection reform and progress towards universal coverage through an adaptive social protection system.** In addition to contributing to the development of a “national public good” and the creation of both DPI and DSPDS, the proposed project will:

- **Reduce costs related to identity verification among social protection programs.** The activities undertaken by the project will facilitate current identity verification processes while reducing transaction costs associated with the identification of documents currently used by citizens as proof of their identity. A modernized/digital and paperless civil registry will reduce the costs associated with transportation and the issuance of paper documents born by citizens.
- **Promote savings due to errors, leakages, double dipping, and fraud.** The actions supported under this project will contribute to improving the NPR and SR systems and processes to reduce leakage, double dipping, and fraud.
- **Reduce the cost of target beneficiaries among social protection programs.** Estimates based on international experiences (World Bank, 2014) indicate that targeting potential beneficiaries of safety nets can account for 25 to 75 percent of all administrative costs related to the implementation of social programs. The adoption of the SR as an entry point for an increasing number of social protection programs will contribute to consolidating the administrative processes linked to registration and targeting. The data on applicants, the composition of their households, and their living conditions is collected once and in a harmonized manner at the SR level. The interoperability platform of the SR simplifies the process of collecting and updating households' data.



- **Foster a more progressive allocation of social expenditures.** The harmonization and the updating of targeting processes across programs will decrease the inclusion and exclusion of errors, thus making spending on social protection programs more progressive and effective.
- **Promote social inclusion and an adaptive social protection system.** The Project activities will support the Mol strategy to further increase the SR coverage, which will not be limited to the poor and vulnerable population. The SR will also cover the middle class, which can be impacted by different shocks, including climate shocks. Thus, the SR can constitute a reliable identification and prioritization system to implement emergency and crisis response programs.

66. **The SR scoring formula is based on information that could be partly verified using existing government or private databases (e.g., utilities) to increase accuracy, accuracy, adaptability, and beneficiaries' accessibility.** Procedures will be implemented, with appropriate underlying legal instruments, so that individuals no longer eligible to receive benefits are not exited in an over-hasty manner and given appropriate notice. The project will also support the elaboration of procedures ensuring that individuals registering for different programs understand data-sharing arrangements and their implications.

B. Fiduciary

FM

67. **The project FM assessment was carried out in accordance with the World Bank Policy and Directive on World Bank Procedures for the Preparation of IPFs No. OPS5.03-PROC.257 dated July 16, 2024, and the Bank Guidance "Investment Project Financing with Performance-based Conditions" No. OPS5.03-GUID.155, dated January 29, 2020, to evaluate the adequacy of FM arrangements for the implementation of the project.** The assessment covered the PMU within the Mol, created during the preparation of the first Identity and Targeting for Social Protection Project (P155198), which closed in June 2024. The entity has acceptable FM systems, effective FM tools, and adequate staffing arrangements in place to manage the new project funds. The proposed FM arrangements for the new project will be based on the mechanisms established under the closed project (P155198), relying on the country's public financial management deemed acceptable to the World Bank. All financial transactions by the Mol will be subject to prior reviews and approvals by the Directorate of Administrative Affairs (*Direction des Affaires Administratives* –DAA) and the Ministerial Treasurer of the Mol.

68. **The PMU and the DAA within the Mol are familiar with the World Bank FM procedures and requirements and will continue to be the World Bank FM focal point.** The FM performance of the first Identity and Targeting for Social Protection Project (P155198) was rated satisfactory, with a moderate overall FM risk following the last implementation support mission. The DAA will have fiduciary responsibility for financial reporting and external audits. The PMU is required to submit annual work plans and budgets by November 30th and unaudited Interim Financial Reports (IFRs) within 45 days after each semester. Also, audit reports of the annual financial statements of the project will be developed by the General Inspectorate of Finances (GIF) and submitted within nine months following the end of each calendar year. The terms of reference of the GIF mission will be described in the MOP.

69. **The overall residual FM risk for the project is rated Moderate.** Based on previous PMU's experience in managing similar Bank-financed projects, the residual FM risk is assessed as moderate. However, the following main risk factors were identified: (i) the use of a spreadsheet "Excel" and data extracted from the national budget execution software may lead to some challenges in terms of quality and timeliness in the preparation of IFRs and project annual financial statements; and (ii) the risk of duplication or overlap due to the use of the same budget line "AMO-TADAMON" to justify



expenditure (EEP and Program Expenditure Framework-PEF) on programs already financed by the World Bank.

70. **The following key mitigation measures are incorporated into the design of the project FM arrangements:** (i) make effective, the use of the software to be developed and installed to facilitate the preparation of IFRs and annual financial statements; and (ii) identify or create all budget codes within the MoI budget that can support the implementation of PBC-related activities.

71. **Disbursement.** The disbursement of Project funds will follow World Bank procedures outlined in the Disbursement and Financial Information Letter (DFIL) and the Disbursement Guidelines for IPFs, dated February 2017. The disbursement methods will include reimbursement, advance, and direct payment. Upon project effectiveness, disbursements against the achievement of Indicators (PBC) and IFR-based disbursements on the Statement of Expenditure will be used. A unique Designated Account (DA) will be opened for all components. The ceiling of the DA is stated in the DFIL and replenishment report-based on the Statement of Expenditure.

