THE STATE OF ECONOMIC INCLUSION 2021

The Potential to Scale

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KEY CONTRIBUTIONS OF REPORT

• Provides a global assessment on the state of economic inclusion programs that reach the extreme poor and vulnerable.
  • Surveyed 219 programs across 75 countries reaching more than 92 million people.

• Enhances Conceptual Clarity
  • Offers definitional clarity and a common framework to scale up economic inclusion programs.

• Establishes comprehensive evidence for program sustainability and feasibility, with a central focus on program design and implementation, impacts, and costs.
  • Reviewed more than 100 impact evaluations of EI programs in 50 countries.
  • Developed a costing survey that assessed 35 projects.

• Identifies emerging operational learning and knowledge gaps in a fast-moving global context.
  • Launched PEI Open Access Data Portal & incorporates multiple country case studies.
EXECUTIVE SUMMARY

Photo credit: World Bank
10 KEY FINDINGS

01

AN UNPRECEDENTED SURGE IN ECONOMIC INCLUSION PROGRAMMING IS OCCURRING WORLDWIDE. Economic inclusion programs are under way in 75 countries, reaching approximately 20 million households and benefiting more than 92 million people, either directly or indirectly. This report presents data and evidence from 219 programs.

02

MANY ECONOMIC INCLUSION PROGRAMS CAN BE BUILT ONTO PRE-EXISTING GOVERNMENT PROGRAMS, AND THIS MAY PROVE CRITICAL IN THE LONG-TERM RECOVERY EFFORTS ARISING FROM THE COVID-19 PANDEMIC. Economic inclusion is becoming a critical instrument in many governments' large-scale anti-poverty programming. One of the primary means by which governments scale up economic inclusion is through social safety nets, suggesting an opportunity to build on cash transfers.
EXECUTIVE SUMMARY

THE CURRENT COVERAGE OF ECONOMIC INCLUSION INTERVENTIONS IS MODEST, REACHING FEWER THAN 5 PERCENT OF THE POPULATION IN MOST CASES. A SUSTAINABLE APPROACH TO SCALE INVOLVES MORE THAN EXPANDING PROGRAM BENEFICIARY NUMBERS. It is necessary to increase the quality of impact and sustainability of coverage, as well as to develop processes for change and adaptation.

ECONOMIC INCLUSION PROGRAMS PROVIDE FLEXIBILITY FOR ADAPTATIONS. DESPITE CONSIDERABLE HETEROGENEITY, MOST PROGRAMS GIVE PRIORITY TO RURAL DEVELOPMENT, FRAGILITY, AND THE NEEDS OF SPECIFIC VULNERABLE GROUPS. The PEI Landscaping Survey 2020 reports a strong focus on protecting the most vulnerable groups, including children, people with disabilities, and displaced populations.

Photo credit: World Bank
WOMEN’S ECONOMIC EMPOWERMENT IS A KEY DRIVER OF ECONOMIC INCLUSION PROGRAMMING, WITH NEARLY 90 PERCENT OF PROGRAMS SURVEYED HAVING A GENDER FOCUS. Program design adaptations have emerged to promote empowerment of women and mitigate unintended household and community risks.

ECONOMIC INCLUSION PROGRAMS ARE ADAPTING TO THE REALITIES OF INFORMALITY, ESPECIALLY FOR YOUTH IN URBAN AREAS. Programs take different approaches, with some self-employment interventions having broad inclusion objectives and others explicitly seeking out high-potential entrepreneurs.
DIGITAL TECHNOLOGY WILL BE CRITICAL FOR OVERCOMING CAPACITY CONSTRAINTS AND STRENGTHENING PROGRAM MANAGEMENT. Many programs already are using government social registries, beneficiary registries, and other computerized government databases to identify potential program participants.

ECONOMIC INCLUSION PROGRAMS BUILT ON A PROMISING EVIDENCE BASE SHOULD GROW SIGNIFICANTLY IN COMING YEARS. A review of 80 quantitative and qualitative evaluations in 37 countries shows that a bundled set of interventions produces greater impacts on income, assets, and savings than do stand-alone interventions.
AN IMPROVED UNDERSTANDING OF BASIC COST STRUCTURES IS A VITAL STARTING POINT to understanding the cost-effectiveness of economic inclusion programs and to overcoming the limitations of assessing programs solely by their “sticker price.”

STRONG PARTNERSHIPS ARE INTEGRAL TO THE SUCCESS OF ECONOMIC INCLUSION PROGRAMS. Engaging community mechanisms is critical. Most programs leverage savings/credit community groups, local governance groups, and formalized producer organizations.
Delivery: Refining program delivery systems across diverse contexts is a high priority.

Customization: An increasing customization on the needs of specific population cohorts - including women, youth and people with disabilities - is anticipated.

Shock Sensitivity: Living history reminds us that programming for economic inclusion cannot be divorced from the vagaries of external shocks, vulnerability and fragility.

Community & Market Linkages: Traditional economic inclusion responses for individuals and households need to link more dynamically to wider community and local economy processes.

Evidence: While there is much evidence already, future evaluations focusing on government programs at scale will help isolate the mechanisms of impact across entry points and for different groups.

Costs: The ability to determine program costs, is an essential step in order to determine the cost effectiveness of economic inclusion programs and their sustainability.

Political Economy: Closer attention to the “political economy” of economic inclusion to consider local and national influences on decision to adopt programs or not.

Partnerships: Integral to success of programs via community structures, government coordination and NGO engagement. At global level, partnership will matter to advance knowledge, best practice and learning.
CHAPTER 1

ECONOMIC INCLUSION: A FRAMEWORK

Photo credit: BOMA
KEY MESSAGES

• Economic inclusion programs are defined as a bundle of coordinated multidimensional interventions that help individuals, households, and communities increase their incomes and assets.

• Governments lead program scale-up, covering 93 percent of program beneficiaries surveyed in the report. This carries important implications for program design and implementation.

• Women’s economic empowerment is a key feature of program design, with nearly 90 percent of programs surveyed having a gender focus. Program design adaptations have emerged to promote empowerment and mitigate unintended household and community risks.

• This report proposes a new framework for governments to strengthen the resilience of and opportunities for extreme poor and vulnerable people, while working in alignment with national institutions, strategies, and policies.
With growing global commitments toward inclusive economic development, the SEI 2021 report sees a surge in economic inclusion programs, with 219 programs across 75 countries reaching more than 92 million people.

This surge is driven by the scale-up of government-led programs and builds on innovations spanning graduation programs, social safety net “plus,” and community-driven and local economic development initiatives.

This momentum to scale unfolds in the context of high levels of extreme poverty and “poverty traps” facing the poor.

The fallout from the COVID-19 pandemic is likely to push an additional 80 million people into extreme poverty. A PEI policy note was launched to facilitate medium- to longer-term recovery efforts, with early insights on adapting economic inclusion programs in the COVID-19 context.
Considerable debate and skepticism remains, especially about the feasibility, sustainability, and cost effectiveness of economic inclusion programs.

It is critical for EI programs to have targeting efficacy, cost effectiveness, realistic capacity requirements, and appropriate conceptual underpinnings. All this adds to their complexity.

The report focuses on the economic lives of the extreme poor and vulnerable and the multiple constraints they face in increasing their incomes and assets.

The absence of a common framework and consistent terminology has hampered efforts to scale up economic inclusion programs.

This report tackles this challenge by providing a set of definitions, a typology of approaches, and a framework for action.

Photo credit: Fundak
KEY DEFINITIONS

**ECONOMIC INCLUSION** involves the gradual integration of individuals and households into broader economic development processes – where that is meaningful and possible. Economic inclusion programs are multidimensional responses intended to address a range of economic and social constraints that affect poor and vulnerable people to varying degrees. Interventions aim to help poor and vulnerable people increase their assets and income through access to wages or self-employment.

- Target groups may vary based on policy objectives and political economy factors, for example, the newly poor, extreme poor, and women-headed households.
- The SEI report 2021 focuses especially on the extreme poor and vulnerable.

**ECONOMIC INCLUSION “AT SCALE”** means the steps that are necessary to embed programs at the national level. This involves creating or expanding large-scale anti-poverty programs led by governments that are clearly aligned to national strategies, partnership development, and the underlying political economy.

