IDA FOR AFRICA:
IMPACT ACROSS THE CONTINENT
About IDA

The International Development Association (IDA) is the part of the World Bank Group that helps the world’s 74 poorest countries, 39 of which are in Africa. It is one of the largest sources of development assistance for these countries. Established in 1960, IDA aims to reduce poverty by providing zero to low-interest loans (called “credits”) and grants for programs that boost economic growth, reduce inequalities, and improve people’s living conditions. More than half of IDA countries receive all, or half, of their IDA resources on grant terms, which carry no repayments at all. In addition, IDA provides significant levels of debt relief through the Heavily Indebted Poor Countries (HIPC) Initiative and the Multilateral Debt Relief Initiative (MDRI).

IDA resources are replenished every three years from donor governments, the World Bank Group, and market sources. Currently in its 19th replenishment cycle, IDA has advanced the 20th replenishment by one year due to pressures from the COVID-19 crisis. IDA20 will continue to support countries’ recovery from the pandemic and their transition to green, resilient, and inclusive development.

The powerful results stories featured in this booklet illustrate how IDA leverages its global knowledge solutions, financing, and platform role to help countries break the cycle of poverty. The stories showcase IDA’s impact on families, national economies, and development across African countries.

Africa is on a transformational journey and IDA will continue to be a steadfast partner to countries as they work to recover stronger from the crisis and respond to new challenges.
Empowering Girls and Women in Côte d’Ivoire and Across the Sahel

For many girls coming of age in parts of Africa’s Sahel region, their aspirations, hopes, and dreams are more often than not swept away as they transition from helping out with chores in their household, to running their own. They may have to drop out of school, marry soon after reaching puberty, and become young mothers—a vicious cycle that diminishes their economic potential and impacts their health.

Key Numbers

- 100,000 girls have received school kits, scholarships, housing, and academic support
- 4 million people have been reached by awareness campaigns on reproductive, maternal, and child health, and violence against women

Investing in girls’ education and keeping girls in school are critical first steps in building a country’s human capital and opening up opportunities for women in the Sahel. The IDA-supported Sahel Women’s Empowerment and Demographic Dividend project (SWEDD) aims to empower women and adolescent girls and increase their access to quality education and reproductive, child, and maternal health services.

In partnership with the United Nations Population Fund (UNFPA), the project mobilizes all of society to harness the tremendous economic potential of women, from religious leaders, legislators, and health workers to mothers and husbands. Women’s empowerment is not only beneficial for girls; it benefits their families, the community as a whole, and a country’s economy.

Alice Adja dropped out of school when she was 8 years old. Her parents could not afford to pay for her education. At age 11, they sent her to live with an aunt in Abidjan, Côte d’Ivoire, where she had a string of odd jobs. Alice is now 23 and works as a housemaid for an Abidjan family.

For Alice, and thousands of young women, SWEDD is making a difference in their lives. Alice now has a new outlook on life. She wants to run her own business. Be her own boss. “One day, I will be a professional pastry chef,” said Alice. “I will have my own pastry store.”

In Niger, where just 1 in 10 girls completes secondary education, SWEDD has changed the trajectory of Innayatou Souradji’s life. “My mother and grandmother never went to school because they got married too early,” Innayatou said. “I am fortunate to have received a scholarship to pursue my studies.”

Like Alice and Innayatou, more than 100,000 other girls from poor families are receiving support from the project in the form of school kits, scholarships, housing, and academic support.

Empowering women and girls in the Sahel begins with changing society’s unwritten rules governing behavior. In Burkina Faso, SWEDD is running “husband schools” to transform the habits and biases of married men. Securing the buy-in of religious and community leaders is also critical to end discrimination, violence against women, and the high incidence of early marriages. The project uses a radio show to share messages on the benefits of girls’ empowerment. These awareness campaigns have reached more than 4 million people, raising issues related to reproductive, maternal, and child health, as well as violence against women.

After hearing them, Lemeima mint El Hadrami, a mother in Mauritania, refused to allow her daughter to be married at an early age. “I was really moved by the messages on the radio,” she said. “I do not want my daughter to experience the same difficulties that I did. I would like her to go as far as possible in her studies, to have a good job—a job that will allow her to enjoy a decent standard of living. She could become a minister, a doctor, or a midwife.”

SWEDD is helping tackle a major human capital challenge facing the Sahel. By investing in women and ensuring that they have access to health services and education, the project will impact the entire region over the long term—reducing infant mortality and chronic malnutrition rates, boosting productivity and household incomes, and accelerating the demographic transition.
For Suzanne—a rice farmer in the Far North region of Cameroon—the Logone river was a source of both livelihood and dread. The river that nurtured her rice crop would periodically flood during the rainy season, threatening her house and livestock.

But thanks to the IDA-supported Flood Emergency Project, Suzanne and most of her neighbors have been resettled into upgraded houses.

Saving Lives and Livelihoods through Flood Protection in Cameroon

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Key Numbers

70km of the Logone embankment and 27km of the Maga dam have been rehabilitated.

103,000 people, of which 30% are women, directly benefited from the project.

'We can now sleep in peace and are not afraid of the heavy rains anymore. My family is safe, my herd is safe, and my rice field is secure now,' says Suzanne.

The project, which was implemented from 2014 to 2020, focused on protecting local communities by upgrading a 70km flood embankment along the Logone River and 27km of the Maga dam. Irrigation bulk-water infrastructure was also upgraded, including intakes, main canals and secondary canals. This helped ensure reliable and adequate bulk-water supply for irrigation.

The work was carried out in an area in which over 150,000 people live, following resettlement action plans. Traditional and religious leaders participated in the supervision of the project, helping to build ownership by local communities. An effective grievance redress mechanism was put in place to address concerns efficiently.

Overall, more than 100,000 people have directly benefited from the project, including rice farmers and resettled families. Jobs generated by the project brought new employment opportunities, and families now have access to water supplies thanks to the construction of water boreholes. The project also helped create and consolidate eight water-user associations, which now have offices and equipment to maintain tertiary canals. A contingency plan against future floods was successfully tested during floods in 2019.

The project was carried out in close coordination with the Ministry of Economy, Planning and Regional Development and the Ministry of Agriculture and Rural Development. Private sector involvement in the project is paving the way for participation and financing by businesses going forward.