EEPs

72. **AMO-TADAMON.** The program has been assessed as acceptable based on robust arrangements implemented by the National Social Security Fund (*Caisse nationale de Sécurité sociale* - CNSS) in terms of financial monitoring and monthly reporting to MEF. Today, the CNSS also manages the contributory AMO for both salaried and non-salaried workers, and since 2022, it began managing the non-contributory health insurance (AMO-TADAMON) for up to US\$864 million per year. The first quarter of 2023 has registered a transfer of contributions from the government to the CNSS of 2,165 M MAD (US\$210 million), to cover more than 9 million individuals within AMO-TADAMON. A rate of 6.37 percent of the SMIG²⁶ (Guaranteed Minimum Wage of around 2970 MAD per month) is applied to determine the level of AMO-TADAMON contributions, i.e., 189.18 MAD per household (head of household). The AMO-TADAMON is the first social protection program using the NPR and the SR tools to identify and estimate the welfare of potentially eligible households. For sub-components 1.2, 1.3, and 2.2, funds will be disbursed on the PBC satisfactory achievement, which will be applied against reimbursement of expenditures incurred by the AMO-TADAMON program.

73. **This component will also support project management and ensure the project is successfully and efficiently implemented.** It will also finance incremental operating costs incurred by the Project Management Unit (PMU) to: (i) implement the project, including the provision of advisory services and training, and carrying out of audits for the project; (ii) develop an integrated M&E system for the project; and (iii) develop a big data and business intelligence system. The projected expenditures will also include the cost of office consumables, office administration, translation, interpretation, printing and advertising, communication, reasonable commercial bank charges, and reasonable and necessary transportation and travel costs of PMU members. They will exclude officials' and civil servants' salaries.

74. **Retroactive Financing.** The proposed project will support retroactive financing and reimbursement. The Moroccan government and the World Bank agreed that the total amount of retroactive financing is available up to 20 percent of the World Bank loan amount. Retroactive financing may only be provided subject to payments made by the Borrower for eligible expenditures incurred not more than 12 months before the expected date of the signing of the Bank Loan Agreement and to finance said eligible expenditures under components 1, 2, and 3, namely the activities related to the enhancement of the NPR system, the strengthening of the SR inclusion and information system, and those related to the project management, capacity building, and M&E.

²⁶ Salaire minimum interprofessionnel garanti.



PBC Verification

75. **The results-based financing modality will apply to some activities under components 1 and 2.** Decisions over compliance and disbursement against PBCs will be made by the World Bank based on verification reports produced by the Independent Verification Agency (IVA), communicated to the World Bank through MEF with supporting documentation. In the context of this project, this role will be given to the General Inspectorate of Territorial Administration (*Inspection Générale de l'Administration Territoriale* – IGAT). The IGAT has satisfactorily assumed the responsibility of an IVA to verify PBCs' achievements during the implementation of the first Identity and Targeting for Social Protection project (P155198). The results verification reports will be prepared based on a detailed verification protocol, which will be annexed to the POM. These reports need to be satisfactory to the World Bank to trigger disbursements. The World Bank and the IGAT teams will jointly prepare the terms of reference for the verification report and in accordance with the verification protocols.

Procurement

76. **Procurement arrangement.** The MoI will be responsible for the project implementation through dedicated PMU following the World Bank's Procurement Regulations for IPF Borrowers for Goods, Works, Non-Consulting and Consulting Services, Fifth edition, September 2023 ('Procurement Regulations'). The project will be subject to the World Bank's "Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants (revised as of July 1, 2016)."

77. **Implementing agency.** The MoI will carry out all project procurement activities via the dedicated PMU, which implemented the first Identity and Targeting for Social Protection Project (P155198). The PMU procurement performance in implementing this first project was rated Satisfactory thanks to its extensive experience in procurement and the satisfactory capacity to handle and implement complex information systems contracts.

78. **STEP.** Following paragraph 5.9 of the Procurement Regulations, the PMU shall use the Bank's online procurement planning and tracking tools (Systematic Tracking of Exchanges in Procurement-STEP) to record all project procurement actions, including preparing, updating, and clearing its procurement plan, seeking and receiving the Bank's review and no objection on procurement actions as required, managing contracts, archiving related documentation for all phases of procurement activity regardless of the Bank's prior or post review, and handling complaints received on all procurement activities.

79. **Procurement risks and mitigation measures.** Based on initial assessment and discussions with the PMU, it is unlikely that new complex contracts be procured during the project implementation other than transferring the optional/conditional tranches (maintenance) of the existing information systems that were not covered under the first Identity and Targeting for Social Protection Project (P155198). Given that no further complex procurement processes are envisaged, and the PMU's extensive experience in procurement, the procurement risk for the project is currently assessed as Low. However, to maintain the risk as low, the PMU is requested to elaborate and adopt the POM, including the procurement section, which will include operational procedures to guarantee the timely completion of potential procurement processes, contract management issues resolution, and effective procurement complaints management.

