

The State of Economic Inclusion Report 2021

THE POTENTIAL TO SCALE

CASE STUDY 1

Productive Inclusion Measures and Adaptive Social Protection in the Sahel

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WORLD BANK GROUP

**CASE STUDY 1: PRODUCTIVE
INCLUSION MEASURES AND
ADAPTIVE SOCIAL PROTECTION IN
THE SAHEL**

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Foreword

The *State of Economic Inclusion Report 2021: The Potential to Scale* gives voice to one of the most stubborn challenges in development—transforming the economic lives of the extreme poor and vulnerable. At the time of writing, this challenge is being magnified by the fallout of the COVID-19 pandemic. The pandemic affects the poor and vulnerable most strongly, with early evidence suggesting disproportionate gender impacts. Economic inclusion programs face the dual challenge of adapting delivery norms during a pandemic and ensuring readiness to respond as part of the medium- and long-term recovery efforts.

Against a backdrop of much uncertainty, this report provides some hope. A central hypothesis of the report is that people who are poor and vulnerable face multiple constraints when encountering “poverty traps” for which a multidimensional response is required. Economic inclusion programs now under way in over 75 countries demonstrate that this hypothesis and response show signs of success. Defined here as a bundle of coordinated multidimensional interventions that support individuals, households, and communities in increasing incomes and assets, economic inclusion programs show flexibility in a variety of settings. One area with transformative potential is women’s economic empowerment. There is now a considerable body of operational work focused on explicit gender-intentional program design to promote empowerment and mitigate unintended household and community risks.

The global landscape for economic inclusion has shifted significantly in recent years. A surge in global operations is driven by the scale-up of government-led programs that build on social protection, livelihoods and jobs, and financial inclusion investments. Continued momentum draws on a wealth of innovation and learning, spanning several technical experiences and domains, including graduation, social safety nets “plus,” and community-driven programs as well as local economic development initiatives. A major contribution of this report is to present—for the first time—a systematic review of both government and nongovernment efforts. Evidence gathered in the report provides a unique baseline to benchmark the current global landscape and will enable us to track how it evolves in coming years.

All of this brings to the fore a central question: What is the potential for these multidimensional programs to scale up? The true potential of economic inclusion programs will be unlocked through the scale that is achieved through adoption by government actors. Many countries are at a nascent stage of this journey and wrestling with questions of program feasibility and sustainability. For this reason, the report focuses squarely on the political realities surrounding program scale-up and the manifold trade-offs that governments face in moving this agenda forward. The report highlights opportunities for improved program delivery and fiscal and policy coherence with stronger leadership and collaboration. Of course, successful government-led interventions also require strong partnership at the local level, with community organizations, nongovernmental organizations (NGOs), and the private sector.

The State of Economic Inclusion Report 2021 emphasizes the possibility of leveraging social protection systems and the cross-sectoral collaboration that this involves. Recent years have seen a strong increase in financing and coverage of social protection programs across the world, with a demonstrated set of impacts reflecting how cash transfers, in particular, can boost the equity and resilience of the poorest. As countries expand the coverage and financing of this form of social protection, the terms *safety nets-plus* and

cash-plus are gaining prominence, the “plus” indicating the potential to complement cash with additional inputs and service components or link to other sectors (agriculture, environment, financial services, and so forth). Economic inclusion is a key driver of the social safety nets-plus agenda, demonstrating particular promise to strengthen program impacts, but also bringing with it the reality of increased costs and complexity.

For this reason, the report moves forward key debates on program impact and costs, which are central to the sustainability of economic inclusion programs at scale. The report identifies a promising and potentially sustained set of impacts across a wide range of outcomes. A multicountry costing analysis helps to clarify the major cost drivers and cost ranges in different programs. Notably, the discussion brings into focus the need to rebalance debates on impacts and costs to reflect a shift from stand-alone nonprofit-led projects to government-led programs. This will have important operational implications for identifying cost-effective interventions and for cost optimization. Continued learning and evidence generation will be especially important as programs adapt to changing poverty contexts and megatrends, such as fragility, shocks (including climate change), urbanization, digitization, and demography.

As a flagship publication under the Partnership for Economic Inclusion (PEI), the report places a welcome emphasis on joint learning and collaboration. PEI is a dedicated platform to support the adoption and adaptation of national economic inclusion programs working with a variety of stakeholders, including national governments and bilateral, multilateral, NGO, research, and private-sector organizations. The partnership network is critical for contributing to evidence-based good practice, crowding in expertise, and providing a platform to refine and share cutting-edge knowledge on economic inclusion, with a strong emphasis on women’s economic inclusion. As an example of this joint learning, the report is launched with an online and open-access PEI Data Portal (www.peiglobal.org), which will facilitate cross-learning and help track the development of the global landscape in years to come.

To this end, we welcome *The State of Economic Inclusion Report 2021* as an important milestone for continued learning in the common mission to support the scale-up of cost-effective and sustainable economic inclusion programs for the poorest in the years to come.

We look forward to continued and successful collaboration.



