CHAPTER 3
A Surge in Economic Inclusion Programming Worldwide

KEY MESSAGES

The Partnership for Economic Inclusion (PEI) Landscape Survey 2020 provides a snapshot of economic inclusion programs around the world based on 219 programs reaching over 90 million beneficiaries. Economic growth is driven by governments in low-income countries in Sub-Saharan Africa and South Asia. These estimates are conservative and represent an initial baseline.

Economic inclusion programs are implemented in a variety of contexts and geographies and among different target groups. Rural residents, women, and specific vulnerable groups are clear priorities.

Economic inclusion programs provide an integrated package of interventions. They typically include five or more components and most commonly feature transfers, skills training, coaching, market links, and access to financial services.

Existing cash transfer programs show strong potential to support program scale-up. Cash transfers are a driving component across programs. There is growing attention on the structure of cash payments, for example, continuous, less regular, or one-off grant transfers.

Data presented in this chapter are available at www.peiglobal.org, **which allows programs to upload, update, and use data as a global public good.**

FUTURE DIRECTIONS

A strong focus on youth is emerging. Because of young peoples' high levels of underemployment and uncertain pathways to formal jobs, economic inclusion programs will play an important development role, but programs need to adapt to ensure effective links to complementary services.

Coaching and entrepreneurial support need to be strengthened and streamlined. Innovations in program delivery are emerging, including digital options, self-help groups, and peer-to-peer learning networks.

Economic inclusion programs in fragile settings are poised to grow further, necessitating a better understanding of operational models. Good practices in linking economic inclusion to humanitarian interventions and facilitating market links in fragile settings need to be documented.

Multidimensional economic inclusion programs are well placed to help people with disabilities overcome some of the challenges they face in increasing their economic opportunities. The body of knowledge on adapting program design and delivery to increase outcomes for people with disabilities is growing.

A Snapshot in Time

An unprecedented surge in economic inclusion programming is occurring worldwide. The Partnership for Economic Inclusion (PEI) Landscape Survey 2020 features data and information covering approximately 20 million households, benefiting nearly 92 million individuals, either directly or indirectly. Forty-one new programs are in the planning stages in 12 countries. Nearly half of all programs worldwide (49 percent) are government led, as governments have been adopting and expanding them to reach the poorest populations. Moreover, the existing government-led programs are far larger than the nongovernment-led programs, covering nearly 90 percent of beneficiaries across all the programs featured in this report. All of this strongly suggests that there is considerable potential for beneficiary numbers to grow.

This chapter presents a snapshot of current economic inclusion programming under way and establishes a baseline with data from a survey conducted by PEI between November 2019 and May 2020. Although it is difficult to capture the universe of economic inclusion programming, this survey was comprehensive in scope: the data come from 219 programs in 75 countries. Forty-two percent of the programs surveyed are being supported by the World Bank in 53 countries. The full 2020 sample is analyzed in this chapter, and chapter 4 focuses on government-led programs only. The data collected through PEI's Landscape Survey 2020 is publicly available through an online dashboard at http://peiglobal.org, which provides easy access to, and encourages further engagement with, the data. Box 3.1 provides more detail on the survey's scope and methods.

BOX 3.1 Partnership for Economic Inclusion Landscape Survey 2020

To map the universe of economic inclusion programs, the study underlying this report used an online survey tool to gather information from a range of government and technical partners. For World Bank programs, using both manual and text analysis techniques, the survey team reviewed approximately 1,200 programs in all geographic regions and involving six of the World Bank's Global Practices: Urban Resilience and Land; Social Development; Social Protection and Jobs; Finance, Competitiveness, and Innovation; Agriculture; Environment and Natural Resources; and Blue Economy. To map projects outside of World Bank operations, the survey team used PEI's 2017 survey dataset, the database of productive inclusion programs from the Economic Commission for Latin America and the Caribbean, and other sources to identify ongoing projects and key partners, including governments, nongovernmental organizations (NGOs), regional organizations, multilateral organizations, and other development partners involved in economic inclusion programming.

The survey questionnaire was developed through broad consultation and consisted of 44 questions in eight sections, including objectives, target beneficiaries, beneficiary coverage, design and implementation features, institutional arrangements, budgets, financing, and research and evaluation. The survey was completed by staff from the lead implementing agency, implementing partner, or other organization providing support to each program. A detailed overview of the survey methodology can be found in appendix A.

(Box continues next page)

BOX 3.1 Partnership for Economic Inclusion Landscape Survey 2020 (*continued*)

During survey preparation, the survey team identified 312 programs (166 supported by the World Bank Group and 146 by others). After reviewing these and discounting for overlaps, closed operations, and pipeline projects, the final survey was undertaken for 246 programs. The overall response rate to the survey was 89 percent, resulting in 219 programs for which data were obtained. One major challenge is the fact that the data is self-reported, and information and interpretation may vary across survey respondents. The survey authors factored in time for a thorough quality review of each survey response and followed up with respondents for queries and clarifications. The online survey provided detailed guidance and was translated into French and Spanish to ensure clarity.

The Current Reach of Economic Inclusion Programs

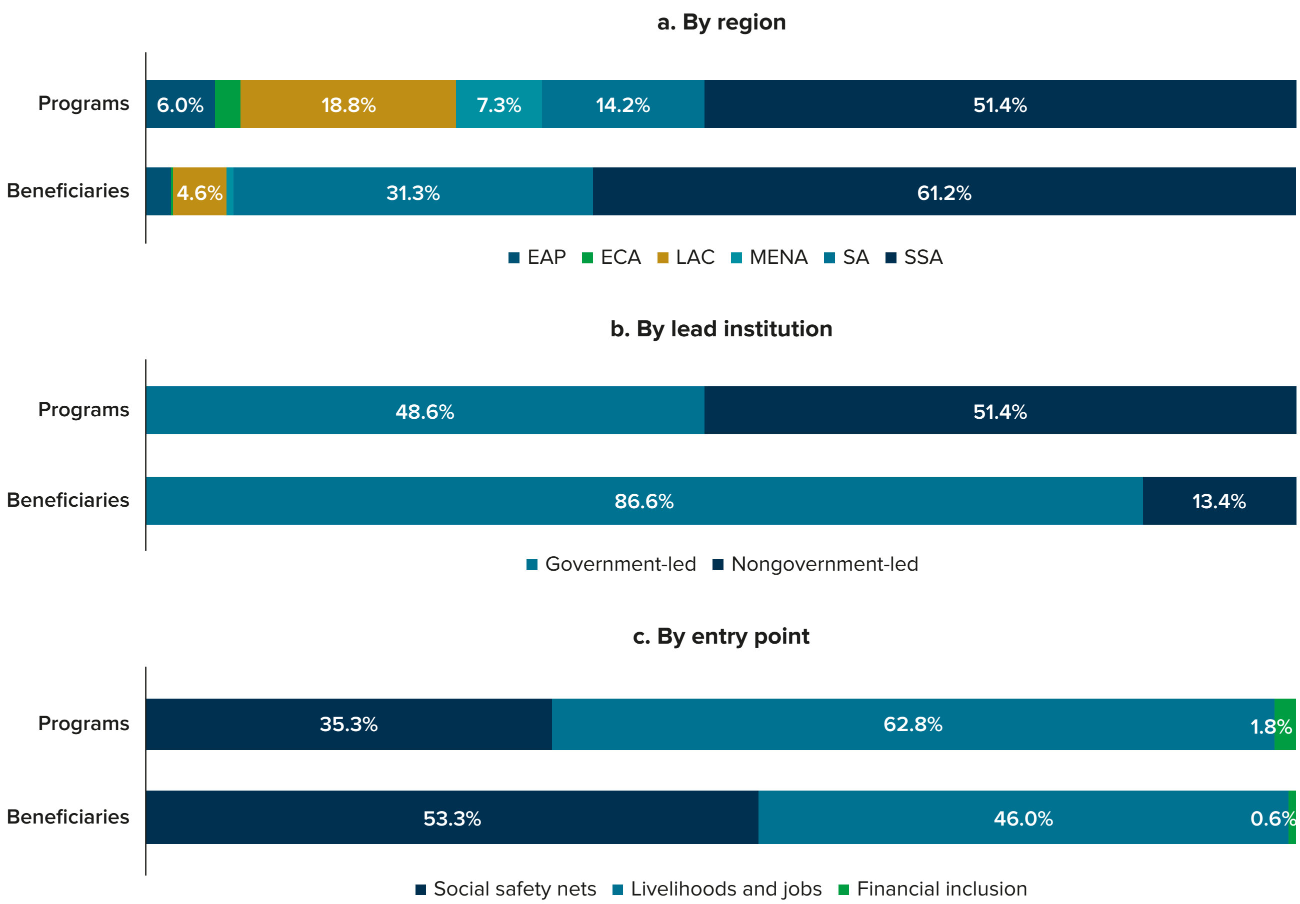
The 20 million households—consisting of more than 90 million individuals—served by economic inclusion programs today, either directly or indirectly, are heavily concentrated in Sub-Saharan Africa and South Asia. More than half of the programs are in Sub-Saharan Africa, which hosts 30 percent of individuals served, through a proliferation of smaller programs. South Asia is home to 66 percent of people served. The large number of beneficiaries in this latter region is notable given that it is host to only 15 percent of economic inclusion programs, reflecting the scale these programs have achieved, particularly in India and Bangladesh. A single program accounts for 51 percent of total coverage: the Bihar (India) Rural Livelihoods Project (JEEViKA).