80. **Key procurement items under the project.** It is unlikely that new complex contracts be procured during the implementation of the new project, other than the maintenance part of each of the following contracts signed under the first Identity and Targeting for Social Protection Project (P155198):



#	Contract Description	Main contract value	Maintenance contract cost (in DHS, all taxes included)
1	Design, supply, commissioning, and maintenance of the biometric solution of the NPR by a biometrics service provider	55,867,341.82MAD (US\$5,586,734.18)	Annual amount: 2,294,103.58 Or 6,882,310.74 for 3 years
2	Design, supply, implementation, commissioning, and maintenance of the NPR Information System	283,632,908.40MAD (US\$28,363,290.84)	Annual amount: 28,207,500.40 Or 84,622,501.20 for 3 years
3	Design, development, supply, and maintenance of the Information System relating to the SR	22,680,000.00MAD (US\$2,268,000.00)	Annual amount: 1,764,000.00 Or 7,056,000.00 for 4 years

81. **Project Procurement Strategy for Development (PPSD).** The PMU, with the assistance of the World Bank team, will develop a short PPSP, provided that the new project does not involve complex contracts or large values. The PPSP should provide the practical modalities and measures to manage the optional tranches relating to the maintenance of the contracts listed above.

82. **Moroccan Public Procurement Portal.** The electronic public procurement system developed by the Kingdom may be used for this project if it meets the conditions outlined in the electronic procurement portal assessment report as transmitted to the Treasury of the Kingdom.

C. Legal Operational Policies

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

D. Environmental and Social

83. **The project is expected to have significant positive Environmental and Social (E&S) impacts on both the Moroccan population and foreigners residing in Morocco, including vulnerable groups.** These benefits include: enhanced opportunities for all individuals in Morocco, including foreigners, to exercise their identity and enrollment rights through a more accessible and streamlined digital ID process for social protection programs and services, with half of the beneficiaries being women; improved access to essential social and economic services such as health, education, and SSNs for the most vulnerable; better targeting and access to social services for households/individuals vulnerable to climate shocks and persons living with disabilities; and provision of safety and data protection to individuals' biometric and biographic data.

84. **Vulnerable groups include persons living with disabilities, orphans, migrants, elderly, women, people living in remote areas, digital illiterate and/or illiterate individuals, and those without access to the internet.** These groups could face administrative, cultural, economic, geographical, language, and social norm-related barriers when accessing services and benefits.



85. **The project's overall E&S risks are considered Moderate.** The project will not support any large civil works that would lead to directly impacting livelihoods through risks such as land acquisition and/or resettlement nor affect the environment. Potential negative impacts are expected to be negligible or minor, temporary, and fully reversible. The project's social risk is assessed as Moderate. Potential negative social impacts from project activities are mainly related to the exclusion of some vulnerable groups due to inefficient or inadequate public communication and outreach efforts, as well as unclear registration processes, and data protection issues. The project's environmental risk is assessed as Moderate as no infrastructure works are envisaged. Risks associated with the use of electronic devices (such as mobile units) include the potential generation of e-waste and its improper disposal.

86. **The relevant Environmental and Social Standards (ESSs) are ESS1 (Assessment and Management of E&S Risks and Impacts), ESS2 (Labor and Working Conditions), ESS3 (Resource Efficiency and Pollution Prevention and Management), ESS4 (Community Health and Safety), and ESS10 (Stakeholder Engagement and Information Disclosure).** As such, the mentioned identified risks will be mitigated through measures detailed in the Environmental and Social Commitment Plan (ESCP) and the implementation of the Stakeholder Engagement Plan (SEP both disclosed on October 22, 2024.

87. **Several mitigation measures have already been incorporated into the project design and are being implemented by the Ministry of the Interior (Mol).** For instance, to address the risk of exclusion, nearly 1,600 CSCs across the country have been mobilized and equipped to support citizen enrollment. Additionally, the Mol has deployed mobile units and satellite communication equipment to facilitate the enrollment process for people living in remote areas, as well as individuals who are seriously ill or living with disabilities. To address the remaining risks of exclusion due to inefficient communication about the project's benefits and registration processes, Mol will implement the SEP, which outlines inclusive communication and engagement strategies, and include a project Grievance Mechanism (GM). Mitigation measures related to data privacy and protection are part of the project design. Specifically, the project will support strengthening data protection through software development and related training for workers handling personal data. In addition, the project will follow national regulations related to personal data protection (Law 09-08) and incorporate best international practices for dealing with such data in such circumstances as mentioned in the ESCP. Environmental risks are mitigated by the adherence to sustainable procurement practices, the availability of a robust e-waste (batteries, laptops...) management procedure as part of the Mol asset management procedures, and efforts to raise public awareness and education on proper waste management. The project will only issue digital ID numbers and will thus not generate any physical material waste.

88. **The project will rely on the Borrower's ESF to comply with ESS2 requirements, given that most of the project workers are civil servants who will remain subject to the terms and conditions of their existing public sector employment agreement or arrangement.** Gap-filling measures, such as access to a GM, have been included in the ESCP to ensure appropriate labor and working conditions in the event that contracted workers are hired. The PMU staff will include one (1) dedicated E&S focal point with stakeholder engagement expertise to ensure adequate management of E&S risks. The ESCP includes commitments related to the (i) related ESS2 gap-filling measures, (ii) presentation of reports on stakeholder consultation and engagement activities in each bi-annual report on E&S management and ESCP implementation, (iii) provision of ESF-related training to project workers and stakeholders as relevant, including on stakeholder engagement, Sexual Exploitation and Abuse/Sexual Harassment, workers' codes of conduct and GMs, and (iv) occupational health and safety requirements.