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CASE STUDY 1

Productive Inclusion Measures and Adaptive Social Protection in the Sahel

Introduction

Against the backdrop of recurring climate shocks and deep poverty, governments in Africa’s Sahel region have introduced economic inclusion programs for national beneficiaries of social safety nets (SSNs). Over the last decade, the governments of Burkina Faso, Chad, Mali, Mauritania, Niger, and Senegal have established national SSN programs that provide regular and predictable cash transfers to poor and vulnerable households, focusing strongly on women as the primary recipients of the transfers. The programs help to address chronic poverty and acute food insecurity.

Many households also face constraints to improving their incomes, productivity, and resilience. To address these constraints, countries expanded their SSN systems and complemented cash transfer programs with productive measures. These efforts have been implemented by national government institutions, with support from the World Bank and its development partners through the Sahel Adaptive Social Protection Program (SASPP)—see box CS1.1 and World Bank (2017).

This case study describes the implementation of a coherent set of productive inclusion measures through national SSN programs in four Sahel countries: Burkina Faso, Mauritania, Niger, and Senegal.¹ It also provides insights into the challenges and opportunities of delivering productive inclusion programs at scale through government systems. Preliminary operational insights are already emerging, including the importance of government leadership and institutional coordination; the value of broader investments in the SSN system; and the need for flexibility in delivery arrangements, depending on the country context.

BOX CS1.1 The Sahel Adaptive Social Protection Program Funding

The Sahel Adaptive Social Protection Program (SASPP) is supported by a multidonor trust fund (MDTF) managed by the World Bank. The United Kingdom’s Department for International Development (DFID) provided an initial contribution to the MDTF of £46 million (\$63 million) over five years (2014–19). Since then, new donors have joined the MDTF. Agence Française de Développement (AFD) contributed approximately \$7 million in 2018, and a philanthropic foundation provided \$1.35 million to support the multi-country impact evaluation of productive inclusion measures and a further \$1.35 million to support program implementation in Burkina Faso. Germany’s Federal Ministry for Economic Cooperation and Development (BMZ) recently committed €50 million, which will enable SASPP to continue until at least 2025.

This case study was written by Edward Archibald (independent consultant), Thomas Bossuroy (World Bank Group, WBG), and Patrick Premand (WBG).

The robust evidence base being built will inform a potential scale-up of productive measures in the region and beyond. The productive measures are being tested through a multicountry impact evaluation led by a team of researchers from the World Bank and several universities in partnership with Innovations for Poverty Action (IPA), a research and policy organization. The evaluation will be complemented by operational learning and process evaluations. Its findings will be disseminated in 2020–21, benefiting future discussions of an expansion within the region.

The operational lessons offered in this case study are intended to support other governments that may consider delivering productive measures for poor and vulnerable households through the platform of a national SSN program.

Context

The Sahel is home to some of the poorest countries in the world. Although poverty rates have fallen in recent decades, the levels of poverty across the region remain high.² Measured by the international poverty line of \$1.90 a day, the poverty headcount ratios in the Sahel (latest year) are 49.7 percent in Niger, 49.3 percent in Mali, 43.7 percent in Burkina Faso, 38.4 percent in Chad, and 38.0 in Senegal. Although the ratio is low in Mauritania at 6.0 percent, this rate increases to 33.0 percent when measured by the national poverty line. When the international poverty line of \$3.20 a day is applied—a proxy for vulnerability to poverty—these rates increase markedly to about 66 percent for all countries except Mauritania (World Bank 2018b). The Sahel region is also increasingly exposed to conflict and insecurity, contributing since 2011 to an increase in the number of refugees, internally displaced persons, asylum seekers, and stateless persons (World Bank 2018b, 2019a, 2019b).

In the Sahel, the incidence of poverty is higher in rural areas, where inhabitants largely depend on agriculture. Urban poverty rates are more than 30 percentage points lower than rural rates, with the exception of Senegal. Large proportions of people move in and out of poverty as well. For example, between 2006 and 2011, 45 percent of poor households in Senegal escaped poverty, but during the same period 40 percent of nonpoor households fell into it, leaving the poverty rate almost unchanged (World Bank 2018b).

The risks posed by climate change loom large in the Sahel. Large covariate shocks such as drought regularly affect the region, and the number of persons affected by drought has been increasing in recent decades. This trend is expected to continue because of climate change (World Bank 2018b). Although climate models on future rainfall patterns in the Sahel show considerable divergence in predictions (Park, Bader, and Matei 2015), it is generally accepted that rainfall has been more erratic in the region (Bolwig et al. 2011), which is expected to induce additional flooding, drought, pests, and temperature shocks (World Bank 2018b).

Climatic shocks have a strong tendency to disproportionately affect the poorest and most vulnerable, underscoring the need to diversify livelihoods and strengthen resilience. Agriculture is the dominant sector for employment in the Sahel, and more than 80 percent of all employment is vulnerable—such as self-employed workers or those helping in household enterprises. Many households also have limited savings, assets, and access to the finance that could help them manage the impacts of climatic shocks. For example, households in Senegal affected by a natural disaster between 2011 and 2016 were 9 percentage points more likely than other households to fall into extreme poverty (Dang, Lanjouw, and Swinkels 2014). Many households are ill-equipped to face seasonal lean periods and shocks, experiencing both acute and chronic periods of food insecurity (World Bank 2018b). Poor households often rely on coping mechanisms that will eventually have negative consequences on their human capital or earnings, such as taking out

high-interest loans, reducing consumption, withdrawing children from school, or selling household and productive assets (sometimes at highly reduced prices).