Figure 3.1 displays the percentage of total program beneficiaries, excluding JEEViKA, in relation to total programs by region. Just 3 percent of programs are led by multinational organizations, including United Nations agencies such as the Food and Agriculture Organization (FAO), the High Commissioner for Refugees (UNHCR), and the World Food Programme (WFP). (See table D.1 in appendix D for the list of programs and appendix E for the types of components included in them.)

Almost 70 percent of surveyed programs are in low-income countries (categorized by the World Bank as eligible for International Development Association financing).[1] Nevertheless, economic inclusion programs of various kinds are represented across the geographic and income spectrum, in low-, lower-middle-, upper-middle-, and even high-income countries. This suggests applicability both in contexts with extensive poverty and in contexts where poverty occurs in pockets. The Latin America and the Caribbean region hosts all the programs implemented in high-income countries as well as 67 percent of those hosted in upper-middle-income countries, and the region represents 19 percent of all programs identified in the survey.

Close to half (49 percent) of the programs are led by government. The five largest economic inclusion programs are all government led and build on large-scale and mature social protection programs. (See table 3.1 for basic program details on these five.)

FIGURE 3.1 **Percent Distribution of Economic Inclusion Programs and Beneficiaries by Region, Lead Institution, and Entry Point**



Source: Partnership for Economic Inclusion, World Bank.

Note: EAP = East Asia and Pacific; ECA = Europe and Central Asia; LAC = Latin America and the Caribbean; MENA = Middle East and North Africa; SA = South Asia; SSA = Sub-Saharan Africa. Data on the number of beneficiaries are missing for 18 programs—6 nongovernment and 12 government programs—which when broken down by entry point signify 6 social safety net (SSN) and 12 livelihoods and jobs (L&J) programs. The figure also excludes data from JEEViKA (a government-led L&J program in India), which covers over 50 percent of all beneficiaries in the survey. The total number of programs excluding JEEViKA is 218 (112 nongovernment-led and 106 government-led programs or 77 SSN, 137 L&J, and 4 financial inclusion [FI] or 13 in East Asia and Pacific, 5 in Europe and Central Asia, 41 in Latin America and the Caribbean, 16 in the Middle East and North Africa, 31 in South Asia, and 112 in Sub-Saharan Africa. The number of total beneficiaries is 45,319,700, which includes direct and indirect beneficiaries. When JEEViKA is included, the results are as follows: the number of programs is 219 (112 nongovernment-led and 107 government-led programs or 77 SSN, 138 L&J, and 4 FI or 13 in East Asia and Pacific, 5 in Europe and Central Asia, 41 in Latin America and the Caribbean, 16 in the Middle East and North Africa, 32 in South Asia, and 112 in Sub-Saharan Africa). The number of total individual beneficiaries equals 91,933,700.

Diversity in Programs: Objectives and Contexts

Given the range of institutions implementing economic inclusion programs and the variety of contexts in which they are established, the result is a wide diversity of programming. Whether from governments or nongovernment institutions, program planners are driven by their organizations' priorities. They must account for country or regional context, the services and institutions serving as partners and their institutional cultures, and the unique challenges confronted by people living in extreme poverty and vulnerability in that locality. While many factors account for the variations, programs

TABLE 3.1 The Five Largest Programs: Lead Organizations, Number of Beneficiaries Served, and Year Started

Country	Program	Lead organization	Beneficiaries served	Year started
India	JEEViKA	Bihar Rural Livelihoods Promotion Society, Rural Development Department, Government of Bihar	46,614,000	2007
Tanzania	Tanzania Productive Social Safety Nets 2	Tanzania Social Action Fund	5,010,000	2019
Bangladesh	Nuton Jibon Livelihood Improvement Project	Social Development Foundation, an organization under the Ministry of Finance	4,470,000	2015
Ethiopia	Livelihood component of Rural Productive Safety Net Program	Ministry of Agriculture	3,918,306	2017
Sudan	Social Safety Net	Ministry of Labor and Social Development and Ministry of Finance	2,795,000	2016

Source: Partnership for Economic Inclusion, World Bank.

Note: Beneficiaries served represent direct and indirect beneficiaries active at the time of data collection.

broadly define how they will work, what components they will include, and what support they can offer based on program objectives, context, and target populations active at the time of data collection.

Program Objectives

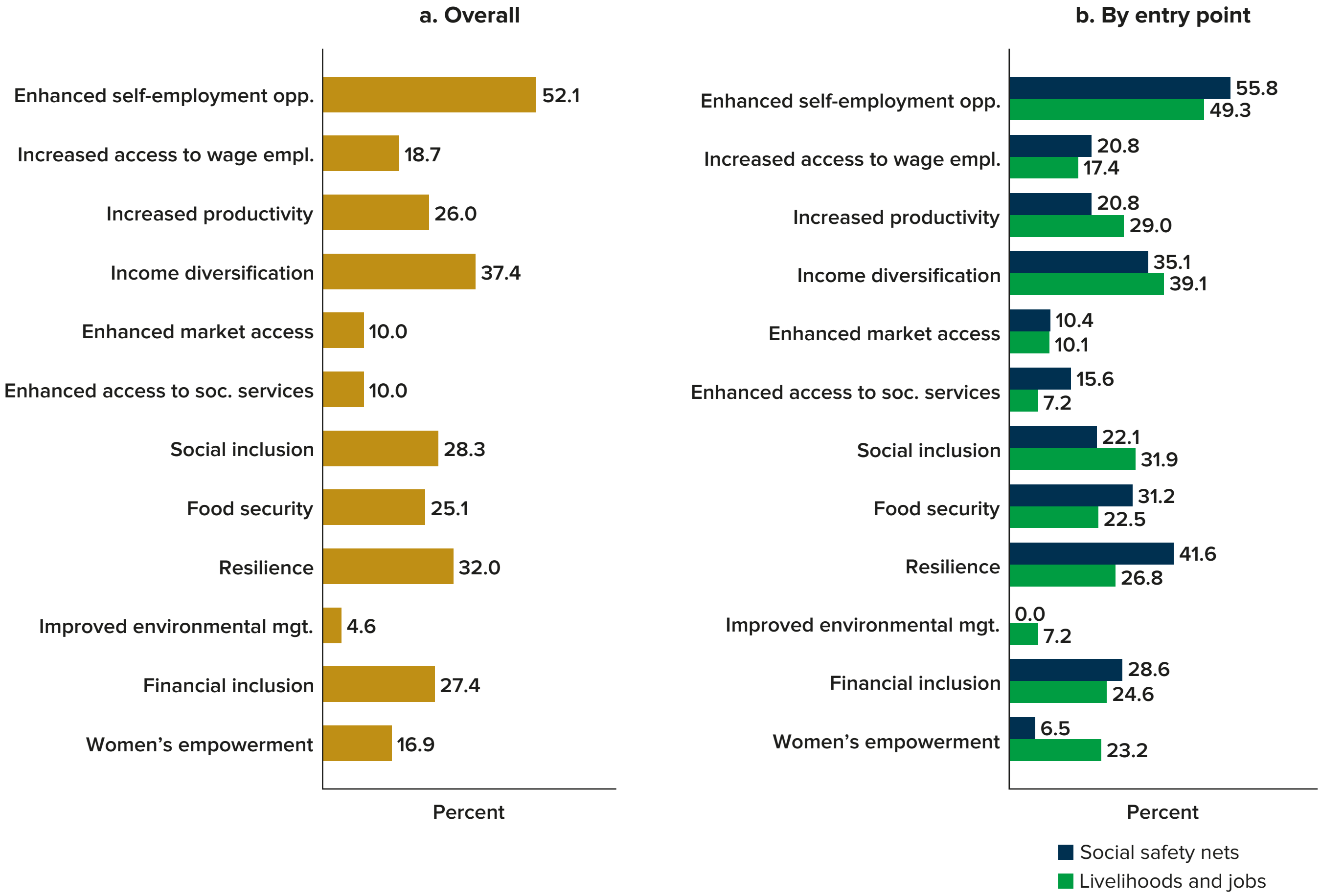
The PEI Landscape Survey 2020 revealed that there are 12 objectives that are most common and help shape economic inclusion programming for respondent programs. As described in chapter 1, megatrends and national policy priorities, such as population growth, forced displacement, and climate change, are challenges reflected in the considerable range of desired outcomes for these programs.

