

Economic Inclusion for the Poorest and COVID-19: Adaptation and Early Priorities for Medium- and Longer-Term Recovery

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Executive Summary

Economic inclusion programs for the poorest show strong potential as part of integrated policy responses focused on containing the pandemic, ensuring food security, and supporting medium-term recovery.

This note considers initial adaptations and early priorities in economic inclusion programs to support medium- and longer-term recovery efforts. The note is intended to be a resource for policy makers and practitioners faced with the dual challenge of adapting existing programs in response to a pandemic and ensuring the readiness of existing or new programs as part of medium- and longer-term recovery efforts. The note is devised as the first in a series of thematic briefs.

This note defines economic inclusion programs as a multidimensional set of “bundled interventions” that support households and communities to increase their incomes and assets. These interventions are sometimes referred to as productive inclusion, graduation, or community-driven development programs. Common interventions include a combination of cash or in-kind transfers; skills training or coaching; access to finance; and linkages to market support.

10 key messages frame this note:

1. **COVID-19 will have an unprecedented impact by reversing long-run poverty gains and pushing an estimated 180 million people into extreme poverty.** The pandemic compounds existing challenges in rural and fragile settings and raises demands among the “new poor,” urban economies, and migrant populations.
2. **Economic inclusion programs are well placed to meet the challenges of COVID-19.** Their diversity with respect to bundling context-specific components gives these programs considerable flexibility in adapting to different population groups and across rural, urban, and fragile settings. The most frequently cited objectives include productivity, self-employment, income diversification, and resilience.
3. **Existing economic inclusion programs provide an immediate platform to support local livelihood recovery and broader replication.** New estimates highlight economic inclusion programs in at least 75 countries, serving 20 million households, benefiting over 90 million individuals, either directly or indirectly.
4. **The potential for quick adaptation hinges strongly on local structures and capacities,** e.g., informal savings groups, local governance groups, and formalized producer organizations. However, adaptation is challenged by COVID-19 constraints such as movement disruptions, social distancing, and care burdens.
5. **Key priorities in adapting program design** include: (1) mitigating health risks, e.g., by linking to health insurance and including health messaging; (2) coping with market disruptions and anticipating possible livelihood opportunities; and (3) strengthening real-time evidence generation.
6. **Key priorities in adapting program delivery** include: (1) early activation of economic inclusion components in new programs, especially cash transfers; (2) scale-up of digital solutions for delivery of key program components; and (3) identification of practical measures to maintain social distancing.
7. **A focus on women’s economic empowerment is a key priority.** Lessons from previous crises highlight declining opportunities for women, de-prioritization of female health services, and increased gender-based violence. Economic inclusion programs have long-standing experience in gender-sensitive program design and delivery.
8. **A likely consequence of COVID-19 will be the coalescence and persistence of large-scale economic inclusion programs led by governments.** Previous global crises suggest that the pathway to scale is often politically driven, especially when social cohesion is threatened, as in Peru, India, Bangladesh, and Indonesia.
9. **Social safety net programs provide a key entry point for governments to scale economic inclusion efforts.** With adaptive social protection systems forming the backbone of the first wave of response, the scale-up of economic inclusion programs is an important complement for households and communities moving forward. Holistic economic inclusion programs build resilience to help the poorest withstand major shocks.
10. **Several challenges and opportunities underpin the potential to scale up:** (1) adapting to uncertainty; (2) maintaining political commitment given competing priorities; (3) program costs and availability of financing; (4) inter-agency coordination; and (5) sustaining partnerships at local and global levels.

1. Economic inclusion programs are a critical component in medium- and longer-term recovery efforts targeting the poor and vulnerable

The COVID-19 pandemic is not a great equalizer—the poor and vulnerable are hit much worse. In addition to the direct health impact, the COVID-19 crisis will affect household welfare through higher prices (particularly food prices), increased health expenses (for those affected by the virus and uninsured), and reduced labor incomes (through unemployment or reduced earnings). Extreme poor and vulnerable groups typically face greater health risks compounded by an inability to meet social distancing norms in densely populated informal settlements and inadequate resources to seek testing and treatment. The COVID-19 crisis is likely to exacerbate poverty and destitution, with the accompanying economic downturn depressing demand for labor, goods, and services, severely curtailing income-generation opportunities for the poor and vulnerable (Carranza et al., 2020, World Bank 2020a). Beyond the immediate public health crisis, the global economy is projected to shrink by three percent in 2020, with only a partial recovery projected for 2021 (International Monetary Fund, 2020). Given the scale of the economic downturn, it is also likely to push the near-poor into poverty. In Sub-Saharan Africa, these impacts are likely to be graver still with a locust plague laying waste to crops and threatening famine.

An integrated policy response is needed to address immediate concerns of containing the pandemic and ensuring food security, followed by interventions to support recovery (World Bank, 2020b 2020). In the first three to six months, immediate policy response has focused on protecting health and ensuring food security. Many governments have expanded existing social protection mechanisms and introduced temporary measures to support income, food security, and access to essential services for poor and vulnerable groups. As governments start to grapple with reopening economies under the threat of recurrent waves of infection, an important issue will involve restarting livelihoods in the informal sector. With social protection systems forming the backbone of the first wave of response, the scale-up of economic inclusion programs is an important complement for households and communities moving forward.

Recognizing the potential: economic inclusion at a glance

In recent years, there has been an unprecedented surge in economic inclusion programming worldwide. In many countries, these programs—described alternatively as productive inclusion, graduation, or community-driven development programs—are already an important part of large-scale anti-poverty programming. New estimates suggest that there are economic inclusion programs in at least 75 countries, serving 20 million households, benefiting over 90 million individuals, either directly or indirectly (Andrews et al., forthcoming)¹. The majority of program beneficiaries are concentrated in Sub-Saharan Africa and South Asia (Box 1, Figure 1). At least 40 new programs are in planning stages in at least 12 additional countries. Approximately half of all programs worldwide are government-led, covering approximately 93 percent of beneficiaries. The World Bank provides financing across six Global Practices to these government programs (See Annex 1 for full information)².

Economic inclusion programs are diverse and flexible instruments that will be critical for facilitating recovery over the next six months and beyond. Economic inclusion programs can be defined as a

¹ Estimates draw on the forthcoming State of Economic Inclusion Report 2020: “The Potential to Scale – Economic Inclusion for the Poorest”. Programs featured in this survey meet at least three of the following criteria: i) aim to increase income and assets of participants; (ii) target the extreme poor and/or vulnerable; (iii) provide an integrated package of bundled interventions (multidimensional response); and (iv) link to government policy or strategy framework. Program information is self-reported.

² Based on portfolio review of approximately 1,200 projects (both active and pipeline) across all geographical regions under six Global Practices: Agriculture; Finance, Competitiveness, and Innovation; Natural Resources and Blue Economy; Social Development; Social Protection and Jobs; Urban Resilience and Land Environment.

multidimensional set of “bundled interventions” that support households and communities to increase their incomes and assets. As such, they serve two broad functions of building resilience and capturing opportunities for the poor (Box 1, Figure 3). Many economic inclusion programs leverage community structures including informal savings/credit community groups, local governance groups, and formalized producer organizations.

Box 1: Economic inclusion at a glance

Figure 1: Regional distribution of economic inclusion programs (percent of all programs and beneficiaries)

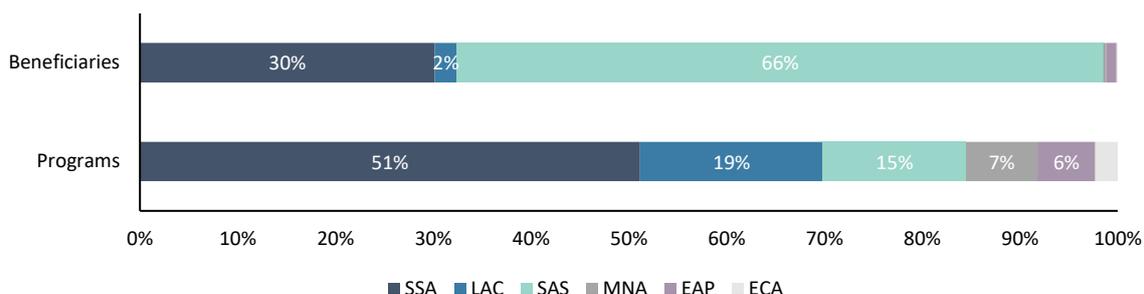


Figure 2: Population groups covered by economic inclusion programs (percent of all programs)

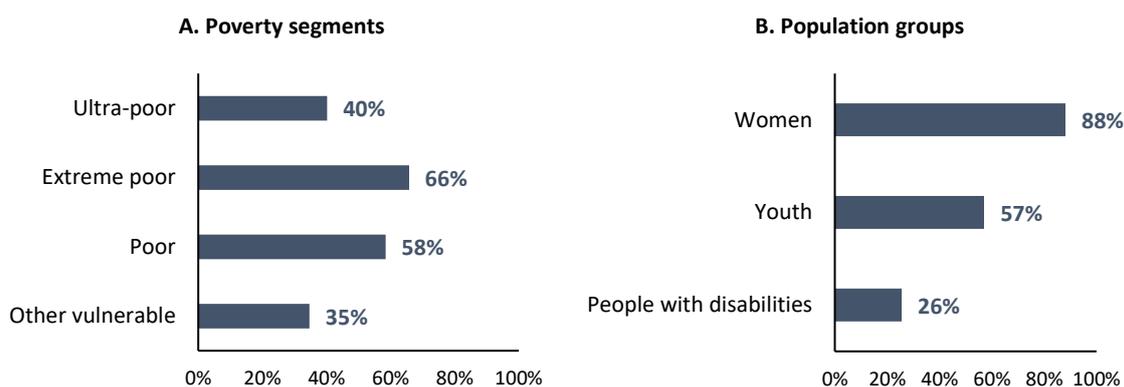
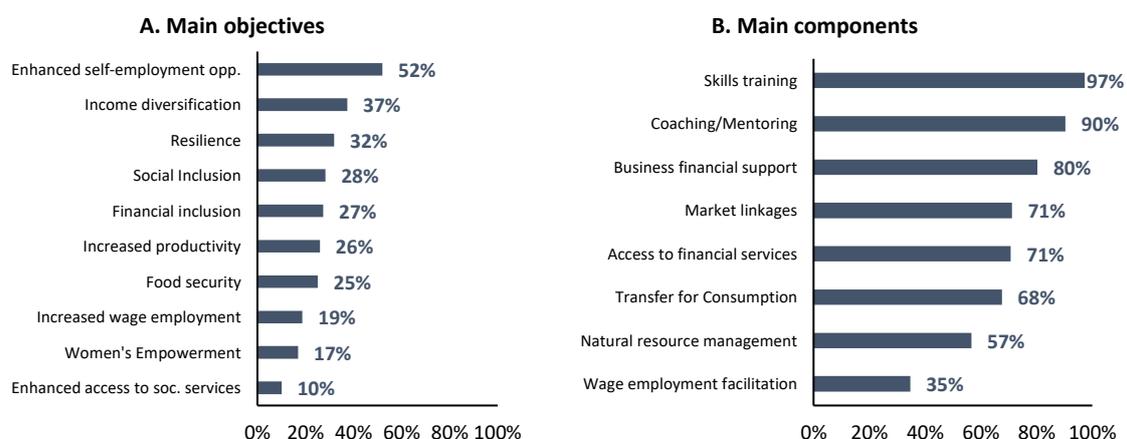


Figure 3: Economic inclusion programs – Main objectives and components (percent of all programs)



Note: EAP – East Asia and the Pacific; ECA – Europe and Central Asia; MNA – Middle East and North Africa; SAS – South Asia; LAC – Latin America and the Caribbean; SSA – Sub-Saharan African. Total number of programs: 219.