Populations are growing across the region, and yet the human development indicators remain poor. Most Sahel countries expect a doubling of their current population before 2050. Niger recorded the highest annual population growth rate, 4 percent, in the region over the 2010–15 period, and its population is expected to increase threefold by 2050. All countries in the region rank low on the World Bank’s Human Capital Index, with future generations estimated to fulfill only between 30 percent (Chad) and 42 percent (Senegal) of their economic potential when they reach adulthood. The index is particularly influenced by the low levels of educational attainment. Although economic inclusion programs have the potential to support households facing poverty and multiple interrelated challenges, the programs also need to be tailored to the characteristics and constraints faced by this population.

Gender empowerment is an urgent priority in the Sahel, with women having low levels of education and employment. Access to basic education remains a challenge in the region, particularly for girls, which has implications for future income (see box CS1.2). Between 2011 and 2014, net school attendance for girls was approximately 50 percent in Chad, Mali, and Niger (OECD 2020). Persistent barriers to girls’ education include early marriage and early motherhood and a division of household labor by gender. Girls suffer from low literacy rates such as just 15 percent in Niger and 34 percent in Mali (OECD 2020), which affect their ability to engage in productive employment. Women’s labor participation rates are lower than men’s, with a gap of 49 percentage points in Niger.

The rise and the potential of safety nets

In recent years, governments across the region have made significant investments in creating national social protection systems and programs that provide regular cash transfers to poor and vulnerable households. Social protection interventions in the Sahel have generally focused on providing direct emergency responses to drought, food prices, or other seasonal shocks. Over the past decade, however, governments have begun to set up more permanent national social protection systems, including implementing regular cash transfers to poor and vulnerable households. SSN programs now cover more than 4.5 million beneficiaries in Burkina Faso, Chad, Mali, Mauritania, Niger, and Senegal, and most of the cash transfer recipients are women. These programs generally identify and enroll beneficiaries through a combination of geographic and household targeting, using either community-based targeting or proxy means testing. The transfers aim to provide consumption support and reduce food insecurity, as well as facilitate investments in children’s human capital and in livelihoods.

BOX CS1.2 Girls in Burkina Faso: Less Likely to Attend School, with Implications for Future Income

Almost half of primary school–age children in Burkina Faso are not enrolled in school, and girls are one of the groups at the highest risk of nonattendance. The gender gap in attendance is already notable at the primary school level, with a difference of 4 percentage points between boys and girls (World Bank 2019c). Girls not finishing primary school are more likely to earn income from agriculture, a sector with low average productivity. Completion of primary school reduces the chances of staying in agriculture by 23 percentage points (World Bank 2019c).

They are provided for two to three years in Burkina Faso, Chad, and Niger and up to five years in Mauritania and Senegal (World Bank 2019a).

The maturity of SSN systems varies across the Sahel region. Government-led SSN systems in Chad and Mauritania are somewhat nascent and have focused on establishing the foundations of a system, accompanied by a phased expansion of cash transfers to beneficiaries. By contrast, countries such as Niger and Senegal are substantially more advanced, having well established delivery platforms and national programs with coverage of almost 3.5 million individuals between them.

With their growing coverage and efforts to set up delivery systems to reach and serve the poor, SSN systems provide a platform for delivering productive inclusion measures efficiently at scale.

Identifying constraints to productivity and resilience: The diagnostic phase

Productive inclusion measures are intended to tackle the key binding constraints faced by the poor. Identifying those constraints accurately is a necessary first step toward designing effective economic inclusion programs. Prior to designing productive measures for the Sahel Adaptive Social Protection Program, the World Bank and partner governments undertook a range of qualitative and quantitative assessments to identify and prioritize the main constraints faced by SSN beneficiaries in their income-generating activities. A quantitative constraint analysis was undertaken by IPA, and qualitative research was carried out by international and local researchers. The qualitative studies highlighted some of the main constraints faced by poor households in the Sahel:

- Access to capital
- Technical and business skills
- Access to markets (for inputs and outputs)
- Social norms, particularly affecting women and the socially disadvantaged
- Psychosocial and aspirational constraints
- Capacity to manage risk (Bossuroy, Kossoubé, and Premand 2017)

The quantitative and qualitative diagnoses were complemented by a literature review of local and international experiences. Consultations were also organized in each country with nongovernmental organizations (NGOs), civil society organizations, and government partners.

The diagnostic studies and consultations suggested that these multiple constraints be addressed through a set of interventions that does the following:

- Reduces the poorest households' exposure to risk and vulnerability
- Facilitates diversification of their income-generating activities
- Improves their capacity to plan their finances and manage risk in the short to medium term
- Develops their skills
- Enables them to acquire and accumulate productive assets
- Builds an enabling environment in which women are supported and empowered to take new initiatives

Designing the content of productive measures

A joint design process was set up across the six Sahel countries with SSN programs—Burkina Faso, Chad, Mali, Mauritania, Niger, and Senegal. That process led to

consensus on a package of productive measures. A regional workshop was convened by the World Bank in 2016 with participation by the governments of the six countries, NGOs, development partners, and researchers. The objective was to take stock of the diagnostic studies and decide on packages of productive measures that could be implemented and tested across participating countries, with technical support from a regional activity led by the World Bank and its technical partners. The results of the diagnoses and consultations on local experiences were combined with evidence about the most promising interventions gleaned from the international literature.

