Public Disclosure Authorized

Niger: Smart Villages for rural growth and digital inclusion (P167543)

WESTERN AND CENTRAL AFRICA | Niger | IBRD/IDA | Investment Project Financing (IPF) | FY 2021 | Seq No: 12 | Archived on 13-Oct-2026 | ISR08381

Implementing Agencies: ANSI -- Agence Nationale pour la Société de l'Information / National Information Society Agency, Projet Villages Intelligents, Unite de Gestion du Projet

1. OBJECTIVE

1.1 Development Objective

Original Development Objective (Approved as part of Approval package on 08-Jul-2020)

The project aims to increase access to cellphone and broadband services in rural areas and to bring digital financial services to selected underserved areas.

Has the Development Objective been changed since Board Approval of the Project Objective?

No

2. COMPONENTS

Name
1. Enabling environment:(Cost $4)
2. Developing rural connectivity:(Cost $63)
3. Improving digital financial inclusion:(Cost $28)
4. Strengthening project management and stakeholder capacity-building:(Cost $5)
5. Contingent Emergency Response Component:(Cost $0)

3. OVERALL RATINGS

Name	Previous	Current
Progress towards achievement of PDO	Satisfactory	Satisfactory
Overall Implementation Progress (IP)	Satisfactory	Satisfactory
Overall Risk Rating	Substantial	Substantial

4. KEY ISSUES & STATUS

4.1 Implementation Status and Key Decisions

Overall implementation progress and progress toward achievement of the Project Development Objective remain "Satisfactory", despite security, logistical, and implementation constraints in some rural areas. Mobile broadband had reached 1,071 of 2,175 targeted previously unserved rural localities, while connectivity was also extended to schools, health centers, and municipalities. The Project has further advanced digital and financial inclusion through 125 multiservice digital centers, support to 12 fintech companies, electronic payment terminals, and enrollment of more than 63,000 agricultural producers in the digital registry. Disbursements reached 81 percent as of Septemebr 2026. Rural connectivity remains the main implementation priority. The eight-month extension of the closing date to June 30, 2027 will support completion of connectivity investments, priority digital infrastructure, and project-closing activities. During the extension, the Government and Project team will finalize sustainability arrangements for digital centers, connectivity services, and other project activities.

5. SYSTEMATIC OPERATIONS RISK-RATING TOOL

Risk Category	Rating at Approval Approval Package - 08 Jul 2020	Last Approved Rating ISR Seq. 011 - 17 Mar 2026	Proposed Rating
Political and Governance	High	Substantial	Substantial
Macroeconomic	Substantial	Substantial	Substantial
Sector Strategies and Policies	High	Moderate	Moderate
Technical Design of Project or Program	Substantial	Moderate	Moderate
Institutional Capacity for Implementation and Sustainability	Substantial	Moderate	Moderate
Fiduciary	Substantial	Moderate	Moderate
Environment and Social	Moderate	Moderate	Moderate
Stakeholders	Moderate	Moderate	Moderate

Overall	High	Substantial	Substantial

6. RESULTS

6.1 PDO Indicators by PDO Outcomes

1. Enabling Environment								
Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
People using broadband internet (new use) (Number of people) CRI	0	Oct/2020	1,100,887	Jun/2026	1,100,887	Sep/2026	2,000,000	Jun/2027
	Comments on achieving targets		This refers to the number of people newly connected. Sources: Telecom operators, Health centers and schools.					
People using broadband internet (new use) - Female (Number of people) CRI	0	Oct/2020	551,534	Mar/2026	551,534	Sep/2026	1,002,000	Jun/2027
	Comments on achieving targets		The number of newly connected women among the covered population is 50.1%.					
People using broadband internet (new use) - Youth (Number of people) CRI	0	Oct/2020	506,399	Mar/2026	506,399	Sep/2026	920,000	Jun/2027
	Comments on achieving targets		The indicator operationalizes the project's theory of change by linking broadband infrastructure and policy reforms to tangible digital inclusion outcomes among youth, particularly in terms of new adoption and use of broadband internet services.					