- The concept of “scale” goes beyond numbers or categories of beneficiaries. “Scaling up” also means improving the quality of a program’s impact and sustainability, as well as processes for ongoing change and adaptation.
A FRAMEWORK TO TRANSFORM THE ECONOMIC LIVES OF THE EXTREME POOR AND VULNERABLE

Goal: Develop economic inclusion programs that strengthen resilience and opportunity for the extreme poor and vulnerable

Context
- Economic lives of the extreme poor and vulnerable
  Multiple constraints at individual and household, community, local economy, and formal institutional levels
- Government
  Positioning economic inclusion within complex, competing demands and fiscal constraints

Response
- Bundle of coordinated, multidimensional interventions to address multiple constraints
  Customized to context, influenced by diverse country requirements
- Government strategy and policy
  Ensuring programs complement government initiatives, e.g., sector policy frameworks, support to population groups, mesolevel investments

Entry points
- Social safety nets
- Livelihoods and jobs
- Financial inclusion

Adaptations
- Programmatic
  - Increased coverage: number of program beneficiaries
  - Functional expansion: layering and linkage of interventions across single, complementary, and overlapping programs
- Institutional
  - Policy and strategy (including budgeting and financing)
  - Organizational (coordination, implementation capacity)
  - Operational (delivery systems and platforms)

Outcomes
- Individual, household, and community levels
  Increased income and assets
- Government systems
  Improved program delivery, fiscal, and policy coherence
A FRAMEWORK TO TRANSFORM THE ECONOMIC LIVES OF THE EXTREME POOR AND VULNERABLE

The framework centers on the potential to achieve economic inclusion within the context of wider government action to address poverty and thus requires clear alignment to national institutions, strategies, and policies.

The framework and broader report focus on two outcomes:

1. Increasing incomes and assets of individuals, households, and communities.

2. Strengthening government systems for improved program delivery and fiscal and policy coherence.

Several caveats:

• Economic inclusion at scale is not a “silver bullet;” it needs to be part of a broader national effort to address poverty.

• The framework masks considerable heterogeneity across different country settings.

• Engaging development partners and non-government organizations remains critical in the execution of this framework, given complexity, capacity constraints, and ongoing learning.
GOALS AND CONTEXT: DYNAMIC POVERTY CONTEXT

Goals and outcomes of the framework must be put into the context of dynamic poverty, economic factors, and political economy constraints.

• The world is projected to have 479 million people in extreme poverty by 2030, with the burdens falling unevenly across regions and contexts.

• The current COVID-19 pandemic is expected to push 80 million people into extreme poverty (under $1.90/day). Given global economic stresses resulting from the pandemic, high and rising inequalities threaten to reduce opportunities for the poor and to diminish the prospects for shared prosperity in many countries.

• Informality and underemployment cast a long shadow over how economic inclusion programs are likely to evolve.
HUMAN CAPITAL FORMATION: Evidence shows that economic inclusion and human capital are closely intertwined, with important intergenerational consequences. Shortfalls in health and education among children have substantial implications for national economies and the productivity of the next generation of workers. Enhanced human capital can strengthen the impact of economic inclusion programs on wages and productivity because beneficiaries are then better-placed to exercise agency, access and process information, and take risks in productive investments.

DEMOGRAPHIC TRENDS: The total population in the world will reach almost 10 billion by 2050, with people living in extreme poverty being disproportionately rural, female, and children. All the population growth to 2050 is projected to take place in urban areas, almost exclusively in the poorest economies (UNDESA 2019a,b).

SHOCK SENSITIVITY, FRAGILITY, AND CONFLICT: The direction and nature of economic inclusion programs will also be shaped by different types of shocks, including economic shocks as well as underlying fragility due to conflict or climate change.

TECHNOLOGY ADOPTION: Rapid adoption of technology and the increasing use of mobile phones are presenting an enormous opportunity. Today there are more mobile phone subscriptions in the world than people. More than half of the people in the world have access to broadband internet, even as the other half is still offline (ITU 2018).
The framework on page 15 emphasizes the economic lives of the extreme poor and vulnerable (for example, youth, women, displaced populations, and disabled) and the need to address the multiple constraints they face to increasing their incomes and assets.

The conceptual framing of this report is influenced by the “poverty trap” hypothesis that explains conditions under which poverty becomes self-reinforcing and perpetual:

- According to the poverty trap hypothesis, the poorest population groups have fundamentally different opportunities as a result of their poverty. (Barrett, Carter, and Chavas 2019).
- The poor face multiple constraints to improving their earning opportunities and assets, such as lack of education and limited access to productive inputs. (Daidone et al. 2019; Barrientos 2012; FAO 2015).
- These constraints are further exacerbated by frequent exposure to man-made and natural uninsured risks as well as multiple stresses that impair decision-making. (Dercon 2008, Mani et al. 2013; Haushofer and Fehr 2014; Mullainathan and Shafir 2013).
THE RESPONSE

• The report considers four stylized domains (shown at right), which highlight the external and internal constraints that may limit economic lives of the poor.

• Under this framework, constraints facing women are of special concern.

• The framework proposes a bundled package of interventions that help the poorest and most vulnerable households to tackle multiple constraints.

• The underlying assumption is that a comprehensive suite of interventions has greater and more sustained impact on income, assets, and well-being than do stand-alone interventions.
ENTRY POINTS AND ADAPTATIONS: ROLE OF SAFETY NETS, LIVELIHOODS AND JOBS, AND FINANCIAL INCLUSION

THE FRAMEWORK IDENTIFIES THREE ENTRY POINTS TO SCALE: A CLASSIFICATION USED AS AN OVERARCHING TYPOLOGY

- Economic inclusion programs generally include a foundational intervention which acts as the entry point, and on which other measures are subsequently layered. Drawing on the survey undertaken for this report, three core entry points have been identified:

1. SOCIAL SAFETY NETS PLUS
2. LIVELIHOODS AND JOBS
3. FINANCIAL INCLUSION

The multidimensional nature of economic inclusion programs means there may be considerable operational overlaps across these entry points.

- Moving to scale will therefore involve linkages and integration among different interventions and programs that span the various entry points.
- Different dimensions of scale include: Coverage, functional expansion, policy and strategy formulation, organizational reform, and operational planning.
The need for flexibility of economic inclusion programs across different target groups and contexts is a key feature of this report. Economic inclusion programs need to more strongly address both the external and internal constraints that limit the productive potential of the extreme poor and vulnerable. The report highlights the need for integrated responses that link individual and household components of economic inclusion programs to the local economy and wider community.
ADAPTATIONS AND EARLY PRIORITIES IN A COVID-19 CONTEXT

- Incorporate elements that mitigate health risks;
- Cope with market disruptions and anticipate possible livelihood opportunities;
- Invest in real-time data and evidence generation; and
- Use digital platforms for delivery.

CHALLENGES AND OPPORTUNITIES IN SCALING UP ECONOMIC INCLUSION FOR COVID-19 RECOVERY

- Frequent changes to Covid-containment measures in many countries generate considerable uncertainty about prospects for resumed economic activity;
- This uncertainty is magnified by policy directions on social distancing and suppression that low-income countries are likely to follow.

LEVERAGING AND SCALING EXISTING GOVERNMENT PROGRAMS TO FACILITATE LIVELIHOOD RECOVERY

- There is considerable potential to accelerate the scale-up of economic inclusion programming, but previous global crises suggest that the pathway to scale often is affected by politics, especially when social cohesion might be threatened.
- Social Safety Net (SSN) programs provide a key basis for governments to scale up economic inclusion efforts.
- Scaling up economic inclusion programming will be faster in countries that already have a credible base of these programs.
KEY MESSAGES

• The adoption and scale-up of economic inclusion programs hinges on political acceptability. Political leadership and the quality of evidence are two critical elements that will determine the drive toward program adoption and 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 decisions about three elements: program objectives, financing, and institutional arrangements for delivery. Design will vary depending upon beneficiary income levels, economic level of the country, and context such as fragility.

• An emerging new generation of economic inclusion programs builds on existing social safety net, livelihoods and jobs, and financial inclusion interventions. These programs draw from diverse experiences in productive inclusion, graduation, and community-driven development programs.
TRADE-OFFS IN SHAPING PROGRAM DESIGN AND IMPLEMENTATION

The adoption and scale-up of economic inclusion programs hinges on political acceptability and involves trade-offs in program design and implementation.

Selecting overall objectives: While the overall goal of economic inclusion programs is increasing income and assets for program beneficiaries, program-specific objectives determine how this will be achieved. However, decisions on programs depend heavily on political realities.

Selecting a target group: Personal characteristics of individuals will determine their eligibility for economic inclusion programs. For example, some programs prioritize those who demonstrate a perceived “higher potential” to engage in entrepreneurial activities, often through innovative psychometric testing.

Shaping program participation: Depending on household and community dynamics, social norms can restrict the extent to which participants benefit from economic inclusion. Understanding prevailing household norms and power dynamics can help sure that programs are more effective.
CRITICAL FACTORS IN THE FAILURE OR SUCCESS OF PROGRAMS

TARGETING: Inadequate targeting and weak or inappropriate mechanisms for selecting beneficiaries are among the key factors that undermine program performance and impact. For example, the program in Sindh, Pakistan, relied on influential local leaders to identify participants, an approach that led to elite capture and likely to the exclusion of the poorest.

FISCAL AND FINANCIAL CONSTRAINTS: Fiscal pressure may impose design features that ultimately weaken a program. For example, some government-led programs have expanded their coverage but compromised the generosity or duration of lump-sum cash transfers, thus reducing the impact.