BOX CS1.3 Overview of Productive Inclusion Measures in the Sahel

Component 1: Group formation and coaching

Coaches facilitate program activities (such as mobilization of beneficiaries for meetings and coordination with service providers) for groups of 15–25 individual beneficiaries. They also provide individual and group coaching. They meet with beneficiary groups on a regular basis and organize follow-up visits with individuals every few months. Sessions are intended to identify and resolve the constraints facing beneficiaries.

Component 2: Community sensitization on aspirations and social norms

This measure seeks to address the aspirational or psychosocial constraints facing many individuals, particularly women, in undertaking new initiatives and income-generating activities. A short video is shown to all community members, telling the story of poor, food-insecure individuals who overcome many barriers and successfully engage in productive investments. After the video, a group discussion is facilitated on themes such as aspirations, social dynamics, and women's empowerment.^a

Component 3: Facilitation of savings groups for beneficiaries

Using the village savings and loan association model, coaches help beneficiaries form community savings groups and provide ongoing technical support to help manage the groups.

Component 4: Life skills training

To further help address the psychosocial barriers faced by beneficiaries, a week-long, group-based training session covers topics such as self-esteem, personal initiative, aspirations, social norms, and spousal, gender, and generational roles.

Component 5: Microentrepreneurship training

This week-long, group-based training covers basic business skills. It focuses on cross-cutting microentrepreneurship skills, including basic accounting and management principles, market research, planning and scheduling, saving, and investing. The training also covers the risks and opportunities of income-generating activities that beneficiaries are interested in initiating or expanding.

Component 6: One-time lump sum cash grant

After savings groups are formed and have received training, beneficiaries work with coaches to develop a business plan that outlines how they will invest funds in agricultural or nonagricultural activities. Beneficiaries are then given an unconditional lump sum cash grant of \$140–\$275 (the amount varies across countries, according to income level and available budget).

Component 7: Facilitation of access to inputs and markets

Coaches help to locate suppliers for inputs for beneficiaries' investments (such as seeds for agricultural initiatives) and facilitate group purchases to help reduce unit costs. Although this is a separate component, in practice it is integrated with coaching.

a. The following sample videos are available: Niger, short version, <https://vimeo.com/239508182/b14fd77540>; Senegal, long version, <https://vimeo.com/264707787>.

BOX CS1.4 Characteristics of the Village Savings and Loan Association Model

As part of the productive package, the measure on village saving and loan associations (VSLAs) seeks to address constraints to financial inclusion. Financial institutions have a limited reach in the Sahel. In Niger, for example, less than 4 percent of adults have a bank account and less than 2 percent borrow from a financial institution, including 1 percent of women (World Bank 2018a, 3). Mutual savings associations (*tontines*) are widespread across the region, but they generally do not replace the need for informal networks and family ties to access credit. The VSLA instrument is a more structured saving instrument that includes a credit facility. The model has a range of key characteristics.

Affinity and ownership. Members know each other and come from similar economic backgrounds with common interests. All rules applicable to the VSLA are decided by the group for each cycle: cost of the share, interest rate, penalty fees, solidarity contribution, and loan maturity. Rules can be voted on, but consensus is the norm.

Accountability. All financial transactions (savings and loans) are conducted during a full meeting of the VSLA to ensure transparency and accountability.

Purchase of shares. Savings are generated when members purchase shares in the VSLA. The value of one share, agreed on by the group, can vary over time, depending on the members' saving capacity. Members have the option to purchase between one and five shares per VSLA meeting.

Loans. Each member is allowed to take a monthly loan, and repayment is spread over three months with an interest rate agreed on by the group—generally 5–10 percent. Members are not allowed to accumulate loans. The fund for loans is the total of the shares currently owned by members, the interest generated by previously repaid loans, and payments for penalties.

Solidarity. Members contribute not only to their savings, but also to a separate fund to support members in need, which is distributed based on a group consensus.

Autonomy. Members control the group's resources and rules—not external actors or nongovernmental organizations, which may be engaged to provide support.

Sources: Facilitation Guide, Associations Villageoises d'Épargne et de Crédit, 2017; Mollé (2020).

The productive measures were defined to address coherently the identified constraints. For selected cash transfer beneficiaries, the regular cash transfers would be complemented by a package of time-bound productive measures consisting of seven components: (1) individual and group coaching; (2) community sensitization on aspirations and social norms; (3) village savings and loan associations (VSLAs); (4) life skills training; (5) microentrepreneurship training; (6) a lump sum cash grant; and (7) facilitation of access to inputs and markets. These components are described in more detail in box CS1.3, and the VSLA measure is described in more detail in box CS1.4.

Four countries—Burkina Faso, Mauritania, Niger, and Senegal—elected to implement the productive package that came out of the design process. Chad and Mali implemented productive measures inspired by the diagnostic and consultation phases but with some variations in content.