This project has set the path for a series of projects in the northern regions of Cameroon. Two IDA-financed projects—the Valorization of Investments in the Valley of the Benue project and the Valorization of Investments in the Valley of the Logone project—are now ongoing. Both focus on the improvement of farmers’ livelihoods.
Saving Lives with Face Masks Made in Post-Conflict Central African Republic

In the Central African Republic, where years of prolonged violence and conflict have ravaged the country’s health care system, an innovative approach is saving lives and putting people to work. As the global COVID-19 pandemic bore down on the country, the government made the difficult decision to mandate the use of facial masks. Like many countries, however, they were faced with a dearth of masks in local and international markets. The IDA supported LONDO project was able to quickly rise to the challenge, locally producing more than 2.4 million masks in record time.

The LONDO project is the largest cash-for-work program in the country, supporting stabilization and social cohesion in a war-torn country through temporary employment. Usually, it carries out small infrastructure works and road maintenance, which are critical in a country where young people are particularly vulnerable to recruitment into armed groups and violence. As the COVID-19 crisis shakes the country’s economy and fragile stability, potentially pushing more than 140,000 people into extreme poverty, according to recent World Bank estimates, the project’s ability to rapidly adapt to meet the critical need of the moment is even more important.

The LONDO project, and its transition to mask making, is an extraordinary solution provided by simply leveraging the local resources available. The initiative to make 10 million masks—providing two free masks to every citizen—is providing livelihoods to 18,000 tailors, will generate more than 1.6 million workdays, and should inject about $17 million into the local economy.

“I can make up to 700 masks a week,” Amal Soulemayne says with a smile. Ms. Soulemayne is a seamstress by training and the mother of four, whose husband was killed as a result of the violence in the country. She was recently recruited as part of the LONDO project’s mask initiative.

“This seed that they have sown in my life is germinating and will mature durably and invariably.”

With the money she earned, Ms. Soulemayne started repairs on the makeshift house where she lives with her children. She plans to use the rest of her savings to open her own sewing workshop one day.

For Soulemayne, and other citizens of this vulnerable country, cash-for-work programs offer an opportunity to secure a better and safer future. The LONDO project has been successful in providing access to a livelihood for many, while also supporting small businesses and contributing to a life-saving public health effort. This is all working together to help the Central African Republic prepare for recovery and build peace in the country.

Key Numbers

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- 1.6 million workdays were generated

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Building a Safety-Net in Times of Crisis in Democratic Republic of the Congo

When Ebola struck the Democratic Republic of the Congo (DRC) in August 2018, it was the latest in a series of crises that had gripped the country. The people of the DRC were already struggling with food insecurity, massive forced displacement, and persistent armed conflict.

With a total of 3,420 cases, the outbreak claimed 2,287 lives in 29 health zones across the provinces of Ituri, North Kivu, and South Kivu. International efforts to mobilize relief were hampered by an entrenched distrust of state institutions and external actors.

Esther, like many men and women struggling in the midst of conflict and unemployment, was more worried about putting food on the table for her family than getting infected.

The IDA-supported Ebola – Community Engagement in Emergencies program helped Esther and many like her. The program strengthened community resilience by providing temporary jobs to beneficiaries in Ebola hotspots. Overall, more than 35,000 direct beneficiaries have worked more than a million days (as of September 30, 2020) and received about $3 million in stipends.

Partnerships with local and international organizations were a cornerstone of the program. The cash-for-work program was implemented by the DRC Social Fund (FSRDC) and the World Food Programme (WFP). The United Nations Children’s Fund (UNICEF) donated hand-washing kits and thermometers to monitor project beneficiaries on works sites, thus ensuring that public preventive health measures were maintained throughout the program. And the United Nations Humanitarian Air Service (UNHAS) facilitated flights for joint World Bank-FSRDC missions to remote communities in hard-to-reach areas.

The program’s innovative approach and partnership model have informed $445 million of additional financing to the Eastern Recovery Project (2020). It will continue to finance public works, while also funding unconditional cash transfers and technical assistance to establish a unified social registry that can be used to reach the poor and vulnerable in any emergency.

Key Numbers

- More than 35,000 direct beneficiaries have worked more than a million days
- $3 million in stipends has been distributed

I did not have a job ... I was just trying to ‘get by’ by selling tomatoes.

— Esther, woman struggling in the midst of conflict and unemployment
Fostering a New Generation of Scholars in Eastern & Southern Africa

Cyprian Syeunda graduated with a Master of Science in Food Science and Technology from Kenya’s Centre of Excellence in Sustainable Agriculture & Agribusiness Management—and did so with flying colors. Named “Best Master’s Student,” he has already published in an internationally reputed journal. His next stop is Texas A&M State University, where he has won a scholarship to pursue a PhD in Food Science and Nutrition.

Key Numbers

- **90 Africa Centers of Excellence** have been established across 20 countries
- **25,000 Masters and PhD students** have received support

Cyprian has benefitted from the IDA-supported Eastern & Southern Africa Higher Education Centers of Excellence (ACEII) project. The project is designed to strengthen selected academic research centers to deliver quality post-graduate education and develop globally engaged and collaborative research capacity in the Eastern and Southern Africa region.

The project addresses the fact that the countries of Eastern and Southern Africa have not produced the quantity and quality of skilled graduates required for expanding and diversifying their economies. Despite an uptick in university enrollments over the last two decades, the region has lagged behind others in developing graduates in disciplines related to science, technology, engineering and mathematics—as well as in applying high-quality research to address local issues.

Female enrollment rates—as a percent of total enrollment—were particularly low: less than one percent in Malawi and four percent in Ethiopia.

The ACEII project seeks to share innovations and good practices in teaching and learning, and to enhance cross-border research networks. The project is also building capacity to address key institutional inadequacies, such as partnership development with the private sector and competitive scholarships.

Special attention is also paid to developing the capacity of promising female scholars; for example, by encouraging them to study in an Africa Centers of Excellence (ACE) institution outside their native country in the region.

Between 2014 and 2020, more than 90 ACE were established across 20 countries and have supported over 25,000 Masters and PhD students, under international standards and modern teaching conditions. Notably, the share of female students gradually increased from 27 percent to 38 percent. Under the ACE Scholarship Program, 60 regional female students have been financed for two years to attain a Master’s degree at any of the ACEs.

ACEII also helped to forge university partnerships to improve the quality of teaching, research and innovation. For example, study tours were conducted and multiple partnerships developed with Chinese, Japanese and Indian universities. Agreements were also established with universities in Europe, the United States, Korea and other African countries to facilitate student exchanges, joint research, and international accreditation.

Financial and programmatic sustainability have been primary considerations during implementation, notably by building in results-based financing. ACEII matches $1 for every $1 raised from national sources, and $2 for every $1 raised from regional and international sources. A total of $21 million has been raised by the ACEs so far. Through this, the ACEs are developing the skills to compete for research and other external funding opportunities to finance their development needs.