The most common priorities among surveyed programs include building self-employment opportunities (52 percent), income diversification (37 percent), and resilience (32 percent) (Figure 3.2). When viewed in relation to the entry points to scale outlined in chapter 2, differences are limited, but livelihoods and jobs (L&J) programs focus more on women's empowerment (23 percent), while social safety net (SSN) programs focus more on resilience (42 percent).[2]

Priority objectives also vary by region. In an effort to deal with high levels of unemployment, particularly among youths, programs in the Middle East and North Africa and Latin America and the Caribbean overwhelmingly seek to increase employment opportunities (wage or self-employment) (81 percent and 71 percent of the regions, respectively). By contrast, programs in South Asia and Sub-Saharan Africa predominantly seek to support income diversification (50 percent and 40 percent, respectively). In South Asia, a high percentage of programs also focus on social inclusion (44 percent) to reduce the social marginalization of indigenous populations and other vulnerable groups.

Governments are more likely than nongovernmental programs to focus on increasing access to wage employment (24 percent versus 13 percent) and on increased productivity (34 percent versus 19 percent). Conversely, nongovernment-led programs focus more heavily than government-led programs on women's empowerment (22 percent versus 11 percent), resilience (38 percent versus 26 percent), and food security (31 percent versus 19 percent). The six multilateral programs included in the

FIGURE 3.2 **Main Program Objectives Overall and by Their Entry Points to Scale**



Source: Partnership for Economic Inclusion, World Bank.

Note: Panel a provides percentage of all programs (N = 219) and panel b percentage of social safety net (SSN) and livelihoods and jobs (L&J) programs (N1 = 77 and N2 = 138, respectively). Respondents were asked to report a maximum of three objectives. Financial inclusion programs are excluded due to the small subsample (four programs).

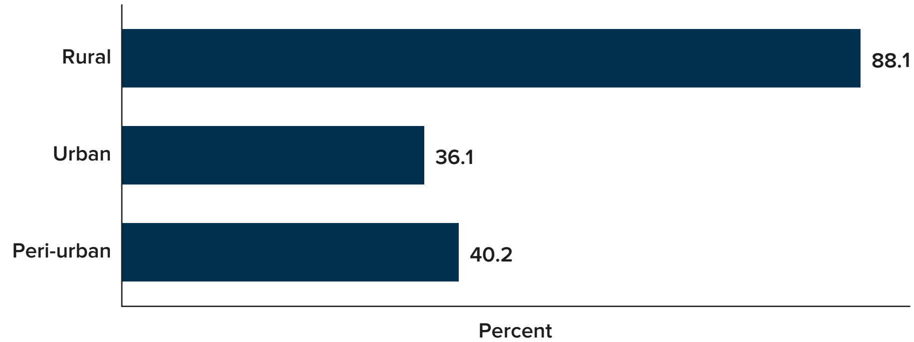
survey have a distinct focus on resilience (two-thirds of them), food security (half of them), and self-employment opportunities (half of them), likely linked to their emergency or humanitarian mandates.

Contexts

National priorities, political context, and global trends can all shape economic inclusion programs, offering both opportunities and limitations that influence program development and imbue programs with distinct characteristics.

Most economic inclusion programs surveyed, 88 percent of all programs, operate in rural settings, while 46 percent operate exclusively in rural areas. This partly corresponds to the fact that extreme poverty is disproportionately concentrated in rural settings, with about two-thirds of extremely poor people living in rural areas (Kharas et al. 2020). As shown in Figure 3.3, 36 percent of programs are in urban areas, 40 percent in peri-urban areas, and 42 percent operate across

FIGURE 3.3 Percentage of All Programs with a Presence in Rural, Urban, and Peri-Urban Areas



Source: Partnership for Economic Inclusion, World Bank.

Note: Percentage of all programs (N = 219). Respondents could select more than one context.

rural and urban/peri-urban settings. Twelve percent of programs operate exclusively in urban/peri-urban areas.

More than a quarter (26 percent) of all economic inclusion programs surveyed operate in contexts of high fragility, conflict, and violence (FCV). This is based on the World Bank's classification of countries with high institutional and social fragility and countries affected by violent conflict, which is in part a reflection of the preponderance of people living in extreme poverty and vulnerability in these areas (World Bank Group 2020). Economic inclusion programs in FCV contexts are located primarily in Sub-Saharan Africa (75 percent of programs) and the Middle East and North Africa region (11 percent). Many 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. (See box 3.2 for further detail on the special challenges of programming in FCV contexts.)

A majority of economic inclusion programs seek to mitigate climate change. Climate change mitigation strategies are increasingly important for developing sustainable livelihoods, particularly in rural areas, where climate change impacts can be exacerbated by farm practices. Climate change can cause a loss of income due to a lack of access to suitable financial products to buffer the shocks, in particular savings and insurance. This not only affects the poorest but can also affect better-off members of the community, potentially resulting in the latter households falling below the poverty line. Such shocks typically have long-lasting negative impacts on the poor, since they are the least able to adapt to more frequent and more severe storms, droughts, and floods.

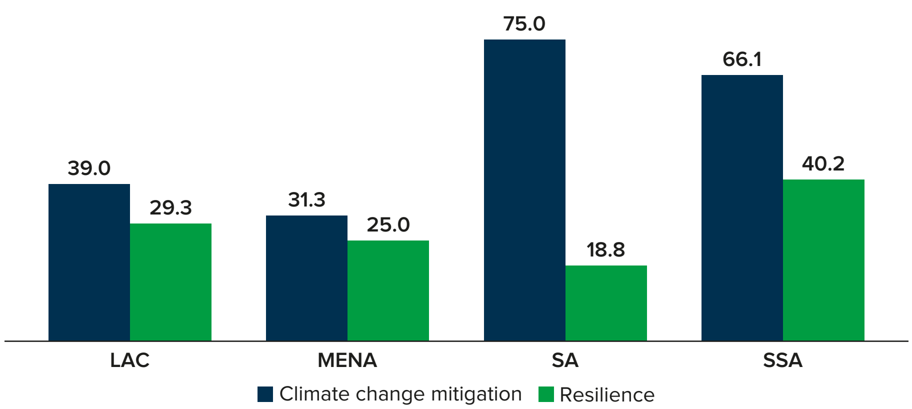
Fifty-seven percent of programs include interventions designed to mitigate climate change, for example, through sustainable natural resource management or climate change adaptation. Of these programs, 38 percent have resilience as a main objective. Across regions, climate change mitigation efforts are more prevalent in South Asia (75 percent) and Sub-Saharan Africa (66 percent) than elsewhere. These regions are severely affected by rising sea levels and drought (figure 3.4).

BOX 3.2 Economic Inclusion in Fragile and Displacement Contexts

The proportion of poor people living in contexts of fragility, conflict, and violence (FCV) has constantly increased since 2010, and it is projected that as many as two-thirds of people living in extreme poverty globally may be living in FCV contexts by 2030 (Corral et al. 2020). Recent analysis paints a stark picture of the implications of FCV on individuals: a person living in an economy facing chronic fragility and conflict is 10 times more likely to be poor than a person living in a country that has not been fragile or in conflict in the past 20 years.

The data show that economic inclusion programs are more likely to target displacement-affected populations, particularly internally displaced populations, in FCV contexts than in non-FCV contexts (34 percent versus 8 percent) and focus more on increasing resilience (43 percent versus 28 percent), social inclusion (38 percent versus 25 percent), and food security (32 percent versus 23 percent). Economic inclusion in these contexts can help build resilience and develop economic opportunities that may enable people to better cope with the economic and social stress while building income and assets. But a lack of government systems and structures, and the presence of corruption and insecurity, make it challenging to link these efforts to government or other programs for ongoing support. Programs in FCV contexts are less likely than programs in non-FCV settings to be government led (41 percent versus 52 percent) or funded by government (16 percent versus 36 percent). They are also less likely than programs in non-FCV settings to be integrated with government programs (43 percent versus 67 percent) and delivered by linking existing programs (7 percent versus 26 percent).

FIGURE 3.4 Climate Change Mitigation and Resilience: Percentage of Programs That Have Either of These as a Main Objective, by Geographic Region



Source: Partnership for Economic Inclusion, World Bank.

Note: LAC = Latin America and the Caribbean; MENA = Middle East and North Africa; SA = South Asia; SSA = Sub-Saharan Africa. Number of programs by region: 41 in Latin America and the Caribbean, 16 in the Middle East and North Africa, 32 in South Asia, and 112 in Sub-Saharan Africa. East Asia and Pacific and Europe and Central Asia are excluded due to small subsamples.