The productive measures were offered to the beneficiaries of national SSN programs, the overwhelming majority of whom are women. The diagnostics phase influenced the decision by all countries to give priority to female participants because empowerment of women was identified as a critical pathway to greater economic resilience. In some countries, the beneficiary of the productive package was the recipient of cash transfers regardless of the age of the beneficiary, while in other countries steps were taken to ensure that younger women in the household also benefited from productive measures. For example, in Niger the individual recipient of the productive measures was the cash transfer recipient. In Burkina Faso, every adult woman in selected households received regular cash transfers. Every adult woman also benefited from the productive measures, but the lump sum cash grant was given to the youngest adult. In Senegal, the government took steps to give priority to the participation of young women in the household, even when a young woman was not the primary cash transfer beneficiary. In Mauritania, the individual recipient of the productive measures was the cash transfer recipient or a young woman in the household.

The measures are implemented in rural areas in all countries except Senegal, which opted to implement the program in urban and peri-urban areas. The factors affecting Senegal's decision included rising urbanization rates and a predominantly young population that faces limited opportunities for participation in the formal labor market. High job insecurity and labor informality, especially among the poor, youth, and women, are a major policy challenge for the Senegalese government. The government identified the urban and peri-urban areas of Dakar, along with two regional capitals (Kaolack and Thies), with suburbs selected according to the criteria of poverty, urbanization, and unemployment among young people and women.

More than 50,000 households across the four participating countries have received the package of productive measures, as shown in table CS1.1. The average duration of a productive inclusion measure in each country is 12–18 months. As of early 2020, implementation had been completed in Mauritania, Niger, and Senegal, and it was nearing completion in Burkina Faso.

Modalities for delivering productive measures

The productive measures are delivered through national SSN programs, which are operated by government institutions. The government agency in each country responsible for overseeing SSNs is also responsible for the accompanying productive measures, which includes planning, budgeting, monitoring, coordinating, and procuring external

TABLE CS1.1 Coverage of Productive Inclusion Measures across Four Sahelian Countries

Number of households benefiting from productive inclusion measures	
Burkina Faso	17,900
Mauritania	2,000
Niger	16,700
Senegal	14,800
Total	51,400

Sources: World Bank 2019b; project documents.

Note: The beneficiary participating in productive activities is a member of the social safety net household but is not necessarily the individual who receives the regular cash transfer.

service providers (such as trainers or payment providers for the lump sum transfer).³ The SSN agencies have both central-level staff and decentralized staff throughout the country. To accommodate the scale of additional activities, each SSN agency has appointed staff to act as a national focal point for the productive measures and has identified field staff to supervise implementation.

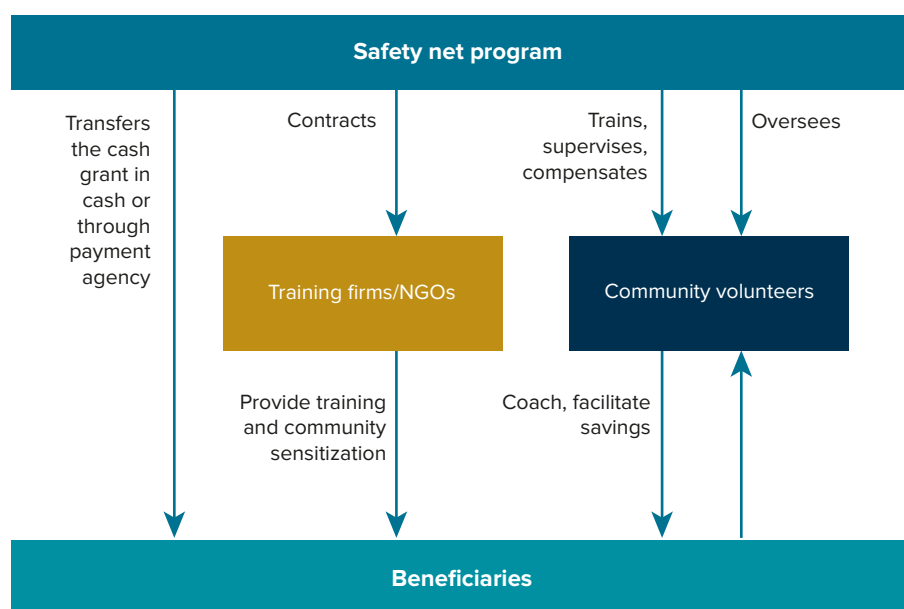
Although the content of the productive measures package is similar across countries, delivery modalities vary across countries. Each national SSN agency tailored its approach to implementation to accommodate its institutional context, delivery systems, scale of operation, and local realities.

In Niger, a combination of SSN agency staff, service providers, and community coaches implemented the productive measures package. As shown in figure CS1.1, beneficiaries elect a member of their community as a coach, and coaches are then trained by field operators from the SSN agency. Once fully trained, the elected coaches facilitate the savings groups and advise beneficiaries on their investments. Field operators supervise overall implementation on behalf of the SSN agency, with one field operator allocated to oversee multiple villages (nine on average). The SSN agency contracts firms to train beneficiaries on life skills and microentrepreneurship. The lump sum cash transfer is effectively a vertical scale-up of the transfer provided by the SSN program—that is, it is provided through a payment agency, using the same delivery mechanism as for the national SSN program.

A second delivery modality involves contracts and partnerships between SSN agencies, training firms, and NGOs (see figure CS1.2). In two provinces of Burkina Faso and Senegal, NGOs provided community volunteer coaches with training and ongoing supervision and support. SSN agency teams supervised implementation by training the NGOs and monitoring their work based on clearly established implementation manuals and field protocols.

