



Nov January 2022



Photo: © Daniella Van Leggelo Padilla/ World Bank

NEWS AND RESOURCES FROM PEI

We start 2022 with a new PEI Open House!

PEI Open House

Behavioral Interventions in Economic Inclusion Programming

Join the conversation
February 9th
9:30 am - 11 am ET

Join us on February 9th for PEI Open House! Increasingly, economic inclusion programs are utilizing behavioral science, the study of how people make decisions and take actions, to help programs achieve optimal outcomes and participants overcome extreme poverty. This session, co-hosted with ideas42, moderated by Carolina Trivelli in partnership with the Social Protection and Jobs Global Practice of the World Bank, will discuss how behavioral science adds value to economic inclusion programs and explore future directions for the field.

The event will be simultaneously interpreted in Arabic, French, Portuguese, and Spanish.
[Register now!](#)

And in case you missed them...



In September, October, and December PEI hosted three other PEI Open Houses:

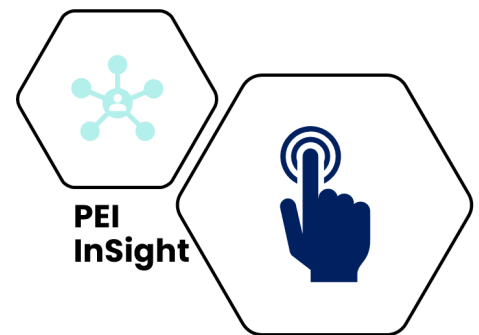
Watch #FoodSystems

Watch #Urban

Watch #CostAnalysis

Coming Soon: Insight Resource Center

Watch out for the upcoming launch of PEI's Insight Resource Center, a one-stop open knowledge hub on economic inclusion. Insight will provide easy access to hundreds of tools and resources available to help policymakers and practitioners implement economic inclusion programming. Users can search, sort and filter, or explore economic inclusion by topic, or check out the latest featured publications. PEI encourages submissions for inclusion in the Insight Resource Center and guidance will accompany the launch for those with relevant materials. Stay tuned!



Have materials that may be right for Insight? [Email us!](#)

Productive Inclusion in Panama with PEI support



PEI supports government economic inclusion programming by engaging directly with World Bank operations contributing to government efforts. Through a combination of grant funding and technical assistance, PEI's country-level activities have helped governments make significant progress embedding economic inclusion approaches within large social protection, livelihood, agricultural, and financial inclusion programs. Check [this video snippet](#), currently available in Spanish, showcasing one of the programs supported by PEI, the Cohesion Social Program, helping indigenous rural women in Panama by training them in new agricultural and poultry techniques to increase their production yields.

NEWS AND RESOURCES FROM PEI PARTNERS

The World Inequality Report 2022 is out

The World Inequality Report 2022 presents the most up-to-date and complete data on the various facets of inequality worldwide as of 2021: global wealth, income, gender and ecological inequality. The analysis is based on several years' work by more than

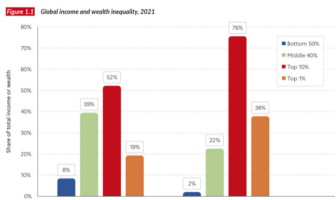


Photo: © Chancel et al/ WIR2022

one hundred researchers from around the world. The report includes a foreword by 2019 economic Nobel prize laureates Abhijit Banerjee & Esther Duflo.

[Download it here >](#)

Table 18 Mobile money adoption by gender

	Women-owned firms	Men-owned firms
Mobile money adoption (% of firms)		
Mobile money for any financial transactions (%)	29.00	26.00
Mobile money use (% of adopting firms)		
Mobile money to pay employees (%)	14.00	16.00
Mobile money to pay supplier (%)	30.00	31.00
Mobile money to pay utility bills (%)	50.00	43.00
Mobile money to receive payments from customers (%)	76.00	60.00***
Reasons for adopting mobile money (% of adopting firms)		
Reduce costs of financial transactions (%)	19.00	17.00
Reduce time spent on financial transactions (%)	25.00	42.00**
Reduce the risk in financial transactions (%)	14.00	10.00
Satisfy supplier's request (%)	8.00	4.00
Satisfy customer's request (%)	24.00	24.00
Align with competitors use (%)	2.00	2.00
Reasons for not adopting mobile money (% of non-adopting firms)		
Fees too high (%)	20.00	25.00
Fees too high (%)	7.00	23.00***
Payments too large (%)	30.00	32.00
Not easy to use (%)	10.00	18.00***
Customer don't use (%)	27.00	27.00
Supplier don't use (%)	37.00	37.00

All countries in sample have information on mobile money adoption. Zimbabwe excluded for other statistics as information not included in survey. Kenya does not have information on reasons for not adopting mobile money
 p<0.05, *p<0.01

Photo: © Islam & Muzi / Springer Link

Does mobile money enable women-owned businesses to invest? Firm-level evidence from Sub-Saharan Africa

This study connects two important findings in Sub-Saharan Africa. First, digital technologies such as mobile money have become widespread and have increased investment by businesses, especially in East Africa. Second, women-owned businesses in the region significantly lag behind their male counterparts in capital investments. Using data for 16 Sub-Saharan African economies, the study finds a positive relationship between mobile money use and investment by women-owned firms; the relationship is statistically insignificant for men-owned firms.

