

Combined Project Information Documents / Integrated Safeguards Datasheet (PID/ISDS)

Appraisal Stage | Date Prepared/Updated: 09-Dec-2019 | Report No: PIDISDSA28185

BASIC INFORMATION

A. Basic Project Data

Country Zambia	Project ID P169975	Project Name Additional Financing for Girls' Education and Women's Empowerment and Livelihood Project (GEWEL)	Parent Project ID (if any) P151451
Parent Project Name Girls Education and Womens Empowerment and Livelihood Project	Region AFRICA	Estimated Appraisal Date 09-Dec-2019	Estimated Board Date 06-Dec-2019
Practice Area (Lead) Social Protection & Jobs	Financing Instrument Investment Project Financing	Borrower(s) Government of Republic of Zambia	Implementing Agency Ministry of Community Development and Social Services (MCDSS), Ministry of Gender (MoG), Ministry of General Education (MoGE)

Proposed Development Objective(s) Parent

The project development objective is to support the Government of Zambia to increase access to livelihood support for women and access to secondary education for disadvantaged adolescent girls in extremely poor households in selected districts.

Components

Keeping Girls in School
 Supporting Women's Livelihoods
 Institutional Strengthening and Systems Building

PROJECT FINANCING DATA (US\$, Millions)

SUMMARY

Total Project Cost	177.50
Total Financing	177.50
of which IBRD/IDA	142.00
Financing Gap	0.00

DETAILS

World Bank Group Financing

International Development Association (IDA)	142.00
IDA Credit	142.00

Non-World Bank Group Financing

Other Sources	35.50
UK: British Department for International Development (DFID)	21.50
SWEDEN: Swedish Intl. Dev. Cooperation Agency (SIDA)	14.00

Environmental Assessment Category

B-Partial Assessment

Decision

The review did authorize the team to appraise and negotiate

Other Decision (as needed)

B. Introduction and Context

Country Context

- Zambia's national poverty rate remains high with striking levels of inequality between rural and urban areas.** While gross domestic product (GDP) growth raised average per capita income from US\$2,378 in 2004 to US\$3,627 in 2015, Zambia still faces high levels of poverty and inequality, with 54.4 percent of Zambians living below the national poverty line.¹ While poverty in urban areas fell slightly from 25.7 to 23.4 percent over this period, rural poverty rose from 73.6 to 76.7 percent.² Further, climate-related risks exacerbate poverty by reducing the rate at which households escape poverty and moving those who are not poor into poverty.³ Taking action toward reducing rural poverty and increasing income levels of the poorest in Zambia is therefore an urgent priority.
- Human capital accumulation continues to be slow in Zambia.** Although the country has achieved close to universal access to primary education, secondary school coverage has fallen since 2010 and is currently at

¹ At the national poverty line of ZMK 214 per adult equivalent per month.

² World Bank. 2018. [Zambia Systematic Country Diagnostic. Report Number 124032](#).

³ World Bank. 2015. [Climate Change and Poverty](#). Climate Change and Poverty Conference

only about 40 percent.⁴ Expected years of schooling in Zambia for a child starting school at age 4 years is only 9.2 years. As a result of these and other factors, Zambia's Human Capital Index (HCI) is 0.4, which implies that children born today will only be 40 percent as productive as they would be if they enjoyed full educational and health attainment. Zambia's HCI lags in the region and among other countries in its income group, suggesting that Zambia could make gains in its HCI through better ensuring that existing investments in health, education, and social protection reach poor and vulnerable households.