V. GRIEVANCE REDRESS SERVICES



89. **Grievance Redress.** Communities and individuals who believe that they are adversely affected by a project supported by the World Bank may submit complaints to existing project-level GMs or the Bank's Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed in order to address project-related concerns. Project affected communities and individuals may submit their complaint to the Bank's independent Accountability Mechanism (AM). The AM houses the Inspection Panel, which determines whether harm occurred, or could occur, as a result of 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 to the AM at any time after concerns have been brought directly to the attention of Bank Management and after Management has been given an opportunity to respond. For information on how to submit complaints to the Bank's Grievance Redress Service (GRS), visit <http://www.worldbank.org/GRS>. For information on how to submit complaints to the Bank's Accountability Mechanism, visit <https://accountability.worldbank.org>.

VI. KEY RISKS

90. **The overall risk rating is Moderate.** The only risk assessed as substantial is the stakeholder risk.

91. **The stakeholder risk is assessed as substantial.** Given the complex nature of the operation and the involvement of multiple stakeholders in the implementation of the NPR and the SR, the PMU will need to put considerable effort into ensuring better coordination to achieve the PDO. The national rollout and the improvement of the NPR and the SR will need strong stakeholder engagement, including citizens concerned by social protection programs who are often poor and vulnerable. The communication strategy will continue to inform all stakeholders involved in the implementation of project activities and will capitalize on the lessons learned from the implementation of the first Identity and Targeting for Social Protection project (P155198). The PMU envisions improving the GM at the local and national levels and establishing an EFC system to promote citizen engagement and transparency. In addition, to mitigate stakeholders' risks, the IMSC is responsible for developing guidelines for the strategic policy for the envisaged reform and ensuring a link with the ongoing social protection reform. Finally, the technical work will cover a process evaluation to identify challenges, propose remedies, and provide recommendations to enhance the system implementation at central and local levels.



RESULTS FRAMEWORK AND MONITORING

PDO Indicators by PDO Outcomes

Baseline	Closing Period
Expand coverage of a Digital Civil and Social Identifier for the Moroccan population and foreign residents	
Population in the project area to whom a DCSID has been attributed (Number of people) ^{PBC}	
Jun/2024	Dec/2028
16,000,000	21,000,000
➤ Percentage of women and girls among the population to whom a DCSID has been attributed (Percentage) ^{PBC}	
Jun/2024	Dec/2028
50	50
Persons with disability in the project Area to whom an DCSID has been attributed (Number of people)	
Jun/2024	Dec/2028
0	220,000
Improve targeting of Social Protection programs	
Number of Individuals registered in the SR in the project area with updated welfare scores (Number of people)	
Jun/2024	Dec/2028
14,000,000	19,000,000
➤ Number of Individuals registered in the SR in the project area with updated welfare scores - Female (Number of people)	
Jun/2024	Dec/2028
7,000,000	9,500,000
➤ Number of Individuals registered in the SR in the project area with updated welfare scores - rural area (Number of people)	
Jun/2024	Dec/2028
7,000,000	8,000,000
All beneficiaries of social protection programs using the SR in the project area have up-to-date information on benefits within the SR (Yes/No)	
Jun/2024	Dec/2028
No	Yes

Intermediate Indicators by Components



Baseline	Closing Period
Strengthening and Extending Coverage of the NPR and the Operationalization of the NRA	
The flow of newborns in the project area has systematically obtained a DCSID through the DCSID generator of the NPR and have their DCSID printed on their birth certificates. (Yes/No) ^{PBC}	
Mar/2024	Dec/2028
No	Yes
An exchange system to automatically capture a flow deceased individuals in the NPR has been established. (Yes/No) ^{PBC}	
Jun/2024	Dec/2028
No	Yes
Among those individuals in the project area enrolled in the NPR, 100 percent of deceased individuals are automatically captured in the NPR. (Yes/No) ^{PBC}	
Jun/2024	Dec/2028
No	Yes
People using digitally enabled services (new services) (Number of people) ^{CRI}	
Jun/2024	Dec/2028
4,800,000	6,300,000
➤ People using digitally enabled services (new services) - Female (Number of people) ^{CRI}	
Jun/2024	Dec/2028
0	3,150,000
➤ People using digitally enabled services (new services) - Youth (Number of people) ^{CRI}	
	Dec/2028
	850,000
Digital authentication in social protection programs/registries through the NPR DCSID (Number) ^{PBC}	
Jun/2024	Dec/2028
3	8
NRA is operational and manage both the NPR and the SR (Yes/No) ^{PBC}	
Jun/2024	Dec/2028
No	Yes
➤ NRA is operational, with the appointment and recruitment of key NRA staff (Yes/No) ^{PBC}	
Jun/2024	Dec/2028
No	Yes
➤ (a) operating procedures and key operational documents defined in the Project Operations Manual have been approved; and (b) the NRA is managing both the NPR and the SR. (Yes/No) ^{PBC}	
Jun/2024	Dec/2028