COORDINATION: Governments can take advantage of opportunities to foster coordination and synergies across agencies. In some instances, programs have developed political and interagency agreements with a clear definition of the value each agency will bring to the collaboration.

ACCOUNTABILITY: As programs scale up, carefully established measures for transparency and accountability become paramount to ensure reduced political bias and reduce possibilities for corruption or misuse of resources.
ENTRY POINTS TO SCALE

Economic inclusion programs generally include a foundational intervention – for example, cash transfers or job creation – which acts as the entry point, and on which other measures are subsequently layered. The multidimensional nature of economic inclusion programs means there may be considerable operational overlaps across each entry point.
OPPORTUNITIES

1) Economic inclusion programs have a strong potential to support social safety net (SSN) beneficiaries by increasing their income and asset levels, where SSN alone fall short.

2) 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 also are economic multipliers.

3) Where demand for labor is low, public works or cash-for-work programs may feature prominently in an SSN-plus approach, which provides services or benefits in addition to typical safety net payments.

4) There is promising evidence that SSN can facilitate gender equality and women’s empowerment:
   • Cash transfers targeted directly to women can help break traditional power dynamics that prevent women from fulfilling their potential. The transformative effects are not assured, however, and appropriate program design is critical.

CAVEATS

1) Cash transfers alone are still productive:
   • There is a strong political appeal in layering economic inclusion measures over SSN programs, which continue to expand.

2) 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.

3) Reconciling exit from economic inclusion programs approaches with a social protection floor:
   • Program delivery systems within social protection have a strong potential to amplify the design and implementation of economic inclusion.
ENTRY POINT 2

LIVELIHOODS AND JOBS

OPPORTUNITIES

1) Approaches to livelihoods and jobs strategies for the poorest are shaped by thinking on “Sustainable Livelihoods” approaches and – more recently – considerations around the changing nature of work.

2) In this context, a key driving question is how to make “economic inclusion” of the poor – especially the rural poor – a core element of employment approaches and policies.
   - Agriculture provides the most immediate means of generating income and employment for rural poor, especially for large numbers of young people.

3) Targeted self-employment programs for youth groups show promise but also raise questions about the appropriate profile for entrepreneurship.

4) Economic inclusion programs have potential to leverage wage employment opportunities, including through public works and value chain development.

CAVEATS

1) Although economic transformation is the main driver of productivity growth and poverty reduction, it is not automatically inclusive.

2) Project beneficiaries or self-employed workers may not have the appropriate profile to become successful entrepreneurs. Many youths might be better off in wage employment, when available.

3) Successful approaches may require combining the expertise of jobs, livelihood, and safety net programs, for example through training and public works programs.

4) Jobs often are not available where people live, triggering urbanization and migration. This presents the poorest with both opportunities and challenges – and can require adaptations in economic inclusion programs.
OPPORTUNITIES

1) Finance and payment systems can ease the movement of economic inclusion to scale, although risks are also involved.

2) Financial inclusion can help to reduce gender inequalities.

3) Improving access to financial services for the poor, especially women and youth, can have immediate positive impacts on their lives – if they get help and training to use those services.

4) The wider use of government-to-person payments (especially electronic payments) can improve the effectiveness of core cash transfers, financial services (micro-loans and savings, for example), and information about local markets.

CAVEATS

1) Low-income and vulnerable target populations still tend to be the most excluded from financial services.

2) Inconsistent access to different financial services is an ongoing challenge facing the poor, especially women, and youth.

3) Cross-country experiences suggest that government-to-person transfers may increase access to financial accounts, but that does not necessarily lead to higher account usage or increased uptake of formal financial products.
GRADUATING FROM THE “GRADUATION APPROACH”

• Economic inclusion adheres to the core idea of a set of bundled interventions already found in graduation-style programs, which were initiated by BRAC in Bangladesh and promoted globally by the Consultative Group to Assist the Poor, the Ford Foundation, and others.

• Under the concept of graduation, there are varying interpretations of what programs aspire to achieve.
  • 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.

• Economic inclusion acts further to link the household and local-economy aspects of programming with broader-sector policies and strategies. It also seeks to ensure stronger integration across households, communities, and mid-level interventions.

• Importantly, economic inclusion does not necessarily include an arbitrary cut-off of beneficiaries. The implications for beneficiaries after conclusion of time-limited interventions 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 social safety net systems.
The refinement of program objectives and target groups remains a key issue in scaling up economic inclusion programs.

SSN programs provide a premier backbone for governments to scale economic inclusion efforts – especially in the COVID-19 context.

Greater attention and resources are needed to support learning around the political economy of economic inclusion.
CHAPTER 3

A SURGE IN ECONOMIC INCLUSION PROGRAMMING WORLDWIDE

Photo credit: World Bank
KEY MESSAGES

• The PEI survey provides a snapshot of economic inclusion programs globally, with 219 programs reaching more than 90 million beneficiaries. Growth is driven by governments in low-income countries in Sub-Saharan Africa and South Asia. These numbers represent conservative estimates and constitute an initial baseline.

• Economic inclusion programs are working in a variety of contexts and geographies, with differing target groups. Rural development, women, and specific vulnerable groups are common priorities.

• Economic inclusion programs provide an integrated package of interventions. They typically include five or more components, including cash transfers, skills training, coaching, market linkages, and access to financial services.

• Existing cash transfer programs show strong potential to support program scale-up. Cash transfers are a driving component in many programs.
More than 200 economic inclusion programs are at work worldwide, benefiting more than 90 million people, either directly or indirectly. Most of these are in Sub-Saharan Africa and South Asia.

Almost 70 percent of surveyed programs are in low-income countries (IDA eligible), but existence of programs in middle- and high-income countries suggests applicability both in contexts with extensive poverty and in contexts where poverty occurs only in pockets or among specific populations.

Government-led programs represent nearly 50 percent of all surveyed programs and serve about 87 percent of beneficiaries. The five largest economic inclusion programs are all government-led and build on large-scale and mature social protection programs.
The Landscape Survey 2020 identified the main objectives that help shape economic inclusion programming (see Figure). The most common objectives are enhanced self-employment opportunities, income diversification, and resilience. Priority objectives take into account local context, institutional cultures, and the unique challenges confronted by targeted populations.

Megatrends and regional policy priorities, such as population growth, forced displacement, and climate change, are reflected in the range of desired outcomes. Programs in MENA and LAC overwhelmingly seek to increase employment opportunities. Programs in SA and SSA predominantly seek to support income diversification.

Government-led programs are more likely than nongovernment programs to focus on increasing access to wage employment (24 percent vs. 13 percent) and on increased productivity (34 percent vs. 19 percent).

Note: Respondents were asked to report a maximum of three objectives. Panel a) provides percentage of all programs (N=219) and Panel b) percentage of SSN and L&J programs (N1=77 and N2=138, respectively). Financial Inclusion programs are excluded due to a small sub-sample (four programs).
Most economic inclusion programs surveyed operate primarily in rural settings (88 percent of all programs), while 46 percent operate exclusively in rural areas, where about two-thirds of the world’s extreme poor people live.

Twenty-six percent of all surveyed programs operate in contexts of high fragility, conflict, or violence, mostly in SSA (75 percent of these) and MENA (11 percent).

Most economic inclusion programs seek to mitigate climate change (57 percent), for example through sustainable natural resource management or climate change adaptation. Of these programs, 38 percent have resilience as a main objective, with some regional variations (see Figure).
TARGET POPULATIONS

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

Note: Programs may target more than one segment. In both graphs, Panel a) shows the percentage of all programs (N=219). Panel b) shows the percentage of all government- and nongovernment-led programs (N1=107 and N2=112, respectively).
Women are one of the priority populations in 88 percent of all programs:

- 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 (mainly life and financial skills training) and coaching (often on health and nutrition issues as well as social issues affecting the family, such as child marriage and intra-household dynamics).

Young people are among the priorities in 57 percent of all economic inclusion programs, particularly those built around an employment or livelihood development intervention (62 percent).

Achieving better employment outcomes, in terms of enhanced wage or self-employment opportunities, is more prevalent as a core objective among programs that target youth than in other programs (64 percent versus 51 percent). Government and non-government programs are equally committed to this area.

Eighty-two percent of the 125 programs serving youth populations promote employment opportunities by combining training and coaching with assistance for wage employment or business financial support.
About a third of programs serve displacement-affected populations, particularly refugees (two-thirds of programs serving displacement-affected people), in response to the tremendous challenges host governments face with the displacement of increasing numbers of people (Ayoubi et al. 2017).

Most programs working with refugees are led by NGOs or multilateral organizations (71 percent of the 21 percent prioritizing refugees) and often build on the humanitarian assistance available to them through organizations such as UNHCR and the World Food Programme (WFP). This assistance acts as a social safety net upon which economic inclusion components are built.