“We share in this excellence and grateful for the World Bank funding that has made this possible. If it were without the support, probably I would not have made it to this level.”

— Cyprian Syeunda, Master of Science in Food Science and Technology graduate
COVID-19 in Ghana: Raising awareness, promoting safety and protecting essential services

For Ghana, COVID-19 is exacerbating poverty and disproportionately impacting the poor and vulnerable. Economic growth has slowed, and the labor market has been hit—77 percent of the population reported a decline in household income during the first three months of the pandemic. The crisis is also threatening to disrupt the provision of essential health services due to barriers in the supply of and demand for services.

To establish trust and rapidly disperse information about the pandemic, the project supported extensive, nationwide awareness campaigns delivered in sign language, local languages, and even Braille. Call Centers and COVID-19 Information Centers were established in all 16 regions of the country. And communication caravans were deployed to disseminate information about preventive measures and where to seek care.

To contain the virus and expand the capacity of the laboratory system, streamlined digital solutions for timely case detection, diagnosis, and reporting were introduced. As a result, the number of national laboratories increased from two to 16 in less than a year and a total of 925,611 tests have been performed.

In Accra, the epicenter of the country’s COVID-19 outbreak, contact tracing capacity was strengthened by training 1,340 surveillance officers during the first three months of the project. In addition, 21 treatment centers and 129 Intensive Care Unit beds were established to handle cases. The project also provided psychosocial support, wheelchairs, and protective gear to over 20,000 persons with disabilities.

These interventions allowed for the continuity of essential health and nutrition service delivery, despite the ongoing public health crisis. With the introduction of infection prevention and control measures, socioeconomic activities, health facilities, and schools were able to reopen safely.

Now, with the continued support of IDA, the government can focus on the deployment of COVID-19 vaccines nationwide, the establishment of a national Center for Disease Control, and promote equal access to routine primary health care services to improve the health of all citizens.
In the Horn of Africa, conflicts and famine have triggered the displacement of millions of people within countries and across borders. Today, there are more than 2.7 million refugees and over six million internally displaced people in this part of the world. As the countries of the Horn of Africa were scaling up their responses to a recent displacement crisis triggered by conflicts and droughts, the COVID-19 pandemic hit.

The IDA-supported Development Response to Displacement Impacts Project (DRDIP), which aims to improve access to basic social services, expand economic opportunities, and enhance environmental management for communities hosting refugees, is shifting its focus in response to the COVID-19 crisis. IDA is scaling up the project to help mitigate the social and economic risks of the pandemic—reaching approximately three million beneficiaries across Djibouti, Kenya, Ethiopia and Uganda.

Under Uganda’s DRDIP, social and water conservation and land clearing activities were implemented among small groups of five people working in rotation and following new social distancing protocols. The operation is helping community organizations share prevention and basic hygiene messages through radio, short message services, and other digital means. The focus has also shifted to providing support to health centers and Water Supply, Sanitation, and Hygiene (WASH)-related investments.

The Horn of Africa Initiative is now also exploring innovative ways to help member states address the health and economic impact of the COVID-19 pandemic, deal with drought and other climate-related crises, and to support displaced populations. Countries have come together in multiple workshops to agree on and prioritize their collective efforts, providing a platform to keep the cooperation advancing even under the weight of the crisis.

The COVID-19 pandemic continues to have devastating impacts on people, with a disproportionate impact on the poor and the vulnerable. While this pandemic has the potential to fracture societies, it is the resilience, solidarity, strength, and ingenuity of communities—like those in the Horn of Africa—that will help overcome this crisis.
Transforming Kenya’s Transport Sector through Digital Integration

Before 2014, Kenya’s aspiring drivers had to visit several government offices to be licensed to drive. Fragmented services and manual procedures created loopholes and opportunities for cartels that processed fake licenses and motor vehicle logbooks, contributing to a thriving underground economy that exposed banks and insurance firms to potential fraud and losses.

To combat these issues, the Kenyan government established the semi-autonomous National Transport and Safety Authority (NTSA) to harmonize the operations of key road transport departments and manage road safety.

The streamlined NTSA system is secure and efficient. Services that used to take weeks or even months are now instant. These improvements have helped to facilitate regional trade and ease the cost of doing business in East Africa.

Key Numbers

More than one million vehicles have been registered with a secure electronic data platform.

The infusion of ICT in the transport sector has cemented Kenya’s reputation as Africa’s Silicon Savannah.

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To manage essential transport services, the NTSA launched the Transport Integrated Management System (TIMS) electronic data platform in 2016.

“TIMS has made our work easier,” said Richard Kanoru, the Secretary General of the Matatu Transport Vehicles Association. “Matatu” refers to vans and minibuses that are the most common means of passenger transport across all regions of Kenya. “At a click of a button and within five minutes, an operator can apply for all the necessary licenses to operate a Matatu. Our business costs have come down significantly because we don’t need intermediaries to get services from NTSA.”

The TIMS platform was established with funding from IDA under the Eastern Africa Regional Transport, Trade and Development Facilitation Project (EARTTDFP)—a $500 million credit approved in June 2015 to facilitate transport and trade between Kenya and its partners in the Eastern Africa region.

TIMS is a sophisticated, yet easy to access digital platform that incorporates motor vehicle registration and transfers, licensing, and inspection in a secure public access online portal.

The system provides a cashless, secure, and transparent payment system directly linked to mobile money and internet banking platforms that are now widely used for payment across Kenya. It has an inbuilt short message service (SMS) that updates users on the status of their applications.

Moreover, a secure database that is linked to other government institutions, including Kenya Revenue Authority and the National Registration Bureau, enables the system to automatically verify the personal data of the applicants.

The system also brings together all the transport sector stakeholders, including government agencies, financial institutions, motor vehicle dealers, diplomatic community, public transport service operators and the public. Consolidation of data has assisted national security and traffic law enforcement agencies in fighting crime. It has also enabled financial institutions, mainly banks and insurance firms, to access verifiable data on a secure platform, hence reducing opportunities for fraudulent access of credit and insurance claims.

Since 2017, more than a million vehicles and motorcycles have been registered on the TIMS platform. E-stickers now replace the physical inspection stickers for public transport vehicles, and more than half a million applications for smart driving licenses have been processed.

Data on each of these documents is stored on a chip that is integrated with TIMS and can be retrieved by law enforcement agencies from any location using mobile technology.