2. Rural Connectivity								
Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
Number of villages, previously with no mobile broadband coverage, served with mobile broadband	0.00	Oct/2020	1,055	Mar/2026	1,071	Sep/2026	2,175	Jun/2027
	Comments on achieving targets		The Number of locations having no form of mobile broadband coverage (3G and above) which have been provided with mobile broadband service, under the project is 1055 (49% of the planned 2,175 locations to cover by 2027).					

under the project (Number)								
3. Digital Financial Inclusion								
Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
Number of mobile money accounts ; (Number)	1,870,000	Oct/2020	9,746,822	Mar/2026	9,746,822	Sep/2026	11,000,000	Jun/2027
	Comments on achieving targets		The project contributed to achieving this target through the provision of 1171 POS terminals to merchants, as well as training provided in 124 digital centers. These digital centers offer the possibility to open a mobile money account and perform transactions (Cash in, Cash out). The data source is BCEAO (https://www.bceao.int/fr/documents/inclusion-financiere). Note: According to the National Institute of Statistics (INS) survey conducted in June 2026, the number of active accounts is 781,474, of which 318,957 belong to women						
Number of registered mobile money accounts owned by women (Number)	456,000.00	Oct/2020	7,520,000	Mar/2026	318,957	Sep/2026	1,000,000.00	Jun/2027
	Comments on achieving targets		The Gallup and GSMA surveys on women's access to the Internet are not available. The two operators (NT and ZT) and ARCEP do not have gender-disaggregated statistics. This fiscal year, the Project Implementation Unit (PIU) will commission a survey to update this indicator, as was done in 2022 with the National Institute of Statistics. In addition, the project will revitalize women's cooperatives through the use of mobile money in rural areas.						
People using digitally enabled services (new services) (Number of people) CRI	0	Oct/2020	310,603	Mar/2026	310,603	Sep/2026	390,000	Jun/2027
	Comments on achieving targets		This refers to the number of individuals who made or received a mobile money transaction for the first time as a result of the project.					
People using digitally enabled services (new services) - Female	0	Oct/2020	112,800	Mar/2026	112,800	Sep/2026	145,000	Jun/2027
	Comments on achieving targets		This refers to the proportion of women among individuals who made or received a mobile money transaction for the first time as a result of the project.					

(Number of people) CRI								
People using digitally enabled services (new services) - Youth (Number of people) CRI	0	Oct/2020	123,000	Mar/2026	123,000	Sep/2026	160,000	Jun/2027
	Comments on achieving targets		This refers to the proportion of youth among individuals who made or received a mobile money transaction for the first time as a result of the project.					

6.2 Intermediate Results Indicators by Components

1. Enabling environment								
Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
Number of public officials or government employees trained under the project (Number)	0.00	Oct/2020	85	Mar/2026	85	Sep/2026	50.00	Jun/2027
	Comments on achieving targets		Number of public officials or government employees trained under the project, to help address some regulatory and legal constraints to the development of digital infrastructure and digital financial services. The 85 officials trained are members of the parliament and senior staff from MDA.					
Retail price of 1 GB per month of pre-paid mobile data, in US$ (Amount (USD))	3.44	Aug/2019	0.80	Mar/2026	0.80	Sep/2026	1.20	Jun/2027
	Comments on achieving targets		Rural connectivity, facilitated by the Project (1055 localities), has increased coverage, the number of subscribers, and has contributed to reducing the cost per GB per month of prepaid mobile data. Source: PIU calculation based on the market price.					
Retail price of 0.5 GB per month of pre-paid mobile data, in % of GNI per capita (Percentage)	11.45	Oct/2020	2.00	Mar/2026	2.00	Sep/2026	5.00	Jun/2027
	Comments on achieving targets		Connectivity, facilitated by the Project (1055 localities), has increased coverage, the number of subscribers, and has contributed to reducing the cost per GB per month of prepaid mobile data. Source: PIU calculation based on the market price.					
2. Developing rural connectivity								

Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
Number of health centers, schools, and municipalities previously without broadband internet coverage that have been provided with broadband internet under the project (Number)	0	Oct/2020	906	Mar/2026	946	Sep/2026	906	Jun/2027
	Comments on achieving targets		This refers to: all 266 municipalities in Niger, 301 educational institutions (high schools and secondary schools), 339 health centers.					
Private sector investment raised through the project (Amount (USD))	0.00	Oct/2020	36,392,139	Mar/2026	36,392,139	Sep/2026	40,000,000.00	Jun/2027
	Comments on achieving targets		The amount of Private sector investment raised through the project to expand broadband coverage in rural areas is provided by operators awarded rural connectivity contracts. Private sector investment mobilization has surpassed expectations, reaching USD 36.39 million against a target of USD 40million.					
Number of villages connected to telecommunications and broadband networks (Number)	0.00	Oct/2020	1,055	Mar/2026	1,071	Sep/2026	2,175	Jun/2027
	Comments on achieving targets		The Number of locations having no form of mobile broadband coverage (3G and above) which have been provided with mobile broadband service, under the project is 1055 (49% of the planned 2,175 locations to cover by July 2026).					
Number of villages provided with small power generation system (Number)	0.00	Oct/2020	39.00	Mar/2026	142.00	Sep/2026	350.00	Jun/2027
	Comments on achieving targets		1055 is the number of villages where 39 (19 from Zamani Telecom and 20 from Niger Telecoms) small power supply installed to run the local digital connectivity infrastructure and over-dimensioned so that spare electric power can be used by inhabitants for essential needs.					