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 people often arrive in areas without local markets, and sometimes their skills and experiences do not match local demand.
Economic inclusion programs provide an integrated package of interventions to address the multiple constraints faced by the poor. Most commonly, these packages have five or more components (83 percent of all programs).

Whether they are led by governments or non-government organizations, programs most commonly include transfers for consumption, business capital, skills training, coaching/mentoring, and access to financial services.

**Distribution of Government-led and Non-Government-Led Programs, by Number of Components**

<table>
<thead>
<tr>
<th>Components</th>
<th>Government</th>
<th>Nongovernment</th>
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<tbody>
<tr>
<td>2 components</td>
<td>1.9%</td>
<td>8.9%</td>
</tr>
<tr>
<td>3 or 4 components</td>
<td>23.4%</td>
<td>65.2%</td>
</tr>
<tr>
<td>5 or 6 components</td>
<td>46.7%</td>
<td>28.0%</td>
</tr>
<tr>
<td>7 or 8 components</td>
<td>25.9%</td>
<td>28.0%</td>
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*Note: Programs provide at least two types of components. Percentages of all programs (N=219, Panel a) and percentages by government- and nongovernment-led programs (N1=107 and N2=112, respectively, Panel b).*

**Economic Inclusion Programs Include Various Program Components**

<table>
<thead>
<tr>
<th>Component</th>
<th>Overall</th>
<th>Government</th>
<th>Nongovernment</th>
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<tbody>
<tr>
<td>Transfer</td>
<td>67.6%</td>
<td>69.2%</td>
<td>70.1%</td>
</tr>
<tr>
<td>Business capital</td>
<td>80.4%</td>
<td>84.8%</td>
<td>75.7%</td>
</tr>
<tr>
<td>Wage employment facilitation</td>
<td>34.7%</td>
<td>27.7%</td>
<td>42.1%</td>
</tr>
<tr>
<td>Skills training</td>
<td>97.3%</td>
<td>96.9%</td>
<td>96.9%</td>
</tr>
<tr>
<td>Coaching</td>
<td>90.4%</td>
<td>93.8%</td>
<td>93.8%</td>
</tr>
<tr>
<td>Financial services facilitation</td>
<td>70.8%</td>
<td>76.8%</td>
<td>64.5%</td>
</tr>
<tr>
<td>Market links</td>
<td>71.2%</td>
<td>72.3%</td>
<td>70.1%</td>
</tr>
<tr>
<td>Natural resource management</td>
<td>56.6%</td>
<td>57.1%</td>
<td>56.1%</td>
</tr>
</tbody>
</table>
Ninety-five percent of programs sampled provide some form of transfer, for purchase of food and other essentials (68 percent of all programs) and/or business development (80 percent).

Regardless of the type of program, most interventions rely on cash for the transfer. Cash transfers, especially when made digitally, are preferred to in-kind assistance since they significantly ease the logistical demands on those implementing the program while giving participants more choice in their use of funds.

**TRANSFER**

**WAGE AND SELF-EMPLOYMENT SUPPORT**

Most programs focus on facilitating self-employment, particularly in rural areas and in low-income countries where wage employment opportunities tend to be more limited. Sixty-one percent of programs combine business financial support, training, coaching, and access to finance to address financial and human capital constraints.

Forty-two percent of government-led programs facilitate access to wage employment, almost all of which 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 linkages with employers, for example helping participants access job placements or internships (79 percent of programs that facilitate access to wage employment) and engaging with the private sector to create wage employment opportunities (55 percent).
Most programs are time-bound, but interventions that can bring about long-term changes in attitudes and investment behavior can help achieve sustained impact:

- 97 percent of surveyed programs include training;
- Coaching is provided by 90 percent of programs;
- 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.

Seventy-one percent of surveyed programs facilitate access to financial services. This is a critical means of ensuring the sustainability of economic gains for households and building their resilience and livelihoods.

Formal financial services are more often fostered by governments than by nongovernment programs, either by partnering with formal financial service providers (40 percent vs. 20 percent) or leveraging formal community groups (29 percent vs. 23 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. In these cases, program transfers are delivered to financially inclusive bank accounts along with tailored financial literacy training.
MARKET LINKAGES

Seventy-one percent of all surveyed programs reported that they help participants reach markets for their goods or services. This seeks to address the many barriers to market access, such as distance.

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.

NATURAL RESOURCE MANAGEMENT

More than half of programs support natural resource management or climate change adaptation, or both (57 percent of all programs). Sustainable natural resource management and climate change mitigation strategies are often provided with programs that build households’ resilience and/or income diversification; this further increases households’ ability to cope with climate-related disasters and environmental shocks.

In the Sahel, for example, key challenges managing renewable resources include increased conflict between pastoralists and farmers due to competition for land and water, coupled with poor soils and soil erosion – all of which impacts 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/years due to underdeveloped supply systems (USAID 2017).
Program components within an economic inclusion intervention are usually provided in sequence and over a time-bound period lasting between one and three years (see Figure).

The careful sequencing is designed to increase the relevance of each intervention. In addition to design, budget and operational constraints also influence program duration.

Programs that build on government safety nets are more likely to mix some open-ended components (for example, an ongoing safety net) than do programs led by NGOs or multilaterals (35 percent vs 21 percent).
A strong area of focus is emerging on youth. With young people in many regions facing high levels of underemployment and uncertain pathways to formal jobs, economic inclusion programs will play an important role. But programs will need to adapt to ensure effective links to complementary services.

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

Economic inclusion programs in fragile settings likely will continue to grow, requiring a better understanding of operational models. Good practice in linking economic inclusion to humanitarian interventions and facilitating market access in fragile settings will need to be documented.

Multidimensional 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 is growing on how to adapt design and delivery of programs to help people with disabilities to reach their full potential.
PROMOTING WOMEN’S EMPOWERMENT THROUGH ECONOMIC INCLUSION

GENDER SENSITIVE PROGRAM DESIGN

• Targeting women as the primary program recipient does not automatically ensure female control over assets.
• The training and coaching components of economic inclusion programs are effective for increasing the life skills, self-confidence, and agency of women.
• Engaging men, along with community and particularly social networks when implementing programs for women, is essential to ensure their buy-in and promote behavioral change.

GENDER SENSITIVE PROGRAM DELIVERY

• Staffing: It is important to train local staff to recognize their own biases based on race, ethnicity, sexual orientation, religion, and other aspects.
• Payments and delivery mechanisms: Digitization of transfers, access to digital financial services, and e-coaching may make it easier for women to access services and contents from home, but limited ownership and access to assets should be taken into consideration.
• Childcare and flexibility: Providing mechanisms for childcare can ease participation of women in economic inclusion programs.

THE CHALLENGES

• Social, political, and market systems are structured in a way that reflect and reinforce the societal inequalities that shaped them (Razavi and Miller 1995; Kabeer 2005; Cornwall 2014).
• Unless the issues of power and social justice are confronted directly, gender injustice will continue to exacerbate poverty and hinder social development (Kabeer and Natali 2013; UN Women 2013; Cavalcanti and Tavares 2016; World Bank 2019).
• Measuring women’s economic empowerment is challenging. Economic inclusion programs can have unintended adverse impacts, including exacerbating gender-based violence.
• Greater attention is required to track and monitor the effect and impact of program design choices.
CHAPTER 4

MOVING TO SCALE THROUGH GOVERNMENT-LED PROGRAMS

Photo credit: BOMA
KEY MESSAGES

• Many government programs are at a nascent stage of scaling up. A sustainable approach to scale requires careful design across several programmatic and institutional dimensions.

• The PEI Landscape Survey shows that more than 50 percent of existing government-led programs potentially could cover between 5 percent to 10 percent of the extreme poor.

• Economic inclusion programs are devised as a discrete intervention, supporting a wider set of policies. In many instances, these programs support a move toward comprehensive and universal social protection.

• Coordination across ministries is necessary to link different complementary programs. Doing so can help single-ministry programs to achieve economies of scale in implementation and strengthen policy coherence.
Achieving “scale” among economic inclusion programs means more than simply serving more people or communities. Achieving scale often requires new or expanded programming and institutional set-ups, along with the funding and public support to maintain them.

Implementing at scale also requires systematic and ongoing adaptations across several dimensions. These include program dimensions such as coverage (which populations to serve), institutional and policy dimensions such as budgeting and legal design (how to pay for more programming and who is responsible for it), and operational dimensions such as the use of digital platforms.