Finally, in two provinces of Burkina Faso and in Mauritania NGOs delivered the full package, except for the cash grants, which were paid through the national SSN system. In Mauritania, the NGOs involved are regular government partners in charge of delivering human capital measures in the SSN program, and they extended their role to include

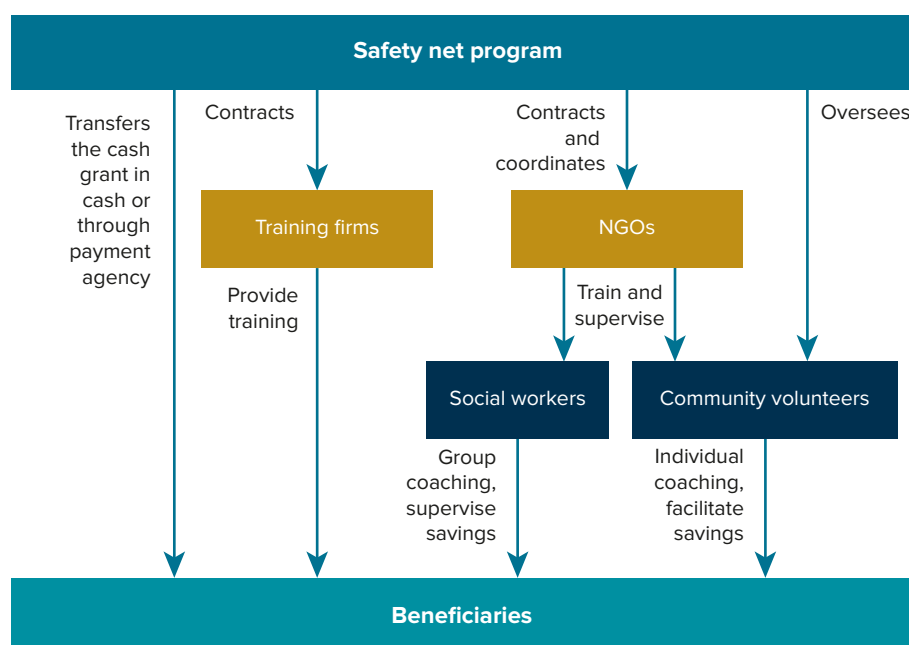
FIGURE CS1.1 Delivery of Productive Measures by a Combination of SSN Agency Staff, Trainers, and Community Volunteers: Niger



Source: World Bank.

Note: NGO = nongovernmental organization; SSN = social safety net.

FIGURE CS1.2 Contracting or Coordinating with NGOs to Deliver the Productive Measures: Burkina Faso, Mauritania, and Senegal



Source: World Bank.

Note: NGO = nongovernmental organization.

productive measures. In Burkina Faso, NGOs were selected to implement only the productive measures and worked with independent funding mobilized by Trickle Up, a nonprofit international development organization, in partnership with the SSN agency.

The capacity of national SSN agencies to deliver the productive measures was enhanced through technical assistance from external partners. The Sahel Adaptive Social Protection Program facilitated technical assistance at the regional level to support content development for implementation manuals and curricula, as well as training of trainers in each country. This assistance included partnerships with Trickle Up for village savings and loan associations and coaching and with the Centre de Suivi et d'Assistance et de Management (CESAM) for training (see box CS1.5). Similarly, the script and production of video-based community sensitization were carried out in partnership with local communications experts, videographers, and a social psychologist.

These collaborations were established at the regional level for various reasons. First, there were economies of scope because of the similarity of the package implemented in different countries stemming from the cross-cutting nature of the underlying constraints to income-generating activities. Second, collaboration led to cost savings in developing a common set of high-quality materials. And, third, national SSN agencies that had not yet implemented integrated packages of productive measures had capacity constraints in these areas. In addition to regional support, each national SSN agency adapted the core set of operational tools to suit the local needs and context. The technical assistance provided at the regional level complemented the regular supervision and support provided by the World Bank's country teams.

Cost of productive measures

A thorough costing exercise was undertaken consistently across the four participating countries. The Sahel Adaptive Social Protection Program developed a rigorous costing

BOX CS1.5 Providing Technical Assistance for Implementation through Government Systems by Partnering with External Institutions

Partnership with Trickle Up

Trickle Up is an international nongovernmental organization with extensive experience worldwide in productive inclusion. Trickle Up supported the design of implementation manuals and the training of trainers for two components of the package: coaching and savings groups. This work built on earlier smaller-scale experimentation by Trickle Up in the Sahel. The design of the operational manuals for the Sahel Adaptive Social Protection Program recognized two key factors: (1) the context of extremely poor women in the Sahel and the external and internal constraints they face; and (2) delivery of the package through national social protection programs instead of outside government systems. In addition to developing the operational manuals for national social safety net (SSN) agencies, Trickle Up provided program implementers across five countries with training of trainers on coaching and village saving and loan associations. Training sessions a few months apart were complemented by field visits to provide implementing agencies and field staff with feedback.

Trickle Up also mobilized funding to implement the productive package in two provinces in Burkina Faso, working in close collaboration with the national SSN agency and the World Bank.