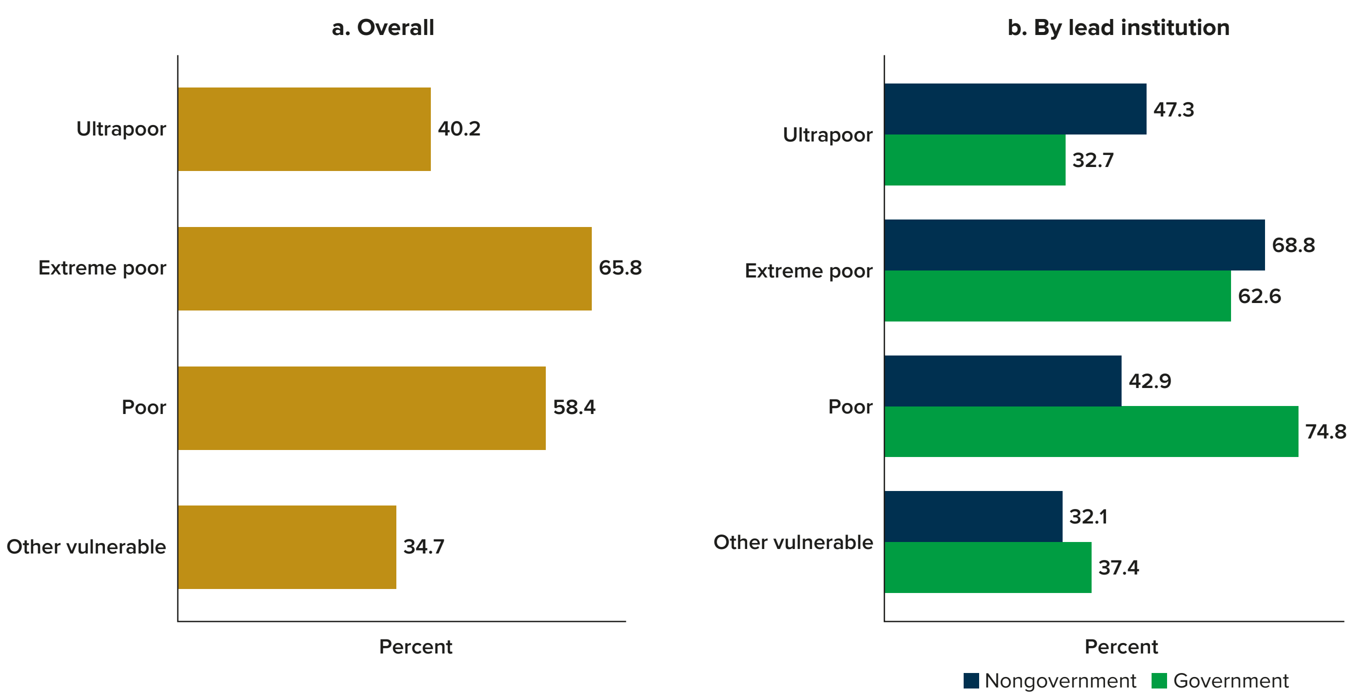
Target Populations

Typically, programs target specific population groups or poverty segments, including the poor, extreme poor, and ultrapoor (figure 3.5).[3] In Sub-Saharan Africa and South Asia, where the rates of extreme poverty are the highest, there are correspondingly higher proportions of programs that target extreme poor populations than in other regions. Many programs have eligibility criteria that participants must meet in order to join the programs, with 78 percent of all programs using some combination of attributes that may include age, sex, or having dependents.

Some economic inclusion programs seek to serve people in specific demographic categories, particularly women, either because of their institutional mission or because of program goals (figure 3.6). Eighty-eight percent of all programs target women as a priority segment and, in 64 percent of programs that reported the number of beneficiaries, women constitute the majority of all program participants.[4] Fifteen percent of all programs (and about a fifth of those that reported the number of female beneficiaries) serve only women.

Programs that predominantly serve women focus on building the skills and confidence of female participants through training and coaching. As compared to other programs, those primarily serving women typically place a strong emphasis on life skills training (72 percent of women-focused programs versus 40 percent of other programs) and financial training (82 percent versus 60 percent). Coaching more often includes health and nutrition guidance (63 percent versus 27 percent) and discussions around social issues affecting the family, such as child marriage, and intrahousehold dynamics (68 percent versus 33 percent), as compared to other programs. Programs

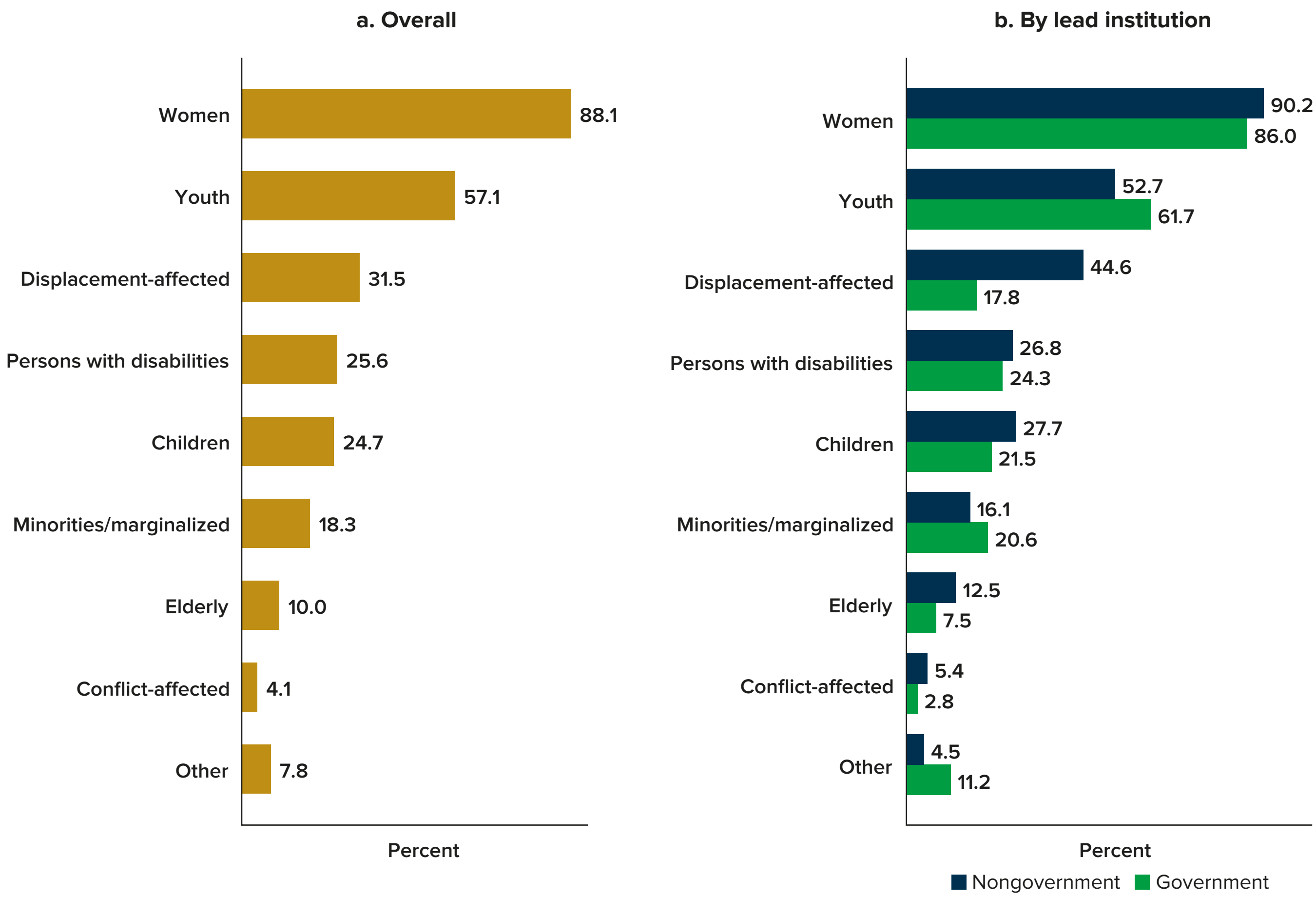
FIGURE 3.5 **Targeting of the Ultrapoor, Extreme Poor, Poor, and Others: Percentage of Programs Overall and by Lead Institution Type**



Source: Partnership for Economic Inclusion, World Bank.

Note: Panel a shows percentage of all programs (N = 219). Panel b shows percentage of all nongovernment- and government-led programs (N1 = 112 and N2 = 107, respectively). Programs may target more than one segment.

FIGURE 3.6 **Population Groups Targeted: Percentage of Programs Overall and by Lead Institution**



Source: Partnership for Economic Inclusion, World Bank.

Note: Panel a provides percentage of all programs (N = 219) and panel b percentage by nongovernment- and government-led programs (N1 = 112 and N2 = 107, respectively). Programs may target more than one segment.

that predominantly serve women also focus more on access to financial services (74 percent versus 59 percent in other programs) (see spotlight 2).

Young people are given priority by most economic inclusion programs (57 percent of all programs), particularly those that are built around an employment or livelihood development intervention (62 percent). Youth employment is an area of focus for many programs, given that young people are more likely to be excluded economically than adults: since 1995, youth unemployment rates have been persistently about three times higher than adult unemployment rates (ILO 2020). Youths represent roughly a fourth of the global working population, but the rate of job creation is not keeping up with the increase in the number of young people who will enter the job market in the coming years, particularly in the Middle East and North Africa, South Asia, and Sub-Saharan Africa (UNDP 2015, 64).