### TABLE: DIMENSIONS OF SCALE: PROGRAMMATIC, INSTITUTIONAL, POLICY AND OPERATIONAL

<table>
<thead>
<tr>
<th>Dimensions of Scale</th>
<th>Focus</th>
<th>Description</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased coverage</td>
<td>Programmatic Aspects</td>
<td>Expansion of programmatic coverage by including more people/communities within a given location or replication in different locations.</td>
<td>Improve/ widen/deepen program outcomes</td>
</tr>
<tr>
<td>Functional expansion</td>
<td>Programmatic Aspects</td>
<td>Expansion by increasing the scope of activity, where initially a program starts with a single focus but then layers in or links additional multi-sectoral interventions.</td>
<td></td>
</tr>
<tr>
<td>Policy and Strategy</td>
<td>Institutional Aspects</td>
<td>Institutionalization through policy, strategy, and programming decisions – reinforced by legal, budgetary, and financing decisions to allow effective performance at scale.</td>
<td>Improve efficiency; improve fiscal and policy coherence</td>
</tr>
<tr>
<td>Organizational</td>
<td>Institutional Aspects</td>
<td>Expansion of organizational coordination and capacity at different levels (central, local, community level), identification of overall governance mechanisms (including cross ministerial) and engagement of partnerships (including community level, non-governmental organizations, private sector).</td>
<td></td>
</tr>
<tr>
<td>Operational</td>
<td>Operational Aspects</td>
<td>Operationalization through building or leveraging delivery systems, especially with respect to digital and community platforms.</td>
<td></td>
</tr>
</tbody>
</table>

Source: Authors with adaptations from Carter, Joshi and Remme (2018); Cooley and Linn (2014).
PROGRAMMATIC ADAPTATIONS TO SCALE

PROGRAM COVERAGE

For this report, the “coverage” of a country’s economic inclusion programs is the number of beneficiaries reached by all its programs relative to the total population.

The coverage of government-led programs appears modest relative to total population size but is slightly higher when comparing the number of beneficiaries to populations in various poverty categories. In most contexts there is great potential to increase the scale of programs, whether led by governments or other agencies.

The coverage analysis is based on 95 of the 107 government-led programs in 53 countries. In 25 of those countries, programs combined cover at least 5 percent of the population living in extreme poverty.

Distribution of Program Coverage Rates – Based on Four Alternative Measures (Individual Government Led Programs)

Note: Poverty headcount is missing for seven countries using the PPP $1.90/day line or extreme poverty line, and eight countries using the Multidimensional Poverty Index (MPI). This figure assumes perfect targeting. Calculations of the coverage equivalent are the responsibility of the authors.
“Functional expansion” is defined as increasing the scope of a program’s activities. Expanding the scope of a single program is usually a gradual process, starting with a base intervention (for example, cash transfers) and gradually layering new interventions or linking to additional multi-sectoral interventions.

In the survey, more than a third of government-led programs had undergone functional expansion in the past two years, often in conjunction with expanding the coverage of populations served. Functional expansion was somewhat more common among social safety net (SSN) programs (44 percent) than among livelihoods and jobs (L&J) programs (26 percent).

Programs are also expanding the scope of their interventions in the face of changing needs and contexts. Several programs reported plans for increased emphasis on resilience, while others increased their emphasis on market development. For example, in Sahel countries the scope of SSN cash transfers is being expanded to add economic inclusion components to help build household resilience to climate change.

In certain countries, functional expansion takes the form of program convergence, in which components of two or more discrete programs serve the same group of beneficiaries.
Economic inclusion programs often have a strong link to national policy and strategy frameworks.

- 75 percent of the programs in the survey are integrated with a government program, strategy, or policy pertaining to growth, poverty reduction, social protection and labor, migration and forced displacement, recovery and resilience, or agriculture and rural development.

- Government economic inclusion programs are most-often led by ministries of development and planning (17 percent), social development and protection (26 percent), labor (15 percent), agriculture (12 percent), finance (9 percent), and environment (6 percent).

In the last two years, 33 percent of government-led programs have adapted institutional structures, illustrating the current policy momentum for this agenda.

- In India, JEEViKA’s SJY program is a strong example of the scale-up benefits of being integrated into a larger institutionalized economic inclusion effort: JEEViKA at both the state and national levels and National Rural Livelihoods Mission (NRLM) at the national level. SJY’s scale-up benefits from state and national funding and from JEEViKA’s well-developed and adaptive delivery systems and infrastructure.

Financing is an important part of sustainability and largely depends on political decisions. At the same time, donor financing has an important role to play, partly by filling financing gaps but also in terms of the associated technical expertise that accompanies such financing.

NRLM, which was conceived at the national level based on the lessons of JEEViKA and similar programs in other states, offers a pattern to institutionalize the work of SJY on a national scale.
Most programs that have expanded in size and scope have also expanded their organizational capacity. The bundling of multi-sectoral interventions requires significant administrative capacity and clear institutional mandates within all government agencies involved.

- Forty-one percent of government programs have expanded organizational capacity in past two years, by increasing in-house capacity or through partnerships with other institutions, depending on the context. For example, in the Peruvian Andes the government relies on community-based trainers to enhance the delivery capacity of the Haku Wiñay program.

Economic inclusion packages are bundled together in different ways. Some bundles are provided by one program only (single programs) while other bundles are "knitted together" by linking several programs (complementary programs). Roughly 76 percent of government programs are single programs, while 57 percent of complementary programs are led by governments.

- For example, in Chile the Ministry of Social Development takes the lead in coordinating the delivery of a range of social services and benefits provided by different government institutions under the Programa Familias for the poorest and most vulnerable.

Complementary programs face special challenges of policy coherence in program design and effective coordination during implementation.

- Some countries are working to deepen coordination across programs, as Brazil did with its Brasil Sem Miséria program. In that case, respective ministries had integrated their registries to achieve better joint-targeting programs, such as the Bolsa Familia (conditional cash transfer), Promotion of Rural Productive Activities (Fomento cash grant), the Bolsa Verde (grants in the Amazon forest), and Cisternas (access to water for rural activities).
Government-led programs may rely more on other implementing partners than do nongovernment-led programs.

- This is partly because national governments may not be best suited to beneficiary-level work. In fact, they often rely on regional and local governments, NGOs, or private-sector organizations to undertake the program activities that involve individual beneficiaries, such as program targeting, delivery of program components, and beneficiary monitoring.

Note: Percentage of all government-led programs (N=107). Both the lead government agency and other partners can play the same role within the same program.
Some economic inclusion programs leverage existing delivery systems to reduce cost and facilitate linkages with other social policy. Many programs use government social registries, beneficiary registries, and other government databases to identify program participants (33 percent of all programs and 43 percent of government-led programs).

Digital technology is an important factor for 85 percent of all government-led programs. Data digitization increases transparency and accountability in service delivery and makes data-driven decision-making possible for governments.

However, digital divides remain across locations, income groups, gender, and age; economic inclusion beneficiaries are less likely to be connected or familiar with digital technology. The use of technology needs to be balanced with reaching those who do not have access to it.

Digital Technology: Percentage of Government-Led Programs Using Digital Technology for Program Management and Delivery

![Digital Technology Chart]

Note: Panel a shows percentages of all government-led programs, N = 107. Panel b shows percentages of government-led programs providing components digitally (N = 32). Multiple responses were possible.
73 percent of government-led programs included in the survey use community structures, including local governance groups (65 percent), formalized producer organizations (53 percent), and informal savings/credit community groups (39 percent).

86 percent of government programs that leverage community structures also support the development of these community platforms, either by developing new structures or strengthening existing ones.
Documenting effective operational models and delivery systems in different contexts will help effective design and coordination of economic inclusion programming. With a wide range of possible configurations of partners, programs, and structures underway, improved documentation and guidance are needed.

Leveraging existing digital infrastructure is critical to strengthen program management and increase efficiency. Digital solutions can help overcome some delivery constraints and increase cost effectiveness, and they will grow in prominence as social distancing restrictions affect training and coaching activities in the wake of the covid-19 crisis.

Market and value chains linkages can increase productivity of livelihood activities and bolster program sustainability. Mid-level linkages will help alleviate difficult access to markets, infrastructure, and production inputs, and the potential for increased private sector engagement is high.
EMERGING PRACTICES

- While market linkages are well documented in literature, this is relatively new territory for economic inclusion programming.
- Linking the extreme poor to cooperatives and producer networks can help overcome constraints in accessing goods and services.
- Public works programs are an important channel for income support and short-term employment.
- Value chain programming improves performance, productivity, and trade in produce-to-market channels, and it ultimately helps alleviate poverty and provides economic opportunities for poor producers.
- The integration of climate and disaster risk considerations helps build household resilience.

CHALLENGES IN LINKING TO MARKETS

- Economic inclusion programs address multiple constraints across the individual and household, community, local economy, and institutional levels.
- The extremely poor face many constraints across all levels mentioned. Some constraints include limited capacity and resources, small-scale production, strong risk aversion, limited mobility, informal rules and norms, limited knowledge of markets, poor management skills, and lack of empowerment.
- In local economies, transaction costs can be high because not everyone has access to the same amount or quality of information.
- The institutional and policy environment is especially important in linking the extreme poor to markets.
- Government policies and regulations play key roles in shaping the market environment.
CHAPTER 5

AN ASSESSMENT OF PROGRAM IMPACTS

Photo credit: BRAC / CARE
KEY MESSAGES

• A broad range of economic inclusion programs show promising and potentially sustained impact on a wide range of outcomes. A bundled set of multisectoral and coordinated interventions usually has greater impact on income, assets, and savings than do stand-alone interventions.