Source: PEI Survey 2020.

Economic inclusion programs are a particularly good way to reach rural poor and informal workers with strong potential in fragile contexts. Typically, these programs target extreme poor and vulnerable households (Box 1, Figure 2, Panel A) to address multiple constraints including access to markets and services, human capital, and social inclusion. These overlapping constraints are expected to become even more pronounced in the COVID-19 context. Many programs have an additional focus on specific population groups such as women, youth, and people with disabilities (Box 1, Figure 2, Panel B). Most programs aim to promote self-employment, income diversification, and resilience, while a large number also focus on social inclusion and women’s empowerment (Box 1, Figure 3, Panel A). The most common interventions include some form of cash or in-kind transfer; skills training or coaching; access to finance; and, increasingly, linkages to market support (Box 1, Figure 3, Panel B).

Relative to stand-alone interventions, the bundling of a diverse set of context-specific components gives economic inclusion programs considerable flexibility in adapting to different population groups and contexts. While stand-alone interventions also impact incomes, assets, and resilience, a single intervention—such as a cash transfer, or business training—would not necessarily help those facing multiple constraints, or would do so to a lesser extent.³ A review of nearly 100 economic inclusion programs (both government- and NGO-led) in about 50 countries found that these programs help the poor and vulnerable build income and assets through sustainable livelihoods, across diverse contexts (Andrews et al., forthcoming). There is a growing and strong evidence base showing how economic inclusion programming can be effectively customized in different contexts.

Anticipating the impact on the extreme poor and vulnerable groups covered by economic inclusion programs

The pandemic’s impact on poverty will be unprecedented, reversing progress against poverty reduction in developing countries. In the most conservative scenario, assuming a five percent contraction in per capita incomes, more than 80 million people could be pushed into extreme poverty. In a more realistic scenario, assuming per capita incomes shrink by 10 percent, it is estimated that an additional 180 million people could be pushed into extreme poverty (Sumner, Hoy, & Ortiz-Juarez, 2020). This represents an increase of 25 percent from current levels, in the absence of concrete relief interventions.⁴ Low- and middle-income countries face the most severe consequences due to the sheer number of people living close to the poverty line. The highest number of “new poor” people are projected to come from the Sub-Saharan Africa and South Asia regions (World Bank, 2020c).

The impact on the informal economy is expected to be far-reaching with certain sectors being affected disproportionately. In low- and lower-middle-income countries, informal workers represent 85 to 88 percent of total employment (International Labour Organization, 2020). Low-income countries have fewer jobs that can be done from home (Dingel & Neiman, 2020). Many small- and medium-sized businesses are expected to fold from lack of revenue. Globally, three-quarters of informal workers—about 1.6 billion people—live in countries with partial or full lockdowns, with youth and women over-represented in the most hard-hit sectors (ILO Monitor, 2020). Initial estimates suggest a 60-percent drop in the income of informal workers (ILO, 2020). A survey of economic inclusion beneficiaries in Bangladesh found that between March and April 2020, the average income of respondents in urban slums fell by 75 percent and by 62 percent for rural respondents. The vulnerable and non-poor among these groups also experienced a 65 to 67 percent drop (BRAC, 2020a).

³ For instance, cash transfers ease consumption constraints and enable risk-taking; layering on productive inclusion interventions can amplify – and potentially sustain – impact on incomes and assets by further easing production constraints. Note that economic inclusion is not a replacement for safety nets. These are critical in influencing a broad range of strong economic and social impacts, especially where households are labor-constrained.

⁴ Another recent simulation estimates that over 140 million people can fall into extreme poverty (Laborde et Al, 2020). Estimates of people falling into poverty (including extreme poverty) range from 130 million people to 280 million, depending on the assumption of per capita income contraction (Sumner, Hoy & Ortiz-Juarez 2020).

Migrants are disproportionately affected by the pandemic. Migrant workers face considerable hardship following containment measures and job losses, with consequences for migrant-sending households (Moroz, Shrestha, & Testaverde, 2020). Remittance flows for low- and middle-income countries are expected to drop by 20 percent in 2020 (World Bank, 2020d). As containment measures ease and assuming that the pandemic deters future migration decisions, migrant-sending areas will likely experience a reduction in wages and economic opportunities.

The pandemic will potentially exacerbate existing gender inequalities. In most countries, women are over-represented in sectors that are on the frontlines of national responses to the pandemic (including health care, sanitation, and care services), making them particularly vulnerable to health risks (ILO Monitor, 2020)⁵. Experiences from past outbreaks show that the emergency response too often results in de-prioritization of sexual and reproductive health services that are essential to the empowerment and well-being of women globally. Adolescent girls who are not in school often face the risk of early marriage and pregnancies. Emerging evidence suggests increasing incidence of gender-based violence during time of crisis and social isolation (Evans, 2020). Additionally, women face serious risk of income and job loss, potentially greater than that faced by men in similar situations. Many also experience a significant increase in childcare and other responsibilities following school closures. A rapid assessment of domestic workers, home-based workers, street vendors, market traders, and waste pickers across Africa, Asia and Latin America found that the pandemic represents a permanent loss of income for these workers (WIEGO, 2020). In most countries, these are highly feminized sectors characterized by vulnerable wage- or self-employment, and the lack of basic social protection. Women farmers tend to have less access to productive inputs and credit and are worse off in times of economic distress (World Bank, 2020e).

There are early indications that the pandemic may further marginalize people with disabilities. Globally, there are approximately a billion people with some form of disability, 80 percent of whom live in low- and middle-income countries. Already disproportionately excluded from the workforce, those with disabilities face a higher risk of adverse economic and social impacts following the pandemic, especially in terms of competing for jobs and earning opportunities (Wickenden et al., 2020).

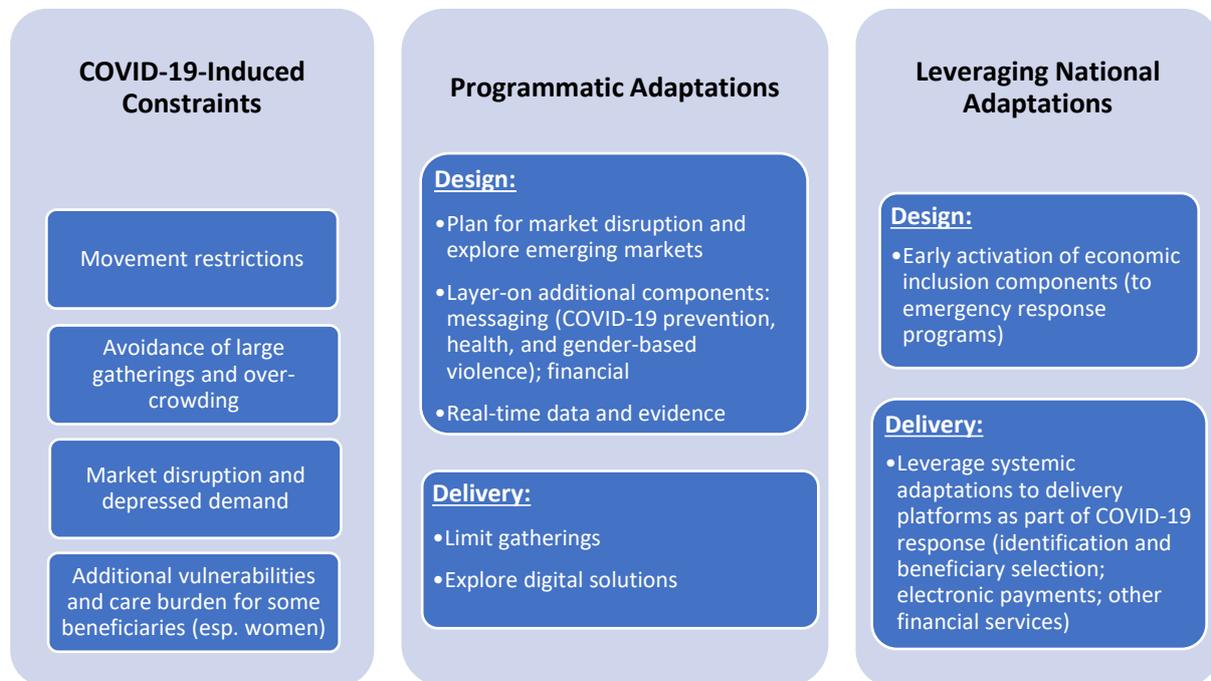
2. Adaptation and early priorities in a COVID-19 context

Economic inclusion programs face a dual challenge of adapting delivery norms during a pandemic and ensuring readiness to respond as part of the medium- and longer-term recovery effort. In the short term, ongoing economic inclusion programs can provide an immediate gateway to support existing beneficiaries, their communities, and the local economy. However, significant adaptations are required to avoid pandemic risks. This section outlines some unfolding adaptations and early priorities, with several caveats. First, the context is rapidly changing, with the pandemic arriving somewhat late in lower-income countries. There remains debate on whether optimal policy responses may differ in poorer countries, given the epidemiological and economic costs of social distancing for the poorest and most vulnerable (Barnett-Howell and Musfhi q Mobarak, 2020). Second, irrespective of medium-term policy responses, short-term disruption to programs is anticipated, with some operations being put on hold and others facing delays in field work activities, e.g., in-person data collection, beneficiary selection, group meetings, and so on. Third, these operations will need to be monitored over the coming weeks and months.

⁵ Among informal economy workers significantly impacted by the crisis, approximately 42 percent of women workers work in high-risk sectors relative to 32 percent of men (ILO Monitor, 2020). On the other hand, women appear less likely to die from COVID-19.

With that said, several early priorities for ongoing economic inclusion programs are starting to emerge, in terms of programmatic adaptations to design and delivery as well as the opportunity to leverage national COVID-19 responses. These trends provide useful insights for the design and delivery of economic inclusion programming to aid mid-term recovery. Figure 4 provides a brief framework for systematic learning from these adaptations.