3. Women and girls are particularly vulnerable to lower human capital accumulation, which is exacerbated by high fertility and early pregnancy. Enrollment and retention in secondary school (grades 8–12) is a challenge nationally but more so among girls from poorer districts as only a quarter of them enroll in school, compared to one-third among boys from the same districts. Dropout rates among secondary school girls are also higher, especially in the poorer districts— almost double the rate for boys.⁵ Analysis shows that early pregnancy (47 percent), economic constraints (18 percent), and early marriage (13 percent) are major reasons why adolescent girls drop out of school.⁶ International evidence shows that achieving higher levels of education for girls can lead to lower fertility rates.⁷ Women and girls are also likely to be more adversely affected by climate change, which Zambia is currently experiencing⁸, as climate risks affect women and girls disproportionately more than men through direct loss in life but also through lower human capital accumulation and economic returns.⁹

4. Human capital outcomes are undermined by GBV in Zambia. According to the 2013-14 Zambia Demographic and Health Survey (DHS), 43 percent of women age 15-49 have experienced physical violence at least once since age 15 and 37 percent experienced physical violence within the 12 months prior to the survey. Among adolescents, 13-17 years old, 17 percent of girls and 6 percent of boys had experienced sexual violence of some form in the last 12 months; almost 25 percent of girls, who reported being sexually active, said their first sexual experience was unwanted, while only 7 percent of boys reported the same.¹⁰ Small-scale studies have documented high levels of GBV in schools in Zambia. For example, a study in the Lusaka province found that 54 percent of students interviewed had personally experienced some form of sexual violence or harassment by a teacher, student, or men they encountered while travelling to and from school; and 84 percent of students interviewed reported that they had personally experienced such abuse or knew of classmates who had experienced it.¹¹ These findings suggest that preventing and responding to GBV is central to advancing human capital in Zambia.

5. The Government is committed to responding to the gender gap in human capital development. The 7NDP (2017–2021) highlights the issue of secondary school dropout among girls and the need to ensure equitable and inclusive access to quality education under the Human Development Pillar. Under the Poverty and Vulnerability Reduction Pillar, the 7NDP outlines the GRZ's aim to increase the coverage and targeting of

⁴ Living Conditions Monitoring Survey (LCMS) 2015.

⁵ Education MIS (EMIS) 2017.

⁶ 2019 analysis of EMIS data.

⁷ See for example: Pradhan, Elina, and David Canning. 2015. [The Effect of Schooling on Teenage Fertility: Evidence from the 1994 Education Reform in Ethiopia](#). Program on the Global Demography of Aging at Harvard University.

⁸ World Bank. 2018. [Zambia Systematic Country Diagnostic, Report Number 124032](#).

⁹ Neumayer, Eric and Thomas Plümpfer. 2008. [The gendered nature of natural disasters: the impact of catastrophic events on the gender gap in life expectancy, 1981–2002](#). *Annals of the Association of American Geographers*

¹⁰ Parkes et al., 2017,

¹¹ Women and Law in Southern Africa Trust - Zambia et al., 2012.

social protection programs to enhance welfare and livelihoods of the poor and vulnerable. The GRZ's request for this AF seeks to directly respond to low human capital outcomes among the poor in Zambia.

Sectoral and Institutional Context

6. The GRZ has put in place a strong policy foundation to maximize the impact of social protection on reducing extreme poverty and promoting human capital development. This includes the GRZ's National Social Protection Policy (2015–2019); a draft Social Protection Bill, which is expected to be enacted by Parliament; and, more recently, the Integrated Framework of Basic Social Protection Programmes (IFBSP) 2018, which moves the sector (a) in the direction of layering a floor (basic social assistance) together with ladder programming (livelihoods and empowerment) to achieve greater impact and (b) from programming in silos to a more complementary and comprehensive approach to reducing extreme poverty and promoting human capital development. The foundation of this 'cash plus' approach is the GRZ's social safety net, the SCT, which provides regular cash transfers to smooth the consumption of extremely poor and vulnerable households and enable them to make human capital and livelihood investments through layered empowerment interventions, such as the KGS and SWL. A strong social protection programming is also deemed crucial to enable poor and vulnerable households, including women and girls, to cope with and adapt to adverse conditions imposed by climate risks.