• The evidence indicates that economic inclusion programs can have persistent impact, and not just short-term program effects. This supports the hypothesis that economic inclusion programming can potentially help the extreme poor transform their lives for the better.

• Though there is a strong evidence about the effectiveness of existing programs, it does not yet go far enough in addressing several ongoing debates about economic inclusion programming. While much of the first wave of evidence emerged from NGO-led programs, the next wave of learning and evaluation will come from government-led programs and should attempt to isolate mechanisms of impact.
STRENGTH OF THE EVIDENCE BASE

- Review of impact evaluations of 80 programs in 37 countries over the period 2009–20.
- Diversity of programs is a valuable contribution, but there are challenges in comparing evidence, for example, to provide an estimated range of effect sizes (Appendix 2). We report direction of impact (when significant to at least the 10 percent level).
- The review shows a strong evidence base for primary outcomes (enhancing income and assets).
- The evidence base is smaller for government-led programs relative to non-government programs, especially on non-monetary outcomes.
**PROMISING EVIDENCE ON SHORT-TERM IMPACT**

- Economic inclusion programs have helped participants invest in productive assets and to save, earn, and consume more than they could have without these programs.

- Absolute gains are typically small in size (and vary across programs) but represent large increases for the poorest given low baseline values.

- Most programs promote income diversification and resilience to shocks.

- Many programs empower women, but the evidence of impact on child well-being and psycho-social well-being is more limited.

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**Summary of Evidence on Overall Impact**

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Positive and significant impact</th>
<th>No impact (not significant, with a positive or negative sign)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income and revenue</td>
<td>51</td>
<td>17</td>
</tr>
<tr>
<td>Assets</td>
<td>50</td>
<td>14</td>
</tr>
<tr>
<td>Consumption</td>
<td>37</td>
<td>15</td>
</tr>
<tr>
<td>Savings</td>
<td>37</td>
<td>8</td>
</tr>
<tr>
<td>Employment/income diversification</td>
<td>22</td>
<td>11</td>
</tr>
<tr>
<td>Women’s empowerment</td>
<td>16</td>
<td>12</td>
</tr>
<tr>
<td>Child education</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Psychosocial well-being</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>Child health and nutrition</td>
<td>10</td>
<td>5</td>
</tr>
</tbody>
</table>

Notes: Per outcome #evaluations with at least one indicator with positive impact (10% significance or above) or no impact; no study reported significant negative impact for all indicators within an outcome.
In the medium-term (within 3–4 years of program enrollment), impact is often sustained, though smaller in size:

- For seven Livelihoods and Jobs (L&J) time-bound (classic graduation) programs, short-term gains in asset ownership, income, employment, and well-being remained positive though smaller in magnitude. \(^1\) Two similar programs had no sustained impact. \(^2\)

- In two L&J (capital grants) programs, short-term increases in occupation, hours of work, and earnings were sustained but capital stocks started to converge. \(^3\)

- In one SSN+ program, longer duration significantly increased crop yields and boosted agricultural productivity. \(^4\)

In the long-term, some of these impacts continued to be sustained for up to seven years, dissipating only nine years after program enrollment (based on evidence from three programs). \(^5\)

Definitions used: Short-term refers to impact measured immediately as a program closes (typically within 1-2 years after first set of beneficiaries are enrolled). Medium term is within 3-4 years of program enrolment (for one-off or time-bound programs, this is typically 1-2 years after completion). Long term is more than four years since program start.

EVIDENCE ON IMPACT AT SCALE IS CAUTIOUSLY POSITIVE

Evaluations of government-led programs (more limited than of NGO-led programs) find:

- Majority report positive impacts on assets (67 percent of programs reporting on this outcome), savings (100 percent), and employment outcomes, including diversification (75 percent).
- More than half of the studies of government-led programs also find positive impact on income and consumption.
- Limited evidence on other outcomes (for example, women’s empowerment and child well-being).

There is some evidence, but also large knowledge gaps, with respect to key concerns in scaling up programs:

- Some government-led programs have managed to sustain positive impact even as they expanded functional scope and coverage to more beneficiaries.\(^1\)
- Some complementary social safety net (SSN) and L&J programs have helped households increase productivity and income, diversify income, and accumulate assets,\(^2\) but this is not always the case.\(^3\)
- There is insufficient knowledge of indirect spillover effects on the wider local economy.

UNPACKING THE EVIDENCE: BUNDLING OF INTERVENTIONS

- A comprehensive suite of multisectoral, coordinated interventions has greater – and more sustained - impact on income, assets and wellbeing than do standalone interventions.\(^1\)

- In most L&J and SSN+ programs, bundling of interventions increases household income and welfare relative to standalone interventions.

- Caveat: Much of this evidence comes from NGO-led programs; further research is needed to establish this finding conclusively across contexts and population groups, especially the marginal impact of components.

References: 1. Ghana’s Graduating the Ultra Poor, GUP (Banerjee et al. 2018); ), South Sudan’s Targeting the Ultra-Poor (Chowdhury et al. 2017); ), and Uganda’s Village Enterprise microenterprise program (Sedlmayr, Shah, and Sulaiman 2019). 2\(\)
L&J: Uganda’s Women’s Income Generating Support, WINGS (Blattman et al. 2016); ), Sri Lanka’s grant experiment (de Mel, McKenzie, and Woodruff 2014); Rwanda’s Girinka (Argent, Augsburg, and Rasul 2014); ), Burundi’s Terintambwe program (Roelen and Devereux 2019). SSN+: Nicaragua’s Atención a Crisis (Macours, Premand, and Vakis 2012); ), Burkina Faso and Niger cash-plus (FAO 2016). Cote d’Ivoire’s PEJEDEC (Bertrand et al. 2017); ), Papua New Guinea’s Urban Youth Employment Program, UYEP (Hoy 2018).
UNPACKING THE EVIDENCE: HETEROGENEITY OF IMPACT

Program impact often varies across participants:¹

• Absolute gains are largely positive across the distribution,
• with the poorest sometimes experience greater gains in food security and well-being, but
• impact on incomes and assets is greater for the least poor.

Participants also differ with respect to their trajectories during the program and after exit:²

• Some are “improvers” or “fast movers” experiencing sustained improvements;
• Some are “slow movers” or “late improvers;”
• Others are “decliners” (with some “crash-outs” falling back to pre-program levels).

Reference:
1) Consultative Group to Assist the Poor/Ford classic graduation pilots (Banerjee et al. 2015), Afghanistan’s Targeting the Ultra Poor (Bedoya et al. 2019), Bangladesh’s TUP (Bandiera et al. 2017), Cote d’Ivoire’s PEJEDEC (Bertrand et al. 2017), Colombia’s PxMF (Moreno-Sánchez, Maldonado, et al. 2018).
2) Trajectories of Concern Worldwide Rwanda (CWR) participants (Sabates-Wheeler, Sabates, and Devereux 2018), Chemin Lavi Miyo in Haiti (Shoaf and Simanowitz 2019), and CGAP/Ford classic graduation pilot in Ethiopia (Sengupta 2012).
SEVERAL FACTORS ENABLE – OR CONSTRAIN - IMPACT

- Program design and delivery
- Presence of and access to markets and services
- General equilibrium effects

- Infrastructure/level of development and other covariate constraints
- External shocks (e.g., climate, conflict, disease)
- Social and gender norms

- Endowments, social networks, resilience to shocks
- Intrahousehold dynamics

- Education and experience (cognitive and noncognitive skills)
- Gender

Source: Adapted from Sabates-Wheeler and Devereux 2013; Shoaf and Simanowitz 2019; and Huda 2009.
This synthesis makes a strong case for the potential of a broad range of economic inclusion programs to impact a wide range of outcomes across diverse contexts.

A critical learning agenda is emerging to help address identified evidence gaps, especially on bundling of interventions and heterogeneity of impact.

The next wave of evaluations will focus on government programs at scale and will help isolate the mechanisms of impact of economic inclusion programming across entry points, and for different groups.

A more systematic evidence base is needed, using comparable outcomes and indicators to conclusively establish the overall impact of government-led economic inclusion programs at scale.
CHAPTER 6

ASSESSING THE COST OF ECONOMIC INCLUSION PROGRAMS

Photo credit: Janet Heisey
KEY MESSAGES

• This chapter provides one of the first multi-country cost disaggregations for government- and nongovernment-led economic inclusion programs globally. The analysis has real-time value for policy dialogue and is based on a newly developed PEI quick-costing tool applied across 34 programs.

• This costing analysis is a critical step toward understanding cost-optimization and cost effectiveness within economic inclusion programs. Until now, discussions about the costs of economic inclusion programs have been fraught with methodological challenges and minimal available information.

