CHAPTER 2
Moving to Scale: Political Realities and Entry Points

KEY MESSAGES

The adoption and scale-up of economic inclusion programs hinges on political acceptability. Political leadership and quality of evidence are two critical elements that will determine the drive toward program scale-up.

Governments face strong challenges in determining target groups, often against a backdrop of excess demand and tight fiscal constraints. The prioritization of any target beneficiaries is influenced by policy priorities, poverty levels, economic profiles, and community dynamics.

The success or failure of economic inclusion programs hinges on three programmatic decisions: program objectives, financing, and institutional arrangements for delivery. Design will vary depending on beneficiary income levels, the economic level of the country, and context, such as fragility.

A new generation of economic inclusion programs is emerging building on existing social safety nets (SSNs), livelihoods and jobs (L&J), and financial inclusion (FI) interventions. These programs draw from diverse experiences in productive inclusion, graduation, and community-driven development programs.

FUTURE DIRECTIONS

Testing and refining program objectives, design, and delivery is important in the effort to scale. These help to increase the impact on different population segments and vulnerable groups.

SSN programs can provide a strong foundation from which governments can scale up economic inclusion efforts, especially in light of COVID-19. The first wave of response to the pandemic is strengthening adaptive social protection systems, with scaled-up economic inclusion programs being potentially important as a second wave of response, especially for the informal sector, as governments restart their economies.

The role of political economy in economic inclusion programs is critical, and further learning and research are required. Country experiences with program coordination in and outside of government, transparency and accountability, and beneficiary outreach will be especially relevant.

Introduction

Chapter 2 explores the incentives, trade-offs, and strategic entry points in scaling up economic inclusion programs at the country level. The chapter introduces a political economy perspective considered as the historical processes, structural forces, and institutions shaping the direction of economic inclusion policies and programs. Too often the discussion of economic inclusion and related programs focuses on technical solutions for program design and implementation. This report devotes significant attention to these technical details, which can be described as downstream issues, but this chapter attempts to address upstream issues, such as what influences the demand for inclusion, by drawing attention to the local and national considerations that influence the decision to adopt these programs or not. With these political realities in mind, the chapter discusses the three strategic entry points to scaling up originally set forward in the report framework: social safety nets (SSNs), livelihoods and jobs (L&J), and financial inclusion (FI).

Program Adoption and Scale-Up: Political Realities

The adoption and scale-up of economic inclusion programs hinges on political acceptability and involves trade-offs in program design and implementation because political acceptability depends on how power relations among different groups influence decisions on social policy.[1] Scale-up decisions are influenced by country context (especially as it relates to its institutions), the nature of the actors involved in the policy arena, and their preferences and incentives with respect to economic inclusion policy. There are also particular trade-offs in the distribution of resources across population groups, whether regional or by demographic or wealth categories. However, it is worth remembering that preferences and incentives can evolve over time, and country-specific concerns about jobs, earnings, and opportunities are rapidly changing with each new generation. Political transitions and large, covariate shocks, whether economic, climate linked, or health related (such as the COVID-19 pandemic), can also shift preferences and incentives for action.

Typically, there is strong support for economic inclusion across the political spectrum and among policy makers, with each having different institutional motivations. Redistribution of wealth toward the poor can be seen as either a cost or an investment and is often considered as part of a social contract. Despite divergent outlooks, most policy makers find economic inclusion policies attractive, although for different reasons. For some, these programs are seen to be central to promoting social justice by enabling the poor to participate more actively in economic and social spheres of their communities. For others, concerns about dependency on social protection can also fuel greater support for economic inclusion programs when they are seen, sometimes mistakenly, as a mechanism for program exit.

Given this reality, the potential to scale up economic inclusion will depend on the bargaining strength of the poor relative to the nonpoor, and on the support for such programs among the nonpoor. The poorest households often face the greatest barriers to collective action (and therefore may be less likely to engage in local government or in community networks) and may also face disenfranchisement in the general political system (Desai 2007). Women, in particular, face restrictions to political participation and rarely play senior representation roles, making it difficult for them to shape policy. In this context, political processes become important and a crucial determinant of program adoption.

In all cases, two aspects stand out as critical for scaling up economic inclusion (or any social policy): one, a big idea that has already demonstrated an evidence-based impact in a similar context (even if small scale), and two, a political inflection point, typically accompanied by strong leadership with a vision and strategy for economic inclusion at scale.

- *First, the role of evidence generation is essential in shifting preferences and bolstering political support.* The scale-up of economic inclusion measures owes much to the evidence demonstrated through pilot graduation schemes (Banerjee et al. 2015) as well as schemes that have shown the productive impacts of cash transfers (Alderman and Yemtsov 2013; Argent, Augsburg, and Rasul 2014; Banerjee et al. 2015; Premand and del Ninno 2016) and those that have shown positive impacts from complementary agriculture development and cash transfer programs (FAO 2018; Slater et al. 2016; Soares et al. 2017; Tirivayi, Knowles, and Davis 2013; Maldonado et al. 2016).

  Chapter 5 of this report tackles the question of evidence and program impact in detail and argues that a growing evidence base provides groundwork for considerable optimism. A review of 80 quantitative and qualitative evaluations in 37 countries shows that a broad range of economic inclusion programs have demonstrated the promising—and potentially sustained—impact of a bundled set of interventions relative to stand-alone efforts. The analysis points to a changing landscape, with evidence now unfolding across a variety of government-led programs. This is important as it reflects the integration of inclusion efforts in broader antipoverty strategies and brings into focus the potential to integrate beneficiaries in a wider system of support. A new wave of evaluations looks ready to isolate the impact mechanisms of economic inclusion programming at scale, across entry points, and for different groups. They will also better highlight than previously the magnitude of program impacts.

  Evidence generation also comes in the form of peer-to-peer experience sharing and knowledge exchange. For example, the integration of social protection objectives in a rural development program in Ethiopia partly drew for inspiration on a 1990s study tour by government officials of the Maharashtra Employment Guarantee Scheme in India (Lavers 2016). International development partners now play an active role in providing technical assistance to government counterparts and encouraging such peer-to-peer learning and knowledge exchange, which is important for agenda setting.