7. The GRZ has committed to reforming its fiscal expenditure through improved pro-poor spending, although coverage of key programs remains low in comparison to need. There is evidence that the GRZ's fiscal policy has been regressive and impoverishing, with the poor paying more into the tax system than receiving benefits from it.¹² This is due to the prevalence of highly regressive farm input, fuel, and electricity subsidies that disproportionately benefit the non-poor and the low coverage of social protection programs.¹³ The GRZ committed to reforming its fiscal expenditure by allocating greater fiscal space to pro-poor spending, which led to the tripling of the SCT caseload to help mitigate the impact of fuel subsidy reform, and the launch of GEWEL.¹⁴ Analysis shows that these investments are reaching the poorest: the SCT targeting has been found to be pro-poor, with similar results identified for the SWL and KGS.¹⁵ Despite this progress, spending on social protection is substantially below the Sub-Saharan African average, at 0.4 percent of GDP in 2017, compared to a regional average of 1.5 percent of GDP and the GRZ's commitment to allocate 1.7 of GDP by 2021.¹⁶

8. Continued fragmentation among programs leads to inefficiencies in social protection expenditure and duplication of efforts. Recognizing the fragmentation of programs and programmatic systems, GEWEL aimed to support the GRZ to set up an SRB to improve targeting across social protection programs, which will now be taken forward through ZISPIS. The use of a single targeting mechanism for all poverty-targeted programs is also envisioned. While GEWEL has significantly advanced these objectives (see section I.B and Annex 2), various other areas of fragmentation have emerged. For example, the SCT and SWL, despite being implemented by different departments within the MCDSS, have two different payment and information management systems. In addition, while the internal checks and balances exposed allegations of corruption in SCT payments (see paragraph Error!

¹² de la Fuente, Alejandro, Manuel Rosales, and Jon Jellema. 2017. "[The Impact of Fiscal Policy on Inequality and Poverty in Zambia.](#)" World Bank Policy Research Working Paper 8246.

¹³ World Bank. 2018. [Zambia Systematic Country Diagnostic.](#)

¹⁴ Minister of Finance's budget speech to the National Assembly, September 2018. The Government's aim is to reach 700,000 beneficiaries in 2019 with further scale-up in subsequent years.

¹⁵ De la Fuente, Alejandro, Manuel Rosales, and Jon Jellema. 2017. "[The Impact of Fiscal Policy on Inequality and Poverty in Zambia.](#)" World Bank Policy Research Working Paper 8246. Preliminary analysis of the EMIS data and the SWL randomized control trial baseline data show that the beneficiaries are indeed extremely poor.

¹⁶ Beegle, Kathleen, Aline Coudouel, and Emma Monsalve (eds). 2018. [Realizing the Full Potential of Social Safety Nets in Africa.](#) World Bank; Volume II of 7NDP.

Reference source not found.), they also highlighted the need for strengthening of the payment system. This shows that further harmonization among social protection programs and delivery systems is needed.

9. **Recent liquidity constraints have meant that GRZ fiscal commitments to social protection remain unmet, which is undermining the impacts of these programs for the poor.** Despite its strong support to social protection and commitment to expanding the SCT, the GRZ has struggled to finance its budgetary allocations to SCT, particularly as Zambia is at high risk of debt distress. The resulting budgetary shortfalls and delayed releases of funds have undermined the ability of the SCT to provide timely and predictable transfers to targeted households.¹⁷ Yet, the predictability of transfers is critical for cash transfers to result in improved consumption, food security, and human capital.¹⁸ Beyond these immediate effects, the irregularity of SCT transfers threatens to weaken the impact of GEWEL, as evidence from other countries shows that productive investments are more likely to lead to the anticipated impacts when accompanied by consumption support. In parallel, MOGE recently reduced secondary school fees by close to 70 percent. While it is too early to see the full effects of this reform, it is likely that benefits for the poorest will be mixed, as many of these girls come from households that struggle to meet basic needs (including the informal costs of attending school). In fact, there is compelling evidence from other countries showing that eliminating secondary school fees has led to, at most, a negligible increase in the share of disadvantaged children progressing into and completing secondary schooling.¹⁹ This suggests that the regular provision of cash transfers will be an increasingly important form of support for adolescent girls from poor households to access secondary school.