3. Improving digital financial inclusion

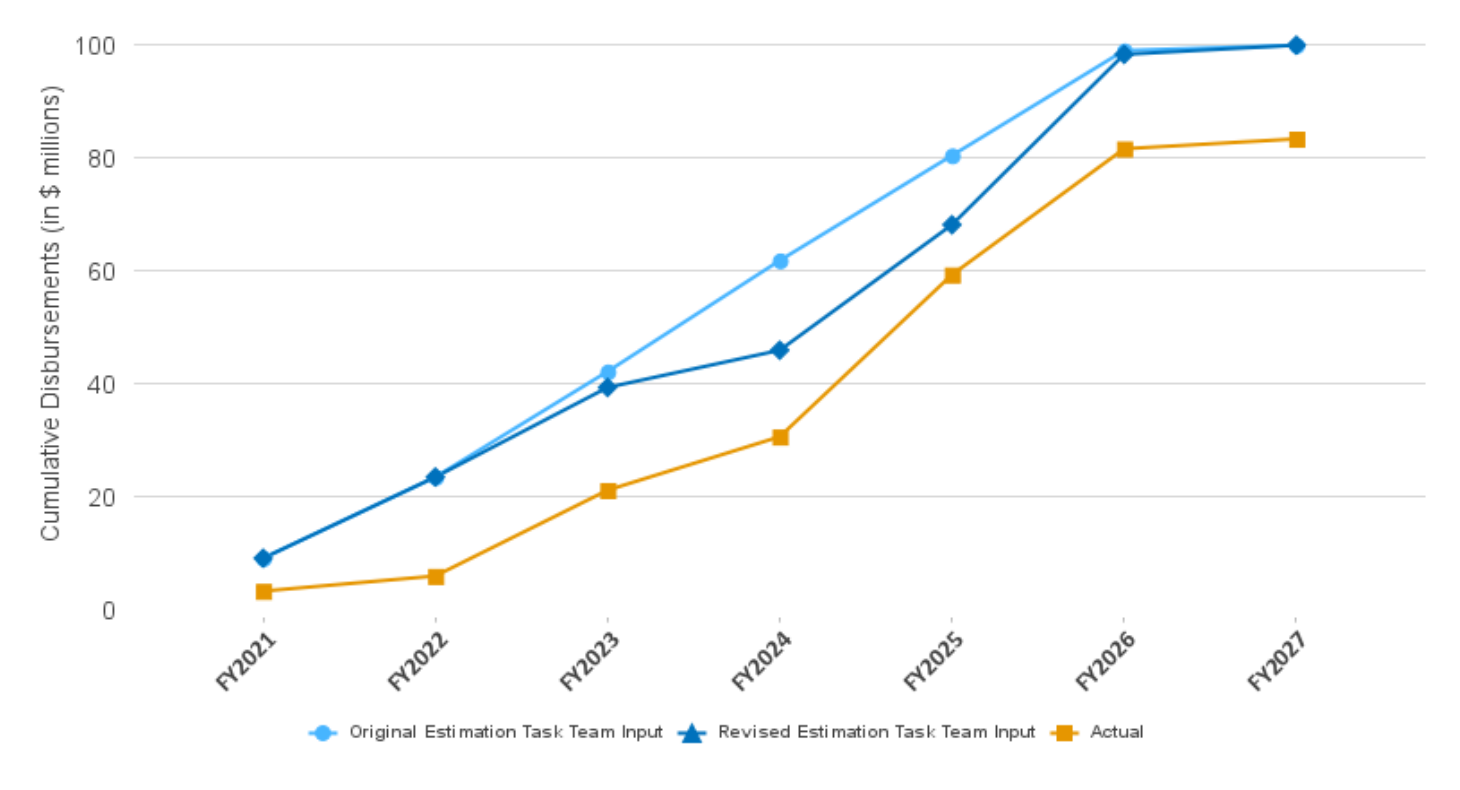
Indicator Name	Baseline		Actual (Previous)		Actual (Current)		Closing Period	
	Value	Month/Year	Value	Date	Value	Date	Value	Month/Year
	0.00	Oct/2020	124.00	Mar/2026	125.00	Sep/2026	126.00	Jun/2027