- *Second, the decision to scale up an economic inclusion program often stems from a political decision rather than being a purely technical response, especially in the wake of major shocks.* The series of case studies included in this report pinpoint a variety of political inflection points, each of which helped to make the case for scaling up economic inclusion programs. In Peru, the Haku Wiñay program emerged from a window of political opportunity that opened during the first years of President Ollanta Humala's administration. The administration favored a social program that would not carry the perceived risks of promoting dependency. In the Sahel, political economy drivers for the introduction of economic inclusion measures included fiscal constraints, ongoing shocks, high population growth, and persistently deep poverty. In Bihar, India, the Satat Jeevikoparjan Yojana program offered a preelection promise of livelihood support to women affected by the outlawing of liquor selling. As elaborated in chapter 5, the experiences of Ethiopia (through the Productive Safety Net Program, PSNP), Bangladesh, and Indonesia all emerge from crisis contexts in some fashion. This has considerable policy implications for programming in the current COVID-19 context, where economic inclusion programs may be expected to further coalesce as part of medium-term recovery strategies.

Trade-Offs in Shaping Program Design and Implementation

Many trade-offs in designing and implementing economic inclusion measures must be negotiated. These come into play when selecting overall objectives, target groups, and the components of bundled interventions. Chapters 4 to 6 discuss these trade-offs in detail, but the following provides a summary introduction.

The cornerstone in designing any program is the choice of the objective. While the overall goal of economic inclusion programs settles around the increase of income and assets for program beneficiaries, program-specific objectives determine the path through which this will be achieved. For example, there is a diversity of possible desired outcomes for economic inclusion programs, including women's empowerment, income diversification, and resilience, as demonstrated by the 12 program objectives explored in the Partnership for Economic Inclusion (PEI) Landscape Survey 2020, described in chapter 3. Megatrends—such as population growth, shocks, forced displacement, and climate change—are shaping government antipoverty policies and programs, and raise complex decisions in terms of defining objectives for economic inclusion. Also note, the choice of objective has important implications for the engagement of different ministries and implementation partners.

Governments face challenging decisions in identifying target groups, often against a backdrop of tight fiscal constraints. Political realities may require that programs cover a broad range of population cohorts, in addition to (or even beyond) the poorest, often to ensure popular support.

Decisions on program beneficiaries are shaped by several factors, including the poverty and economic profile of the local context.

- *A first set of factors entails a country's extent of poverty.* For instance, programs in low-income countries with vast levels of poverty commonly focus on the extreme poor (see the glossary for definition). In lower-middle or middle-income countries, economic inclusion is sometimes tailored to those with a certain level of assets or incomes, whether poor or not, and at other times it is focused on remaining pockets of the extreme poor. It is also increasingly common for economic inclusion programs in contexts affected by displaced populations to prioritize the most vulnerable refugees, but also include a sizable number of host-community participants to acknowledge endemic poverty and to reduce community tensions. Across many programs, handling excess demand will be a familiar challenge. The Haku Wiñay case study in this report highlights how these challenges can also play to a program's advantage. The program determined that including better-off households in the community would be a driver of successful livelihoods and income-generating activities. Better-off households likely already had some ongoing business, had commercial links, knew about the value chains, and could help shore up a critical volume of economic activity to allow buyers and input providers, such as veterinary support, to come to poor towns.
- *A second relevant factor is the extent to which personal characteristics of an individual shape program eligibility.* For example, some programs prioritize those who demonstrate a perceived "higher potential" to engage in entrepreneurial activities, often through innovative psychometric testing. Yet without a degree of customization, this approach can lead to both inclusion and exclusion errors, giving additional privilege to those who have had prior business experience and inadvertently discriminating against those who lacked such opportunity. It is also worth noting that in most "graduation" programs, potential beneficiary "fast climbers" or "slow climbers" were not easily predicted by program staff, and past experience or inexperience

did not necessarily correlate to future success. Other economic inclusion programs, such as SSN efforts, have adopted the same targeting criteria (and beneficiary lists) as antipoverty programs. Once again, some customization is likely required, particularly in situations where the SSN is targeted to the poor and labor constrained. In many programs, a key consideration is the identification of households with latent and untapped economic potential. In this context, local knowledge and community engagement can be critical to reduce errors and increase community buy-in.

- *A third set of factors used to shape program participation relates to household and community dynamics.* Social norms can restrict the extent to which participants benefit from economic inclusion, and an understanding of household norms and power dynamics could ensure programs are more effective. Programs may consider a variety of factors, including expectations around child labor, the participation of women in the labor market, and different marital structures: for example, polygamous versus monogamous households. At the local level, well-developed community structures can amplify the work of economic inclusion programming—in many cases supporting program implementation. At the same time, several risks are noted. Established norms for sharing wealth in mutual support networks can dilute the expected impact of transfers from economic inclusion programs (Sabates-Wheeler, Lind, and Hoddinott 2013). Similarly, the heavy involvement by some communities in beneficiary selection can result in elite capture in highly stratified communities.

Critical Factors in the Failure or Success of Programs

Poor targeting and weak beneficiary selection mechanisms are one of the key factors that undermine program performance and impact. Even where poor population groups are the target, identifying them can be difficult. A common problem in many countries is the acquisition of reliable and up-to-date data on people's income, which limits the application of administrative targeting measures. Proxy identifiers for income, such as assets, are commonly used, but among the bottom 60 percent of a population, there is often little difference among people in their ownership of basic assets or land or in housing conditions (Booysen et al. 2008). Consequently, this proxy method can lead to misidentification of the very poorest, and here the engagement of the community in targeting may be important. Leveraging existing government systems for beneficiary selection (for example, social registries or community structures) can greatly reduce cost and facilitate links with other programs. The capacity of implementers to actually reach the target group with an intervention is another consideration. For example, reaching nomadic people or people living in conflict-affected areas presents special challenges.

Fine-tuned targeting and effective communication to the public about selection priorities are critical. In some of the classic graduation-style pilots, only about half the beneficiary households had daily per capita consumption below the international extreme-poverty line (Banerjee et al. 2015). Although this was much larger than the national share of the extreme poor in the respective country populations (which averaged about 19 percent), it meant that, in practice, these programs did not necessarily have the sharp focus on the extreme poor that was intended in the program design (Kidd 2019; Kidd, Gelders, and Bailey-Athias 2017). In Sindh, Pakistan, the targeting approach was flawed, as the program relied on local influential leaders to identify participants, an approach that led to elite capture and likely to the exclusion of the poorest (Kabeer et al. 2012). In West Bengal, India, false rumors about religious conversions being effected through the program led to low take-up, particularly among eligible Muslim households (Banerjee and Duflo 2011).