• The cost of economic inclusion programs tends to be driven by a single intervention such as cash grants, asset/input transfers, or social safety net transfers. Human resource and staff costs are more prominent cost drivers in more complex projects with multiple components. In other programs, costs are driven by one large component in conjunction with others.

• Program “sticker prices” can be misleading and mask considerable heterogeneity. The overall price range of economic inclusion programs sampled varies substantially. Program sticker prices need to be understood based on their adequacy and impact.
The overall price tag for economic inclusion programs varies substantially and the “sticker price” approach to costing economic inclusion programs can be faulty.

The total cost of economic inclusion programs is between $41 and $2,253 (in 2011 PPP) per beneficiary over the duration (3.6 years on average) of each program.

While the relationship between cost and impact is unclear, it is worth considering if there is a minimum “dosage” threshold below which programs should be deemed to not have the type of impact necessary to meet their stated objectives.

Note: Total program costs are defined as including the direct cost of each benefit provided to the beneficiaries and the indirect cost of providing those benefits. Indirect costs include administrative or implementation costs, the costs of identifying potential beneficiaries, and the opportunity cost to beneficiaries of participating in program activities, including the monetized value of time that they forego from other productive activities to attend program activities.
WHY COST ANALYSIS IS A CRITICAL TOOL

Assessing program costs can enable policy makers and program designers to identify limitations and opportunities that will inform program activity and policies.

Disaggregating total program costs can enable those responsible for programs to assess the affordability and scale of a project given available resources and/or understand the relative cost share of each component.

Understanding the program cost structure can feed into a cost effectiveness analysis, which is particularly important for economic inclusion interventions, given their multiple components.

Note: Nevertheless, costing data on economic inclusion programs often is minimally available and largely incomplete when disaggregated. Therefore, the PEI Quick Costing Tool was developed to demystify the cost of economic inclusion programs.
The PEI Quick Costing Tool is a practical tool to guide practitioners through the disaggregation of costs in multidimensional programs.

PEI gathered and analyzed self-reported cost data from 34 programs globally, ensuring that the programs represented a mix of income, geographic, and socio-political contexts as well as implementation modalities.

The analysis of costing data and program documents uses various robustness checks for quality assurance.

Note: The review included appraisal documents, operations manuals, and information available on program websites.

Sensitivity analysis was done on the PPP conversions to check if specific years may be biasing the cost trends across countries.

Data sanity checks with the task teams.

Extensive consultations were undertaken with technical experts at WB and the PEI network to ground-truth the findings.
SAMPLE PROGRAM COST STRUCTURES – 100% DISAGGREGATED STACK OF TOTAL PROGRAM COST BY COMPONENTS

Note: GEWEL = Girls’ Education and Women’s Empowerment and Livelihoods Project; SAPREP = Smallholder Agricultural Production Restoration and Enhancement Project; SSN = social safety net; M&E = monitoring and evaluation.

* NGO-led program. Refer to appendix C for details.
OVERALL COST OF ECONOMIC INCLUSION PROGRAMS – $ PPP 2011 BY ENTRY POINTS AND BY GOVERNMENT/NGO-LED PROGRAMS

- The overall price tag for economic inclusion programs varies substantially and the “sticker price” approach to costing economic inclusion programs can be faulty.

- The total cost of economic inclusion programs is between $41 and $2,253 (in 2011 PPP) per beneficiary over the duration (3.6 years on average).
COMPLICATIONS AND LIMITATIONS OF THE QUICK COSTING TOOL

• Comparability across economic inclusion programs is complicated as they vary substantially from one sector to another.

• Obtaining data on each intervention broken down by its various elements was difficult since there is variation in cost-accounting standards and in levels of data disaggregation.

• It is especially complicated to assign costs to administrative expenses, particularly in cases of government-led EI projects.

• Certain costs are difficult to estimate, such as opportunity costs and costs to beneficiaries of participation in the program.

• Cost-effectiveness analysis is limited by lack of simultaneous access to impact assessment results.
BUNDLING OF INTERVENTIONS AND COMPLEXITY

- Even though economic inclusion programs are multi-sectoral, in many cases their costs are driven by a single large component.

- Costs of SSN-plus and government-led programs are more often driven by a single component than are the costs of L&J programs and NGO-led programs. Moreover, cost structures of programs in countries facing fragility, conflict, or violence tend to be less complex and focused on a single component.

Largest Cost Component as a Percent of Total Cost, Selected Programs

BUNDLING OF INTERVENTION: EFFECT ON PROGRAM DELIVERY COSTS

Delivery and Staff Costs as a Percent of Total Costs, Largest Cost Component versus Multiple Cost Component Programs

a. Programs with largest cost components

b. Programs with multiple cost components

Source: PEI Quick Costing Tool, Partnership for Economic Inclusion, World Bank
Lump-sum cash grants are provided more often and are of higher value to beneficiaries in L&J programs than in SSN programs. This may be due to differences in the underlying objectives or primary entry points between the two types of programs.

Asset/input transfers seem more likely to be provided to beneficiaries of L&J programs than those in SSN-plus. The actual value of transfers is similar to that of SSN–plus programs and varies widely from program to program.

Regular cash transfers (consumption support) are provided by 40 percent of programs, with “SSN-plus” programs being more generous by virtue of providing cash for longer periods of time and/or including additional services and benefits.

Public works jobs provide wages in about the same range across the two program types, though with a greater total benefit size through SSN–plus programs.
IMPLEMENTATION COSTS

TARGETING COSTS: Economic inclusion programs often use a mix of targeting methods, and targeting costs vary from 0.3 percent to 5.5 percent of total program cost.

- Targeting costs in SSN programs tend to be higher than for L&J programs.

MONITORING AND EVALUATION (M&E) COSTS:

- M&E costs are roughly similar for all L&J programs, whether they are government-led or NGO-led, ranging between 0.1 percent and 5 percent of total costs.

- Information on M&E costs for SSN–plus programs is unavailable as the programs did not report those costs separately.
The relationship between cost and the magnitude of impact is largely unclear. Higher program costs do not necessarily translate to greater impacts.

The rate of return on economic inclusion programs is quite varied and sensitive to impact dissipation rates.

The rates of return are varied even for the same intervention implemented in different contexts.

For governments to scale up economic inclusion programming, an important consideration is how to sustain impact at lower cost. Customizing the program for different groups may be more cost-effective than a standardized package.
Economic inclusion program implementers, both government and non-government, and policy makers should use and make available costing data. It is important that researchers assessing the impact of economic inclusion programs systematically collect and report on cost data in addition to the extent of impacts.

In doing so, it would also be useful to further refine and develop the PEI Quick Costing Tool to improve its relevance to endogenous and exogenous programmatic evolution.
APPENDIX 1: CASE STUDIES
The SASSP was launched in March 2014 to support the design and implementation of adaptive social protection programs and systems in six Sahel countries (Burkina Faso, Chad, Mali, Mauritania, Niger, and Senegal).

**CONTEXT**
- Sahel is home to some of the world’s poorest countries.
- Population growing yet Human Development Index (HDI) remains abysmal.
- Women suffer from low levels of education and employment.
- The region is faced with numerous shocks, for example natural disasters and conflict.
- Across the region, significant government investments have been made to national social safety nets (SSNs).

**RESPONSE**
- In 2016, Sahel governments introduced productive inclusion in SSN systems.
- Women are prioritized, with a view to enhancing labor capacity and employment opportunities.
- 600,000 people have benefitted in the six countries.

**COMPONENTS**
- Coaching
- Community sensitization on aspirations and social norms
- Facilitation of VSLAs Micro-entrepreneurship and life-skills training
- One-time cash grants
- Access to inputs and markets
SAHEL ADAPTIVE SOCIAL PROTECTION PROGRAM (SASPP)

**Rationale for inclusion:** A regional approach to economic inclusion through the adaptation of safety nets programming. Important implications for populations impacted by climate change and other shocks. Varied implementing agencies, coverage, and capacity of SSN programs. The case study provides insights on the implications for the adaptation of productive measures at scale through national SSN systems.

**Lessons: Institutional**
- National SSNs offer potential platforms for productive inclusion at scale, aided by critical government leadership and coordination.
- Investment in delivery systems lays the foundation for functional expansion.
- Implementation capacity of governments can be enhanced through regional partnerships.
- Flexible funding enables analytical work that supports adaptation and buy-in.

**Lessons: Programmatic**
- Adapting Village Savings and Loan Associations (VSLAs) to the local context facilitated horizontal expansion.
- Training and sensitization platforms are opportunities for functional expansion.
- Technical support in relation to lump-sum transfers may mitigate risks for investments.
- Institutionalizing the design and evaluation of a program from the outset can facilitate a subsequent horizontal expansion.