No	Yes
Expanding and Enhancing the SR System	
The SR procedures manual, including the strategy for updating SR data/scores and the re-certification of households is developed and validated to be used by the SR as described in the POM (Yes/No) ^{PBC}	
Jun/2024	Dec/2028
No	Yes
The SR Process Evaluation of the SR is prepared and approved by the IMSC or any other equivalent body, as described in the POM (Yes/No) ^{PBC}	
Jun/2024	Dec/2028
No	Yes
The SR Interoperability system extended to marriages and divorces (Yes/No) ^{PBC}	
Jun/2024	Dec/2028
No	Yes
An interoperable link between the SR and the Disability Evaluation System established (Yes/No)	
Jun/2024	Dec/2028
No	Yes
Evaluation of the SR scoring formula and recommendation to improve its targeting accuracy elaborated based on household's feedback (Yes/No)	
Jun/2024	Dec/2028
No	Yes
An update of the questionnaire and the scoring formula has been validated by the IMSC or any other equivalent body after testing them on a representative sample of AMO-TADAMON & DSB beneficiaries (Yes/No) ^{PBC}	
Jun/2024	Dec/2028
No	Yes
A Study on the effectiveness and reliability of income data and their collection in the SR through administrative files is completed and validated by the IMSC or any other equivalent body (Yes/No) ^{PBC}	
Jun/2024	Dec/2028
No	Yes
The new scoring system is implemented in the SR and taken into consideration for the recertification of enrolled households and the registration of new households (Yes/No) ^{PBC}	
Jun/2024	Dec/2028
No	Yes
Project Management, Capacity Building, and Monitoring and Evaluation	
Capacity building (Yes/No)	
Jun/2024	Dec/2028
No	Yes
EFC monitoring system implemented (Yes/No)	



Jun/2024	Dec/2028
No	Yes
Center of Excellence to support the sustainability and enrichment of the NPR platform established and operational (Yes/No)	
Jun/2024	Dec/2028
No	Yes

Performance-based Conditions (PBC)

Period			Period Definition		
Period 1			FY25		
Period 2			FY26		
Period 3			FY27		
Period 4			FY28		
Period 5			FY29		

Baseline	Period 1	Period 2	Period 3	Period 4	Period 5
1:The flow of newborns in the project area has systematically obtained a DCSID through the DCSID generator of the NPR and have their DCSID printed on their birth certificates. (Yes/No)					
No	Yes	Yes	Yes	Yes	Yes
0.00	3,000,000.00	0.00	0.00	0.00	0.00
PBC allocation		3,000,000.00	As a % of Total PBC Allocation		6.25%
2:Population in the project area to whom a DCSID has been attributed (Number of people)					
16,000,000	17,000,000	18,000,000	20,000,000	21,000,000	21,000,000
0.00	0.00	4,000,000.00	4,000,000.00	2,000,000.00	0.00
PBC allocation		10,000,000.00	As a % of Total PBC Allocation		20.83%
➤ 2.1:Percentage of women and girls among the population to whom a DCSID has been attributed (Percentage)					
50	50	50	50	50	50
0.00	0.00	0.00	0.00	0.00	0.00
PBC allocation		0.00	As a % of Total PBC Allocation		0%
3:An exchange system to automatically capture a flow deceased individuals in the NPR has been established. (Yes/No)					
No	Yes	Yes	Yes	Yes	Yes
0.00	3,000,000.00	0.00	0.00	0.00	0.00
PBC allocation		3,000,000.00	As a % of Total PBC Allocation		6.25%



4:Among those individuals in the project area enrolled in the NPR, 100 percent of deceased individuals are automatically captured in the NPR. (Yes/No)					
No	No	No	No	No	Yes
0.00	0.00	0.00	0.00	0.00	3,000,000.00
PBC allocation		3,000,000.00	As a % of Total PBC Allocation		6.25%
5:Digital authentication in social protection programs/registries through the NPR DCSID (Number)					
3	4	6	7	8	8
0.00	0.00	3,000,000.00	0.00	3,000,000.00	0.00
PBC allocation		6,000,000.00	As a % of Total PBC Allocation		12.5%
6:NRA is operational and manage both the NPR and the SR (Yes/No)					
No	No	No	Yes	Yes	Yes
0.00	0.00	0.00	0.00	0.00	0.00
PBC allocation		0.00	As a % of Total PBC Allocation		0%
➤ 6.1:NRA is operational, with the appointment and recruitment of key NRA staff (Yes/No)					
No	No	Yes	Yes	Yes	Yes
0.00	0.00	3,000,000.00	0.00	0.00	0.00
PBC allocation		3,000,000.00	As a % of Total PBC Allocation		6.25%
➤ 6.2:(a) operating procedures and key operational documents defined in the Project Operations Manual have been approved; and (b) the NRA is managing both the NPR and the SR. (Yes/No)					
No	No	No	Yes	Yes	Yes
0.00	0.00	0.00	2,000,000.00	0.00	0.00
PBC allocation		2,000,000.00	As a % of Total PBC Allocation		4.17%
7:The SR procedures manual, including the strategy for updating SR data/scores and the re-certification of households is developed and validated to be used by the SR as described in the POM (Yes/No)					
No	Yes	Yes	Yes	Yes	Yes
0.00	3,000,000.00	0.00	0.00	0.00	0.00
PBC allocation		3,000,000.00	As a % of Total PBC Allocation		6.25%
8:The SR Process Evaluation of the SR is prepared and approved by the IMSC or any other equivalent body, as described in the POM (Yes/No)					
No	No	Yes	Yes	Yes	Yes
0.00	0.00	3,000,000.00	0.00	0.00	0.00
PBC allocation		3,000,000.00	As a % of Total PBC Allocation		6.25%
9:The SR Interoperability system extended to marriages and divorces (Yes/No)					
No	No	No	No	Yes	Yes
0.00	0.00	0.00	0.00	3,000,000.00	0.00