Figure 4: Framework for early adaptations to program design and delivery



Programmatic adaptations to program design and delivery

In light of the ongoing health risks from the pandemic and economic downturn from the containment measures, economic inclusion programs need to modify the design and delivery of components. With respect to program design, the main priorities are the following: (1) incorporate elements that mitigate health risks (e.g., by linking to health insurance and including health messaging); (2) cope with market disruptions and anticipate possible livelihood opportunities (e.g., by revising business plans and linking to emerging markets); and (3) invest in real-time data and evidence generation. With respect to delivery, the immediate priority is to ensure social distancing in the delivery of high-touch components such as training, mentoring, savings groups, producer associations, and so on. These adaptations are rooted in the principle of **do no harm**.

Adapting program design: messaging, financial inclusion, health care, and market linkages

Economic inclusion programs can serve as a platform for the delivery of reliable and current health messaging. This includes messaging to understand the implications of COVID-19 and how it spreads as well as supporting participants to develop their own mitigation plans based on those facts. Many economic inclusion programs already have some elements of such messaging in their programs. For instance, in Haiti’s Chemen Lavi Miyò program, case managers discussed health and hygiene messages, with some behavioral changes (such as drinking clean water and using health services) being sustained (Shoaf & Simanowitz, 2019). This experience can be adapted to deliver COVID-19-related messages to economic inclusion beneficiaries. In several African countries, CARE’s village savings and loan associations (VLSAs) are actively engaged in this, using text messages, social media,

radio, Interactive Voice Response, and other technologies (CARE, 2020).⁶ Using these communication tools, VSLAs and other groups can be effective communicators in sharing good health practices and prevention messages. This has proven to be the case in India's National Rural Livelihood Mission (NRLM) and CARE's VSLAs (CARE 2020; World Bank 2020f).

In addition, programs can expand messaging to counter concerns of a possible rise in gender-based violence following containment measures. The majority (88 percent) of economic inclusion programs target women. Many programs include training or mentoring components, or both, with a focus on building life skills, self-confidence, and agency of women. The messaging in these components can be adapted to focus on these issues affecting the family. In Burkina Faso, supplementing the Trickle Up program with family coaching on child-protection issues improved children's mental health functioning, fostered a supportive parenting environment, and reduced exposure to family violence (Ismayilova and Karimli 2018; Karimli, Bose, and Kagotho 2019). The experience of similar programs can yield useful insights on content, provided delivery can be adapted to meet social distancing requirements.

More generally, the COVID-19 crisis has starkly highlighted the importance of access to affordable finance. Access to affordable finance can help with hospital bills, medicine, cash to replace lost income, and capital to restart businesses once containment measures are lifted. The COVID-19 financial inclusion forum provides a survey template to collect data on the impact on clients and their coping mechanisms (COVID-finclusion.org).⁷ While many economic inclusion programs have a financial inclusion component, some do not.⁸ For programs that already have a financial inclusion component, adaptations such as debt relief and loan restructuring will be necessary to support beneficiaries facing an abrupt shock to their livelihoods. Many of CARE's VSLAs are refocusing finances to support members in weathering the crisis, by accelerating share-outs, suspending lending, creating COVID-19 funds, or using the Social Fund mechanisms to cover costs for group or member adaptation (CARE, 2020).

Economic inclusion programs can layer interventions to mitigate health risk where feasible. Even pre-COVID-19, health shocks were a key factor driving people into poverty, especially in countries with inadequate access to free health care and high out-of-pocket spending. To mitigate health risks related to COVID-19, programs can link with existing health insurance programs, waive co-payment requirements, or subsidize the premium for poor and vulnerable groups. Programs can also make access to COVID-19 testing and treatment free, as some countries are currently doing. Few programs, however, currently provide support for health or life insurance, partly because these markets are relatively underdeveloped in low-income contexts.⁹ Where feasible, making these links is desirable to reduce their vulnerability to health shocks. Rwanda's Vision 2020 Umurenge Program explicitly linked beneficiaries to health insurance, with many continuing their insurance even after exiting the program (Gahamanyi & Kettlewell, 2015).

As markets continue to falter, economic inclusion programs will need to adapt to cope with frequent, unpredictable disruptions, and anticipate possible livelihood opportunities. Even during the strictest containment measures, economic inclusion programs have an advantage as

⁶ These channels are also being used to address concerns that groups are voicing about the program, such as information on VSLA adaptation, livelihood protection, options to access cash or loans, and digital and financial literacy and services.

⁷ This platform is a collaborative project between the European Microfinance Platform (e-MFP), the Center for Financial Inclusion at Acción, and the Social Performance Task Force.

⁸ About 60 percent of jobs/livelihood-related programs in the PEI Survey 2020 cite financial inclusion as a core objective and component, while only 21 percent of social safety nets-plus do so.

⁹ In this context, economic inclusion programs can leverage modifications to insurance regulations that mandate insurance policies cover COVID-19-related medical costs or death (as has been done in Kenya and India for example) (Microinsurancenetwork, 2020).

microentrepreneur beneficiaries are engaged in highly decentralized production, whether individual, group-, or community-based. Programs need to work with beneficiaries to identify livelihood options that can be run safely and to develop a plan to adapt to the ever-present threat of market disruption.¹⁰ There are two dimensions to these adaptations. One set of adaptations focuses on existing livelihood options (particularly for farmers) while trying to minimize the impact of market disruptions and depressed demand. Another set of adaptations focuses on revising business plans and attempting to link to emerging markets. These options are not mutually exclusive.

- **Microenterprises with community-based and home-based production can operate during the strictest lockdowns but need support in accessing markets for inputs and for sales of own-production and services.** There are several models that may be feasible for different contexts. In 10 Latin American countries, Productive Alliances strengthen the linkages between producers (especially smallholders), buyers, and the public sector within agriculture value chains (World Bank 2016; Cavatassi et al., 2011). In Brazil, the World Food Programme's Purchase for Progress (WFP P4P) provides smallholder farmers with guaranteed demand (typically for school feeding or other government food-distribution programs). This program has been subsequently adapted to several African countries in what is called the Purchase from Africans for Africa program. Several countries, especially in Asia, have scaled-up food distribution as part of the COVID-19 response, while some have modified school feeding to take-home rations. This provides an opportunity to link smallholder farmers to these programs (Soares et al., 2013). Finally, providing information on regular market prices, especially during a time of crisis, can help self-employed individuals attain a fair market price, at least for non-perishable commodities (BRAC, 2020).
- **Some microenterprises can quickly revise business plans and production lines to enter emerging markets.** A rapid market analysis can help identify potential opportunities, also taking into account economic stimulus packages currently being delivered to specific sectors. Inclusive and localized market assessments will help determine the appropriate income-generating activity for participant households. For instance, there is a surge in demand for personal protective equipment (PPE) and other health and sanitation materials. The National Rural Livelihoods Mission (NRLM) in India has built a resilient platform of community-based organizations reaching every third rural household in India through women's groups and their federations. As the COVID-19 pandemic hit, NRLM women's groups produced more than 42 million masks and other PPE, produced 300,000 liters of sanitizer, and are running more than 10,000 community kitchens (World Bank, 2020e). During nationwide lockdowns, these groups have proven crucial in ensuring food security for the most vulnerable and have maintained rural farm trade through hundreds of producer organizations.

Often embedded within economic inclusion programs, public works programs can provide temporary employment as well as enhance long-term employability by leveraging anticipated economic stimulus packages. A growing focus is emerging around the adapted role of public works programs, which feature prominently in a cohort of economic inclusion interventions and offer the potential of temporary employment and support to local infrastructure or community services. In particular, wage subsidies and training, the two dominant labor market short-term COVID-19 responses, can be linked to public works programs to promote economic inclusion. The Urban Youth Employment Program (UYEP) in Papua New Guinea had a positive impact on employment, partly due to combining training with subsidized placements. Less than 15 percent of employers reported a willingness to keep the same number of placements without a subsidy (Hoy and Naidoo 2019). A public

¹⁰ The experience of some countries suggests that containment measures may be re-imposed with subsequent waves of infection.

works plus program in Cote d'Ivoire (PEJEDEC) increased self-employment earnings for youth engaged in the public works and benefitting from complementary entrepreneurship training (Bertrand et al., 2017).

Early activation of economic inclusion components in new programs, especially in urban areas

Some countries are looking to build on their initial response by activating an economic inclusion component. The first wave of response was typically in the form of basic income support to those hit hardest, mainly informal-sector workers, largely in urban areas. This can provide a base to layer-on an economic inclusion component to aid recovery. For instance, Malawi is looking to build on its existing Community Savings and Investment Promotion program (COMSIP) as part of its COVID-19 recovery. The government is planning to launch an Emergency Cash Transfer Response program for the urban poor. There is a proposal to supplement this cash transfer with savings, health insurance, and livelihood interventions. This is expected to leverage the experience of COMSIP in building livelihoods for Social Cash Transfer beneficiaries in the past. In Bangladesh, the World Bank is planning a new project (RAISE) focusing on low-income households involved in the urban informal sector, implemented by Palli Karma-Sahayak Foundation (PKSF) (under the Ministry of Finance) with many economic inclusion elements. In addition, several economic inclusion programs evolve by layering interventions on a base intervention, such as a social safety net. Such programs can explore the feasibility of early activation of the economic inclusion components in their overall bundle of support, with the relevant adaptations to design and delivery noted above.

Investing in real-time data and evidence generation

For effective policy response to the poverty consequences of the COVID-19 crisis, the importance of real-time evidence cannot be overemphasized. As an example, Power and Participation Research Centre (PPRC) and BRAC Institute for Governance and Development (BIGD) teamed up to launch a rapid-response telephonic survey utilizing respondent telephone databases from earlier surveys on urban slums and rural poor (PPRC and BIGD, 2020). From the outset, there was a realization that COVID-19-related restrictions on physical mobility and interaction would benefit from real-time data and evidence generation. Despite concerns about phone access, literacy, and timing, a short survey was commissioned to steer program response. This research suggested that greater initial impact on the urban poor and emergence of a “new poor” class necessitates a rethinking of programmatic approaches for vulnerable informal sector workers. A wide range of open-source tools have also been rapidly deployed to support program delivery. In Timor-Leste, for example, Kobotoolbox is being used to facilitate monitoring of payment receipt and to collect grievances for an emergency cash transfer. This experience provides useful insights for real-time evidence generation for design as well as operational support for delivery.

Adapting delivery: social distancing and digital solutions

Adaptations to high-touch activities include shifting to digital platforms or spacing out sessions with fewer participants in a context of social distancing. Many economic inclusion programs include one or more of the following high-touch components: cash benefits (lump-sum cash transfers, cash transfers, or both), creation of savings, producer, or other community groups, and individual or group-based training and coaching.