Number of digital centers created under the project (Number)	Comments on achieving targets		There are currently 124 digital centers (physical points for people and firms to conduct cash-in and cash-out transactions, and to get help with making mobile and financial transactions), created under the project, including 5 mobile (2 bus and 3 containers) digital centers.					
Operational fintechs supported by the project (Number)	0	Oct/2020	12	Mar/2026	12	Sep/2026	12	Jun/2027
Number of people trained for digital skills or knowledge under the project (Number)	0.00	Oct/2020	612,157	Mar/2026	619,551	Sep/2026	50,000.00	Jun/2027
	Comments on achieving targets		The Number of people enrolled in digital and financial literacy programs, under the 124 digital centers and 364 locations, provided by reports sent by digital centers and cross-checked by the PIU.					
Number of women trained for digital skills or knowledge under the project (Number)	0.00	Oct/2020	336,354	Mar/2026	339,563	Sep/2026	25,000.00	Jun/2027
	Comments on achieving targets		Number of women enrolled in digital and financial literacy programs, under the 124 digital centers and 364 locations, as a percentage of all trainees					
Number of beneficiaries utilizing project-subsidized point-of-sale (POS) terminals. (Number)	0.00	Oct/2020	918	Mar/2026	1,230	Sep/2026	500.00	Jun/2027
	Comments on achieving targets		POS Terminals are in high demand, particularly among women traders. A nationwide communication campaign supports the adoption and use of POS devices.					
Number of agricultural producers and women using digital payments for their activity (Number)	0.00	Oct/2020	60 073	Mar/2026	60 073	Sep/2026	50,000.00	Jun/2027
	Comments on achieving targets		This indicator "Number of agricultural producers and women using digital payments for their activity" has been achieved and exceeded.					
Number of agricultural producers for which data was collected in the digital platform (for e-KYC and credit scoring purposes) (Number)	0.00	Oct/2020	63,159	Mar/2026	63,159	Sep/2026	50,000.00	Jun/2027
	Comments on achieving targets		Number of people enrolled on a digital registry from which information will be transferred to digital platform (for e-KYC and credit scoring purposes).					
	0.00	Oct/2020	25.00	Mar/2026	32.00	Sep/2026	100.00	Jun/2027

Number of grievances received, of which percentage addressed within 30 days (Number)	Comments on achieving targets		To date 25grievances were received and are related to land acquisition/usage issues.					
Percentage of grievances addressed with 30 days (Percentage)	0.00		100		91		95.00	
	Comments on achieving targets		All the grievances were addressed within a specified time period of 30 days.					

7. DATA ON FINANCIAL PERFORMANCE

7.1 Cumulative Disbursements



7.2 Disbursements (by loan)

Loan/Credit/TF	Status	Original	Revised	Cancelled	Disbursed	Undisbursed	Historical Disbursed	% Disbursed
IDA-66880	Effective	50.00	51.12	0.00	35.53	15.59	35.71	69.50%
IDA-D6560	Effective	50.00	49.64	0.00	48.38	1.26	47.71	97.46%

7.3 Key Dates (by loan)

Loan/Credit/TF	Status	Approval	Signing	Effectiveness	Orig. Closing	Rev. Closing
IDA-66880	Effective	08-Jul-2020	16-Jul-2020	21-Oct-2020	23-Oct-2026	30-Jun-2027

IDA-D6560	Effective	08-Jul-2020	16-Jul-2020	21-Oct-2020	23-Oct-2026	30-Jun-2027

8. KEY DATES

Key Events	Planned	Actual
Approval	08-Jul-2020	08-Jul-2020
Effectiveness	21-Oct-2020	21-Oct-2020
Mid-Term Review No. 01	16-Sep-2024	11-Oct-2024
Operation Closing/Cancellation	30-Jun-2027	

9. RESTRUCTURING HISTORY

Restructuring Level 2 Approved on 15-Jul-2026

10. ASSOCIATED OPERATION(S)

There are no associated operations