Ensuring financial commitment for a program is paramount and will involve surmounting various fiscal pressures. Chapter 3 highlights a large share of government-led programs that are financed domestically or in combination with development partners. The incorporation of economic inclusion programs with national budget lines is a further indicator of government ownership and commitment. Yet the cost of economic inclusion programs (in isolation and relative terms) is a key debate. As elaborated in chapter 6, program costs will vary depending on context and the number of program components. There is a significant set of knowledge gaps on how to optimize costs, especially as part of a government system of support.

Fiscal pressure may impose design features that ultimately weaken the adequacy of a program. For example, some government-led programs have expanded their coverage but in the process made compromises on the generosity of lump-sum cash transfers. For instance, the scaling-up of a pilot implemented by the Relief Society of Tigray in Ethiopia led to an initial reduction in the cash grant in order to maintain parity among different poverty reduction programs (Sheldon 2016).

The early exit of program beneficiaries from a safety net program is an example of a trade-off between technical and political interests, given fiscal constraints. Under the PSNP, the government of Ethiopia imposed fairly strict exit criteria, which led to the early exit of program beneficiaries. Between 2009 and 2011, intensified political pressure led to 17 percent of registered households being classified as having met the program's graduation criteria. However, in 2010, less than 5 percent of surveyed communities reported graduation rates above 10 percent and nearly half the surveyed communities reported no graduation (Berhane et al. 2011).

Exiting successfully is further complicated by the challenge of capturing household readiness to move to the next stage of policy support. In Bangladesh's Chars Livelihoods Program, a sensitivity analysis found that the share of households considered to have met the criteria for economic inclusion changed dramatically depending on the threshold, ranging from 65 percent having achieved 7 (out of 10) criteria, 37 percent having achieved 8 (out of 10) criteria, and only 2 percent having achieved all 10 criteria (Pritchard, Kenward, and Hannan 2015).

Multidimensional programs require strong intra- and interinstitutional coordination. Achieving interinstitutional cooperation is a challenging task due to the existence of institutional rigidities and inertia, prioritization of individual over collective objectives, and lack of incentives to adequately encourage joint work (World Bank 2020). The challenge is further compounded in low-capacity settings. Typically, this challenge is seen with regard to the engagement of ministries with responsibility for social protection and agriculture. Agricultural and social protection policies originate from different disciplines and are often viewed as parallel policies implemented by different authorities that compete for financial resources (Tirivayi, Knowles, and Davis 2013). While some examples exist regarding effective coordination—for example, in Rwanda, Bangladesh, and Ethiopia—these are the exception rather than the norm, and several other country experiences highlight the political constraints that limit coordination.

There are several opportunities to advance coordination and synergy across government agencies. In some instances, programs have developed political and interagency agreements with a clear definition of the expected value added from this collaboration. In Latin America, for example, countries have opted for fostering collaboration among ministries or agencies, usually under the form of coordination bodies, to facilitate interaction among institutions and levels of governments (for example, in Argentina, Chile, and Mexico). Others have decided to centralize the different components under the same organization (Peru). Experience also suggests that potential synergies could be maximized by sharing knowledge, understanding potential constraints, or developing a systems approach that promotes the cross-sectoral coordination or integration of social protection with agriculture (Tirivayi, Knowles, and Davis 2013).

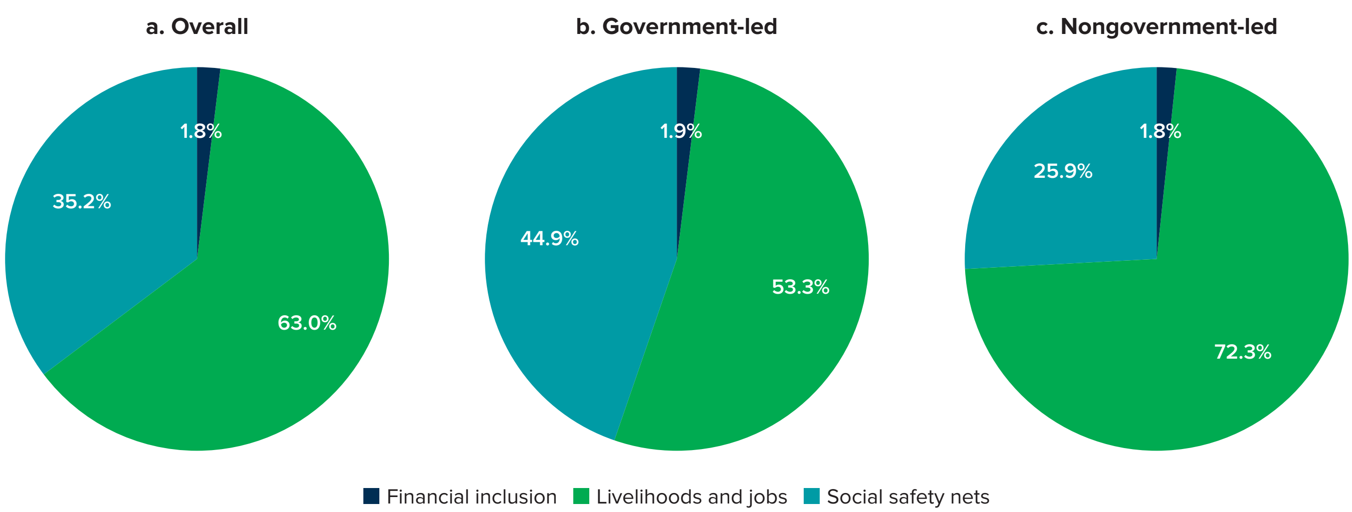
As programs scale up, careful transparency and accountability measures become paramount to ensuring reduced political bias. To this end, economic inclusion programs at scale can take advantage of established governance mechanisms in a country, as well as actively develop measures to promote accountability and citizen engagement in their own programs; for example:

- In Egypt, economic inclusion services and activities currently under design seek to capitalize on sector mechanisms that are already in place, including social accountability committees at the village level, performance audits, and security.
- In Malawi, ongoing implementation of the Community Savings and Investment Promotion program is aided by close collaboration with the Anti-Corruption Bureau. Under a new phase of program support in Malawi, new initiatives are being devised, including sensitization and awareness-raising in targeted departments and beneficiary communities to prevent misuse of project resources, enhanced engagement of citizens and stakeholders, and enforcement through close supervision.
- In Panama, the Red de Oportunidades program follows the existing laws and procedures for consultation and community involvement and outreach of the indigenous territories. The Panamanian government also has a redress and complaint mechanism for all its programs, as well as a telephone line for complaints.