Achieving better employment outcomes, in terms of enhanced wage or self-employment opportunities, is more prevalent as a core objective among programs that target youths than in other programs (64 percent versus 51 percent), with government and nongovernment programs equally committed to this area. Among government-led programs, all seven programs in the Middle East and North Africa region and four out of five programs in the East Asia and Pacific region are

BOX 3.3 **Identifying and Customizing Entrepreneurship Support**

Most economic inclusion programs target the poor, but this is not a homogenous group. While some self-employed poor people are entrepreneurs by choice (so-called transformational entrepreneurs), a majority are self-employed by necessity (reluctant or subsistence entrepreneurs) (Schoar 2010; Banerjee and Duflo 2011). For most economic inclusion programs, the majority of participants are likely to be subsistence entrepreneurs, people who operate at low levels of profitability, with little differentiation from other local businesses and few opportunities for growth. These entrepreneurs manage to increase their earnings, but they function more as own-account workers rather than microenterprises that create jobs. They may also transition into wage employment if an opportunity arises (Bandiera et al. 2017; de Mel, McKenzie, and Woodruff 2010).

However, some participants have the necessary entrepreneurial skills to start a business and even transition to become small firms, as economic inclusion programs relax the barriers to their entry and growth. This group requires more customized support in adopting expansion strategies and market links. This distinction between types of entrepreneurs raises two questions for program design.

What characteristics are associated with entry into and success in self-employment? Competency, a combination of knowledge, skills, and attitudes, is an important determinant of success. Specific personality traits are good predictors of entrepreneurial behavior, including risk taking, self-efficacy, and stress tolerance, among others (Arco-Tirado et al. 2019). Many communities attribute entrepreneurial success to hard work and perseverance (see, for example, Poulin and Bomuhangi 2018; Bossuroy, Koussoubé, and Premand 2019). In particular, grit—a combination of passion and perseverance for long-term goals—may be a key determinant of long-term success (Duckworth et al. 2007). Grit is related to self-employment, particularly for risk takers, women, and younger adults (Wolfe and Patel 2016) and with the creation of new businesses (Mooradian et al. 2016; Mueller, Wolfe, and Syed 2017). Socioeconomic status is also important; among youths with high levels of grit, those with higher income levels or with lower satisfaction with their financial status are more likely to become entrepreneurs relative to those with low income or those satisfied with their status (Arco-Tirado et al. 2019). However, further research is required in this area.

What approaches can be used to identify these two types of entrepreneurs and to customize the bundle of interventions? Through training and coaching, many economic inclusion programs seek to equip both “reluctant” and “transformational” entrepreneurs to think creatively, take measured risks, improve problem-solving capabilities, and persevere in the face of failure. Participants often highlight their increased self-confidence as a result of this support; these programs can be an important mechanism to build grit. However, differences in trajectories reveal a set of fast climbers who benefit most and acquire self-confidence through experiential learning during the program. Slow climbers may require additional support and personalized coaching.

Some economic inclusion programs use business plan competitions to select participants with innovative ideas and the competence and personality traits associated with success. These are often targeted at groups to benefit from the complementarity of skills. Successful groups may or may not be provided with coaching. For instance, Uganda’s Youth Opportunity Program asked youths to form groups and prepare

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BOX 3.3 Identifying and Customizing Entrepreneurship Support (*continued*)

business proposals (with some coaching support). Successful applicants each received a cash grant with some training, but no supervision or individualized coaching was provided after the grant. The program had significant positive impacts on earnings, capital stock, and business practices that persisted for at least four years (Blattman, Fiala, and Martinez 2014). Peru's Haku Wiñay program also supports the creation of group-based microbusinesses, but in addition to providing some coaching to develop a viable business proposal, it continues to provide training and support links to markets.

Other economic inclusion programs, especially those targeting the poorest, focus on income-generation activities for both the reluctant and transformational types of entrepreneurs. But given differences in trajectories, some programs introduced mid-term assessments to identify the slow and fast climbers. In India (West Bengal) and Haiti, this assessment builds on the targeting tool (used to identify beneficiaries) to track progress and reconfigure the bundle of interventions for these groups during the program (Huda and Simanowitz 2010; Huda 2009). However, these assessments do not typically include measures of grit or other personality traits, which might be challenging for field staff to capture without sufficient training. In addition, trade-offs exist: standardized case management may be easier to scale up and replicate compared to a highly customized approach (Huda and Simanowitz 2010; Jawahar and Sengupta 2012).

youth employment programs. Eighty-two percent of the 125 programs serving youth populations promote employment opportunities by combining training and coaching with wage employment facilitation or business capital. Box 3.3 provides further details on how programs that are focused on enhancing self-employment opportunities adapt their approaches to the particular needs of young populations.

About a third of programs serve populations affected by displacement, particularly refugees (two-thirds of programs serving displacement-affected people). Between 2012 and 2018, the number of forcibly displaced people worldwide more than doubled, to 70.8 million (UNHCR 2019). While forced displacements are mostly a result of conflict, violence, or human rights violations, climate change is expected to significantly add to the numbers of forcibly displaced people in the coming years, particularly in South Asia and Sub-Saharan Africa (Rigaud et al. 2018).

Roughly 40 percent of all forcibly displaced people are refugees. Many refugees have limited or no right to work and are therefore compelled into informal employment without regular earnings or social protection, and many are hosted in developing countries suffering social and economic strain (UNHCR 2018). The 2018 United Nations Global Compact on Refugees commits to reducing the pressure of displacement by helping displaced people benefit from national programs with support from the international community and by enhancing refugee self-reliance.

A significant number of economic inclusion programs target refugees (21 percent), in response to the tremendous challenges host governments face with the influx or displacement of increasing numbers of people (Ayoubi et al. 2017). Economic inclusion programs targeting refugees, internally displaced people, or host communities often build on the humanitarian assistance available to them through organizations such as UNHCR and WFP, assistance that acts as a social safety net on which economic inclusion components are built. Economic inclusion programs can also utilize humanitarian cash transfers, in particular if they are digitized, helping beneficiaries increase household resilience and build human capital (El-Zoghbi et al. 2017).

Most programs working with refugee populations are led by NGOs or multilateral organizations (71 percent of the 21 percent prioritizing refugees). UNHCR is involved in 36 percent of programs working with refugees, either as lead agency, as funder, or as the implementing partner. Programs serving refugees are more likely than other programs to facilitate access to markets (84 percent versus 68 percent) and to work with the private sector to create wage employment opportunities (74 percent versus 47 percent). This is because displaced populations often arrive in new living contexts lacking familiarity with local markets and sometimes having skill sets and experience that do not match local demand.

People with disabilities are represented in 26 percent of programs in the PEI Landscape Survey 2020, among both government-led and nongovernment-led programs equally. Early experience from program implementers suggests that economic inclusion

BOX 3.4 People with Disabilities

An estimated 15 percent of the global population live with some form of disability (World Bank 2011), and people with disabilities are more likely to experience poverty than others due to a lack of employment and education opportunities, lower wages, and the increased cost of living with a disability. Barriers to full social and economic inclusion of people with disabilities include inaccessible physical environments and transportation, the unavailability of assistive devices and technologies, nonadapted means of communication, gaps in service delivery, and discriminatory prejudice and stigma in society. The employment-to-population ratio of people with disabilities ages 15 and older is almost half that of people without disabilities (UNDESA 2018).

Programs that target people with disabilities also focus more than other programs on wage facilitation (46 percent versus 31 percent) to help participants build regular streams of income and also to foster greater self-confidence and to challenge societal biases. For example, the Chilean government's program, Fórmate para el Trabajo: Línea para Personas en Situación de Discapacidad, links people with disabilities to accessible wage employment opportunities. Finally, programs like Humanity and Inclusion's Alliance for Community Resilience in West Africa (with a consortium of seven NGOs) are also trying to facilitate links to complementary services, such as rehabilitation, health care, and psychosocial support, which can improve the long-term chances of obtaining successful livelihoods.

As COVID-19 continues to have wide-reaching impacts across the globe, people with disabilities are uniquely affected. In particular, many people with disabilities have additional underlying health needs that make them particularly vulnerable to severe symptoms of COVID-19 if they contract it. People with disabilities may also be at increased risk of contracting COVID-19 because information about the disease, including the symptoms and prevention, are not provided in accessible formats, such as print materials in Braille, sign language interpretation, captions, audio provision, and graphics. The social distancing measures imposed by COVID-19 may create greater barriers to full social and economic inclusion of people with disabilities due to inaccessible physical environments and transportation, the unavailability of assistive devices and technologies, nonadapted means of communication, and gaps in service delivery.[a]

a. For more information, see the World Bank web resource "Disability Inclusion," https://www.worldbank.org/en/topic/disability.