Kenya’s information and communications technology (ICT) sector has become a significant driver of economic development and job creation in all areas. The infusion of ICT in the transformation of the transport sector has cemented Kenya’s reputation as Africa’s Silicon Savannah.
Helping Young People Increase their Earning Potential in Liberia

The Liberian economy is struggling to recover from more than a decade of civil war. The Ebola crises, and now the global COVID-19 pandemic, have further impeded these efforts. Generating employment for the large population of young people in Liberia—over 70 percent of the population is below the age of 35—is critical to ensuring economic recovery and stability.

Key Numbers

- **14,024 youth**—50 percent of whom are female—have received life and business skills training.
- **More than 5,000 hectares of land** across all 15 counties in Liberia have been cultivated with various food crops.

A collaboration between IDA and the Swedish International Development Cooperation Agency is empowering poor and vulnerable youth to improve their income-generating potential. The Youth Opportunities Project (YOP) provides life, agriculture, and business skills training. As many young people in Liberia lack basic numeracy, literacy, and life skills, this training is vital to the country’s economic recovery.

"Before joining YOP, I did not have any skills in doing business, but now I can manage a business and I can create income for myself and my family," explains Ninetta Mulbah, a 29-year-old woman who has benefitted from the program and now manages a tailoring business.

The project has reached nearly 15,000 beneficiaries aged 15–35 years, 50 percent of whom are women. As a result of the communal farming initiative, more than 5,000 hectares of land across all 15 counties in Liberia have been cultivated with various food crops. Nearly 3,000 young people in urban areas have benefited from business skills training and startup grants. And more than 600 youths have completed apprenticeships in various trades with local businesses and master trainers.

A youth farming group in rural Lofa County that benefitted from the YOP has been successful in its agriculture efforts, enabling it to provide solar electrification for their small village. One member and young mother, Fatumata Bilny, says she feels proud to be part of a group that worked hard to bring such development to her community. The solar power project provides electricity to 64 homes in the village, streetlights, and power for the village meeting hall that is being used as a night school for women and entertainment center for the entire village.

To mitigate the impact of future shocks on the youth population, the project also supported the development of a safety net system. The creation of management information, electronic registration, and payment systems have allowed cash transfers to reach Ebola-affected households and the extremely poor throughout the country. It is a safety net that is serving the most vulnerable as the country faces yet another public health crisis with the COVID-19 pandemic.
Reducing Child Stunting in Madagascar

In 2018, Madagascar had one of the highest rates of stunting in the world. Linked to insufficient healthcare, inadequate nutrition, and poor water and sanitation, stunting is considered one of the biggest impediments to children reaching their potential. Combating stunting is also important for a country’s successful socio-economic development. With stunting rates as high as 50-60 percent in some regions, and 42 percent of all Malagasy children affected, it was imperative that the government do something to reverse these trends.

Global evidence has shown that a package of high-impact interventions can effectively reduce stunting. The IDA-supported Madagascar Multiphase Programmatic Approach (MPA) focused on reducing fragmentation and increasing coordination of nutrition and health services while building systems to sustain outcomes in the longer term. In partnership with the United Nations Children’s Fund (UNICEF), the World Health Organization (WHO), the Global Fund to Fight AIDS, Tuberculosis and Malaria, and GAVI - the Vaccine Alliance, the program developed new approaches to improve the competencies of service providers and quality of services.

The health and nutrition sectors jointly developed the first standardized package of integrated nutrition and health services and an associated training curriculum. Nearly 7,000 health workers were trained using this new approach and more than 3,000 integrated health and nutrition community sites were established. An additional 465 primary health care facilities were strengthened with necessary nutrition and health commodities and equipment to deliver the new standardized package.

At a health center in a rural village in Itasy province, the program trained health workers on health and nutrition services and provided equipment and key commodities. A fee exemption scheme ensured that key maternal and child services were provided for free.

Dina, a mother of a newborn infant, explained: “They monitored my weight from the start of my pregnancy. And they advised me on healthy foods to eat. I came here regularly to have good health, to have normal weight for my baby, and to avoid complications during childbirth. My baby was very heavy, not like my other two babies. The first weighed 2.8 kilograms and the second one 2.6 kg. He weighed 3.5 kg.”

The program has already reached more than 680,000 women and children with the reproductive, maternal and child health approach, and nutrition package and as many as 150,000 children have been fully vaccinated. Through the ten-year approach, the program will ultimately reach 75 percent of all children in Madagascar, ensuring that their future is healthier, happier, and free of the adverse impacts of stunting.

Key Numbers

- 680,000 women and children received a package of high-impact services through a strengthened nutrition and health platform
- 7,000 health workers were trained and 3,000 integrated health and nutrition community sites were established
Banking the Unbanked in Malawi

In 2011, the financial sector’s contribution towards growth and poverty reduction in Malawi was limited. Only 17 percent of adults in Malawi were banked. While the country had achieved notable reforms, much of the business environment work remained outstanding, particularly financial sector reform. Access to finance was the greatest problem among businesses in Malawi, as the formal financial sector remained small and serviced mostly the urban population.

The project supported improvements in financial literacy and the regulatory framework in the financial sector. The national payments system was modernized, and all commercial banks were connected to a single switch. A Microfinance Institution Hub was developed, and a new Automated Trading System is leveraging technology to improve efficiency of transaction processing. The Reserve Bank of Malawi built on these digital innovations to enhance its capacity, and it is now fielding knowledge-sharing requests from peers in the Global South.

As a result, Malawi has borne witness to a digital transformation and increased access to finance. The percentage of adults using financial institutions, for example, rose from 19 percent at the start of the project in 2011 to 40 percent at the closing in June 2018. The proportion of women that are formally banked increased from 17 percent in 2011 to 38.5 percent in 2018.

These improvements to digital financial services have also made banking more accessible for Malawians living in rural areas, where physical banks are few and far between. In addition to mobile banks, which can travel to rural areas to provide services to their customers, banks are now able to safely link payment of services with mobile phones, allowing customers and service providers to send and receive mobile payments.

Now, after the close of FSTAP, the government is working to build on its strong legacy. In August 2020, the IDA-supported Financial Inclusion and Entrepreneurship Scaling Project was approved for $86 million and seeks to further improve access to financial services for micro, small and medium enterprises.
Strengthening Recovery and Peacebuilding in North-East Nigeria

The violent attacks carried out by Boko Haram since 2009 have left deep scars for the 15 million people that call the region of North-East Nigeria home. Some 20,000 people have died, and 2.2 million people have been forcibly displaced by the conflict. About 70 percent of those displaced are hosted in the states of Borno, Adamawa and Yobe.

Key Numbers

- 105,000 beneficiaries - 49% of whom are women - have gained access to roads, hospitals, water, sanitation and hygiene facilities, and public buildings.
- Psychosocial support services have reached 13,500 households.