Several programs are adopting practical measures to ensure social distancing requirements are met for high-touch activities (see Box 2 for a checklist). This is the case where shifting to digital platforms is not feasible and government guidelines do not prohibit public gatherings altogether. For instance, in Panama's MIDES-FAO-BM program, the number of participants in farmer field schools (FFS) were reduced from 30-40 individuals to no more than 10-12 individuals, requiring an additional 12 trainers.

The program now also provides masks, antibacterial gel, and other health requirements to FFS participants. These adaptations are necessary to ensure continuity of these critical components but may drive up program costs for the duration of social distancing requirements.¹¹ In Panama, the additional trainers and health supplies represent an additional cost of US\$30,000.

Box 2: Guidance on adapting group meetings for savings groups

- Explore alternative ways to connect with group members and conduct activities. Do NOT encourage meetings where guidelines from national Ministries of Health or other government entities declare holding public gatherings an unacceptable risk or where other quarantine guidelines are in place.
- Recommend high-risk or ill members to stay at home, avoid in-person meetings, and contribute through peers. Ask members not to bring children to meetings.
- Reduce meeting frequency and space out activities if feasible (e.g., have savings group members come individually or in very small groups to record contributions).
- Shorten meetings to only include time on core activities (e.g., savings in village-level savings groups).
- Ensure social distancing, with the largest possible venue for the group meeting (or preferably outdoors) and members sitting apart. Limit touching of surfaces: have the fewest number of people touching money, the cashbox, and records.
- Provide handwashing supplies, masks, and (if relevant) gloves for members undertaking transactions (e.g., counting money, recording ledger entries, and so on).
- Reinforce COVID-19 prevention measures and, if feasible, gender-based and intimate partner violence mitigation and prevention measures.

Source: WHO guidance (2020); CARE (2020).

Economic inclusion programs are already using digital platforms for delivery; these should be used more and expanded in the aftermath of COVID-19. The rapid diffusion of new mobile and internet technologies presents an opportunity to deliver benefits safely, avoid large gatherings, and contain the spread of the virus. Almost 30 percent of economic inclusion programs already use digital technology to deliver at least one intervention, such as electronic payments, digital financial services, e-coaching, and e-training (Andrews et al., forthcoming). In the current crisis, these programs can avoid public gatherings by conducting coaching in a contact-less manner through cell phones and tablet-based mentoring schemes designed for very poor and often illiterate households. The ability of economic inclusion programs to deploy digital solutions depends on the context and whether the COVID-19 response has prompted a renewed shift to digital platforms (see below). Operational lessons from selected examples of programs already using digital solutions suggest the following:

- **E-training and e-coaching.** Roughly 10 percent of economic inclusion programs use digital solutions to deliver either training or coaching. Colombia’s Produciendo por Mi Futuro (PxMF) has been using tablets as a tool to bolster individual coaching sessions. This technological solution proved useful in standardizing the consistency and quality of training, regardless of the coach’s training ability. However, PxMF’s older participants found the use of tablets challenging and relied on the coach and family members for help with the training sessions (Moen, 2016). Such tools can be relatively easily adapted to include health information or social distancing messages.
- **Digital payments and savings products.** Nearly 20 percent of economic inclusion programs use digital solutions for payments and other financial services. In Kenya, The BOMA Project supports ultra-poor women through business and savings groups as well as a digital financial product. While participants saw substantial increases in their income and savings, issues of

¹¹ A survey of 35 programs globally found that high-touch, human resource-intensive components (often lumped under staff costs) are prominent cost drivers. These currently range from 14 to 25 percent of overall program cost, depending on program complexity (Andrews et al, forthcoming).

illiteracy, innumeracy, and unfamiliarity with technology were barriers to full uptake of the digital product (Tiwari, Schaub, and Sultana, 2019). This experience highlights the need for simpler tools designed thoughtfully for the target population, as well as time for participants to learn to use them.

Leveraging broader national adaptations for economic inclusion programming¹²

In several countries, economic inclusion programs can leverage adaptations to delivery platforms made in the first wave of the COVID-19 response. Many social safety net programs were introduced or expanded in the first wave of the COVID-19 response. In a number of countries, this was accompanied by several delivery system adaptations in order to: (1) rapidly select new beneficiaries (especially the “new poor” and those in the informal sector) and (2) encourage a shift to electronic payments (Barca, 2020; Gentilini et al., 2020; Palacios, 2020). Many countries quickly put together databases and registries of affected groups who may be targeted for immediate income support and may be potential beneficiaries for economic inclusion programming. However, country experiences and adaptations depended on the pre-existing systems and infrastructure (for identification, beneficiary selection, and state of financial inclusion). Delivery through digital platforms is more challenging where this infrastructure is underdeveloped. In these contexts, previous experience from humanitarian response to natural disasters and conflict can provide some creative solutions.

Beneficiary selection is a challenging exercise at any time; doing so through intensive community mobilization will not be feasible until social distancing norms ease. Most economic inclusion programs combine community-based targeting with some form of poverty targeting (i.e., through a proxy means test or a simplified poverty score card). At present, social safety nets have the following options for beneficiary selection that minimize physical contact and transaction costs. Economic inclusion programs can build on these new beneficiary lists:

- **Using and expanding pre-existing social or beneficiary registries of social safety nets.** Many economic inclusion programs already do so; the challenge will be to rapidly add “new poor” households, especially those in the informal sector. Social safety nets are using or considering the following options to add new beneficiaries: (1) potential beneficiaries from social registries (registered but not eligible for routine programs) (Brazil, Cape Verde, Chile, Colombia, Ecuador, Jordan, Malaysia, Pakistan, and Peru, among others);¹³ (2) past beneficiaries from beneficiary registries (Zambia); (3) those on waiting lists (previous quotas) (Iraq, Sri Lanka, Zambia); (4) those who were eligible but had previously been rejected as beneficiaries (North Macedonia); (5) beneficiaries of financial inclusion drives (India, Uganda); and (6) members of industry and worker associations (through chambers of commerce, industry associations, informal worker organizations, farmer registries, and so on) (Cape Verde, Sierra Leone).
- **On-demand emergency registration.** This is being done primarily through applications submitted online or through mobile phones, with self-reported data typically cross-checked against available administrative databases to verify eligibility (Thailand, Peru, Colombia, Namibia, Malaysia, South Africa, Morocco, Philippines, among others). Thailand set up a website to accept applications for an emergency cash transfer for eligible informal-sector

¹² This section draws extensively on Palacios, 2020; Gentilini et al., 2020; and Barca, 2020 for country experiences of delivery system adaptations for social safety nets.

¹³ Social registries in these countries covered at least two-thirds of the population and more than 75 percent in Chile, Colombia, Pakistan, and Peru, but, in some cases, the registries were not up-to-date. Expansion was typically done through mass communication campaigns for people to check if they had been declared eligible. Pakistan asked people to send an SMS text to a number to get a confirmation of their eligibility and information on how to receive payments.

workers. More than 28 million people applied, corresponding to about half of the working-age population. Sri Lanka relied on local government offices for managing applications.¹⁴

- **Some countries combined the two approaches.** Brazil expanded its social registry (23 million people, covering about one-fourth of the population) using an application method so that informal sector workers could be added; about 55 million applications were received.

Many countries are actively promoting digital payments for social safety nets to meet social distancing requirements. These include modifications to bank and mobile money regulations with respect to know-your-customer (KYC) for easier account opening for individuals, waivers for mobile money payments and ATM transactions,¹⁵ increases in transaction limits, and so on, as well as expansion of the digital payment infrastructure through onboarding of agents and merchants and incentives like free mobile connectivity and data charges. The Western Africa Central Bank (BCEAO)¹⁶ is providing more flexible measures to open a mobile money wallet and is making person-to-person electronic money transactions free. In Bangladesh, BRAC's Ultra-Poor Graduation program used the existing mobile banking service, *bKash*, to deliver digital cash transfers as part of their COVID-19 response. Among program participants, 86 percent had a mobile phone in their household and 30 percent already had registered *bKash* accounts. The program helped the remaining participants to open accounts and was able to deliver digital cash transfers successfully to 98 percent of participants within 3 to 4 days from phone number collection (BRAC, 2020). In countries with low levels of financial inclusion and underdeveloped digital payment infrastructure, social safety nets are forced to continue to distribute cash, with social distancing measures to avoid crowding at cash-out points.

3. Building back better: leveraging and scaling existing government programs to facilitate livelihood recovery

A likely consequence of COVID-19 will be the coalescence and persistence of large-scale economic inclusion programs led by governments. Previous global crises suggest that the pathway to scale is often politically driven, especially when social cohesion is threatened, as in Peru, India, Bangladesh, and Indonesia. At present, there is considerable potential to accelerate the scale-up of economic inclusion programming. The majority of government-led economic inclusion programs are still in their infancy; 71 percent of government-led programs serve less than 1 percent of the population. But other country programs are growing and seeing increased investment levels, a direction others are likely to follow e.g. Tanzania, Pakistan, Egypt.

Scaling up economic inclusion programming will be faster in countries that already have a credible base of economic inclusion programming. Fortunately, the foothold is strongest in low-income countries with 68 percent of economic inclusion programs based in International Development Association (IDA) and IDA Blend countries. Nearly half of all government-led programs are in Sub-Saharan Africa, accounting for 29 percent of beneficiaries across all government-led programs in the

¹⁴ These adaptations are feasible when there are: robust national or functional identification systems (that can authenticate identity at the time of application and payment); alternative non-digital solutions (for those that do not have access to the internet or smartphones); effective communication campaigns (that inform potential beneficiaries about the program and how to apply); and robust grievance redressal mechanisms (Palacios, 2020, Barca, 2020).

¹⁵ In Albania, Brunei, Egypt, Ghana, Indonesia, Kenya, Nepal, Philippines, Palestine, Pakistan, Portugal, Rwanda, and Uganda authorities have withdrawn fees for using electronic payment services, such as electronic transfers and mobile money services. In Cameroon, Ethiopia, Nigeria, Uganda, and Zambia private providers are waiving fees to users of mobile payments. Transaction limits have been increased in Bangladesh, Egypt, Ghana, Kenya, Nepal, Rwanda, and Uganda (Gentilini et al. 2020).

¹⁶ The BCEAO is a central bank serving eight West African countries: Benin, Burkina Faso, Guinea-Bissau, Ivory Coast, Mali, Niger, Senegal, and Togo.

State of Economic Inclusion Survey 2020. Programs in South Asia account for 15 percent of all government-led programs and 68 percent of beneficiaries, with many fewer beneficiaries in other regions. These programs provide a strong basis to promote productive inclusion investments, many of which are already embedded in existing World Bank Group (WBG)-financed interventions. This offers the potential to move at scale and speed, especially given the unprecedented unlocking of funds for the COVID-19 response with over US\$160 billion planned to be released by the WBG over the next 15 months (World Bank Group, 2020f).