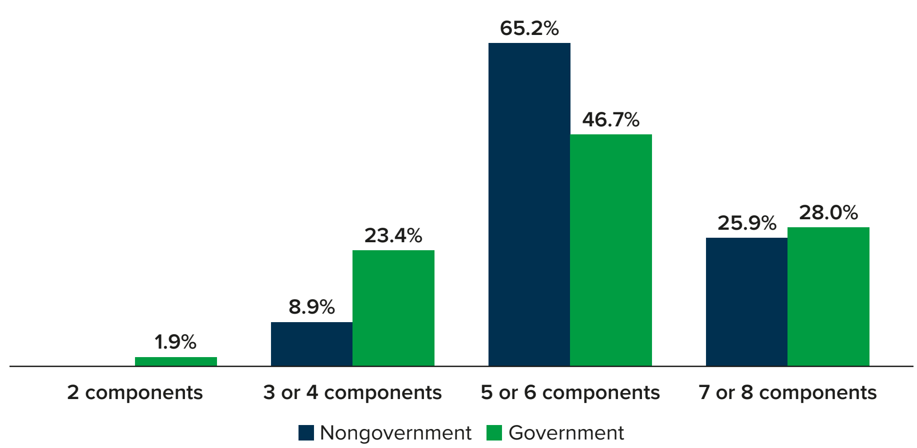
programs should, as needed and feasible, support care providers as well as enable people with disabilities to engage in economic activities themselves. While some smaller programs work exclusively with people with disabilities, others also include other community members and work on reducing stigma and isolation. Some NGO programs, like Trickle Up's Desde El Poder Local in Guatemala, also work with participants to consider livelihood options beyond traditional home-based activities and explore higher-return livelihood options outside the home. (See box 3.4 for more information.)

Program Components

Most economic inclusion programs provide an integrated package of interventions, rather than one or two stand-alone interventions, because their design is based on the recognition that the poorest and most vulnerable people face multiple constraints. Most commonly, these packages comprise five or more broad components. This is true of 83 percent of all programs. As depicted in figure 3.7, a higher concentration of government-led programs than nongovernment-led programs provide two to four components, but the majority of both programs provide at least five components (75 percent of government-led and 91 percent of nongovernment-led). Programs most commonly include transfers, skills training, coaching, and financial services facilitation (see figure 3.9).

It is also common for program components to be provided in sequence and in a time-bound period, which may last from one to three years. Figure 3.8 shows that in 84 percent of programs, beneficiaries access components in a specific order, a design intended to address barriers participants face during the course of program implementation. This sequencing may also influence the duration of the intervention, which is from 1 year to more than 3 years in 84 percent of programs (figure 3.8). Budget or other resource limitations or technical considerations, such as the duration of the production cycle for livelihoods supported by the program, may also influence why different programs choose different program durations. Ninety-six percent of programs provide all or some of their program components over a time-bound period. Economic inclusion programs that build on existing government programs are more likely than

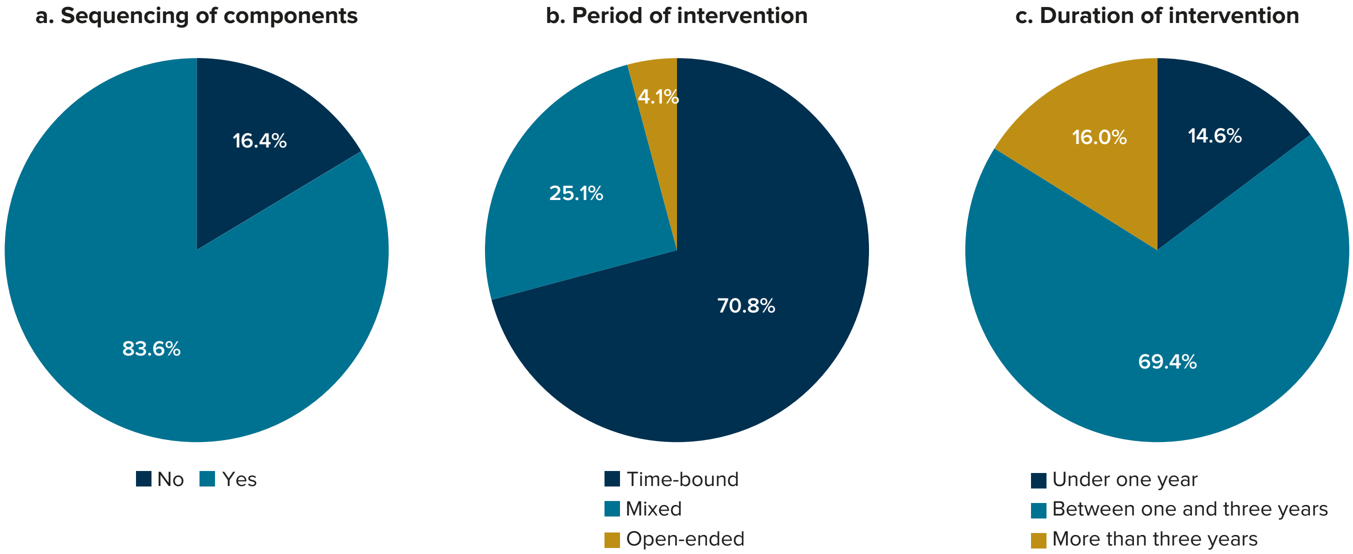
FIGURE 3.7 **Distribution of Nongovernment- and Government-Led Programs, by Number of Components**



Source: Partnership for Economic Inclusion, World Bank.

Note: Percentage of all nongovernment- and government-led programs (N1 = 112 and N2 = 107, respectively).

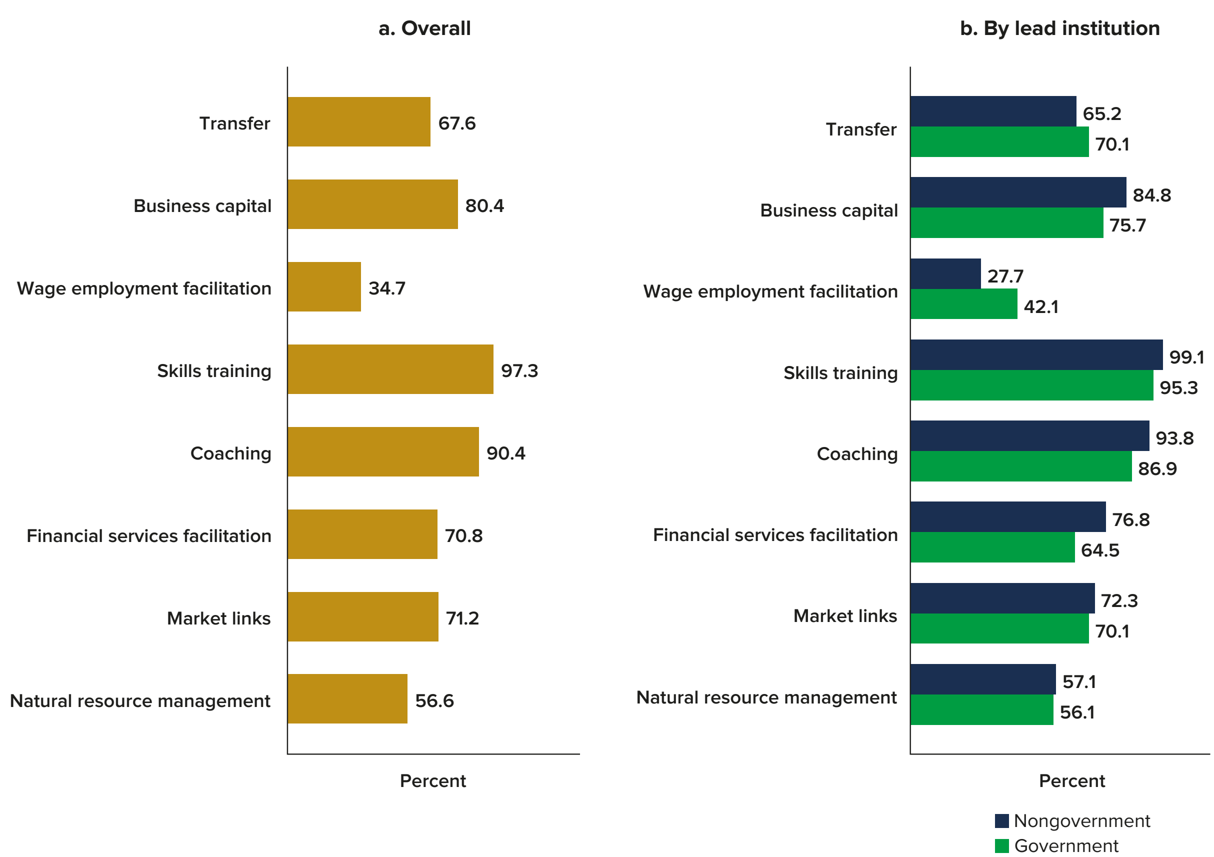
FIGURE 3.8 Economic Inclusion Components Provided in Sequence and for up to Three Years



Source: Partnership for Economic Inclusion, World Bank.