PATHWAY TO SCALE: SSN PLUS
In India, the Bihar Rural Livelihoods Project (BRLP), locally known as JEEViKA, mobilizes community structures for economic inclusion. In 2018, a program called Satat Jeevikoparjan Yojana (SJY) was launched to further extend economic inclusion efforts to the poorest. It combines livelihoods assistance, financing support with in-kind assets, training, coaching, and market access for the poorest households.

Context:
- India has made significant gains in economic growth and poverty reduction; however inequality and extreme poverty persist.
- Bihar is one of India’s fastest growing low-income states, and its third most populous one with 100 million people, of whom 36 million are poor.
- Social exclusion of specific groups – scheduled castes, scheduled tribes, other tribes and minorities – plays a major role in both the prevalence and the persistence of poverty.

Response
- BRLP (JEEViKA) launched in 2006, has thus far mobilized over 10 million rural women into Self-Help Groups to link them to the formal banking system, and to enable a range of other services.
- In early 2014, JEEViKA launched a graduation pilot.
- In 2018, SJY was launched and scaled up, with US$120 million committed and plans to scale to 100,000 households in three years.
Rationale for inclusion: A livelihoods-plus approach, based on the well-known financial inclusion building blocks of self-help groups, JEEViKA explores new pathways for scale through its leverage of financial inclusion infrastructure and community institutions. The program offers insights on the engagement of community members as front-line service providers and the use of community institutions for implementing the approach.

Early Lessons from scale up: Institutional and Programmatic

- Significant adaptations to the graduation approach were necessary to effectively integrate it within the larger JEEViKA program model.
- Most changes have involved how the original graduation components are delivered, as opposed to changes to the components themselves. The most substantive changes allow the program to effectively leverage existing community structures.
- An ambitious mandate to scale up, coupled with the relative newness of working directly with households as opposed to groups, posed challenge.
- JEEViKA is considering mitigation strategies to avoid a loss of quality and impacts, while still preserving the fast pace of SJY program scale-up, such as standardizing, digitizing content, and creating specialization within activities.
BRAC developed the graduation program in Bangladesh in 2002 and has since made a series of incremental changes to the approach, culminating in a substantive set of changes by 2017 when the drivers of poverty and political economy had started to shift. The approach gained international recognition following several evaluations of the model and is now being adapted globally by government livelihood and social protection programs and NGOs.

**Context:**
- Bangladesh experienced steady GDP growth, however poverty still prevails.
- The major finding from research in the 1980s was the heterogeneity of the population in poverty.
- An estimated 27 percent of the rural population were in “absolute poverty,” and most development programs were failing to reach them.

**Components**
- Weekly stipend
- Enterprise and life skills training
- Asset transfer
- Coaching
- Savings accounts
- Visits by community health worker
- Monthly community meetings

**Response**
- BRAC’s IGVGD program started in 1987 and the Targeting the Ultra Poor Program started in 2002.
- Program was expanded incrementally, starting with 5,000 households in 2002; currently reaching 100,000 households per year.
- By 2017 the program underwent significant readjustment to optimize for scale.
**Rationale for inclusion:** Longest-running, largest-scale graduation program, reaching 100,000 households per year (2 million households total since 2002). Data-driven innovation a key component of the approach. Relevant insights on how governments can adapt the approach to changing poverty contexts. The case study reviews BRAC’s efforts to ensure high-quality programming at scale in a changing poverty context.

**Key Lessons: Institutional and Programmatic**

- A central theme of all the scaled-up graduation programs is that adaptation of the model is essential, in most cases from BRAC to local implementers and contexts. This case study underscores that significant adaptation is required, even in the original context.

- Changes to program components included:
  - Removal of consumption stipend when even the poorest households could meet basic food needs;
  - Doubling the value of productive assets to keep pace with most markets;
  - Requiring all participants under age 50 to repay some of the asset value, therefore also increasing financial management support;
  - Introducing a match savings mechanism to further incentivize regular saving among participants;
  - Alternating individual household visits with group visits;
  - Adding a focus on non-communicable diseases to the life skills training curriculum and providing linkages to health and WASH services.

- The scaled-up nature of BRAC’s program implies that large-scale organizational shifts are often required to successfully carry out major changes in programs.
HAKU WIÑAY

Against a backdrop of intense social, political, and economic transformation in rural Peru over recent decades, the government introduced Haku Wiñay as an economic inclusion program to create economic gains among the most disadvantaged rural households.

**Context:**
- Growth, with corresponding inequality, in Peru coincided with intense social, political, and economic transformation.
- Creation of the Ministry of Development and Social Inclusion (MIDIS) and lessons from Social Inclusion interventions developed in the 1990s.
- By 2010, there was growing consensus that these interventions were insufficient.

**Response**
- Began in 2014 to link rural households to new opportunities through the improvement and diversification of agricultural production and rural market access.
- Conceived as a time-bound intervention over a 3-year period.
- Implemented through community structures, including volunteers and a farmer-to-farmer training model.
- Scaled-up to serve over 200,000 households in diverse regional and cultural contexts in Peru.

**Components**
- Strengthening and consolidation of rural family production systems
- Improvement of healthy homes
- Promotion of inclusive rural businesses
- Capacity building in financial literacy and savings
**Rationale for inclusion:** Insights on how economic inclusion programs can leverage and institutionalize proven community constructs and structures in an effort to replicate and scale. Insights on the need for adaptation, varied micro-strategies for varied contexts, and innovative market linkage efforts. A theory of change positing that improving the economic inclusion of the extremely rural poor is possible through a virtuous cycle of productive improvements, home improvements, income generation, and market access.

**Lessons: Institutional**

- Haku Wiñay leverages the know-how accumulated by previous development interventions as well as by Peruvian local populations and has effectively institutionalized this knowledge.
- Successful implementation of Haku Wiñay requires that implementers be sensitive to heterogenous and changing dynamics in rural contexts.
- Economic inclusion at scale requires institutional cultures that promote local flexibility and capabilities.

**Lessons: Programmatic**

- Alignment to local dynamics has been a significant asset for the program but has also made replication in other areas of Peru challenging.
- There is value in an active market linkage approach, which can contribute to successful economic gains.
- Increasingly, key tenets of Haku Wiñay’s theory of change -- the importance of rural production and the centrality of the home -- are shifting; this likely will require changes to its programming approach.
APPENDIX 2: REPORT PRODUCTION PROCESS AND METHODOLOGY
# REPORT PRODUCTION PROCESS

**A “Just in Time” publication**: To position PEI and allow us to establish a medium-term partnership framework.

**Tight production schedule to reach Decision Meeting**: September 2019 to April 2020

**Recommendations from Concept Note Review Committee**: Improve clarity on (i) framing and definition; (ii) program impacts and costs; (iii) data requirements; and (iv) priority topics.

**Extensive outreach**:
- Approximately 10 brainstorming sessions and workshops across technical partners and inside the World Bank.
- In-depth engagements with operational teams on survey, costs, and case studies

**Report crafted by a “SWAT” team** mobilized from existing PEI staff, SPJ staff and partner input. Two team author missions.

**In depth Data Collection Process**:
SURVEY OF ECONOMIC INCLUSION PROGRAMS

- **Survey Identification Strategy:**
  - The PEI team reviewed World Bank lending operations across six Global Practices: Agriculture; Environment and Natural Resources; Finance, Competitiveness, and Innovation; Jobs and Development; Social Protection; and Social, Urban, Rural, and Resilience.
  - The PEI team reviewed almost 1,200 projects and identified 149 EI programs within the World Bank.
  - Utilizing partners engaged with PEI, sampled external EI programs – also building on Landscaping Survey 2018 (mainly NGO programs).

- **Data collection**
  - Using an online survey tool, PEI conducted a landscape survey of identified World Bank and external programs.
    - Survey shared with 231 programs (after discounting for overlaps, closed, pipeline projects);
    - Survey completed for 219 programs;
    - Response rate: Overall 88 percent (World Bank, 84 percent, non-WB, 91 percent).
Review of quantitative impact evaluations, process evaluations, and qualitative assessments on more than 100 EI programs in 50 countries:

• Systematic review of the quantitative and mixed-methods literature on impact;
• Survey of costing of economic inclusion programs in Bank operations;
• Review of the qualitative literature on impact, cost, and effectiveness;
• Evidence available over the last decade (since 2009).

❖ Extensive literature review for all chapters
DATA COLLECTION: COSTING SURVEY

To estimate the overall cost of implementing various EI packages, including that of their constituent interventions, and their variance by context, target groups, and scale:

• Selected projects expressing an interest in the costing exercise for the SEI survey;

• Total **35 projects assessed** (25 World Bank, 10 External). Strata of selection included:
  a) Income Groups: Low, Lower Middle, and Upper Middle Income
  b) Geographic Groups: SAR, MNA, SSA, LCR, ECA and EAP
  c) Global Practices
  d) Rural/urban
  e) FCV context or not

• Collaborated with experts to get direction on the instrument (BRAC, WBG – Sahel, IPA);

• One-on-one team meetings on instrument;

• Two rounds of follow up.
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