PBC allocation		3,000,000.00	As a % of Total PBC Allocation		6.25%
10:An update of the questionnaire and the scoring formula has been validated by the IMSC or any other equivalent body after testing them on a representative sample of AMO-TADAMON & DSB beneficiaries (Yes/No)					
No	No	Yes	Yes	Yes	Yes
0.00	0.00	3,000,000.00	0.00	0.00	0.00
PBC allocation		3,000,000.00	As a % of Total PBC Allocation		6.25%
11:A Study on the effectiveness and reliability of income data and their collection in the SR through administrative files is completed and validated by the IMSC or any other equivalent structure (Yes/No)					
No	No	No	Yes	Yes	Yes
0.00	0.00	0.00	3,000,000.00	0.00	0.00
PBC allocation		3,000,000.00	As a % of Total PBC Allocation		6.25%
12:The new scoring system is implemented in the SR and taken into consideration for the recertification of enrolled households and the registration of new households (Yes/No)					
No	No	No	No	No	Yes
0.00	0.00	0.00	0.00	0.00	3,000,000.00
PBC allocation		3,000,000.00	As a % of Total PBC Allocation		6.25%



Monitoring & Evaluation Plan: PDO Indicators by PDO Outcomes

Expand coverage of a Digital Civil and Social Identifier for the Moroccan population and foreign residents	
Population in the project area to whom a DCSID has been attributed (Number of people) ^{PBC}	
Description	Number of individuals living in the project area who have been assigned a DCSID by the generation engine of the NPR information system (while ensuring the uniqueness and correct conversation of the identification information) excluding duplicates and individuals removed from the register due to errors.
Frequency	Every 6 months
Data source	NPR
Methodology for Data Collection	MoI extracts information from NPR's management information system and compiles every 6 months.
Responsibility for Data Collection	MoI - PMU
Percentage of women and girls among the population to whom a DCSID has been attributed (Percentage) ^{PBC}	
Description	Proportion of women and girls compared to the total number of individuals living and residing in the project area who have been assigned a DCSID by the NPR information system generation engine Numerator: Number of women and girls living and residing in the project area who have been assigned a DCSID by the NPR information system generation engine. Denominator: Number of individuals living and residing in the project area who have been assigned a DCSID by the NPR information system generation engine.
Frequency	Every 6 months
Data source	NPR
Methodology for Data Collection	MoI extracts information from NPR's management information system and compiles every 6 months.
Responsibility for Data Collection	MoI - PMU
Persons with disability in the project Area to whom an DCSID has been attributed (Number of people)	
Description	Number of individuals with a disability in the project area who have been assigned a DCSID by the generation engine of the NPR information system (while ensuring the uniqueness and correct conversation of the identification information)
Frequency	Annual
Data source	SR and NPR
Methodology for Data Collection	MoI extracts information from NPR's management information system for people who have an approved registration in the disability assessment system using the DCSID for authentication
Responsibility for Data Collection	MoI – PMU
Improve targeting of Social Protection programs	
Number of Individuals registered in the SR in the project area with updated welfare scores (Number of people)	
Description	Number of individuals registered in the SR in the project area whose household score has been calculated based on data (reported and/or received from administrative files) and updated at least once per year.
Frequency	Annual
Data source	SR
Methodology for Data Collection	MoI extracts information from SR's management information system and compiles data annually
Responsibility for Data Collection	MoI - PMU
Number of Individuals registered in the SR in the project area with updated welfare scores - Female (Number of people)	
Description	Number of female registered in the SR in the project area whose household score has been calculated based on data (reported and/or received from administrative files) and updated at least once in the last 12 month.
Frequency	Annual



Data source	SR
Methodology for Data Collection	Mol extracts information from SR's management information system and compiles data annually by gender.
Responsibility for Data Collection	Mol - PMU
Number of Individuals registered in the SR in the project area with updated welfare scores - rural area (Number of people)	
Description	Number of individuals registered in the SR in the project area and living in rural area whose household score has been calculated based on data (reported and/or received from administrative files) and updated at least once in the last 12 month
Frequency	Annual
Data source	SR
Methodology for Data Collection	Mol extracts information from SR's management information system and compiles data annually by residential area.
Responsibility for Data Collection	Mol - PMU
All beneficiaries of social protection programs using the SR in the project area have up-to-date information on benefits within the SR (Yes/No)	
Description	All individuals registered in the SR have social program benefit information updated by the program administrator at least once in the last 12 month
Frequency	Annual
Data source	SR
Methodology for Data Collection	Mol extracts information from SR's management information and compiles data annually by social protection program
Responsibility for Data Collection	Mol - PMU