"Living as an internally displaced person is not only traumatizing but makes you feel unwanted and imprisoned as well," says Abubakar Abdullahi, a resident of Bama, in the state of Borno.

Reuniting families, rebuilding livelihoods and repairing badly damaged infrastructure in the region is a monumental endeavor—one that the World Bank’s 2016 Recovery and Peacebuilding Assessment estimated would require nearly $6.7 billion.

Mr. Abdullahi was thankfully reconnected with his family two years after fleeing the violence. He has also received essential livelihood support through the IDA-supported Multi-Sectoral Recovery Project (MCRP).

The MCRP addresses the immediate need for high-impact, early recovery interventions—such as the delivery of non-food items, agricultural, and non-agricultural inputs—that complement humanitarian operations in North-East Nigeria.

For example, Mr. Abdullahi received two ewes and a ram. "It is a great means of livelihood which will help me improve my situation and will allow me to provide for my family," he says.

The project also sets its sight on medium-term recovery and resilience building through investments in social cohesion, livelihoods, infrastructure, and public services.

Between 2017-2020, 687 infrastructure rehabilitation projects have been initiated, and the construction and repair of nearly 180 kilometers of roads and three bridges are underway. Over 105,000 beneficiaries (of which 49 percent are women) have gained access to rehabilitated roads, hospitals, schools, water, sanitation and hygiene facilities, and public buildings.

The project has also responded to the trauma of conflict and displacement, with psychosocial support services so far reaching 13,500 households.

The project’s success is due in no small part to partnerships with Nigerian institutions and international organizations and donors.

The Nigerian government, the North-East Development Commission and Borno, Adamawa and Yobe states have taken strong ownership of the project. Both federal and state-level governments have worked closely together, with clearly marked roles and responsibilities for each.

IDA has also collaborated on the project with the United Nations Development Programme, the European Union, the African Development Bank and the Islamic Development Bank. The World Bank is also managing a $3 million trust fund from the United Kingdom’s Foreign, Commonwealth & Development Office that focuses on institutional and capacity building in North-East Nigeria.

Looking ahead, the focus will shift from early recovery to long-term reconstruction and development of livelihoods. This includes an emphasis on the delivery of basic services, such as health and education, and support for agricultural investments and livelihoods.
Creating New Beginnings for Ex-Combatants in Rwanda

In the aftermath of Rwanda’s genocide, the new government established measures to address the impact of war and move toward national reconciliation. The 1994 genocide took the lives of nearly one million people and left the country devastated. Many from the former government army and militia fled to what is today the Democratic Republic of Congo where they spent decades struggling to survive.

Key Numbers

- **70,000 ex-combatants** were demobilized and reintegrated into the society.
- **Nearly 300 former child combatants** have received formal education, vocational training, or apprenticeship training.

Key to the new government’s strategy for peace and stability were the disarmament, demobilization, and reintegration of armed groups—including the former government army and militia. In 1997, the Rwanda Demobilization and Reintegration Commission (RDRC) was established and has since demobilized and offered reintegration support to more than 70,000 ex-combatants. IDA supported these efforts with two consecutive projects: the Emergency Demobilization and Reintegration Program (2002-2008), and the Second Emergency Demobilization and Reintegration Project (SEDRP) (2009-2017).

Ex-combatants go through a process of demobilization that includes medical support, psychosocial screening, and counseling. The RDRC also provides training and classes to support the former soldiers as they reintegrate into Rwandan society. The most vulnerable ex-combatants, along with all female and children former combatants, are eligible to receive two years of formal education, vocational training, or apprenticeship training.

‘After completing this course, I am confident that this will help me move out of the poverty cycle,’ says Marie Tujijire, a young tailoring student at the training center. ‘With the skills that I have acquired here, I will be able to venture into the job world and gain an income to support me and my family.’

Nearly 300 former child combatants have come through the program. Often forced to join armed groups and begin fighting as young as 9 years old, upon their return to Rwanda, they spend at least a year at Muhoga Children Rehabilitation Center. Here trained staff attempt to fill in the gaps of the childhood they missed. At the end of their stay, former child soldiers are either reunited with their families or placed within foster families.

Cooperatives have also been a great vehicle for social economic reintegration, as ex-combatants work alongside community members with the common goal of growing a business. The Abahuza Cooperative, a mototaxi business in the capital, Kigali, is an excellent example of this successful model. The cooperative began in 2009 with 10 ex-combatants and a few motorcycles. Today it is a thriving enterprise, employing more than 450 drivers—almost 100 of whom are ex-combatants.

‘I joined Abahuza Cooperative and I was well welcomed,’ says Martin Muhire, a former soldier. ‘I was given a motorbike and things have been going well ever since. We receive constant trainings from the Demobilization Commission and that helps significantly. I now own a home, all through this job.’

The successful demobilization, economic reintegration, and assimilation of former soldiers has been a crucial component of Rwanda’s long-term development strategy. With IDA’s support, the RDRC has helped to restore social norms and maintain stability for this recovering country.
More than 20 million herders across the Sahel region move their cattle, searching for water and pastureland. This is because 75 percent of the Sahel is too dry to allow livestock herders to remain in one place.

Supporting Africa’s Sahel Pastoralists to Secure a Resilient Future

More than 20 million herders across the Sahel region move their cattle, searching for water and pastureland. This is because 75 percent of the Sahel is too dry to allow livestock herders to remain in one place.

Key Numbers

- 75% of the Sahel is too dry for livestock herders to remain in one place
- 5 million hectares of pastureland, 181 water points, and 66 cattle markets are supporting economic activity for 20,700 people

Each year, in early November, the first signs of drought appear—rivers start to dry up and pastures become scarce. So many families, often in small groups, begin a months-long journey in search of water and pastureland.

Today, however, the pastoralists face a new problem that they cannot overcome alone—climate change. Their traditional way of life is in danger. The rainy seasons are growing shorter, and the dry seasons are longer, sometimes lasting up to nine months. The drought in 2010 was particularly severe. Niger lost 4.8 million head of cattle, roughly 25 percent of the herd, representing a loss of more than $700 million for the country’s economy.

Water has become increasingly scarce, and farmers expand their fields as the population grows, encroaching on pastoral regions and transhumance corridors. This situation has seriously disrupted traditional herd management methods, resulting in more frequent and potentially more severe conflicts.

The IDA-financed Regional Sahel Pastoralism Support Project (PRAPS) supports countries of the Sahel—Burkina Faso, Chad, Mali, Mauritania, Niger, and Senegal. It helps to protect pastoral systems by improving resource management and animal health, facilitating access to markets, diversifying sources of income for pastoral households, and managing conflicts.