Entry Points to Scale

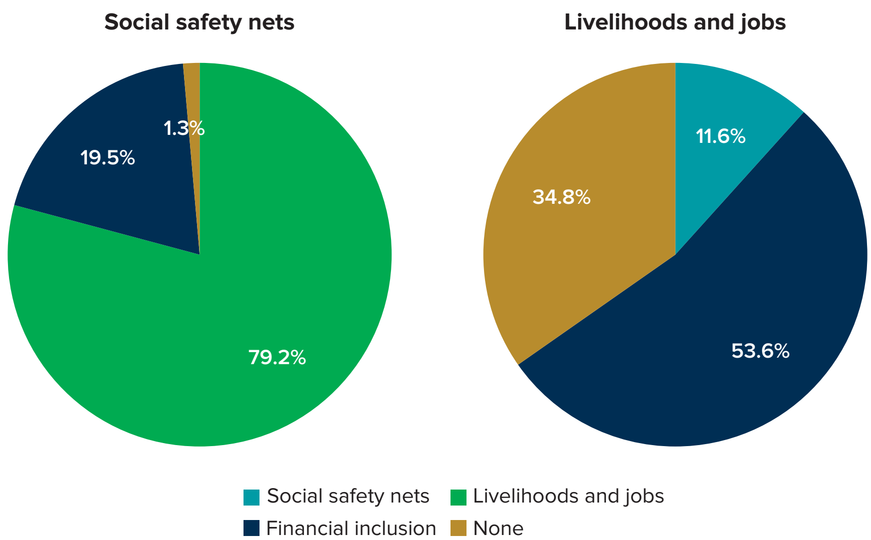
As outlined in chapter 1, the PEI Landscape Survey 2020 revealed three entry points on which economic inclusion programs are built. Figure 2.1 presents the distribution of these entry points, measured as percentages of all programs reviewed in the survey. The dominant entry points for programs overall center on L&J (63 percent), closely followed by SSN (35 percent). Strikingly, among government-led programs the entry points appear to even out, with the proportion of L&J to SSN programs being nearly 1:1 as compared to 3:1 among nongovernment-led programs. The survey results for this report show 45 percent of government-led economic inclusion programs build explicitly on SSN interventions, covering close to 58 percent of total economic inclusion beneficiaries

FIGURE 2.1 Distribution of Entry Points to Scale: Among Programs Overall, Government-Led Programs, and Nongovernment-Led Programs



Source: Partnership for Economic Inclusion, World Bank.

FIGURE 2.2 **Distribution of Secondary Entry Points, Showing Cross-Cutting Role of Financial Inclusion**



Source: Partnership for Economic Inclusion, World Bank.

featured in the sample.[2] Importantly, most programs also have a secondary entry point that balances the emphasis of the focus of an intervention (figure 2.2).

The entry points reinforce evolving trends in country-level social protection and jobs policy. As social protection coverage for the extreme poor expands globally, there is growing interest in how these investments—especially noncontributory SSNs—can connect with broader development processes and ultimately inform a broader agenda for the poor, especially in the informal sector. While this provides an anchor to much of the analysis in this report, it is important to recognize how experiences related to graduation programs inform this discussion (see box 2.1).

Entry Point 1: Social Safety Nets

SSNs have been found to strengthen equity, resilience, and opportunity, but alone they may be insufficient to transform income and asset levels. A wide body of evidence shows that SSN programs, especially in low-income countries, reach extremely poor populations and reduce household poverty and inequality. While SSN coverage and expenditure may be relatively modest compared to health and education, SSNs reach about one-fifth of all households in low-income countries and represent approximately one quarter of the income of the poorest.

Cash transfers improve cognitive development and human capital and tend to be spent overwhelmingly on improved food consumption, diversified diets, and productive items. Cash transfers are also economic multipliers, including their effect as generators of "effective demand" among low-income beneficiaries, which has the net effect of raising their disposable income by around 26 percent. One study has found that for every dollar transferred this way, between $1.27 and $2.52 is generated in local economies (Handa et al. 2017).

However, an expanding evidence base shows that provision of cash alone may fall short in achieving long-term, second-order impacts (Attah et al. 2016; Bastagli et al. 2016; Roelen et al. 2017; Beegle et al. 2018). As countries expand the coverage and financing of this form of social protection, the terms *social safety net–plus (SSN-plus)* or *cash-plus*

BOX 2.1 Building on and Graduating from the Graduation Approach

Economic inclusion programs, as reflected in this report, build on the worldwide experience of graduation-style programs, which were initiated by BRAC in Bangladesh and promoted globally by the Consultative Group to Assist the Poor (CGAP), the Ford Foundation, and others.

First, the report recognizes the demonstration effect of a coordinated and time-bound package of interventions for poor households as evidenced in the literature (Banerjee et al. 2015).

Second, it draws on the vast country experiences of graduation programs in more than 40 countries, including the innovations demonstrated in areas such as financial inclusion, livelihoods, coaching, and empowerment.

Third, it acknowledges the importance of partnership and collaboration in a carefully sequenced and multisectoral approach.

Graduation as a concept has evolved since the approach was first devised in 2002, leaving it open to varying interpretations as to what programs aspire to achieve. That is, some programs aim for graduation from poverty in general, others aim for graduation from social protection, while still others are designed to graduate households into a social protection program or sustainable livelihoods. These diverse purposes have helped fuel sometimes polarizing discussion among its proponents and detractors. For many, the term *graduation* is itself highly problematic, and the space left for constructive debate is too often very narrow. For others, the term remains a steadfast part of program communications and ethos. Fundamentally, the decisions on how programs are communicated are best brokered at the country level and will be informed by the direction set by government.