Monitoring & Evaluation Plan: Intermediate Results Indicators by Components

Strengthening and extending coverage of the NPR and the operationalization of the NRA	
The flow of newborns in the project area has systematically obtained a DCSID through the DCSID generator of the NPR and have their DCSID printed on their birth certificates. (Yes/No) ^{PBC}	
Description	All the newborns in the project area have systematically obtained a DCSID through the DCSID generator of the NPR (while ensuring the uniqueness and proper preservation of information) and have their DCSID printed on their birth certificates.
Frequency	Reference year
Data source	NPR and CR
Methodology for Data Collection	Mol check that all the newborns have received their DCSID from that NPR generator and printed on their birth certificat
Responsibility for Data Collection	Mol- PMU
An exchange system to automatically capture a flow deceased individuals in the NPR has been established. (Yes/No) ^{PBC}	
Description	The implementation of a exchange system for automatically capturing data on deceased individuals, from all relevant sources and reflected in the NPR.
Frequency	Reference year
Data source	NPR MIS
Methodology for Data Collection	Mol verify the implementation of a system for automatically capturing data on deceased individuals
Responsibility for Data Collection	Mol - PMU
Among those individuals in the project area enrolled in the NPR, 100 percent of deceased individuals are automatically captured in the NPR.	



(Yes/No) ^{PBC}	
Description	Among those enrolled in the NPR in the project area, all deceased individuals are captured and information is reflected in the NPR (reported and/or received from administrative files) within a period to be specified in the POM.
Frequency	Reference year
Data source	NPR
Methodology for Data Collection	Mol ensure and extract all that deceased individuals registred in NPR (reported and/or received from administrative files).
Responsibility for Data Collection	Mol PMU
People using digitally enabled services (new services) (Number of people) ^{CRI}	
Description	The number of individuals who have used the enabled services of NPR using DCSID (programme enrolment, authentication, updating, submission of recalculations) at least one time in a year in the project area
Frequency	Annual
Data source	NPR
Methodology for Data Collection	Mol extracts information from NPR's management information system and compiles every year
Responsibility for Data Collection	Mol- PMU
People using digitally enabled services (new services) - Female (Number of people) ^{CRI}	
Description	The number of female who have used the enabled services of NPR using DCSID (programme enrolment, authentication, updating, submission of recalculations) at least one time in a year in the project area
Frequency	Annual
Data source	NPR
Methodology for Data Collection	Mol extracts information from NPR's management information system and compiles every year
Responsibility for Data Collection	Mol- PMU
People using digitally enabled services (new services) - Youth (Number of people) ^{CRI}	
Description	The number of individuals (16 to 35 yo) who have used the enabled services of NPR using DCSID (programme enrolment, authentication, updating, submission of recalculations) at least one time in a year in the project area
Frequency	Annual
Data source	NPR
Methodology for Data Collection	Mol extracts information from NPR's management information system and compiles every year
Responsibility for Data Collection	Mol- PMU
Digital authentication in social protection programs/registries through the NPR DCSID (Number) ^{PBC}	
Description	The number of social protection programs/registries which using NPR feature to identify and authentify applicants and beneficiaries.
Frequency	Annual
Data source	NPR
Methodology for Data Collection	Mol extracts information from NPR's management information system and compiles every year
Responsibility for Data Collection	Mol- PMU
NRA is operational and manage both the NPR and the SR (Yes/No) ^{PBC}	
Description	This indicator measures the progress of the implementation of the regulatory and institutional framework for the operationalization of the NRA.



Frequency	Year of reference
Data source	Mol
Methodology for Data Collection	Mol publish legislative and regulatory framework adopted by the Council of Government for the operationalization of the NRA as the manager of the NPR and SR
Responsibility for Data Collection	Mol- PMU
NRA is operational, with the appointment and recruitment of key NRA staff (Yes/No) ^{PBC}	
Description	The NRA is operational with Board members and Key staff appointed.
Frequency	Year of reference
Data source	Mol
Methodology for Data Collection	Mol publish the appointment of the director and the results of the recruitment for NRA staff and share the report of the proceedings of the first steering committee meeting of NRA.
Responsibility for Data Collection	Mol- PMU
(a) operating procedures and key operational documents defined in the Project Operations Manual have been approved; and (b) the NRA is managing both the NPR and the SR. (Yes/No) ^{PBC}	
Description	The NRA's operating procedures have been developed and approved, defining the agency's roles and responsibilities. The transfer of management, including governance and database of the NPR and SR, has been conducted and effective in compliance with relevant regulations (including data protection).
Frequency	Year of reference
Data source	Mol
Methodology for Data Collection	Mol share the operational Manual of the NRA, deemed satisfactory by the WBG, and the documents related to the transfer of management of the SR and NPR
Responsibility for Data Collection	Mol- PMU
Enhancing the SR System	
The SR procedures manual, including the strategy for updating SR data/scores and the re-certification of households is developed and validated to be used by the SR as described in the POM (Yes/No) ^{PBC}	
Description	The procedures manual, describing all inrollement and managing process of the SR including the activities for updating data/scores and the re-certification (of households) strategy is developed and validated by the Inter-ministerial Steering Committee.
Frequency	Year of reference
Data source	Mol
Methodology for Data Collection	Mol share the procedure Manual , deemed satisfactory by the WBG, and the decision of the Inter-ministerial Steering Committee
Responsibility for Data Collection	Mol - PMU
The process Evaluation of the SR is prepared and approved by the IMSC or any other equivalent structure, as described in the POM (Yes/No) ^{PBC}	
Description	Process Evaluation to assess the implementation, data quality and performance of the SR has beeng carried out according to the Operations Manual and approved by the IMSC.
Frequency	Year of reference
Data source	SR
Methodology for Data Collection	Mol share the results of the evaluation and the decision of the Inter-ministerial Steering Committee
Responsibility for Data Collection	Mol - PMU
The SR Interoperability system extended to marriages and divorces (Yes/No) ^{PBC}	
Description	The implementation of interoperability mechanisms to manage and synchronize information about individuals' marital status across various systems, tracking marriages and/or divorces of individuals registered in the SR has been achieved.
Frequency	Year of reference