10. **The proposed AF is well aligned with the World Bank's Country Partnership Framework (CPF) for Zambia, as well as the findings of the Systematic Country Diagnostic (SCD).** The CPF FY19–FY23 (Report No. 128467) envisions to “improve access to secondary education, health services, nutrition and social protection, with attention to girls and women in selected rural areas” (Objective 2.1 under Focus Area II). It highlights the need to invest in smart social protection (and thereby enhance the redistributive impact of fiscal and transfer policies) to reduce poverty and encourage labor market productivity in the informal sector. It also stresses on the need to close the gender gap in secondary schooling. The CPF focus is in response to the SCD for Zambia, which clearly shows that the fiscal policy environment in Zambia is not pro-poor. The SCD argues for a simultaneous reduction in subsidies and increase in social protection spending to reduce poverty and inequality. It also shows the need for improving access to secondary education for girls to break out of the vicious cycle of low educational attainment, early marriage, high fertility, poor jobs, and poverty, which continues intergenerationally.

11. **The proposed AF and restructuring is designed to synergize and collocate investments with parallel World Bank investments in the education and health sectors.** The Zambia Education Enhancement Project (ZEEP, P158570) and its proposed AF and the forthcoming new operation in the health sector, together with the GEWEL AF, are designed to provide a comprehensive package that can move the needle on Zambia's HCI, including through a coordinated response to GBV. The GEWEL AF aims to support adolescent girls from the poorest households to meet the formal and informal costs of secondary schooling. This complements the ZEEP, which improves school infrastructure and facilities, education quality, and learning outcomes. The projects will be geographically collocated, to the extent possible, so that together they can contribute to the Zambia HCI

¹⁷ Shortfalls in funding from the Government have been further exacerbated by the temporary suspension of donor funding in response to the allegations of corruption in the SCT.

¹⁸ Davis, Benjamin, Sudhanshu Handa, Nicola Hypher, Natalia Rossi, Paul Winters, and Jennifer Yablonski. 2016. [“From Evidence to Action: The Story of Cash Transfers and Impact Evaluations in Sub-Saharan Africa”](#). FAO, UNICEF and Oxford University Press

¹⁹ Zubairi, Asma and Pauline Rose. 2019. [Equitable Financing of Secondary Education in Sub-Saharan Africa](#). Background paper, Mastercard Foundation



indicator of increased learning-adjusted years of school and the Africa Human Capital Project targets of delayed pregnancy and reduced adolescent fertility and increased social protection coverage of the poorest quintile.

C. Proposed Development Objective(s)

Original PDO

The project development objective is to support the Government of Zambia to increase access to livelihood support for women and access to secondary education for disadvantaged adolescent girls in extremely poor households in selected districts.

Current PDO

The project development objective is to support the Government of Zambia to increase access to livelihood support for women and access to secondary education for disadvantaged adolescent girls in extremely poor households in selected districts.

Key Results

Progress towards the PDO will be measured through:

- Number of beneficiaries receiving livelihood support;
- Number of beneficiaries bursary support
- Number of beneficiaries receiving cash transfers from SCT

D. Project Description

12. **The proposed AF and restructuring aim to deepen and widen the human capital impacts of GEWEL by expanding coverage and providing more complementary support to poor women and girls.** This will be achieved by (a) financing the scale-up of the KGS and SWL components to additional beneficiaries, (b) introducing a subcomponent under the KGS component on strengthening social cash transfers (SCTs) to help reduce the dropout of girls from school due to economic reasons, (c) introducing a more concerted approach to mitigating and responding to the risks of GBV for women and girls in project areas; and (d) enhancing the focus on strengthening core social protection systems to better ensure the effective delivery of this support. To further maximize the impact, the GEWEL will coordinate closely the Bank's human development projects.