Economic inclusion stands as a distinct policy space as part of a broader social policy continuum. It adheres to the core idea of a set of bundled interventions already found in graduation programs. However, it links the household and local-economy aspects of programming with broader sector policies and strategies and seeks to ensure stronger levels of integration across households, communities, and mesolevel interventions. Economic inclusion does not necessarily include any reference to an arbitrary beneficiary cut-off; the implications for beneficiaries after the time-bound interventions conclude are typically defined at the national level.

A defining and distinguishing feature of many economic inclusion programs is the close connection and integration with national SSN systems. The framework in this report illustrates how economic inclusion is integrated in national social protection and antipoverty programs. These approaches are clearly situated at the heart of the government-led development landscape. Embedding economic inclusion in government is a prerequisite for moving to scale and also reflects the value of government leadership, national capacities, and sustainability.

are gaining prominence, the *plus* indicating the potential to complement cash with additional inputs, service components, or links to external services. Economic inclusion is a key driver of the SSN agenda, showing particular promise to strengthen program impacts, but also with the reality of increased costs and complexity.

The first policy arena where SSNs and economic inclusion programs intersect is in rural areas, where a large body of recent programming and associated research shows strong potential synergies between the SSNs and agriculture at both the household and local-economy levels. SSN programs frequently reach a target group of the population engaged in low-productivity employment, particularly in agriculture and household enterprises. Extensive research shows that stronger coherence between social protection measures and agricultural interventions can facilitate productive inclusion, improved risk-management capacities, and increased agricultural productivity (Kagin et al. 2019; Gavrilovic et al. 2016; Pace et al. 2018). Similarly, a meta-analysis of 27 programs in Africa concluded that a multidimensional approach to poverty reduction would better advance productive inclusion than a stand-alone SSN and that integration of complementary interventions would likely boost productive and employment outcomes (Ralston, Andrews, and Hsiao 2017).

Economic inclusion programs have a strong potential to support SSN beneficiaries facing fragility, conflict, or economic reforms. The emerging agenda around "adaptive safety nets" focuses this discussion in stronger terms (Bowen et al. 2020). For example, the Sahel Adaptive Social Protection Program, discussed in the first case study, includes a basic package of time-bound measures, with several design variations being tested through a robust impact evaluation. SSNs also provide a pathway for integrated programming in support of economic reforms. For example, as Egypt undertakes strong economic and social reforms, the government has invested in social mitigation measures to cushion the most vulnerable from adverse impacts. Egypt's Forsa (Opportunity) initiative provides skill development or asset transfers to households enrolled in the government-implemented Takaful and Karama cash transfer program. This program covers 3.1 million households in Egypt, 74 percent of them female. Finally, the intersection between economic inclusion and fragility and conflict-affected situations is also noteworthy. Thirty percent of the SSN programs surveyed for this report operate in fragile and conflict-affected situations. For example, Iraq is considering economic inclusion measures in response to widespread displacement, increased poverty and vulnerability, and high unemployment, especially among youths, women, and host communities.

Where demand for labor is low, public works or cash-for-work programs may feature prominently in an SSN-plus approach. Public works programs are generally viewed as social SSN instruments and are used in diverse contexts across both low- and middle-income countries. Their dual objectives are to provide temporary employment while also generating or maintaining labor-intensive infrastructure projects and social services. Of the SSN programs surveyed for this report, roughly a third include a public works component, of which the considerable majority are in Africa. In Ethiopia, for example, the PSNP provides regular cash or food transfers to 8 million people, with capable beneficiaries undertaking public works, such as landscape restoration, small-scale irrigation, social infrastructures, and agroforestry. Approximately 10 percent of PSNP beneficiaries participate in a combination of training and receipt of a livelihood grant.

Public works programs are also active in fragile and conflict affected situations, where they are increasingly used to serve at-risk populations.

- In Cameroon, for instance, refugees have been integrated into the national SSN program, with 44,500 nationals and 8,500 refugees expected to undertake public works activities that benefit both the host communities and the refugees.

- In the Democratic Republic of Congo, public works are being combined with training and savings to improve the prospects of long-term poverty reduction among populations affected by violent conflict.

There is heightened focus on the capacity of SSN programs to make links and referrals, which has important implications for economic inclusion programs. Referrals to services is increasingly considered an imperative for tackling the various constraints of the poorest and most vulnerable households (Roelen et al. 2017). In Chile, the Chile Solidario scheme included cash transfers, monetary subsidies, psychosocial support, and preferential access to social programs, supported by a system of case management and referrals. Social workers played a crucial intermediary role, providing information and guidance to ensure that beneficiaries had access to programs and services (Roelen et al. 2017). In 2016, Rwanda commenced implementation of the Minimum Package to Support Graduation, a defined package of core social protection services and complementary interventions to strengthen the livelihoods and resilience of extremely poor and vulnerable households. It leveraged social welfare caseworker support to promote social and economic inclusion of the most vulnerable households. Initial piloting in Rwanda shows that caseworkers have usefully served as role models by providing basic advice on key life issues and links to support resources; both are regarded as critical to building households' confidence and motivation. Programs that target people with disabilities also focus more than other programs on wage facilitation to help participants build regular streams of income and also to foster greater self-confidence and challenge societal biases. Further exploration of work with people with disabilities can be found in chapter 3.

There is promising evidence that SSNs can facilitate gender equality and women's empowerment (Peterman et al. 2019). Cash transfers provide immediate and tangible support, are often targeted directly at women, and can help break open traditional power dynamics that prevent women from fulfilling their potential. That said, transformative effects are not ensured, and transferring benefits directly to women does not necessarily lead to changed power dynamics or empowerment. Contextually appropriate program design is critical, and this is discussed at length in this report's spotlight 2, "Promoting Women's Empowerment through Economic Inclusion."

Despite the clear potential for harnessing the links between SSNs and economic inclusion, there are a number of important ongoing debates:

- *Cash transfers alone are a productive investment*. There is a strong political appeal in layering economic inclusion measures over SSN programs, which continue to expand in their coverage. Some stakeholders are uncertain about the financial sustainability of wide-scale SSN programs, for instance, in low-income countries, making more narrowly targeted inclusion programs more politically appealing. However, this should not be perceived as meaning that cash alone is not a productive investment. As noted, there is clear evidence of the multiplier effects of cash.