Note: Percentage of all programs (N = 219).

FIGURE 3.9 Various Program Components of Economic Inclusion Programs



Source: Partnership for Economic Inclusion, World Bank.

Note: Panel a provides percentages of all programs (N = 219) and panel b percentages by nongovernment- and government-led programs (N1 = 112 and N2 = 107, respectively). Programs provide at least two types of components.

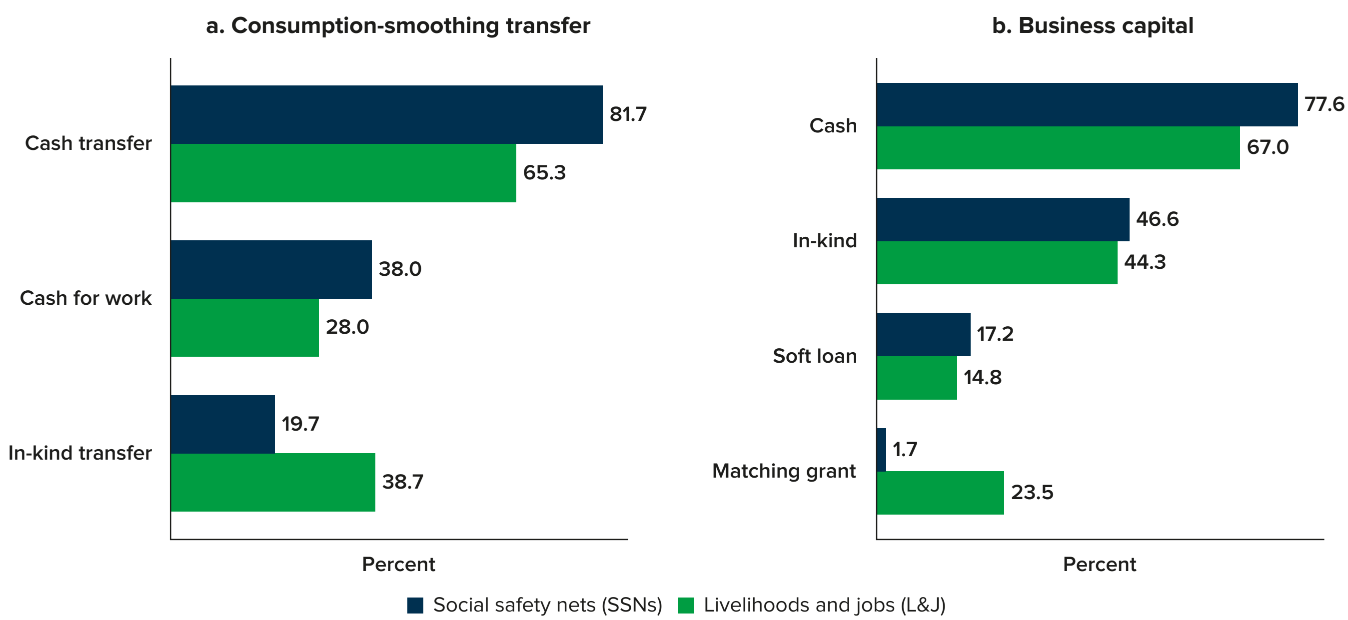
other programs to include open-ended interventions (35 percent versus 21 percent), as participation in many government programs is not time bound. For example, in many SSN programs, the social assistance is open-ended while the additional economic inclusion components are time bound.

Figure 3.9 illustrates how eight of the most common components are distributed among programs. Whether they are led by governments or NGOs, programs most commonly include transfers (68 percent), business capital (80 percent), skills training (97 percent), coaching (90 percent), and financial services facilitation (71 percent).

Ninety-five percent of programs sampled provide some form of transfer, which could be the basis for both consumption-smoothing (68 percent of all programs) as well as business development (80 percent of all programs). A noncontributory transfer is the single component that typically drives program costs. This is in line with the costing analysis in chapter 6, which shows that programs allocate between 50 and 86 percent of their overall cost to this component. It is likely that most economic inclusion programs seek to jump-start economic activities with business capital while increasing the chances of their success through training, coaching, and access to finance. Of the programs that include a transfer for consumption support, 48 percent represent existing government cash transfer programs and 25 percent link support to participation in a government public works program. About half of the programs that provide a transfer for business development are linked to a government enterprise development program.

Regardless of the type of program, most interventions provide cash for the transfer (95 percent of programs that include some form of transfer), but differences emerge in the modality used for different purposes by entry point (figure 3.10). Cash transfers, especially when made digitally, are preferred to in-kind assistance because they

FIGURE 3.10 **Distribution of Modalities Used by Programs for Transfers, by Point of Entry**



Source: Partnership for Economic Inclusion, World Bank.

Note: Percentage of SSN and L&J programs, in panel a providing a transfer for consumption smoothing (N1 = 71 and N2 = 75, respectively) and in panel b business capital (N1 = 58 and N2 = 115, respectively). Financial inclusion programs providing transfers and business capital are excluded due to the small subsamples (two and three programs, respectively).

significantly ease the logistical demands on those implementing the program while giving participants more choice in their use of funds. Cash transfers also provide an opportunity to acquire cash management skills and to save formally, especially if a digital transfer is made to an account where recipients can save.

Most programs focus on facilitating self-employment, particularly in rural areas and low-income countries, where wage employment opportunities tend to be more limited than elsewhere. In supporting self-employment, most economic inclusion programs seek to jump-start economic activities with business capital while increasing the chances of success through training, coaching, and access to finance. Sixty-one percent of programs combine these four components to jointly address financial and human capital constraints (68 percent in rural areas versus 42 percent in urban areas and 65 percent in lower-income countries versus 44 percent in upper- and high-income countries).

Governments typically have infrastructure in place that supports employment programs, so government economic inclusion interventions focus more than nongovernment interventions on wage employment (42 percent versus 28 percent). Nongovernment programs focus more on providing business finance (85 percent versus 76 percent) to facilitate self-employment opportunities. Of the 42 percent of government programs that facilitate access to wage employment, 40 percent are linked to an existing government labor intermediation program and 27 percent are linked to an active labor market policy.

The biggest constraint to wage employment through economic inclusion programs is the absence of job opportunities. Most programs that support access to wage employment foster links with employers, particularly L&J programs (64 percent versus 39 percent for SSN programs). For example, 79 percent of programs that facilitate access to wage employment assist participants in accessing job placements or internships, while 55 percent engage with the private sector to create wage employment opportunities.

Most programs are time bound, but interventions that can bring about long-term changes in attitudes and investment behavior can help achieve sustained impact. Toward this end, 97 percent of surveyed programs include training, which for the purpose of the survey was defined as structured teaching with the aim of transferring specific skills and knowledge. Another common component, coaching, is provided by 90 percent of programs. Defined as informal guidance provided in an informal way, coaching is used by programs to build soft skills, support self-confidence, provide emotional support, and foster changes in attitudes and social norms. It may be particularly important for achieving behavioral changes, including changes in the habit of saving formally (Huda and Simanowitz 2010). Eighty-nine percent of programs provide both training and coaching, which highlights the value of effective skill-building by facilitating regular learning activities using different formats.[5] (See box 3.5 for details on new directions in coaching.)

Promoting financial inclusion (FI) is core to economic inclusion programs. Facilitating access to financial services is a critical means of ensuring the sustainability of economic gains for the household. Links to appropriate financial services, in particular savings and microinsurance services, can help poor households build their resilience and livelihoods. Seventy-one percent of surveyed programs facilitate access to financial services, including 88 percent of those in South Asia and 72 percent of those in Sub-Saharan Africa. Forty-seven percent of programs facilitating access to financial services build on a government's FI program.

Formal financial services are more often fostered by governments than nongovernmental programs, either by partnering with formal financial service providers

BOX 3.5 Coaching at Scale

Coaching, also known as mentoring, is one of the main components of many economic inclusion programs. It usually consists of regular face-to-face visits from a field worker or community member to help beneficiaries overcome social and emotional barriers, track progress in income-generating activities, reinforce training concepts, boost self-confidence, and introduce additional topics that help improve participants' overall well-being, such as health, nutrition, and legal rights. This component may create a capacity challenge, in particular for governments, as it requires additional training for frontline workers and supervisors and adjustments to human resource rules and incentives. Coaching provides a vital mechanism for monitoring how participants are responding to program elements. Coaches are not experts but individuals equipped with general skills and knowledge on a range of topics and with an ability to link participants to other resources. This may also require recruiting resource persons who are community based and receive specialized training, support, tools, and compensation, as elaborated in the JEEViKA case study (case study 2). Programs may also tap existing community trainers, such as through the use of *yachachiq*, community leaders utilized as trainers in the Haku Wiñay case study (case study 4).