E. Implementation

Institutional and Implementation Arrangements

13. The implementation arrangements will remain as in the current phase of GEWEL with MoG playing a coordinating role, with implementation being managed by the MCDSS and MOGE. The MoG will continue to house the National Secretariat, with the Director of Planning and Information serving as the overall National Project Coordinator. The mandate of the National Secretariat will remain the same, with an expanded function to carry-out communication activities for GEWEL.

14. Under the proposed AF, the mandate of MCDSS will expand beyond the implementation of SWL and ISSB (sub-component 3b), which is managed by the Department of Community Development and Planning,



respectively, to also include SCT, which is managed by the Department of Social Welfare. The Keeping Girls in School sub-component on School Fees will continue to be managed by the Department of Planning and Information in the MoGE, with the Department of Social Welfare continuing to carry-out the targeting related activities.

F. Project location and Salient physical characteristics relevant to the safeguard analysis (if known)

The Project will target women and adolescent girls in extremely poor households in rural areas. The Project will identify these beneficiaries by building on the targeting mechanism developed for the ongoing SCTS. The SCTS uses a three-stage targeting mechanism combining geographical targeting, community-based targeting, and verification through a proxy means test. At the geographical level, targeting would be conducted on the basis of a poverty map at sub-district level. Using the 2010 Census and Household Survey Data, the Central Statistical Office, with support from the World Bank, has prepared a national poverty map provides poverty estimates down to the lowest administrative level (ward) allowing prioritization of areas with high incidence of extreme poverty. At the beneficiary level, the Project will target both women from SCTS households (extremely poor, labor-constrained households) with adolescent girls as well as women in households identified as extremely poor (based on the SCTS methodology) but not eligible for the cash transfer benefit because of their households' labor endowment. The SCTS defines labor-constrained households based on chronic illness, physical disability or a labor-dependency ration greater than three.

G. Environmental and Social Safeguards Specialists on the Team

Brandon Enrique Carter, Environmental Specialist
Njavwa Namposya Chilufya, Social Specialist

SAFEGUARD POLICIES THAT MIGHT APPLY

Safeguard Policies	Triggered?	Explanation (Optional)
Environmental Assessment OP/BP 4.01	Yes	While the AF will scale up the existing components of GEWEL and the proposed inclusion of cash transfer support to complement the bursaries is consistent with the environmental assessment category of the parent project, these activities will take place in a context with a high prevalence of GBV and may exacerbate these risks for women and girls, as detailed in the paragraphs above. For this

		reason, OP/BP 4.01 is triggered and a GBV action plan disclosed.
Performance Standards for Private Sector Activities OP/BP 4.03	No	This does not apply to the project as designed.
Natural Habitats OP/BP 4.04	No	The project will not affect or involve natural habitats.
Forests OP/BP 4.36	No	The project will not affect or involve forests or forestry.
Pest Management OP 4.09	No	The project does not involve pest management.
Physical Cultural Resources OP/BP 4.11	No	The project will not affect or involve physical cultural resources.
Indigenous Peoples OP/BP 4.10	No	The project will not affect or involve indigenous peoples.
Involuntary Resettlement OP/BP 4.12	No	The project does not involve land acquisition leading to involuntary resettlement and/or restrictions of access to resources and livelihoods.
Safety of Dams OP/BP 4.37	No	N/A
Projects on International Waterways OP/BP 7.50	No	N/A
Projects in Disputed Areas OP/BP 7.60	No	N/A

KEY SAFEGUARD POLICY ISSUES AND THEIR MANAGEMENT

A. Summary of Key Safeguard Issues

1. Describe any safeguard issues and impacts associated with the proposed project. Identify and describe any potential large scale, significant and/or irreversible impacts:

Proposed project activities are not divergent from the parent project which is aimed at providing comprehensive support to enhance poor women's livelihood capabilities and supporting adolescent girls attain secondary education through provision of grants and bursaries respectively. Additional financing will support an increased number of beneficiaries across the 10 provinces of Zambia. There are no major works anticipated on the project likely to result in significant environmental and social impacts.