In moving to scale countries have the potential to leverage existing programs and platforms for economic inclusion. This will be critical also in terms of realizing important cost savings at scale (for a full discussion refer to Andrews et al, forthcoming). Most economic inclusion programs include a foundational intervention that acts as the primary entry point, with other measures layered on top. The following three core entry points have been identified: (1) leveraging “social safety nets-plus” interventions; (2) integrating strategies to promote more and better jobs and livelihoods; and (3) strengthening financial inclusion and payment systems (often appearing as a critical secondary entry point). Several countries have the potential to build on existing entry points by identifying the missing piece for economic inclusion, namely the “plus” element in social safety nets and a poverty focus in jobs/livelihood and financial inclusion programs.

- **Leveraging “social safety nets-plus” interventions.** The proliferation of social safety nets (SSNs) as the core global response to the COVID-19 crisis provides a unique opportunity to layer on economic inclusion. As of June 12, 2020, a total of 173 countries had planned, introduced, or adapted 621 social safety nets, nearly half of which were cash transfers (Gentilini, 2020). The role of economic inclusion building on SSNs is critical for longer-term recovery. These adaptations in the shape of an appropriate “plus” intervention need to be designed as soon as possible, based on a rapid understanding of the context, lessons from programs in similar contexts, and operational feasibility. All of this is reinforced by a growing emphasis on the role of adaptive social protection systems, and lessons already learned in major global crises (Bowen et al., 2020). The World Bank–supported Sahel Adaptive Social Protection Program is already taking this approach.
- **Integrating strategies to promote more and better jobs and livelihoods.** While active labor market programs and agricultural interventions are critical elements of recovery, these often do not focus on the extreme poor.¹⁷ More recent livelihood and jobs strategies for the poorest have been shaped by thinking on sustainable livelihoods. Economic inclusion programs build on these to focus attention on raising productivity in agricultural and non-agricultural self-employment where the poor work. The engagement of community mechanisms is a critical driver of program delivery with most programs using community structures, including informal savings/credit community groups, local governance groups, and formalized producer organizations. Adaptations to the urban context will need to be introduced for livelihood recovery of those first impacted by the crisis.
- **Strengthening financial inclusion.** An increasing proportion of countries are using mechanisms to deliver cash transfers directly to bank accounts and/or electronically, creating an entry point to bring people into the formal financial sector and offering a pathway to a

¹⁷ The potential of active labor market programs for facilitating recovery is limited in highly informal contexts. As of May 15, 2020, out of the 85 countries that had expanded 140 labor market interventions, only one lower-income country (LIC) and 15 middle-income-countries (LMICs) were able to use such measures (typically wage subsidies) (Gentilini et al., 2020). Similarly, agricultural programs have traditionally focused on supporting primary producers, including smallholder farmers, but these gains are often unevenly shared among the poorest populations (Mueller and Chan, 2015; Tirivayi, Knowles, and Davis, 2013).

broader range of financial services, including savings and credit groups. Though often a secondary entry point to date, the proliferation of income support (delivered electronically) in the first wave of the COVID-19 response will make financial inclusion approaches more important as entry points for building economic inclusion interventions.

Scaling up economic inclusion programming is not just about expanding program beneficiary numbers. Deploying economic inclusion programs at scale to aid the COVID-19 recovery will involve shifts on multiple institutional and programmatic dimensions, each of which presents challenges and opportunities as described below. Operational experience from early adaptations to economic inclusion programming provides useful insights in scaling up existing programs and in designing new programs to aid medium-term livelihood recovery of the extreme poor.

4. Challenges and opportunities in scaling up economic inclusion for COVID-19 recovery

As economies focus on recovery efforts, it will be important to identify opportunities for economic inclusion in emerging sectors, whilst being mindful of continued uncertainties. In most developing countries, there will likely be a non-linear path from response to recovery. With continuously changing epidemiology and transmission patterns, there are frequent changes to containment measures in many developing countries. This generates considerable uncertainty with respect to resumption of economic activity and, hence, economic inclusion programming that is feasible and likely to have the greatest impact for a post-COVID economic recovery. This will largely depend on government priorities with respect to sector support; which sectors are likely to start recovery first and generate labor demand; which sectors may expand in light of changing medium-term needs (e.g., frontline sectors like health care will likely expand); what skills employers would look for in these sectors; and what value chains would look like in these sectors. Lead actors will need to anticipate the implications of possible substantial changes to economic activity such as continued disruptions, changes in global supply chains, the decline of certain high-touch sectors, and the accelerating pace of automation.

An added dimension to uncertainty is the policy direction on social distancing and suppression that low-income countries are likely to follow. Barnett-Howell & Mushfiq Mobarak (2020) suggest fewer benefits of social distancing and social suppression in low-income countries driven by three factors: (1) developing countries have smaller proportions of elderly people to save via social distancing compared to low-fertility rich nations; (2) While social distancing saves lives in rich countries by flattening the curve of infections to reduce pressure on health systems, delaying infections is not as useful in countries where health care systems are already overwhelmed given the limited number of hospital beds and ventilators and are not accessible to most; and (3) social distancing lowers disease risk by limiting people's economic opportunities. Poorer people are naturally less willing to make those economic sacrifices. They are also likely to have limited options for working from home and may place relatively greater value on their livelihood concerns compared to concerns about contracting coronavirus.

This note recognizes five priorities in moving forward:

- **Building momentum.** The immediate challenge rests in building political commitment to deploying economic inclusion programming as part of the economic stimulus and recovery package of support. Pre-COVID-19, there was support for economic inclusion on different sides of the political spectrum, with the decision to scale-up often stemming from a political decision rather than a purely technical response, especially in the wake of major shocks (Andrews et al., 2019). Given the widespread negative impact of COVID-19, there is likely greater competition for public resources and competing political priorities. However, in most countries, there is also stronger political commitment to protecting lives and stimulating

livelihood recovery. Building a coalition of champions and community actors to influence political agendas and preferences will be key. As countries continue to develop their economic stimulus packages, this presents an opportunity to coordinate and influence the *institutional*, *community-level* and *market* factors that determine the ecosystem within which economic inclusion program participants operate.

- **Sustainable financing and program costs.** Just over half (55 percent) of programs led by governments are also domestically funded in whole (29 percent of these) or in part (71 percent) by them, with 36 countries having dedicated budget lines for expenditures in this area. This demonstrates government ownership and commitment to this agenda. But in most cases, there is strong reliance on external financing.¹⁸ This is unlikely to change in low-income settings where fiscal constraints prevail and may only become tighter in the medium term.¹⁹ Donor financing also has an important role to play in terms of the associated technical expertise that accompanies such financing. Reflecting their diversity and flexibility, overall costs vary substantially across economic inclusion programs. Adaptations to high-touch, human-resource-intensive components (such as training, savings groups) and program delivery systems (such as beneficiary selection) will likely drive up costs, increasing the financing gap. At the same time, the proliferation of social safety nets globally and recently announced commitments by multilateral and bilateral donors to the COVID-19 response provide a great opportunity to engage early on these programs, by layering on appropriate productive inclusion interventions to support medium-term recovery. A major policy discussion focusses on the potential to optimize program costs at scale. This discussion is carried forward in detail in the State of Economic Inclusion Report (Andrews et al, forthcoming).
- **Inter-agency coordination.** Economic inclusion programs require careful coordination across ministries and across different levels of government. Any lack of institutional clarity of roles and responsibilities among ministries and local authorities may challenge an effective COVID-19 response and recovery. In addition, as the emergency response measures are rapidly introduced, more programs may overlap and potentially serve the same beneficiary groups. Whether these programs will effectively complement one another to deliver a suite of interventions will depend on levels of policy coherence and coordination among the various actors.
- **Sustaining partnerships.** Economic inclusion programs also often form partnerships across nongovernmental organizations (NGOs) and community structures to overcome capacity constraints. These partnerships remain critical for program financing and delivery, but in-country movement restrictions and the suspension of commercial transport hamper the ability of NGOs to access their programs in some areas. Restrictions on program activities may differ across communities (e.g., indigenous, rural, and so on). This may hamper access for external consultants, trainers, and other program staff, inhibiting implementation. As community gatherings are restrained, leveraging community structures (e.g., self-help groups, producer alliances, etc.) for program delivery are also severely impacted. However, adaptations noted above show promising approaches in working around these restrictions.
- **Leveraging existing and emerging platforms.** At the same time, countries can draw on lessons of coordination mechanisms for economic inclusion programming in several countries (such as Peru's Haku Wiñay). In addition, policy response to COVID-19 has made it clear that a "whole of society" approach is needed, and short-term responses are in fact laying the groundwork for greater coherence. This includes, for example, a big push to digitized service

¹⁸ For instance, the World Bank is financing 42 percent of economic inclusion programs in the PEI Survey 2020.

¹⁹ Almost all programs in Latin America and the Caribbean receive government funding, whereas in Sub-Saharan Africa only about 30 percent receive government funding.

delivery (with caution on bridging the digital divide), and deeper partnerships between government, civil society, and NGOs.

- **Adaptations in fragile, conflict, and violence-affected (FCV) contexts need careful attention, including the needs of refugees and displaced populations.** FCV contexts tend to be more complex than other settings due to their inherent lack of infrastructure and capacity.²⁰ COVID-19 will bring additional challenges in targeting, program delivery, and organization linkages, inhibiting the reach of program operations. In these contexts, it will be important for governments to explore a phased approach: first, in the medium term, a deeper partnership with NGOs with respect to a cautious scale of economic inclusion programming already underway; and second, in the long term, possible transition to government-led programming if feasible. A related challenge concerns delivery capacity. Many non-government programs face the immediate challenge of diversion of program financing, potential discontinuation, and loss of institutional knowledge. However, losing current programming will make it harder to introduce new programs from the ground up when economies start to recover. Finally, the United Nations High Commissioner for Refugees (UNHCR) draws attention to the needs and role of refugees in the context of economic inclusion (UNHCR, 2020). The restriction on movement, and the slowdown—or even the halt—in economic activity is having a severe impact on refugees’ abilities to work and generate income. Many refugees have seen the business they run or work for, often as day workers, forced to close. UNHCR is advocating for the inclusion of refugees in social protection responses, providing cash as an emergency response to ensure vital livelihoods are not depleted, and facilitating the employment of refugees and refugees’ production of essential items.

5. Shaping the medium- to longer-term response priorities

This note highlights the role of economic inclusion programs as part of a medium- to longer-term set of policy responses to the COVID-19 pandemic. The note recognizes significant opportunity and uncertainty in what is a rapidly evolving context. It brings an initial framework, with a focus on describing the emerging vision for the role that economic inclusion programs can play in the pandemic response, emerging priorities, delivery, and design adaptations as the pandemic unfolds worldwide.