The project established infrastructure around water points, pasture for the livestock, vaccination stations, livestock markets, and fodder storage.

“One of the things that has most changed our lives is the training provided by water and forestry officials for combating brushfires,” explains Hamidj Barry, mayor of a village near the Senegal border. “It is a transmission of knowledge that we will keep forever.”

Between 2015 and 2020, the project helped establish and improve the management of more than 5 million hectares of pastureland, 181 water points, and 66 cattle markets. It also supported the economic activity of 20,700 people, 88 percent of whom were women.

The COVID-19 pandemic threatened these gains. As borders closed to contain the spread of disease, herds of cattle could not return to their homelands, and significant animal health risks arose as pastoralist concentrated at the borders. IDA is now providing additional financing to set up monitoring initiatives, strengthen existing early warning systems, and provide targeted responses to support those in agro-pastoral sectors.
Protecting Children from Learning Loss in Sierra Leone

The youth of Sierra Leone were already poorly served by an education system starved of resources. Then the global COVID-19 pandemic struck in March 2020, and schools shut their doors.

The pandemic brought grim reminders of the Ebola crisis of 2014, which led to eight months of school closures in Sierra Leone. The impacts were soon evident. Research by the World Bank estimated that girls aged 12–17 were 16 percent less likely to return to school after the Ebola crisis subsided. Child labor by girls increased by 19 percentage points.

But the experience of Ebola has also informed a better response to this pandemic—one that is effectively reducing learning losses. The IDA-supported Free Education (FREE) Project supports these efforts through several targeted interventions.

A top priority was to keep students safely up-to-speed on their studies through distance learning. The Radio Teaching Program—which went to air a week after schools were closed—has been hugely successful in this respect. The program reached approximately 1.4 million children (including 700,000 girls) during the period of school closures from the end of March until early October 2020.

I like to listen to the radio program, as it is interactive and fun! Additionally, I received printing material as additional learning support.

— Fatmata, a junior secondary school student

In tandem, the project assisted the Ministry of Basic and Senior Secondary Education in the design and implementation of measures to keep children and teachers safe when schools re-opened. These built on the school safety protocols and psychosocial support guidelines developed during the Ebola crisis, and have been distributed to all 11,000 primary and secondary schools. About 22,000 teachers were also trained on health and safety protocols before schools reopened. All primary and secondary schools have been equipped with hygiene and safety products, such as face masks, soap, and infrared thermometers, benefitting about 2 million students.

The project is co-financed by the United Kingdom’s Foreign, Commonwealth and Development Office, Irish Aid, and the European Union, whose contributions feed into the World Bank-administered Sierra Leone Education Multi-Donor Trust Fund. The World Bank has also become a grant agent for the Global Partnership for Education. Under this partnership, Save the Children is leading a consortium of non-governmental organizations focused on community engagement, and reaching the most marginalized and deprived groups. Partners of the consortium include Handicap International, Plan International, Concern Worldwide, the Foundation for Rural and Urban Transformation, Focus 1000, and Street Child of Sierra Leone.

Moving forward, IDA is committed to working hand-in-hand with partners on fostering a more resilient, inclusive, and personalized education system for the children of Sierra Leone.
Leaving No One Behind in Sudan

Sudan has faced formidable challenges over the past decade. The secession of South Sudan induced multiple economic shocks for this already fragile country. The subsequent civil war in that country not only damaged Sudan’s economy, but also increased the already large population of refugees and internally displaced persons.

Under the leadership of Prime Minister Abdalla Hamdok and the Transitional Government of Sudan, the country is embarking on a new path. In order to consolidate peace, unlock the country’s productive potential, and shore up the private sector the government has implemented a range of reforms. Recognizing the once-in-a-generation window of opportunity for Sudan to chart a path out of fragility, conflict, and violence, the IDA-supported Sudan Family Support Program (SFSP) was launched.

The program the Sudanese people call Thamarat was introduced to strengthen social protection, increase the spending power of families, and help cushion vulnerable groups from the adverse impact of the reforms and short-term shocks. The program is also laying the foundation for economic growth by helping to establish government systems, build institutional capacity, improve public sector transparency, and digitize the economy.

We are all optimistic about the support we will get because it will help us to meet our basic daily needs.

—Tariq Abdelgadir

For families like Tariq Abdelgadir’s, who are bearing the brunt of the economic transition and recent shocks, Thamarat demonstrates the transitional government’s commitment to supporting its most vulnerable citizens and is helping to renew the social contract between the citizens and the state. Tariq, his wife Nusiba, and their three children have been struggling to make ends meet in the face of the COVID-19 crisis, desert locusts, and record flooding in the country.

Thamarat provides $5 per month for each member of the family for a period of six months. Nearly 80,000 Sudanese households—approximately 400,000 beneficiaries—have already received their first month payment through cash cards. Eventually, the transfers will be extended for twelve months and reach as many as 32 million citizens, 80 percent of the population.

The program serves as an exemplary model for the close partnership and synergies between various government institutions and will help establish an effective social safety net system in Sudan. As Sudan turns the page of its history, IDA is ready to support their efforts to build a stronger economy that reduces poverty and delivers greater prosperity for everyone.

Key Numbers

- 80,000 Sudanese households—approximately 400,000 beneficiaries—have received cash transfers
- 32 million citizens—80% of the population—will be eligible to receive up to 12 months of benefits

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Making Housing Affordable and Accessible in Tanzania

One of Tanzania’s greatest long-term development challenges has been providing citizens with access to decent and affordable housing. Despite rapid urbanization and an increased demand for affordable housing and housing finance, interventions by the government were having limited success. Many lower and middle-income families in Tanzania were forced to spend years living in poor or unfinished houses or renting with little hope of saving enough money to build or buy their own home.

IFC’s investment will help TMRC attract new investors, meaning that we can obtain longer term, more diverse funding and sustainable pricing.

— Oscar Mgaya, Chief Executive Officer for the Tanzania Mortgage Refinance Company (TMRC)

Access to affordable housing can have a big impact on a person’s well-being. A safe, secure home can improve health, hygiene, and educational opportunities by ensuring access to clean water, safe toilets, electricity, and a respite from heat and disease-spreading insects.

To expand the housing finance market, the government created the Tanzania Mortgage Refinance Company (TMRC). The innovative, IDA-supported Tanzania Housing Finance Project supported the TMRC, allowing it to provide medium-and-long-term liquidity to mortgage lenders—making it easier for them to give loans to families to purchase new homes or improve their existing homes.