Partnership with Centre de Suivi et d'Assistance et de Management

The Partnership with Centre de Suivi et d'Assistance et de Management (CESAM), a training firm based in Benin, supports the development and rollout of training programs across Africa for the International Labour Organization (ILO). CESAM supported the design and adaptation of materials for the behavioral skills and microentrepreneurship training. Based on this content, CESAM then trained trainers in partnership with master trainers in each country. CESAM also developed the training materials for facilitation of access to inputs and markets. These materials were used to train and support coaches to serve as intermediaries and social entrepreneurs to link the beneficiaries with input suppliers for both agricultural and nonagricultural livelihoods.

template to clearly break out costs for each specific intervention and costs related to program administration. For each component, the key cost items such as transport, equipment, materials, housing, and restoration were listed and reviewed by the program teams and SSN agencies. Management and supervision costs were factored in, including the time costs of all staff involved in the country program (from government, NGO partners, or the World Bank). This approach allowed precise estimation of the cost of each intervention and separate reporting of specific administrative or nonintervention costs.

Supporting implementation at scale through monitoring and evaluation and regional learning

Although there are differences across the six countries, national SSN agencies tackle many of the same issues in the design and implementation of productive measures. Thus innovations in one country can be pertinent to all. A regional learning agenda was outlined to gather lessons from the implementation of the productive measures

and learn about their effectiveness collaboratively. This coordinated learning effort included a multicountry impact evaluation, monitoring and evaluation (M&E) data, and process evaluations.

Multicountry impact evaluation

A multicountry impact evaluation is assessing the impact and cost-effectiveness of the productive measures in Burkina Faso, Mauritania, Niger, and Senegal. The evaluation is addressing a range of priority policy questions such as: What is the impact of a comprehensive package of productive accompanying measures on cash transfer beneficiaries? How can the package be optimized and made more cost-effective? How can one ensure that the package is inclusive and has an impact on the extreme poor? The evaluation is led by a team of researchers at the World Bank in partnership with researchers in several universities and IPA.

The impact evaluation is designed as a randomized controlled trial in which 16,700 beneficiaries from SSN programs in Burkina Faso, Mauritania, Niger, and Senegal were randomized into four groups. All groups receive regular cash transfers through the national SSN program, with variation in the allocation of the accompanying measures as follows:

- *Control group*. This group receives only regular cash transfers with no productive package.
- *Treatment group 1 (Full Package)*. This group receives regular cash transfers and the full package of accompanying measures described in table CS1.2.
- *Treatment group 2 (Capital Package)*. This group receives regular cash transfers and a capital-centric package, which includes coaching, village savings groups, entrepreneurship training, and a lump sum cash grant. Participating households in this group do not receive sensitization on aspirations and social norms or life skills training. (By testing the program with and without these psychosocial interventions, the evaluation will be able to determine whether addressing participants' aspirations and social norms improves the program's overall effectiveness.)
- *Treatment group 3 (Social Package)*. This group receives regular cash transfers and a package of productive measures with a stronger focus on addressing psychosocial constraints, including coaching, village savings groups, community sensitization on aspirations and social norms, life skills training, and entrepreneurship training.

TABLE CS1.2 Productive Packages Compared through Impact Evaluation

Control group	Full Package	Capital Package	Social Package
Cash transfers	Cash transfers	Cash transfers	Cash transfers
X	Coaching	Coaching	Coaching
X	Savings groups	Savings groups	Savings groups
X	Community sensitization on aspirations and social norms	X	Community sensitization on aspirations and social norms
X	Microentrepreneurship training	Microentrepreneurship training	Microentrepreneurship training
X	Life skills training	X	Life skills training
X	Lump sum cash grant	Lump sum cash grant	X

Source: World Bank.

Participating households in this group do not receive the lump sum cash grant. (Because the lump sum cash grant is one of the most expensive components of the package, researchers and policy makers are interested in identifying the cost-effectiveness of the transfer itself.)

The impact evaluation will analyze a broad range of outcomes related to economic welfare (consumption, food security, resilience), participation and earnings in income-generating activities (nonagricultural activities, livestock, agriculture, wage work, diversification), as well as psychosocial well-being. Nearly 95 percent of beneficiaries are women, and the impact evaluation will pay special attention to gender empowerment, including by measuring women's engagement in income-generating activities, control over resources, participation in decision-making, agency, relationships with partners, and, more generally, gender attitudes.

M&E data and process evaluation

The capacity of government institutions to implement at scale has been supported by strong monitoring and evaluation. An M&E module was developed specifically for the productive measures, tracking delivery of the package consistently across countries. The M&E module was linked to SSN program management information systems as much as possible. The data were collected through a decentralized approach, with each country developing its own protocols. Technical support was provided by a regional team to build synergies and ensure a coordinated approach.

To complement M&E data, process evaluations have been commissioned in Burkina Faso, Mauritania, Niger, and Senegal, looking in depth at the complex issue of implementing coaching at scale within a government program. Complementary efforts are also under way to summarize operational learning on how to design and implement productive inclusion packages through large-scale, government-led programs. Consultations with various stakeholders (such as governments, World Bank staff, and service providers) will influence the consolidation of implementation lessons.

Perspectives for scaling up

In 2020–21, results from the first phase of the impact evaluation, process evaluations, and operational learning will be disseminated. Over the medium term, the evidence base will inform the design and implementation of the programs evaluated, and it may affect the design and implementation of other programs across the region.