This note is devised as a resource primarily for policy makers and practitioners tasked with the challenge of introducing or expanding programmatic responses to the current health and economic crisis. It is the first in a series of thematic living notes focused on sharing information and emerging experiences in the scaling of economic inclusion programs in the face of COVID-19

The note is a real-time initiative from PEI. As the COVID-19 response unfolds, the team will continue to gather and share knowledge. As a global partnership supporting the development and scale-up of national economic inclusion programs for extreme poor and vulnerable populations hosted by the Social Protection and Jobs Global Practice of the World Bank, PEI helps to operationalize economic inclusion building on a diverse portfolio of national programs, financed in part by the World Bank Group. The partnership brings together global stakeholders to catalyze country-level innovation and it consolidates and shares global knowledge. PEI’s partnership network includes an evolving set of stakeholders including national governments and bilateral, multilateral, NGO, research, and private-sector organizations. The partnership network contributes to evidence-based good practice and

²⁰ At present, about a one-fourth (26 percent) of economic inclusion programs operate in contexts of high fragility, conflict, or violence (FCV), primarily within Sub-Saharan Africa (75 percent of programs) and the MENA region (11 percent). Many, but not all, programs operating in FCV contexts are led by NGOs or multilateral organizations (59 percent), highlighting the key role these organizations play when government systems are weak or absent.

crowding in expertise and provides a platform to refine and share cutting-edge knowledge on economic inclusion, especially in challenging times such as the COVID-19 pandemic.

Questions, comments, and suggestions are welcome. Email PEIMT@worldbank.org

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Annex 1: List of Economic Inclusion Programs by Country

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
East Asia and the Pacific						
Cambodia	Livelihood Enhancement and Association of the Poor (LEAP) Project	Gov	No	Yes	SD	Ministry of Interior
China	Integrated Community Development Program	NGO	No	No	N/A	FXB China
Indonesia	Kelompok Usaha Bersama (KUBe)	Gov	No	Yes	N/A	Ministry of Social Affairs
Indonesia	Strengthening Rights and Economies of Adat and Local Communities Project	NGO	No	Yes	ENB	Samdhana Institute
Mongolia	Integrated Community Development Program	NGO	No	No	N/A	FXB Mongolia
Mongolia	36-month Ultra Poor Graduation Model	Gov	No	No	N/A	The State Labor and Social Welfare Services Agency
Myanmar	Integrated Community Development Program	NGO	Yes	No	N/A	FXB Myanmar
Philippines	Piloting the Graduation Approach to End Extreme Poverty in the Philippines	Gov	No	No	N/A	Department of Labor and Employment
Philippines	Transform	NGO	No	No	N/A	International Care Ministries
Philippines	Prevail	NGO	No	No	N/A	International Care Ministries
Philippines	Livelihood Interventions for the Poorest Families' Transformation (LIFT)	NGO	No	No	N/A	Local Government Unit of Nampicuan
Tonga	Skills and Employment for Tongans (SET) Project	Gov	No	Yes	SPJ	Ministry of Internal Affairs and Ministry of Education and Training
Vietnam	Empowering Women and Youth through Graduation and Financial Inclusion in Vietnam	NGO	No	No	N/A	Plan International

²¹ Economic Inclusion programs are identified in six World Bank Global Practices. They include Social Development (SD); Social Protection and Jobs (SPJ); Agriculture and Food (AG); Environment, Natural Resources and the Blue Economy (ENB); Finance, Competitiveness and Innovation (FCI); and Urban Rural Resilience (SURR).

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Europe and Central Asia						
Bulgaria	Program for Employment and Training of Refugees	Gov	No	No	N/A	Employment Agency
Cyprus	Help Refugees Work	NGO	No	No	N/A	Cyprus Refugee Council; UNHCR Cyprus
Kosovo	Women for Women International's Empowerment Program	NGO	Yes	No	N/A	Women for Women International
Turkey	Employment Support Project for Syrians Under Temporary Protection and Turkish Citizens	Gov	No	Yes	SPJ	Ministry of Family, Labor and Social Services; Turkish Employment Agency
Turkey	Building Resilience through Initiatives Defining Growth potential of Economic Solutions for Syrians (BRIDGES)	NGO	No	No	N/A	Orange
Uzbekistan	Entrepreneurship Support through Business Start-up Subsidies	Gov	No	Yes	SPJ	Ministry of Employment and Labor
Latin America and the Caribbean						
Argentina	Enfoque de Graduación (EdG)	NGO	No	No	N/A	Agencia Adventista de desarrollo y Recursos Asistenciales (ADRA)
Argentina	Socio-Economic Inclusion in Rural Areas Project (Pisear)	Gov	No	Yes	AG	Dirección General de Programas y Proyectos Sectoriales y Especiales (DIPROSE)
Argentina	Youth Employment Support Protect	Gov	No	Yes	SPJ	National Ministry of Production and Labor
Bolivia	Rural Alliances Project II	Gov	No	Yes	AG	EMPODERAR
Bolivia	Improving Employability and Labor Income	Gov	No	Yes	SPJ	Ministry of Planning of Bolivia
Brazil	Internal Relocation Based on Job Opportunity	Gov	No	No	N/A	Brazilian Army
Brazil	Bahia Sustainable Rural Development Project	Gov	No	Yes	AG	Companhia de Desenvolvimento e Ação Regional (CAR)
Brazil	Acre Social and Economic Inclusion and Sustainable Development Project (Proacre)	Gov	No	Yes	AG	Secretaria De Estado Do Planejamento E Gestão (Seplag)
Chile	Programa Familias	Gov	No	No	N/A	Ministry of Social Development and Family

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Chile	Programa Mujeres Jefas de Hogar	Gov	No	No	N/A	Municipalities
Chile	Fórmate para el Trabajo: Línea para Personas en Situación de Discapacidad (EX Más Capaz)	Gov	No	No	N/A	Servicio Nacional de Capacitación y Empleo-SENCE
Colombia	Graduation initiative for youth employability	Gov	No	No	N/A	Ministry of Labour
Colombia	Transforming My Future	Gov	No	No	N/A	Unidad para la Atención y Reparación Integral a las Víctimas
Colombia	Orinoquia Integrated Sustainable Landscapes	NGO	No	Yes	ENB	WWF
Costa Rica	EMPLEATE	Gov	No	No	N/A	Ministry of Labour and Social Security
Costa Rica	Costa Rica Livelihoods and Economic Inclusion Program	Multi	No	No	N/A	UNHCR
Dominican Republic	Progressing with Solidarity (PROSOLI)	Gov	No	Yes	SPJ	Social Cabinet
Ecuador	SOCIAL SAFETY NET PROJECT (SSN)	Gov	No	Yes	SPJ	Minister of Economic and Social Inclusion
Ecuador	Modelo de Graduación: Estrategia de Inclusión Socio-Económica	NGO	No	No	N/A	Organización No Gubernamental Internacional (HIAS)
El Salvador	Community Protection Networks and Durable Solutions for Internally Displaced Persons, Deportees with Protection Needs and Persons at Risk of Forced Displacement	NGO	No	No	N/A	Plan International
El Salvador	Gastromotiva	Multi	No	No	N/A	WFP
Guatemala	Desde El Poder Local	NGO	No	No	N/A	Trickle Up; Municipality of Chahal; Municipality of Ixcán; Municipality of Nebaj; Municipality of Senahú
Haiti	Building Hope & Opportunities in Haiti: An Integrated Urban Community Resilience and Conflict Mitigation Program	NGO	Yes	No	N/A	Concern Worldwide
Haiti	Support to Food Security, Agricultural Strengthening and Nutritional Improvement in the Grand'Anse Department (ASARANGA)	NGO	Yes	No	N/A	CARE

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Haiti	Chemen Lavi Miyò (CLM)	NGO	Yes	No	N/A	Fondasyon Kole Zepòl (Fonkoze)
Honduras	Honduras Dry Corridor Food Security Project (PROSASUR)	Gov	No	Yes	AG	Inversiones Estrategicas de Honduras (INVEST-H)
Honduras	Emprendiendo una Vida Mejor (EVM)	Gov	No	No	N/A	Secretariat of Social Development and Inclusion
Honduras	Project on Life Improvement and Livelihood Enhancement of Conditional Cash Transfer Beneficiaries through Financial Inclusion	Gov	No	No	N/A	Vice Ministry of Social Integration (SSIS)
Mexico	Strengthening Entrepreneurship in Productive Forest Landscapes	Gov	No	Yes	ENB	CONAFOR
Mexico	Programa de Fomento a la Economía Social	Gov	No	No	N/A	Instituto Nacional de la Economía Social
Mexico	Program for Women Empowerment	NGO	No	No	N/A	ProSociedad
Mexico	Mexico Dedicated Grant Mechanism for Ip And Lc	NGO	No	Yes	ENB	Rainforest Alliance
Mexico	Empowering Women and Youth through Graduation and Financial Inclusion in Mexico	NGO	No	No	N/A	Trickle Up; AMTEL Chiapas SC.; Creative Learning; Enlace CC; Fundación Ko'ox Taani
Panama	Programa Padrino Empresario (PPE)	Gov	No	No	N/A	Ministry of Social Development
Panama	Productive Inclusion Program in Indigenous Territories	Gov	No	Yes	SPJ	Ministry of Social Development
Paraguay	Programa TENONDERÁ	Gov	No	No	N/A	Ministry of Social Development
Paraguay	Scaling Graduation Programs	Gov	No	No	N/A	Ministry of Social Development (MDS) and Ministry of Childhood and Adolescence (MINNA)
Peru	Haku Wiñay	Gov	No	No	N/A	Foncodes
Peru	Integrated Forest Landscape Management Project	Gov	No	Yes	ENB	Ministry of Environment
Sint Maarten (Dutch part)	Emergency Income Support and Training Project (EISTP)	NGO	No	Yes	SPJ	Sint Maarten Training Foundation
Middle East and North Africa						

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Djibouti	Development Response to Displacement Impacts Project in the HOA	Gov	No	Yes	SD	Agence Djiboutienne de Développement Social
Djibouti	Djibouti Support for Women and Youth Entrepreneurship	Gov	No	Yes	FCI	Center for Leadership and Entrepreneurship
Egypt, Arab Rep.	Bab Amal Graduation Program	NGO	No	No	N/A	Egyptian Human Development Association (EHDA); Giving without Limits Association (GWLA)
Egypt, Arab Rep.	Self-Reliance, Economic Empowerment and Inclusion of Refugees and Asylum Seekers	NGO	No	No	N/A	Catholic Relief Services; Caritas; Refuge Egypt
Egypt, Arab Rep.	Support to Economic Inclusion and Empowerment Services Pilot	Gov	No	Yes	SPJ	Ministry of Social Solidarity
Iraq	Women for Women International's Empowerment Program	NGO	Yes	No	N/A	Women for Women International
Jordan	Rural Economic Growth and Employment Project (REGEP)	Gov	No	No	N/A	Jordan Enterprise Development Corporation
Jordan	Small-Ruminant Investments and Graduating Households in Transition (SIGHT)	Gov	No	No	N/A	Ministry of Agriculture
Lebanon	Livelihood Addressing Root Cause (ARC)	NGO	Yes	No	N/A	ACTED
Lebanon	Livelihoods Program	NGO	Yes	No	N/A	Concern Worldwide
Morocco	Programme d'Insertion Economique des Réfugiés Urbains au Maroc (PISERUMA)	NGO	No	No	N/A	Association Marocaine d'Appui à la Promotion de la Petite Entreprise (AMAPPE)
Syrian Arab Republic	Multi-Sectoral Resilience Building Assistance to Conflict-Affected Populations in Syria.	NGO	Yes	No	N/A	Concern Worldwide
Tunisia	Youth Economic Inclusion project	Gov	No	Yes	SPJ	Ministère de la Formation Professionnelle et de l'emploi MFPE
Tunisia	Integrated Landscapes Management in Lagging Regions Project	Gov	No	Yes	ENB	Ministry of Agriculture, Water Resources, and Fisheries
West Bank and Gaza	Gaza Emergency Cash for Work and Self-Employment Project	NGO	Yes	Yes	SPJ	NGO Development Center