The expansion of the housing finance market made loans more affordable, mortgage repayment periods were extended from five years to up to 25 years, and interest rates were brought down from above 21 percent to 15 percent per year. The project also created a Housing Microfinance Fund to provide medium-term liquidity to microfinance institutions, allowing them to offer housing microfinance loans to the low-income population.

With the support of the project, the TMRC has contributed to a seven-fold expansion in the Tanzanian housing finance market. Between 2010 and 2019, the number of financial institutions providing mortgages grew by nearly 30, the country’s mortgage loan portfolio increased to over 5,000, and 2,000 housing micro-finance loans were provided. Nearly 34 percent of the beneficiaries were women.

In 2020, the International Finance Corporation (IFC) invested in TMRC with the support of the IDA Private Sector Window, further boosting affordable mortgage lending to create more affordable housing for Tanzanian families.

Expanding housing finance puts credit within reach of traditionally disadvantaged groups, like women and micro, small-, and medium-sized enterprises, and harnesses urbanization to promote economic growth. The project illustrates how private capital, even in less-developed financial markets, can be mobilized successfully through the right public investments.

Key Numbers

- The housing finance market has achieved a seven-fold expansion
- The mortgage loan portfolio grew from less than 600 to over 5,000

Access to affordable housing can have a big impact on a person’s well-being. A safe, secure home can improve health, hygiene, and educational opportunities by ensuring access to clean water, safe toilets, electricity, and a respite from heat and disease-spreading insects.
Prioritizing the Poorest and Most Vulnerable in West Africa

Togo, like many countries, is struggling as a result of the global COVID-19 pandemic. Poverty, which had been declining before the pandemic, is now on the rise. This is not surprising, as 62 percent of jobs in the country have been affected, particularly in the informal sector. In an effort to prioritize those most in need, IDA financing was mobilized under the West Africa Unique Identification for Regional Integration and Inclusion (WURI) Program to support social protection delivery systems and data-driven methods through Togo’s Novissi emergency cash transfer program.

The IDA-supported WURI Program is helping to build the foundational identification systems needed across Benin, Burkina Faso, Côte d’Ivoire, Guinea, Niger, and Togo to facilitate access to services for millions of people. Informal workers represent 80 percent of total employment in this part of the world—90 percent of whom are women—and they often fall through the cracks of existing social protection programs. In times of crisis, the program aids countries in quickly scaling up social protection programs through flexible platforms, including providing emergency support to informal workers.

Key Numbers

- 572,852 informal sector workers received cash transfers during the COVID-19 pandemic.
- 57,000 new beneficiaries were identified.

The Novissi program, which means “solidarity” in the local Ewe language, began last April to help people impacted by the pandemic. The government, however, wanted to ensure they were reaching the poorest informal workers in the poorest parts of the country. Research, development, and feasibility testing of machine learning and data-driven methods were implemented to identify and prioritize assistance for the poorest. Deep-learning algorithms were developed using geospatial data, population data, and phone interviews. And a system to provide contactless social protection payments was implemented. As a result of these efforts, 57,000 new beneficiaries were identified.

I didn’t know how I was going to buy food, to buy what’s needed at home.

—Eric Dossespli, a 49-year-old farmer and father of six

Because of the pandemic, Eric was struggling to sell his groundnuts, beans, maize, and cassava at the local market. Soon, he could not even afford the fertilizer he needed to keep growing the crops. Because Eric is part of the informal sector, he was not eligible for the existing social protection system in Togo. The improvements to the Novissi program identified Eric and made it possible for his family to receive a cash transfer.

“I can’t imagine how I was going to live if not for this money. All I can say is thanks.”

Between April and September 2020, in the midst of the pandemic, the Novissi program provided cash transfers to 572,852 informal sector workers, 373,858 of whom were women. The second phase of the program will incorporate a nonprofit that lets donors send money directly to the world’s poorest, further bolstering Novissi’s reach.
**Strengthening Epidemic Preparedness and Response in West and Central Africa**

The 2014–2016 Ebola outbreak in West Africa dramatically exposed the need for more resilient health systems. The outbreak overwhelmed the public health systems in Guinea, Liberia, and Sierra Leone, allowing for rapid escalation and geographic spread of Ebola, as well as the disruption of essential and life-saving health services. It was clear that in order to prevent, detect, and respond to the threat of emerging and epidemic-prone diseases, multi-sector engagement and collaboration among neighboring countries were desperately needed.

**Key Numbers**

- Nearly half a billion people in West and Central Africa are benefitting.
- A network of 15 regional reference laboratories has been established for human and animal health.

The IDA-supported Regional Disease Surveillance Systems Enhancement (REDISSE) Program was launched in 2016 to help Benin, Burkina Faso, Cabo Verde, Côte d’Ivoire, The Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Mauritania, Niger, Nigeria, Senegal, Sierra Leone, and Togo respond to the challenges created by the Ebola outbreak and better protect against epidemic threats. Now, REDISSE has strongly positioned these countries as they face yet another health crisis—the global COVID-19 pandemic.

The project has helped to incentivize countries to invest in modern disease surveillance systems, laboratory capacity, the health security workforce, and outbreak planning and readiness. Further, REDISSE’s “One Health” approach fosters collective action and cross-border collaboration among multiple sectors.

The network of 15 regional reference laboratories for human and animal health, the Advanced Field Epidemiology and Laboratory Training Program, and the regional stockpile for personal protective equipment, drugs, and vaccines for epidemic response established by the project have made it possible for all participating countries to quickly mount a response to COVID-19.

“We were able to enhance surveillance systems for all kinds of diseases across Senegal,” said Dr. Alpha Sall, Director General at the Institute Pasteur in Dakar. “The equipment provided will allow us to rapidly detect and improve our capacity to mobilize resources and respond to outbreaks like coronavirus.”

REDISSE’s activities have directly benefitted almost half a billion people living in some of the most vulnerable countries in the world. By advancing health security, countries in West and Central Africa were able to use all existing instruments and expertise when they were most needed, to respond to the COVID-19 threat.
Access to financial services remains one of the most acute constraints for small and medium-sized enterprises (SMEs) in West Africa. Due to their smaller size, limited experience, and undocumented performance, SMEs can be very risky to lenders—especially when they operate in fragile markets or more challenging environments.

Jumpstarting Small and Medium-Sized Businesses in West Africa

The International Financial Corporation’s (IFC) Small Loan Guarantee Program is an innovative mechanism to boost lending to SMEs. The program provides SMEs with access to financial services as well as risk-sharing support to encourage financial institutions in host countries to expand their lending portfolio, with a particular focus on the harder-to-reach smaller SMEs. The IFC Private Sector Window provides support to the program, in the form of a pooled first-loss guarantee of up to $120 million, allowing IFC to scale up its support in underserved and fragile markets to unbanked SMEs—especially female-owned SMEs or SMEs working in priority sectors like climate or agriculture.