The project will mostly be implemented in rural areas where education levels are low and incidences of Gender Based Violence (GBV) are usually high due to existing cultural norms that expose women and girls to forms of gender violence. The situation is further heightened by existing gender inequalities and an absence of services for survivors of GBV incidences in rural areas. A GBV risk assessment has been undertaken in line with the Bank's Good Practice Note on addressing GBV. The project has been rated moderate and corresponding risk mitigation measures proposed. These include developing a GBV action plan with clear accountability and response framework, identification of training needs to strengthen the capacity of implementing agencies in managing GBV risks, undertaking community sensitization on GBV and making them aware of available response services.

The Grievance Redress Mechanism (GRM) developed under the parent project is being rolled out to across the project



footprint. The GRM has also been enhanced to include GBV sensitivity and provide options for registering of complaints on GBV. A detailed GRM manual has been drafted and reviewed by the Bank. Once finalized, the manual will be applied across all project components and will offer consistent methodology for addressing various complaints including GBV.

The measures listed above have been partly influenced by preliminary results of a gender study that was commissioned during project preparation. It is expected that findings from the study will inform project activities that will contribute to mitigating the risk. Furthermore, all service providers engaged to support the project will be sensitized on the need to safeguard against GBV and required to adhere to appropriate workers code of conduct. The risk will be monitored during project implementation.

2. Describe any potential indirect and/or long term impacts due to anticipated future activities in the project area:
There are no long-term environmental impacts as a consequence of the Project.

3. Describe any project alternatives (if relevant) considered to help avoid or minimize adverse impacts.
No alternatives to the current set of household-based activities are envisaged or relevant.

4. Describe measures taken by the borrower to address safeguard policy issues. Provide an assessment of borrower capacity to plan and implement the measures described.
No safeguard policies have been triggered due to the nature of household-based activities.

5. Identify the key stakeholders and describe the mechanisms for consultation and disclosure on safeguard policies, with an emphasis on potentially affected people.
Not applicable.

B. Disclosure Requirements (N.B. The sections below appear only if corresponding safeguard policy is triggered)

Environmental Assessment/Audit/Management Plan/Other

Date of receipt by the Bank 02-Dec-2019	Date of submission for disclosure 04-Dec-2019	For category A projects, date of distributing the Executive Summary of the EA to the Executive Directors
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"In country" Disclosure

Zambia
04-Dec-2019

Comments

Through disclosure on the World Bank website, as agreed with the RSA.



If the project triggers the Pest Management and/or Physical Cultural Resources policies, the respective issues are to be addressed and disclosed as part of the Environmental Assessment/Audit/or EMP.

If in-country disclosure of any of the above documents is not expected, please explain why:

C. Compliance Monitoring Indicators at the Corporate Level (to be filled in when the ISDS is finalized by the project decision meeting) (N.B. The sections below appear only if corresponding safeguard policy is triggered)

OP/BP/GP 4.01 - Environment Assessment

Does the project require a stand-alone EA (including EMP) report?

No

The World Bank Policy on Disclosure of Information

Have relevant safeguard policies documents been sent to the World Bank for disclosure?

Yes

Have relevant documents been disclosed in-country in a public place in a form and language that are understandable and accessible to project-affected groups and local NGOs?

NA

All Safeguard Policies

Have satisfactory calendar, budget and clear institutional responsibilities been prepared for the implementation of measures related to safeguard policies?

Yes

Have costs related to safeguard policy measures been included in the project cost?

Yes

Does the Monitoring and Evaluation system of the project include the monitoring of safeguard impacts and measures related to safeguard policies?

Yes

Have satisfactory implementation arrangements been agreed with the borrower and the same been adequately reflected in the project legal documents?

Yes

CONTACT POINT

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APPROVAL

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Approved By

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