- *Economic inclusion is not a replacement for cash transfers*. The emerging positive evidence on economic inclusion and the expanding number of corresponding programs should not be viewed as suggesting that there is no longer a role for cash transfers. Cash transfers continue to have a broad range of strong economic and social impacts, including outcomes related to cognitive development, schooling, and health. Cash transfers also play an important role where households are labor constrained, and they have very high coverage in many countries, usually much greater than economic inclusion programs can currently achieve. Furthermore, emerging evidence suggests that large cash transfers produce substantial benefits across a wide range of impacts, including areas traditionally served by other approaches. In Rwanda, for example, the results of an integrated nutrition and water supply, sanitation, and hygiene program were compared with those of a program that transferred an equivalent quantity of unconditional cash. The integrated program improved savings, whereas the cost-equivalent cash transfer boosted productive asset investment and allowed households to pay down debt. A much larger cash transfer (of more than $500 per household) improved savings, assets, and a wide range of consumption measures, including dietary diversity (McIntosh and Zeitlin 2018).

- *Program delivery systems in social protection have a strong potential to amplify the design and implementation of economic inclusion*. Advances in social registry and payment systems present opportunities to improve the impact of economic inclusion programs and are further discussed in chapters 3, 4, and 6. Broad delivery systems (for example, social registries) are considered in chapter 3, although they are also related to elements discussed under "Entry Point 3: Financial Inclusion."

Entry Point 2: Livelihoods and Jobs

L&J strategies for the poorest are shaped by thinking on sustainable livelihoods and, more recently, on the changing nature of work. Chambers and Conway (1992) popularized widespread consideration of the *sustainable livelihoods approach*, defined as a situation where a "livelihood … can cope with and recover from the stresses and shocks and maintain or enhance its capabilities and assets both now and in the future without undermining the natural resource base." Over the years, sustainable livelihood approaches have informed a variety of discussions on risk management (for example, Jorgensen and Siegel 2019), graduation models (Devereux and Sabates-Wheeler 2015), community-driven development (Goldman 2010), and local economic development. In recent years, discussions on sustainable livelihoods have evolved against the backdrop of transforming contexts and aspirations of individuals. The nature of labor market participation and of employment and social protection for the poor have all shifted rapidly, and with that the landscape for economic inclusion is also evolving.

While economic transformation will be the main driver of productivity growth and poverty reduction, it is not automatically inclusive and does not always translate into improvements in household living standards among the poorest (Ravallion, Jolliffe, and Margitic 2018). The expansion of productive and decent work is vital in allowing economies to grow and diversify (World Bank 2019). Productive jobs—in agriculture, in nonfarm household enterprises, and in the modern wage sector—are the key to higher earnings as well as to more stable, less vulnerable livelihoods (Filmer and Fox 2014). An estimated 80 percent of labor productivity growth in low-income countries comes from the reallocation of labor from lower productivity agriculture into relatively higher productivity services and industry. For a considerable cohort of the population, other labor market interventions may be critical in facilitating pathways to better jobs, typically through improved productivity, movement from rural to urban regions, sector and occupational changes, and transitions to waged jobs. However, such pathways may be less available for the poorest populations, especially in rural settings, and the effectiveness of active labor market programs also remains a matter of ongoing debate (McKenzie 2017). The extreme poor and vulnerable (for example, poor households in rural or urban areas, and the poorest youth, refugees, and women) face enormous constraints to climbing out of poverty alone and rely on a broader functioning ecosystem and support, coupled with complementary macro-level policies.

An increasing number of L&J programs focus on removing barriers that keep the extreme poor and vulnerable from participating in the local economy and in higher productivity jobs. An adequate supply of jobs is the foundation of sustained and growing prosperity, inclusion, and social cohesion (ILO n.d.). In many countries, including those in Sub-Saharan Africa, jobs have broader importance than the income they provide. Jobs can convey identity, status, and self-confidence and can contribute to an individual's overall life satisfaction. Furthermore, jobs contribute to social cohesion by shaping identities and the ways individuals relate to one another and by connecting people to one another through networks (Filmer and Fox 2014).

In light of the Arab Spring and other recent events, policy makers, especially in Sub-Saharan Africa, are placing a high priority on the creation of sustainable, productive youth employment. Africa's growing labor force represents an enormous demographic dividend, particularly now, when populations in much of the world are aging rapidly (Banerji et al. 2014). Youth unemployment stems from constraints to labor supply (human capital, such as in education, skills, and networks) and labor demand (business environment, including access to finance, infrastructure, technology, markets, and so forth). Many young people lack the means, skills, knowledge, or connections to translate their education into productive employment. Young women, in particular, may be constrained by occupational segregation, social norms, or the fear of sexual harassment (Scarpari and Clay 2020). L&J interventions can reduce those obstacles to productivity, leading to better employment prospects for youth.

Targeted self-employment programs for youth groups show promise, but they also raise questions as to the appropriate profile for entrepreneurship. Recent years have seen a growing focus on using large cash grants in youth entrepreneurship programs. Whereas traditional SSN interventions typically focus on consumption and human capital, these programs seek to improve employment opportunities for youths. To date they have had differing results. The Youth Opportunities Program in Uganda, which provides a one-time cash grant of approximately $382 per participant, has shown positive outcomes, including a 57 percent increase in business assets and 38 percent higher earnings (Blattman et al. 2013). It is important to highlight, however, that the positive impacts of this program are temporary and largely disappear over time (Blattman, Fiala, and Martinez 2019). Other programs in Uganda have had encouraging results with a focus on young women (Blattman et al. 2013), but similar innovations in Liberia and Sri Lanka have had varying results (Blattman, Jamison, and Sheridan 2016; de Mel, McKenzie, and Woodruff 2013).

In low-income contexts, the availability of wage-paying jobs is often low, leaving many workers relying on informal markets to survive—a situation with stark implications for the extreme poor and vulnerable. Many workers in the informal sector lack the skills, technologies, and access to basic services to effectively undertake productive economic activities. Low-income countries are particularly characterized by a high concentration of employment in low-productivity occupations in agriculture and nonagricultural self-employment, with only a very thin and slow-growing formal sector. Income from informal jobs can be volatile, with limited social protection when circumstances result in a loss of income. In these contexts, then, there is a large population for whom productive work is simply unavailable and who are excluded from formal social protection systems.