With the support of the program, Union Bank in Nigeria is helping Nigerian businesses grow and create jobs. Although small businesses provide over 80 percent of Nigeria’s jobs, a recent World Bank survey found that only 15 percent of SMEs in the country reported having a bank loan or line of credit. It also found that more than half of the women-managed firms surveyed named access to finance as a major obstacle to growth.

The program will allow Union Bank to offer more products and services to women-owned businesses, especially in Nigeria’s conflict-affected Northern and Delta regions, where entrepreneurs face particularly difficult challenges accessing finance, and more than half the population is excluded from the financial system.

“IFC risk sharing facility is a welcome development which will further deepen our efforts to support Nigerian SMEs and women,” says Emeka Emuwa, the Chief Executive of Union Bank. “Union Bank continues to develop sustainable products and services that promote enterprise and address poverty and financial inclusion. This is in line with our commitment to support the communities within which we operate.”

IFC has already committed $172 million under the Small Loan Guarantee Program to 11 financial institutions, like Société Ivoirienne de Banque Côte d'Ivoire, one of the country’s largest financial institutions, and Atlantic Business International (ABI), one of the largest African banks with subsidiaries across eight countries including Benin, Burkina Faso, Côte d'Ivoire, Guinea, Mali, Niger, Senegal and Togo. The first phase of the program aims to reach a total of 25 banks in fragile markets, benefiting as many as 12,500 SMEs.

With the support of the IFC Private Sector Window, IFC is ramping up investments in fragile markets in Africa—helping formalize and legitimize SMEs in emerging economies to create jobs and drive economic growth.
Trading Energy in West Africa to Benefit the Entire Region

West Africa has significant energy resources. The region accounts for about one-third of African gas and oil reserves and over 23,000 Megawatt (MW) of technically exploitable hydropower capacity. However, a key challenge has been distribution: the major sources of electricity supply are located far away from the main centers of consumption.

Key Numbers

- Ghana’s electricity export capacity has increased to 200 MW
- 25 impoverished areas along the 188 km transmission line have received access to electricity

The West Africa Power Pool (WAPP) program was conceived to help address this problem. Doing so is a critical part of improving access to energy in a region where much of the population has relied on firewood and charcoal to meet their energy needs.

At the start of the WAPP program, Burkina Faso had one existing interconnection with Côte d'ivoire. But there was potential to significantly boost supply from another neighbor—Ghana. In Ghana, electricity was produced from hydro and thermal plants. This relatively low-cost gas/hydro energy mix had the potential to feed into cross-border electricity exchanges across WAPP zones, bringing financial benefits to Ghana and much needed power to neighbors like Burkina Faso.

The first phase of the IDA-supported International Transmission Hub Project aimed to increase Ghana’s electricity export capacity, on the one hand, and reduce the cost of electricity supply to Burkina Faso, on the other. This was achieved through the development of a transmission line between Bolgatanga in Ghana and Ouagadougou in Burkina Faso.

“The interconnection will diversify the imports sources of energy to Burkina and have a major impact on the quality of service provided by Société Nationale d’électricité du Burkina Faso,” explains François De Salles Ouédraogo, General Director of Burkina Faso’s national electricity company.

The project also supported the reinforcement of the transmission grid in Ghana and the electrification of rural areas in Burkina Faso.

The result has been a significant increase in Ghana’s ability to export electricity. And in Burkina Faso, the cost of electricity was reduced from $0.26 per kWh to $0.20 per kWh and power outages have been reduced.

Access to electricity in rural areas has also been enhanced. The construction of the distribution network and connection of households has provided 25 poor areas in the outskirts of Ouagadougou and along the 188 km transmission line with access to electricity. This has, in turn, helped power local economic activities for women along the corridor.

Notably, other WAPP member countries, particularly Mali and Niger, are to benefit from Burkina Faso’s increased ability to import power from Ghana.

Going forward, IDA continues to support the scale-up of electrification across the WAPP sub-region to improve access to the energy needed for West Africa’s socio-economic advancement.
Empowering Rural Women in Zambia to Move out of Poverty

For those living in rural Zambia, poverty rates were stubbornly high, impacting as much as 78 percent of the population and disproportionately affecting adolescent girls and women. Although the country had achieved close to universal access to primary education, secondary school coverage was falling and included only about 40 percent of school-aged children.

Key Numbers

- 75,000 women from extremely poor households received livelihoods packages
- 28,000 girls from poor households have received tuition for secondary school

National data confirmed that investments in human capital development—health, education, and social protection for the poorest and most vulnerable households—were critical to national economic growth. According to national household data and World Bank analyses, when girls went to secondary school, they earned almost 100 percent more than their peers who did not. And when women worked outside of agriculture, their earnings increased by roughly 35 percent.

Based on this knowledge, Zambia made it a priority to help more girls and women reach their potential. With support from IDA, the Girls’ Education and Women’s Empowerment and Livelihoods (GEWEL) Program was created. The project works to increase access to livelihood support for women and access to secondary education for disadvantaged adolescent girls in extremely poor households in selected districts.

The GEWEL program targets women and girls at two critical points in life. First, by providing secondary school tuition, the program is helping adolescent girls transition successfully from primary to secondary school. These interventions have helped to increase education outcomes and delay early marriage and pregnancy. Second, GEWEL provides subsistence to sustainable livelihoods through skills training, grants, savings support, and mentorship to help women turn piecemeal work into viable microenterprises.

For Karen Mwamba, a 45-year-old mother of three, this intervention was life-changing.

"I got married when I was 17-years-old, and like most men in the village my husband was a peasant farmer. We survived from the little that we grew on our small piece of land. My husband and I were content with the kind of life we lived until we started having children. We had no means of feeding or paying their school fees.

"— Karen Mwamba, a 45-year-old mother of three

With the productive grant she received from the GEWEL program, Ms. Mwamba bought three goats and used the remainder of the money to buy rice. She began selling rice in her rural community and has been able to successfully improve the quality of life for her family.

To date, the GEWEL program has supported more than 28,000 girls from poor households by covering their secondary school costs. In addition, 75,000 women from extremely poor households in 51 districts across all 10 provinces of the country have received livelihoods packages similar to Ms. Mwamba’s, consisting of life and business skills training, a productive grant equivalent to $225, mentorship, and support to form savings groups.