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Yemen, Rep.	Smallholder Agricultural Production Restoration and Enhancement Project	Multi	Yes	Yes	AG	FAO
South Asia						
Afghanistan	Women Economic Empowerment Project	Gov	Yes	Yes	AG	Ministry of Rural Rehabilitation and Development (MRRD)
Afghanistan	Targeting the Ultra-Poor (TUP)	Gov	Yes	Yes	FCI	MISFA
Afghanistan	Women for Women International's Empowerment Program	NGO	Yes	No	N/A	Women for Women International
Bangladesh	Ultra-Poor Graduation Programme	NGO	No	No	N/A	BRAC
Bangladesh	Ultra-Poor Graduation Programme	NGO	No	No	N/A	BRAC
Bangladesh	Self-Reliance and Peaceful Co-Existence for Refugees and Host Communities	NGO	No	No	N/A	Centre for Natural Resources Studies
Bangladesh	Pathways to Prosperity for Extremely Poor People (PPEPP)	NGO	No	No	N/A	CODEC, ESDO, GBK, GJUS, NGF, POPI, RDRS Bangladesh, SHARP, TMSS, UNNAYAN
Bangladesh	Empowering Women and Youth through Graduation and Financial Inclusion	NGO	No	No	N/A	Concern Worldwide
Bangladesh	Sustainable Coastal and Marine Fisheries	Gov	No	Yes	ENB	Department of Fisheries, Ministry of Fisheries and Livestock
Bangladesh	Taking Successful Innovation to Scale: Pathways for Disability - Inclusive Graduation out of Poverty	NGO	No	No	N/A	Humanity & Inclusion (HI)
Bangladesh	Improving Peaceful Co-existence and Self-reliance Opportunities for Refugees and Host Community	NGO	No	No	N/A	MUKTI Cox's Bazar
Bangladesh	Nuton Jibon Livelihood Improvement Project (NJLIP)	Gov	No	Yes	AG	Social Development Foundation (SDF)
Bangladesh	Livelihood Technical Program	NGO	No	No	N/A	World Vision Bangladesh
Bangladesh	Nobo Jatra-New Beginning	NGO	No	No	N/A	World Vision Bangladesh
Bhutan	Food Security and Agriculture Productivity Project (FSAPP)	Gov	No	Yes	AG	Department of Agriculture

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Bhutan	Rural Economy Advancement Programme (REAP) Phase II	Gov	No	No	N/A	Gross National Happiness Commission Secreteriate
India	Targeting the Hard Core Poor Program	NGO	No	No	N/A	Bandhan-Konnagar
India	Bihar Rural Livelihoods Project (JEEViKA-I) & Bihar Transformative Development Project (JEEViKA-II)	Gov	No	Yes	AG	Bihar Rural Livelihoods Promotion Society (BRLPS), Rural Development Department, Govt. of Bihar
India	State of Maharashtra's Agribusiness and Rural Transformation Project (SMART)	Gov	No	Yes	AG	Department of Agriculture, Maharashtra
India	Jharkhand Opportunities for Harnessing Rural Growth Project	Gov	No	Yes	AG	Department of Rural Development, Gov. of Jharkhand
India	Tejaswini: Socioeconomic Empowerment of Adolescent Girls and Young Women in Jharkhand	Gov	No	Yes	SPJ	Jharkhand Women Development Society (JWDS), which is part of the Department of Women, Child Development and Social Services (DWCDSS)
India	Intervention for Ultrapoor Households in Partnership with Odisha Livelihood Mission (OLM) in India	NGO	No	No	N/A	Lokadrushti, SEWAK, and Trickle Up
India	Meghalaya Community-Led Landscapes Management Project (MCLLMP)	Gov	No	Yes	ENB	Meghalaya Basin Management Agency (MBMA)
India	North East Rural Livelihoods Project (NERLP)	Gov	No	Yes	AG	Ministry of Development
India	Partnering to Scale Up Graduation with Jharkhand State Livelihood Promotion Society (JSLPS)	NGO	No	No	N/A	Pravah; Vedic Society; Trickle Up
India	Tamil Nadu Rural Transformation Project (TNRTP)	Gov	No	Yes	AG	Rural Development and Panchayat Raj Department
India	Andhra Pradesh Rural Inclusive Growth Project (APRIGP)	Gov	No	Yes	AG	Society for the Elimination of Rural Poverty in Andhra Pradesh (SERP- AP)
Pakistan	Benazir Income Support Program	Gov	No	Yes	SPJ	Benazir Income Support Program
Pakistan	Building Resilience in Pakistan Program	NGO	No	No	N/A	Concern Worldwide
Pakistan	Programme for Poverty Reduction (PPR)	NGO	No	No	N/A	Pakistan Poverty Alleviation Fund

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Pakistan	Poverty Graduation for Refugees in Mansehra, and Peshawar in KPK, and Chaghi in Balochistan	NGO	No	No	N/A	Pakistan Poverty Alleviation Fund (PPAF)
Pakistan	National Poverty Graduation Programme (NPGP)	NGO	No	No	N/A	Pakistan Poverty Alleviation Fund (PPAF)
Sub Saharan Africa						
Benin	Gazetted Forests Management Project	Gov	No	Yes	ENB	Ministry of Environment and Sustainable Development
Benin	Community and Local Government Basic Social Services Project	Gov	No	Yes	SPJ	Ministry of Decentralization and Local Government
Burkina Faso	RESA	NGO	Yes	No	N/A	Humanité & Inclusion (HI)
Burkina Faso	Youth Employment and Skills development project	Gov	Yes	Yes	SPJ	Ministry of Youth, Employment and Youth Entrepreneurship
Burkina Faso	Inclusive Livelihoods Project for Vulnerable Women and Persons with Disabilities in Ouargaye	NGO	Yes	No	N/A	Diocese of Tenkodogo
Burkina Faso	Delivery of Graduation in Burkina Faso	Gov	Yes	No	N/A	PFS-BNS; Trickle Up
Burkina Faso	PFS/BNS (Social Safety Net Project)	Gov	Yes	Yes	SPJ	Ministry of Finance
Burundi	TERINTAMBWE "Take a Step Forward"	NGO	Yes	No	N/A	Concern Worldwide Burundi
Burundi	Integrated Community Development Program	NGO	Yes	No	N/A	FXB International
Burundi	Burundi Landscape Restoration & Resilience Project	Gov	Yes	Yes	ENB	Ministry of Environment, Agriculture and Livestock
Cameroon	Cameroon Social Safety Nets Project	Gov	Yes	Yes	SPJ	Cameroon Social Safety Nets Project Implementation Unit
Cameroon	Livestock Development Project, LDP	Gov	Yes	Yes	AG	MINEPIA
Chad	Emergency Food and Livestock Crisis Response - Additional Financing	Multi	Yes	Yes	AG	FAO, UNICEF and IOM
Comoros	Productive Safety Net Program	Gov	Yes	Yes	SPJ	Agence Nationale de Conception et d'Exécution des Projets (ANACEP)

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Congo, Dem. Rep.	Sustainable Livelihoods in the Lomako Reserve: A Conservation and Micro Enterprise Development Partnership	NGO	Yes	No	N/A	African Wildlife Foundation
Congo, Dem. Rep.	Graduation	NGO	Yes	No	N/A	Concern Worldwide
Congo, Dem. Rep.	Eastern Recovery Project	Gov	Yes	Yes	SPJ	Fonds Social de la RDC
Congo, Dem. Rep.	Women for Women International's Empowerment Program	NGO	Yes	No	N/A	Women for Women International
Cote d'Ivoire	Productive Safety nets	Gov	No	Yes	SPJ	Ministry of Solidarity and Social Cohesion
Cote d'Ivoire	Protection Et Assistance En Faveur Des Refugies Et Demandeurs D'asile En Cote D'ivoire	Multi	No	No	N/A	UNHCR
Ethiopia	Urban Livelihood Program	Gov	No	No	N/A	Bureau of Technical and Vocational Education and Training
Ethiopia	Livelihood for Resilience	NGO	No	No	N/A	CARE and CRS
Ethiopia	Building Self Reliance and Improving the Nutritional Status of Refugees and Host Communities in Pugnido, Gambella	NGO	No	No	N/A	Concern Worldwide
Ethiopia	Emergency Nutrition Response for South Sudanese Refugees	NGO	No	No	N/A	Concern Worldwide
Ethiopia	REGRADE (Resilience, Graduation and Evidence) Program	NGO	No	No	N/A	Concern Worldwide
Ethiopia	Promoting Young Women Livelihood and Nutrition project	NGO	No	No	N/A	Concern Worldwide
Ethiopia	Development Response to Displacement Impacts Project in the HOA	Gov	No	Yes	SD	Federal Ministry of Agriculture
Ethiopia	Livelihood Program	NGO	No	No	N/A	LWF
Ethiopia	Resilient Landscapes and Livelihoods Project	Gov	No	Yes	ENB	Ministry of Agriculture
Ethiopia	Rural Productive Safety Net Program	Gov	No	Yes	SPJ	Ministry of Agriculture