Group coaching. Many economic inclusion programs are exploring options to enhance impact and reduce costs by shifting from individual to group-based coaching. This can reduce program delivery costs as well as administrative burden. Well-designed group-based interventions can promote social interactions in the community and help the poor build social capital (Blattman et al. 2016; Macours and Vakis 2014).

Customized coaching topics. Individual coaching and customized advice may be necessary, for example, to help some types of microentrepreneurs grow their businesses (Kabeer et al. 2012). The United Nations High Commissioner for Refugees (UNHCR) is adapting its economic inclusion programs in Costa Rica, Ecuador, Zambia, and Zimbabwe for refugees by systematically adding psychosocial and legal counseling to the bundle of interventions (UNHCR 2019). UNHCR's challenge in these places is to reduce delivery costs. (See chapter 6 for a discussion of cost issues.)

Digital tools. Some programs, including those supported by Fundación Capital in a variety of locations, are experimenting with the provision of coaching through a mix of in-person interactions and tablet-based videos or training modules designed for very poor and nonliterate participants (MacLennan 2017). Equipping coaches with digital tools can allow them to gather real-time data, facilitating the collection of participant information for program oversight and performance management. To break through the cognitive traps that poor people face (Mullainathan and Shafir 2013), digital coaching content needs to focus on their priority areas with relevant, engaging, and practical content.

(40 percent versus 20 percent) or leveraging formal community groups (29 percent versus 23 percent). Nongovernment-led programs tend to favor facilitating access to financial services through informal community groups, such as rotating savings and credit associations and village savings and loan associations, more than government-led programs do (59 percent versus 38 percent). In some countries, including Peru,

the economic inclusion program is designed to foster "last mile" financial inclusion of the poorest and most vulnerable rural population, with program transfers delivered to financially inclusive bank accounts and with tailored financial literacy training.

Economic inclusion programs also seek to enhance market access and strengthen links among producers, buyers, and other value chain actors. Poor and vulnerable households face many barriers to market access, such as remoteness from the nearest market and prices that leave them with very small profit margins. Challenges like these limit their ability to develop their businesses into profitable enterprises.

Seventy-one percent of all surveyed programs reported that they assist participants with integration into markets, and this was true of 80 percent of programs that operate exclusively in rural areas. Programs help participants link to existing value chains and markets, and some even support the creation of new value chains (local, regional, national, or international). Sixty-three percent of government-led programs (or 51 percent of all programs facilitating market access) link participants to existing cooperatives, such as producer or marketing cooperatives, to help participants sell their products and increase their margins.

Developing community platforms, such as producer organizations or federated self-help groups, can further expand livelihood opportunities and increase program sustainability. This is particularly true if these community organizations are formally linked to other market actors, including financial service providers and private training providers. Economic inclusion programs can work with market players in key sectors where informal workers, producers, and entrepreneurs can have better interaction and negotiation with market players. In India, the National Rural Livelihood Mission has invested in economic organizations like farmer- and women-owned producer companies and thousands of farmer organizations around agriculture, livestock, and nonfarm opportunities through which participants build partnerships through value chains with many market players (see spotlight 3).

More than half of programs support natural resource management, climate change adaptation, or both (57 percent of all programs). Sustainable natural resource management and climate change mitigation strategies are often coupled with programs that build households' resilience and/or income diversification to increase households' ability to cope with climate-related disasters and environmental shocks.[6] In the Sahel, for example, key challenges to the management of renewable resources include increasing conflict between pastoralists and farmers due to competition for land and water, coupled with poor soils and soil erosion, which impact agricultural productivity and crop yields. The problem is not necessarily one of absolute water scarcity but rather a lack of infrastructure to ensure an adequate supply of water in dry seasons or years (USAID 2017).

Future Directions

The PEI Landscape Survey 2020 provides a snapshot of economic inclusion programs implemented globally, with 219 programs reaching over 90 million beneficiaries. Growth is driven by governments in low-income countries in Sub-Saharan Africa and South Asia. The true universe of economic inclusion programs is almost certainly larger. The survey results reveal that half of programs are government led, and many build on existing SSNs and other government interventions. The data presented are lower-bound estimates and reflect information reported by country teams. Data presented in this chapter are available at http://www.peiglobal.org, a site that allows programs to upload, update, and use data as a global public good.

Economic inclusion programs are implemented in a variety of contexts, and geographies and among a variety of target groups. Rural residents, women, and specific vulnerable groups are clear priorities. Governments are adapting existing antipoverty programs to strengthen economic inclusion outcomes for improved resilience and opportunity. The dominant entry point to scaling up is likely to be SSN programs—especially as these programs mature.

Economic inclusion programs provide an integrated package of interventions. They typically include five or more components, and most commonly feature cash transfers, skills training, coaching, market links, and access to financial services. The most frequently cited objectives of economic inclusion programs are self-employment, income diversification, and resilience. This coheres to an agenda with a strong rural focus (88 percent of all programs) and an increasing emphasis on fragility (one in four programs), with one in three programs focusing on displaced populations.

Cash transfers are a leading component, as they provide flexible spending options to the poorest people. Different programs are testing the benefits of regular payments versus lump-sum payments, or a mix of both.

A strong focus is emerging on youths. Over half the programs in the PEI Landscape Survey 2020 focus on youth, reflecting broader demographic and urbanization megatrends. Youths experience high levels of underemployment and uncertain pathways to formal jobs, and economic inclusion programs will play an important role in addressing them, but programs will need to adapt to ensure effectivelinks to complementary services. Close to three quarters of programs help participants link to existing value chains and markets, with some even supporting the creation of new value chains (local, regional, national, and international).

Coaching and entrepreneurial support need to be strengthened and streamlined. Innovations in program delivery are emerging, including digital options and through self-help groups and peer-to-peer learning networks. Going forward, it is critical to identify the design features required to address the constraints of people in specific population subgroups or in certain contexts. This requires testing innovations to correctly size the individual components, the package overall, and how it is delivered, based on an assessment of the needs and potential of target populations in each context.

Economic inclusion programs in fragile settings are poised to continue to grow, requiring a better understanding of operational models. Good practices in linking economic inclusion to humanitarian interventions and facilitating market links in fragile settings need to be documented. Guidance is also needed on best operational models and delivery systems in other contexts, including on how much of the package should be delivered directly by the central government; when and how to partner with other public sectoral agencies, local governments, or local NGOs; how to develop effective links to bring in complementary services; and how to develop appropriate incentive systems for program managers and frontline workers.

Economic inclusion programs are well placed to overcome some of the challenges faced by people with disabilities in increasing their economic opportunities. The body of knowledge on how to adapt design and delivery of programs to increase outcomes for people with disabilities is growing.

Finally, with economic inclusion programs already being used as a flexible response to varied realities, they are well poised to be a medium- and long-term response to the COVID-19 crisis. 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.

Notes

1. International Development Association (IDA) funds are allocated to the recipient countries in relation to their income levels and record of success in managing their economies and their ongoing IDA projects. IDA's lending terms are highly concessional, meaning that IDA credits carry no or low interest charges. See IDA, "Financing," https://ida.worldbank.org/financing/ida-financing.
2. The survey identified each program's priority objectives by asking respondents to name their three main program objectives.
3. The survey conducted by PEI between November 2019 and May 2020 used the following definitions: The *poor* are those whose consumption is below the national poverty line as defined by government or those who, because of their personal and/or community characteristics, face barriers in accessing opportunities to earn sustainable livelihoods and have elevated risks of being or staying in poverty and/or being socially marginalized. The *extreme poor* are those whose consumption is below $1.90 per day (2011 purchasing power parity, PPP), also defined as the bottom 50 percent of the poor population in a country or those unable to meet basic needs. The latter definition captures relative poverty as well as dynamics in lower-middle-income and upper-middle-income countries. The *ultrapoor* are those whose consumption is below $0.95 per day (2011 PPP). Also defined as those experiencing the most severe forms of deprivation, for example, persistent hunger, lack of sources of income, and so forth. Finally, the *other vulnerable* are groups that do not meet any of the above criteria, for example, those just above the poverty line, and marginalized groups irrespective of their poverty level.
4. Data on female coverage are based on data from 164 programs (the number of programs reporting on the number of beneficiaries). Among those programs for which data on the number female beneficiaries are missing (55 programs), the majority (52 programs) target or prioritize women, so it is possible that the figure reported here is biased downward—that the percentage of programs where most beneficiaries are female is higher.
5. Many studies suggest that the duration of training matters, with short courses having much less positive impact than longer ones (Kluve 2016). The PEI Landscape Survey 2020, however, did not capture information on duration, intensity, or other quality aspects that may affect the impact of training activities on participants.
6. Programs that have resilience as one of their main objectives (70 programs, or 32 percent of all surveyed programs) are more likely to include natural resource management or climate change adaptation interventions than programs that do not seek to build resilience (67 percent versus 52 percent). The same holds true for programs seeking to support income diversification (81 percent versus 42 percent). Both correlations are statistically significant, at 5 percent and 1 percent, respectively.

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