[Read more >](#)



Photo: © Fundación Capital

"Emprendiendo una Vida Mejor" contributes to the economic recovery of Honduran families

Amanda's story represents one of the thousands of people who managed to increase economic resilience to overcome environmental and health shocks, such as the pandemic. In this article Fundacion Capital present some of the most interesting results of a research conducted by Uniandes with more than a thousand Honduran families.

[Read more >](#)



Photo: © BRAC

What 'Cash Plus' Programs Teach Us About Fighting Extreme Poverty

This rich op-ed by Dr. Imran Matin, currently the executive director of BIGD (BRAC Institute of Governance and Development). It has been published in the SSIR about the long-term impact of cash plus programs such as BRAC's Graduation approach and other economic inclusion programs.

[Read more >](#)



Photo: Snapshot from the FEP M&E Kit cover

Financial Education Programs (FEP) Monitoring and Evaluation Kit

This financial education M&E toolkit aims to support AFI member institutions in setting up a system to facilitate management and documentation of evidence on the effectiveness of their FEPs. This toolkit attempts to provide a step-by-step guide of how to achieve this goal, describing what should be done, why it should be done and how to do it. A field-based example is included. The document consists of two key sections and four stages of developing an M&E toolkit for a FEP.

[Get the toolkit >](#)

Village Enterprise Development Impact Bond (DIB)



Village Enterprise Development Impact Bond (DIB):

A case study produced as part of the independent evaluation of the Department for International Development's Development Impact Bond Pilot Programme

This case study report covers the Village Enterprise Development Impact Bond, which aims to raise the income levels of the extreme poor through Village Enterprise's microenterprise development programme, known as a Graduation program. It seeks to equip its program participants with the resources to create sustainable businesses. Village Enterprise launched the first DIB for poverty alleviation in sub-Saharan Africa in fall 2017. The DIB directs funding towards measurable results: increases in consumption and assets of first-time entrepreneurs living in extreme poverty. Stay tuned for the results which are set to debut early March.

[See the case study >](#)

Photo: © Village Enterprise



Photo: © Trickle Up

[EVENT] Trickle Up - Building Women's Resilience in the Face of COVID-19

Trickle Up's upcoming International Women's Day event, Building Women's Resilience in the Face of COVID-19. Moderated by Trickle Up's president, panelists will discuss the inspiring work being done in response to the pandemic's continued impact on women living in extreme poverty. They will also consider our collective efforts critically — what is working, what isn't and why? — and explore where research efforts should be directed.

[Register here >](#)



Photo: © BRAC

[Event] BRAC Regional Dialogue: Applying Evidence to Eradicate Extreme Poverty for the Long Term Across Asia

Register today to discuss ways to build more inclusive and robust systems that strengthen existing poverty eradication efforts in Africa with various organizations such as the African Development Bank, BRAC Institute for Governance and Development, BRAC, UNDP, WACSI and more at the #BRACRegionalDialogues. The keynote speaker will be Mamta Murthi, Vice President of Human Development at the World Bank.

[Register now >](#)



Finance in Displacement: Joint Lessons Report

Photo: Snapshot from the report cover

Finance in Displacement: Joint Report

Between 2019 and 2021, a research collaborative between Catholic University Eichstaett-Ingolstadt, Tufts University, and the International Rescue Committee conducted research in Jordan, Kenya, Mexico, and Uganda on refugees and migrants, focusing on those who had been in their host countries between three and eight years. The aim of our research was to understand how refugees and migrants financially integrated into their host surroundings and how financial services played a role.

[Download it here >](#)

About PEI

Get daily updates on the latest in economic inclusion!

[JOIN US on Twitter to get the latest articles, research, ideas, and events by PEI, our partners, and colleagues!](#)



The [Partnership for Economic Inclusion](#) is a global network that includes national governments, policymakers, development partners, and nongovernmental and research organizations. PEI is hosted by the World Bank's Social Protection and Jobs Global Practice and seeks to formalize partnerships now that will solidify an economic inclusion network that is global and far-reaching. PEI partners help develop economic inclusion programs and contribute to evidence-based good practices that can be adapted to local conditions by governments and local or international agencies. Through their work, each partner is helping build a platform that will refine and enable the sharing of cutting-edge knowledge about what works in economic inclusion.



Subscribe to our newsletter [here](#)

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