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Ethiopia	Lowlands Livelihood Resilience Project (LLRP)	Gov	No	Yes	AG	Ministry of Peace
Ethiopia	Addressing Route Cause of Irregular Migration (ARC)	NGO	No	No	N/A	Norwegian Refugee council
Ethiopia	Urban Productive Safety Net Program	Gov	No	Yes	SPJ	Urban Job Creation and Food Security Agency
Ghana	Comparing Livelihood Approaches for the Ultra-Poor	NGO	No	No	N/A	Heifer International
Ghana	Ghana Productive Safety Net Project	Gov	No	Yes	SPJ	Ministry of Local Government and Rural Development
Guinea-Bissau	Safety Nets and Basic Services Project	Gov	Yes	Yes	SPJ	Ministry of Economy and Finance
Kenya	Rural Entrepreneur Access Project (REAP)	NGO	No	No	N/A	BOMA Project
Kenya	Can Asset Transfer or Asset Protection Policies Alter Poverty Dynamics in Northern Kenya? (RCT)	NGO	No	No	N/A	BOMA Project
Kenya	Feed the Future (FTF) Kenya Livestock Market Systems Activity (KLMS) - Rural Entrepreneurship Access Project (REAP)	NGO	No	No	N/A	BOMA Project
Kenya	Lifesaving Education and Assistance to Farmers (LEAF) Project	NGO	No	No	N/A	Concern Worldwide
Kenya	Healthy Food Snacks for Improved Health and Nutrition Status Among Children and Pregnant Women in Poor Urban Informal Settlements in Nairobi County	NGO	No	No	N/A	Concern Worldwide Kenya
Kenya	USAID Feed the Future Kenya Livestock Market Systems (LMS); Expanding Economic Opportunities (EOO): Rural Entrepreneur Access project	NGO	No	No	N/A	Mercy Corps
Kenya	USAID Feed the Future Livestock Market Systems (LMS) Strengthening Community Capacities for Resilience and Growth (SCCRG)	NGO	No	No	N/A	Mercy Corps
Kenya	OMO DELTA PROGRAM - I	NGO	No	No	N/A	Mercy Corps
Kenya	Kenya Youth Employment and Opportunities Project	Gov	No	Yes	SPJ	Ministry of Public Service Youth and Gender Affairs

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Kenya	Kenya Development Response to Displacement Impacts Project (KDRDIP)	Gov	No	Yes	SD	Presidency - Cabinet Affairs
Kenya	Kenya Marine Fisheries and Socio-Economic Development (KEMFSED) Project	Gov	No	Yes	ENB	Ministry of Agriculture, Livestock, Fisheries and Cooperatives (MoALFC)
Kenya	Economic Justice Program: Scaling up Graduation in West Pokot	NGO	No	No	N/A	Village Enterprise
Kenya	USAID NAWIRI (Nutrition in ASALs within an Integrated/ Inclusive Resilience Initiative)	NGO	No	No	N/A	Village Enterprise
Kenya	Kenya Core Programming	NGO	No	No	N/A	Village Enterprise
Kenya	Graduation Program with Lwala Community Alliance	NGO	No	No	N/A	Village Enterprise
Kenya	Development Impact Bond (DIB)	NGO	No	No	N/A	Village Enterprise
Kenya	The Omo Delta Program	NGO	No	No	N/A	VSF-Germany
Liberia	Ultra-Poor Graduation (UPG) Pilot Program	NGO	Yes	No	N/A	BRAC Liberia
Liberia	Liberia Forest Sector Project	Gov	Yes	Yes	ENB	Forest Development Authority of Liberia
Liberia	Youth Opportunities Project (YOP)	Gov	Yes	Yes	SPJ	Ministry of Youth and Sports (MYS)
Madagascar	Drought Response Program in the South of Madagascar	Gov	No	Yes	N/A	Ministry of Population, Social Protection and Promotion of Women
Madagascar	Productive Safety Net Program	Gov	No	Yes	SPJ	Ministry of Population, Social Protection and Promotion of Women
Malawi	Malawi Drought Recovery and Resilient Project	Gov	No	Yes	SURR	MINISTRY OF FINANCE, ECONOMIC PLANNING AND DEVELOPMENT; DEPARTMENT OF DISASTER MANAGEMENT AFFAIRS
Malawi	Enabling Sustainable Graduation out of Poverty for the Extreme Poor	NGO	No	No	N/A	Concern Worldwide
Malawi	FUTURE (Food and Nutrition for Resilience)	NGO	No	No	N/A	Concern Worldwide; United Purpose; Save the Children
Malawi	Community Savings and Investment Promotion (COMSIP)	Gov	No	Yes	SPJ	Gov. of Malawi

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Malawi	Malawi Livelihoods Graduation Approach	NGO	No	No	N/A	UNHCR
Malawi	Childhoods & Livelihoods Program	NGO	No	No	N/A	Yamba Malawi
Mali	Alliance pour la Résilience Communautaire (ARC)	NGO	Yes	No	N/A	Humanité & Inclusion (HI) ; ACTED ; ACF ; DRC ; IRC ; NRC ; Solidarités International
Mali	Mali Reinsertion of Ex-combatants Project	Gov	Yes	Yes	SD	Ministry of Defense and Ex-combatants
Mali	Emergency Safety Nets Project "JIGISEMEJIRI"	Gov	Yes	Yes	SPJ	Ministry of Finance and Economy.
Mauritania	Sustainable Landscape Management Project	Gov	No	Yes	ENB	Directorate of Nature Protection
Mozambique	Apoio ao Desenvolvimento de Iniciativas de Geração de Rendimentos (ADIGR)	Gov	No	Yes	SPJ	Instituto Nacional de Ação Social (INAS).
Mozambique	Livelihoods for Durable Solutions: Enhancing Self-Reliance in a Protracted Refugee Situation	NGO	No	No	N/A	Kulima
Mozambique	Mozambique Conservation Areas for Biodiversity and Development (Mozbio)	Gov	No	Yes	ENB	Mozambique National Sustainable Development Fund (FNDS)
Mozambique	Mozambique Forest Investment Project	Gov	No	Yes	ENB	National Sustainable Development Fund
Namibia	Integrated Community Development Program	NGO	No	No	N/A	HISA Namibia
Niger	Youth Employment and Productive Inclusion	Gov	Yes	Yes	SPJ	National Employment Agency (ANPE)
Niger	La composante IE est integree au Projet de Filets Sociaux Adaptatifs	Gov	Yes	Yes	SPJ	Projet Filets Sociaux Adaptatifs ; Cellule Filets Sociaux ; Cabinet du Premier Ministre
Niger	Niger Refugee and Host Communities Support Project	Gov	Yes	Yes	SURR	SDS
Nigeria	Nigeria For Women Project (NFWP)	Gov	Yes	Yes	SD	Ministry of Women Affairs of Nigeria
Nigeria	Agro-Processing, Productivity Enhancement and Livelihood Improvement Support Project (APPEALS)	Gov	Yes	Yes	AG	National Coordination Office of the Federal Ministry of Agriculture and Rural Development
Nigeria	Nigeria National Social Safety Net Program (NASSP)	Gov	Yes	Yes	SPJ	National Social Safety Net Coordination Office (NASSCO); National Cash Transfer Office (NCTO)
Nigeria	Youth Employment and Social Support Operation	Gov	Yes	Yes	SPJ	State Operations Coordinating Unit

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Nigeria	Women for Women International's Empowerment Program	NGO	Yes	No	N/A	Women for Women International
Rwanda	Integrated Community Development Program	NGO	No	No	N/A	FXB International
Rwanda	Vision 2020 Umurenge Program - Minimum Package of Graduation (MPG)	Gov	No	Yes	SPJ	Local Administrative Entities Development Agency (LODA)
Rwanda	Terintambwe 'Take A Step Forward'	Gov	No	No	N/A	Government
Rwanda	Women for Women International's Empowerment Program	NGO	No	No	N/A	Women for Women International
Somalia	Strengthening the Poorest Households' Economy & Resilience to Shocks (SPHERES)	NGO	Yes	No	N/A	Concern Worldwide
Somalia	Building Resilient Communities in Somalia (BRCiS)	NGO	Yes	No	N/A	Concern Worldwide
Somalia	Enhancing Durable Solutions for and Reintegration of Displacement Affected Communities in Somaliland	NGO	Yes	No	N/A	World Vision
South Sudan	Building Resilience through Asset Creation and Enhancement (BRACE)	NGO	Yes	No	N/A	Concern Worldwide
South Sudan	Integrated Health, Nutrition, Food Security and Livelihood Program	NGO	Yes	No	N/A	Concern Worldwide
South Sudan	South Sudan Safety Net Project (SSSNP)	Multi	Yes	Yes	SPJ	UNOPS
South Sudan	Women for Women International's Empowerment Program	NGO	Yes	No	N/A	Women for Women International
Sudan	UNHCR East Sudan Operation - Graduation Pilot Project	NGO	Yes	No	N/A	Sudanese Red Crescent Society (SRC); Sudanese Organization for Research and Development (SORD)
Sudan	Sudan Social Safety Net Project	Gov	Yes	Yes	SPJ	Ministry of Labor and Social Development & Ministry of Finance
Tanzania	Tanzania Productive Social Safety Nets II	Gov	No	Yes	SPJ	Tanzania Social Action Fund (TASAF)
Tanzania	Transforming Households Resilience in Vulnerable Environment (THRIVE) Babati-Pamoja Project	NGO	No	No	N/A	World Vision Tanzania

Country	Program Name	Gov or NGO Led	FCV	WBG Engagement		Lead Implementing Agency
				WBG Financing	Global Practice ²¹	
Togo	Employment Opportunities for Vulnerable Youth Project	Gov	No	Yes	SPJ	National Community Development Support Agency (ANADEB)
Uganda	Graduating to Resilience	NGO	No	No	N/A	AVSI
Uganda	Development Food Security Activity (DFSA) Food for Peace (FFP) NUYOK Program	NGO	No	No	N/A	BOMA Project; Catholic Relief Services; Caritas Moroto
Uganda	Poverty Shift: Partnerships for Disability-Inclusive Ultra-Poor Graduation	NGO	No	No	N/A	BRAC Uganda
Uganda	Development Response to Displacement Impacts Project in the HOA	Gov	No	Yes	SD	Office of Prime Minister
Uganda	BRIDGE	NGO	No	No	N/A	Mercy Corps
Uganda	Development Response to Displacement Impacts Project	Gov	No	Yes	SD	Office of the Prime Minister
Uganda	The Third Northern Uganda Social Action Fund (NUSAF3)	Gov	No	Yes	SPJ	Office of the Prime Minister
Uganda	Alternative Livelihood Program with International Institute for Environment and Development	NGO	No	No	N/A	Village Enterprise
Uganda	Uganda Core Programming	NGO	No	No	N/A	Village Enterprise
Uganda	Development Impact Bond (DIB)	NGO	No	No	N/A	Village Enterprise
Zambia	Graduation Approach	NGO	No	No	N/A	Caritas Czech Republic
Zambia	Transforming Landscapes for Resilience and Development (TRALARD)	Gov	No	Yes	ENB	Luapula, Muchinga and Northern Provincial administrative authorities
Zambia	Girls Education and Womens Empowerment and Livelihood Project	Gov	No	Yes	SPJ	Ministry of Community Development and Social Services
Zimbabwe	Self-Reliant, Resilient and Sustainable Livelihoods	NGO	Yes	No	N/A	GOAL
Zimbabwe	Innovative Solutions to Support Livelihood of Vulnerable Communities Project	NGO	Yes	No	N/A	GOAL Zimbabwe; World Vision