As economic inclusion programs typically target poor or developing economies with a sizeable informal sector, there is tremendous potential for economic inclusion programs to unlock opportunities for greater market access and productive work. In Sub-Saharan Africa, almost 80 percent of the workforce work in the informal sector (Filmer and Fox 2014). Informal jobs remain a significant source of employment in low- and lower-middle-income countries (Merotto, Weber, and Aterido 2018). Furthermore, given evidence that formalization has limited effectiveness in increasing incomes, the employment challenge is therefore not just to create jobs in the formal sector but to increase the productivity of those who are in the informal sector (Filmer and Fox 2014). Economic inclusion programs can support informal operators to become more productive and profitable through business training and market access interventions as well as household-level social protection measures that go beyond the poor and include low-income informal workers.

A key question is how to make economic inclusion of the poor—especially the rural poor—a core element of employment approaches and policies. Employment policies often lack a rural-poverty lens, focusing instead on unemployment, on urban areas, or on the formal sectors. Meanwhile, rural poverty reduction efforts have traditionally focused on supporting primary producers, particularly income-generation activities for smallholder farmers, based on the assumption that bottom-up improvements on the supply side will jump-start rural development and eliminate poverty (Mueller and Chan 2015).

Agriculture provides the most immediate means of generating income and employment for the rural poor, especially for large numbers of young people. In Sub-Saharan Africa, agriculture engages more than 70 percent of the labor force in low-income countries (Filmer and Fox 2014). However, the gains from agricultural programs such as those based on microcredit, infrastructure, irrigation, extension, and input technology are often unevenly shared among the poorest populations (Tirivayi, Knowles, and Davis 2013). Relatively little attention has been paid to raising productivity in agricultural and nonagricultural self-employment where the poor work, although recent efforts to link agriculture and social protection for the poorest have shown promise to address a variety of production and consumption constraints (Kagin et al. 2019; Gavrilovic et al. 2016; Pace et al. 2018). L&J programs can help farmworkers increase their productivity through the provision of modern agricultural inputs, improvements in infrastructure (transport, electricity, and irrigation), access to regional markets, and sector-specific training. If workers can gain access to these resources and use them in conjunction with strategies to make agriculture more productive, the results could be transformative for livelihoods and economic growth.

An emerging opportunity is creating links with value chain development, an approach that addresses the constraints of different actors in a value chain (input providers, producers, processors, and distributors) to reduce transaction costs and boost efficiency. In Côte d'Ivoire, a pilot program to integrate economic inclusion into the rice value chain is applying an explicit jobs lens by contracting buyers to purchase rice from smallholder farmers (the program's beneficiaries). Integrating value chain development with economic inclusion may help achieve sustainability, cost-effectiveness, and scalability while improving employment for the most vulnerable. However, connecting vulnerable groups to growing markets also requires sufficient demand for labor, goods, and/or services in a mature and well-functioning value chain. Making this succeed requires a tailored support package designed with an in-depth understanding of the value chain and the specific constraints that vulnerable groups face in accessing jobs and earning opportunities.

Despite a strong set of opportunities to leverage L&J interventions, several challenges persist:

- *A key challenge, as shown by emerging evidence, is that program beneficiaries—or any own-account worker—may not have the appropriate profile to become successful entrepreneurs*. While this may indicate the need for improved selection criteria based on personality traits, it also suggests many youths would be better off in wage employment rather than self-employment. With high population growth creating a huge youth bulge in the coming decades, the implications for cost-effective programming are substantial.

- *Successful approaches may require the combination of jobs, livelihood, and safety net expertise.* One such intervention is through public works programs. Increasingly, public works are designed to enhance employability by combining work experience with other activation measures, such as training. For the workers, these programs establish a minimum income and give them work experience that improves their future employability. Existing public works programs are focused mainly on public infrastructure, such as the construction and maintenance of water and waste management systems, electricity and gas systems, roads, schools, and hospitals. Better community infrastructure can increase market output, lower transaction costs, and improve market access, thereby raising the profitability of small producers and enterprises. It is important to note that the impacts of public works programs are heavily debated and require a great deal of capacity. While public works programs deliver critical economic benefits for the communities in the short term, there is little evidence of sustained impact of economic welfare outcomes in the long run (Mvukiyehe 2018). Economic inclusion programs offer potential to redesign these programs through a bundling of additional interventions, such as capital infusion, training, and coaching.

- *Limited labor demand often spurs urbanization and migration, which require adaptation of economic inclusion interventions.* In many countries, jobs are simply not available where most people live, triggering temporary or permanent migration. There is often a tension between economic inclusion programs that try to create work in the same location as poor households and programs that seek to reduce barriers to safe migration. For many vulnerable people, internal migration may be a preferable alternative for boosting their income and earnings compared to participating in economic inclusion practices, much less remaining self-employed in agriculture. Moreover, the growth of financial services and mobile telecommunications has facilitated the remittance of income to rural areas. The growth of internal migration, particularly to urban areas, will likely continue as an important strategy to stabilize household incomes. However, the broader impacts of young people migrating to urban settings require further research and analysis, given anecdotal evidence that they may often end up in exploitive conditions.

Entry Point 3: Financial Inclusion

Financial inclusion can amplify the movement of economic inclusion to scale. An important entry point for improving economic inclusion is through direct access to financial services, including credit, savings, insurance, and e-payments or mobile money. Methods for expanding financial inclusion have evolved considerably over recent decades, starting with microfinance institutions in the 1990s that began offering small loans to families and microbusinesses as pathways out of poverty. That approach has been followed by a proliferation of financial services that demonstrate how products beyond loans can empower poor people. More recently, digital services have lowered the cost of connecting excluded groups to the formal financial system, and emerging themes include technologies and business models such as pay-as-you-go asset finance and fintech. The scope of available services is much greater than in the past.