Data source	SR
Methodology for Data Collection	Mol shares the convention and exchange protocol with the entity responsible for monitoring or issuing marriage and divorce certificates and the update strategy in the SR
Responsibility for Data Collection	Mol, PMU
An interoperable link between the SR and the Disability Evaluation System established (Yes/No)	
Description	The implementation of Interoperability mechanism between the SR and the Disability Evaluation System to validate the disability status and improve the SR data quality has been achieved.
Frequency	Year of reference
Data source	Mol
Methodology for Data Collection	Mol shares the convention and exchange protocol with the entity responsible for Disability Evaluation System and the update strategy in the SR
Responsibility for Data Collection	Mol, PMU
Evaluation of the SR scoring formula and recommendation to improve its targeting accuracy elaborated based on household's feedback (Yes/No)	
Description	Evaluation of the SR scoring formula and recommendation to improve its targeting accuracy elaborated based on households survey in elaborated. The evaluation aims to assess how effectively the PMT currently in use (the SR scoring/ranking formula) identifies and prioritizes individuals based on the correct criteria influencing their eligibility for benefits, and services.
Frequency	Year of reference
Data source	SR and data collection
Methodology for Data Collection	Mol conducts a survey on a random sample of the SR population (program beneficiaries AMO-TADAMON and DSB and control group) to assess SR scoring and develop recommendations to improve targeting
Responsibility for Data Collection	Mol- PMU
A Study on the effectiveness and reliability of income data and their collection in the SR through administrative files is completed and validated by the IMSC or any other equivalent structure, as described in the POM (Yes/No) ^{PBC}	
Description	Assessment of the reliability of income data, their coverage and collection process in the SR through administrative files is completed and validated by the IMSC
Frequency	Year of reference
Data source	Mol
Methodology for Data Collection	Mol share the result of the assessment
Responsibility for Data Collection	Mol - PMU / HCP
Updates of the questionnaire and the scoring formula have been validated by the IMSC or any other equivalent structure as described in the POM, after testing them on a representative sample of beneficiaries of AMO-TADAMON and DSB (Yes/No) ^{PBC}	
Description	Based on the targeting evaluation, the SR intake questionnaire and the scoring formula have been updated and validated by the IMSC.
Frequency	Year of reference
Data source	SR and data collection
Methodology for Data Collection	Mol report of the simulation of the new the questionnaire and the scoring formula on a representative sample of beneficiaries of AMO-TADAMON and DSB and the decision of the Inter-ministerial Steering Committee
Responsibility for Data Collection	HCP
The new scoring system is implemented in the SR and taken into consideration for the recertification of enrolled households and the registration of new households (Yes/No) ^{PBC}	
Description	The new scoring system is implemented in the SR and taken into consideration for the recertification of enrolled households and the registration of new households



Frequency	Year of reference
Data source	SR and data collection
Methodology for Data Collection	Mol share new procedures manual based on the new scoring system
Responsibility for Data Collection	Mol- PMU
Project Management, Capacity Building, and Monitoring and Evaluation	
Capacity building (Yes/No)	
Description	
Frequency	Year of reference
Data source	Mol
Methodology for Data Collection	
Responsibility for Data Collection	Mol- PMU
EFC monitoring system implemented (Yes/No)	
Description	The implementation of an error, fraud and corruption (EFC) monitoring system in the SR to ensure that the system effectively identifies, prevents, and addresses issues related to inaccuracies, fraudulent activities, and corrupt practices.
Frequency	Year of reference
Data source	Mol
Methodology for Data Collection	Mol share the new procedures manual of error, fraud and corruption (EFC) monitoring system
Responsibility for Data Collection	Mol – PMU
Center of excellence to support the sustainability and enrichment of the NPR platform is established and operational (Yes/No)	
Description	The center of excellence to support the sustainability and enrichment of the NPR platform is established and operational
Frequency	Year of reference
Data source	Mol
Methodology for Data Collection	Mol shares MoU for establishment of Center of Excellence to support the sustainability and enrichment of the NPR platform
Responsibility for Data Collection	Mol – PMU