Having access to formal banking services and other financial institutions enables women to invest in the growth and development of their businesses and to manage their earnings and savings. As their personal store of funds grows, women can become less dependent on a husband’s earnings and less subject to their control, able to make decisions for themselves about where and how to spend their money. This autonomy can also extend beyond finances to decision-making in other domains, such as marriage, leisure time, and contraceptive use (Aker et al. 2016; Bandiera et al. 2013; de Brauw et al. 2014; Field et al. 2016; Holloway, Niazi, and Rouse 2017; Pitt, Khandker, and Cartwright 2006; Schuler and Hashemi 1994; Suri and Jack 2016). For example, in Kenya the BOMA Project supports ultrapoor women through business and savings groups and a digital financial product. Participants saw substantial increases in their income and savings, leading to increased household decision-making power and increased expenditures on education and nutrition. However, BOMA also observed that illiteracy, innumeracy, and unfamiliarity with technology were barriers to full uptake of the digital product. BOMA's experience highlights the need for simpler tools designed thoughtfully for the target population, as well as time for participants to learn to use them.

The spread of government-to-person (G2P) payments has the potential to improve the effectiveness of core cash transfer payments as well as improve financial services such as microloans, savings, and local market information. A shift to electronic payments, for example, can facilitate the link to FI for those previously unbanked. In many countries, policy makers and donors are exploring the case for drawing people into the formal banking system using social protection payments as the "on ramp," especially when the payments are made to bank accounts or electronically. The Better Than Cash Alliance promotes links between social protection and financial inclusion by advocating that G2P payments shift from cash to electronic payments. Electronic payment can provide a pathway to a broader range of financial services, is generally safer (especially for women and girls), and is more efficient for low-income people.

The literature suggests several critical elements that need to be in place for effective digital G2P transfers, including (1) institutional arrangements and coordination between government agencies and the financial sector, (2) a finance and banking regulatory framework to enable secure digital payments and mobile money options, (3) mobile and broadband infrastructure, (4) identification and robust know-your-customer criteria, and (5) payment system interoperability.

Despite considerable potential in the scale-up of FI responses, several challenges remain:

- *Low-income and vulnerable target population groups still tend to be the most excluded from financial services*. This exclusion is due to several underlying constraints, including social norms and cognitive and noncognitive skills. The increasing recognition of this exclusion has led to renewed attention on the potential for financial services to improve resilience and opportunities (El-Zoghbi, Holle, and Soursourian 2019; Ruiz 2013; Schaner and Das 2016). There has also been a realization that financial inclusion alone will not achieve the desired outcomes, and that additional interventions for the poorest need to be included (Escudero et al. 2019; Khandker, Khalily, and Samad 2016; Soares et al. 2017).

- *Inconsistent access to different financial services is an ongoing challenge facing the poor, particularly specific cohorts such as women and youth.* Having access to low-cost credit is vitally important for poor households to reduce their debt-servicing costs and for microentrepreneurs to grow their businesses. Simple design tweaks may promote improved access and outcomes for credit. Research suggests that borrowers who had started a business before gaining access to microcredit are more likely to see significant benefits from taking out loans, whereas those who went into business only after the introduction of microcredit are less likely to see any benefits (Banerjee et al. 2017; Meager 2019). The policy implication is one that naturally favors high-potential entrepreneurs. Meanwhile, other financial products, such as index, crop, or livestock insurance, while important, may be out of reach to the poorest and challenging to scale. A key policy implication is to ensure better customization of financial services, including program tweaks to make products more beneficial to population segments.

- *Experiences in a range of countries suggest that apart from improving account ownership, G2P transfers are not leading to higher account usage or increased uptake of formal financial products.* Evaluations and focus group discussions among SSN beneficiaries in Kenya, Colombia, and Pakistan have found little evidence of beneficiaries using bank accounts or financial services (Weingärtner et al. 2019; Stuart 2016). A 2014 study of the experience of digital transfers in Haiti, Kenya, the Philippines, and Uganda found that insufficient knowledge about program rules and payment methods, inconsistent and delayed payments, and unclear communication about ways to redress grievances reduced trust among beneficiaries and undermined financial inclusion objectives (Zimmerman, Bohling, and Parker 2014). It is also possible that G2P payments could actively undermine the welfare of beneficiaries. In South Africa, the firm delivering social cash transfers digitally marketed loans to beneficiaries using the payments as collateral, contributing to overindebtedness and rapidly declining account balances due to automatic premium payments (Torkelson 2020).

Future Directions

The refinement of program objectives and definition of target groups remain key issues in scaling up economic inclusion programs. While the overall goal of economic inclusion programs settles around the increase of income and assets for program beneficiaries, program-specific objectives determine the direction through which this will be achieved. In moving to scale, economic inclusion programs show considerable flexibility in accommodating diverse needs and priorities. Decisions on program beneficiaries take into account poverty levels, economic profiles, and dynamics at the community and local economy levels. Moving forward, it will be important to test and refine economic inclusion program design and delivery to increase programs' impact on specific population segments and vulnerable groups.

SSN programs provide a premier backbone for governments to scale economic inclusion efforts—especially in the COVID-19 context. With adaptive social protection systems forming the foundation of the first wave of COVID-19 response, the scale-up of economic inclusion programs is an important feature of the medium-to-longer-term response as governments seek to restart their economies, especially in the informal sector. The role of economic inclusion building on SSNs will be critical in strengthening equity, resilience, and opportunity for households and communities.

Greater attention and resources are needed to support learning on the political economy of economic inclusion. The adoption and scale-up of economic inclusion programs hinges on political acceptability and involves trade-offs in program design and implementation. The sharing of evidence, peer-to-peer learning, and cross-country information will be important factors in the scale-up of programs. Country experiences linked to program coordination in and outside of government, transparency and accountability, and beneficiary outreach will be especially relevant across this learning agenda. Furthermore, a new wave of evaluations looks set to help isolate the mechanisms of the impact of economic inclusion programming at scale across entry points and for different groups.

Notes

1. We draw on a political settlements approach to examine the political economy of economic inclusion policy and programming. See the *World Development Report 2017* (World Bank 2017) for a framework. This framework has been used to examine the political economy of social protection in Africa (Hickey et al. 2019) and Asia and the Pacific (O'Keefe et al. forthcoming).
2. Consistent with the approach in chapter 3, this excludes data from JEEViKA, in Bihar, India, which is an outlier program in the overall sample.

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