The emerging evidence base has already had an influence on recent initiatives in the Sahel. In Niger, for example, the operational learning has shaped the productive inclusion components of a youth employment project and an operation to support refugees and host communities.⁴ The second phase of Niger's Adaptive Safety Net Project also includes a component on productive inclusion, with implementation modalities adjusted according to the results of the impact evaluation. Similarly, the SSN program in Senegal has planned a large scale-up of the productive measures in response to needs arising from the COVID-19 crisis. Meanwhile, the governments of Mauritania and Senegal are discussing the implementation of productive measures as an exit strategy for cash transfer beneficiaries. A new SSN program in Mauritania has incorporated a productive inclusion component for households exiting the national conditional cash transfer program.⁵ Youth employment programs in Burkina Faso and Mauritania will include productive measures based on lessons learned from the first phase of implementation.

Lessons

Detailed findings from the impact evaluations and operational learning will be disseminated to governments and other stakeholders in 2020–21. Pending publication of these findings, this section outlines some emerging operational lessons at the institutional and programmatic levels on working at scale.

Institutional and delivery modality lessons

The diagnostic phase was critical to grounding the program design in evidence, but also to creating a consensus around program objectives and facilitating government leadership. The evidence collected through qualitative and quantitative surveys created unique opportunities to look more closely at the daunting challenge of increasing the productivity of poor households and women in particular, to discuss the concrete constraints they face when engaging in economic activities, and to create consensus across various agencies around the objectives of the productive measures.

Government-led national SSN programs offer a platform for implementing productive inclusion measures at scale. National social protection systems were established in the region to support the basic needs of poor and vulnerable households. Although cash transfer programs have had widely documented impacts, they also provide a platform to tackle constraints to economic activities through a combination of cash transfers and direct efforts to promote productive employment. A defining feature of the Sahelian approach to productive inclusion is that national governments successfully led overall implementation. National programs have defined and maintained a coordinated approach, reducing fragmentation of interventions and opening a pathway to scale. This approach has also allowed the delivery of productive measures at relatively low cost. In a context in which there is a need to improve opportunities for the economic empowerment of women, the productive measures provide new opportunities, particularly for younger women.

A multifaceted program requires pragmatic delivery arrangements and solid government coordination. Adaptations at scale require the articulation of delivery arrangements by SSN agencies and the creation of partnerships or sustained contractual relationships with local organizations. Depending on the extent and nature of the existing field activities and on the skills available locally, governments may choose various combinations of actors to deliver the set of productive measures. It is, however, critical that the package of activities be kept coherent, with consistent messages picked up across the measures and coaching as a common thread.

Significant capacity is required at all levels of government (at both the central and local levels) to oversee implementation and ensure close synergies with the relevant programs and agencies.

Investment in delivery systems for national SSN programs lays the foundation for the delivery and expansion of productive inclusion measures. The establishment of national systems facilitates the layering of additional measures that advance economic inclusion objectives and build resilience to shocks. For example, social registries include a substantive cohort of poor and vulnerable households, and they can be used to identify households that may benefit from productive measures; SSN agencies within government can be supported to expand their coordination roles; and delivery mechanisms for SSNs provide an avenue for implementing complementary measures and providing lump sum cash grants to beneficiaries.

Meanwhile, investing in high-quality monitoring data helps to improve the capacity of government agencies to track program implementation. The implementation of

complex interventions on a large scale by government systems must be accompanied by comprehensive efforts to build strong M&E systems and integrate data collection protocols in routine operations carried out by partner governments through their own program management information systems.

Programmatic and operational lessons

Despite short time frames and seasonal challenges, the village savings and loan association model has worked well, even in the most remote and deprived communities of the region. Combining VSLAs with cash transfers can boost financial inclusion by directly allowing the poor to participate. The flexibility of the VSLA approach, in which groups establish their own rules, allows it to function in challenging times, such as the lean seasons when many members are facing consumption pressures and are unable to save as much. The timeline of activities needs to factor in the fact that VSLA groups need a few months to get up to speed—that is, reach the point that members have a full understanding of the approach and groups have sufficient resources to start the loan component.

The *VSLA model* is well placed to rapidly increase coverage through horizontal expansion. In Niger, the VSLA approach was easily embedded into the existing beneficiary groups. As part of the SSN project in Niger, beneficiaries were organized in groups, and these groups often organized rotating savings groups (ROSCAs, or *tontines*). As part of the productive measures of the SASPP, groups of beneficiaries were transformed into VSLAs, which facilitated mobilization and allowed VSLAs to quickly get up and running. In other countries, groups had to be formed first, which took a little more time.

Some savings groups are showing encouraging signs of sustainability, with the prospect of links with formal financial institutions. Although support from the national SSN program has concluded in Niger and Senegal, many savings groups continue to operate. There may be scope for additional links between VSLAs and formal financial institutions, such as opening a bank account for a VSLA and encouraging members to open individual bank accounts.

As for the *community coaches*, it is not yet clear whether they can successfully implement multiple layers of interventions. Community-level coaches have already shown a degree of success, with preliminary findings suggesting some strong buy-in from communities, such as in Niger (see box CS1.6). But the efficiency of coaching

BOX CS1.6 Niger, Where Beneficiaries Continue to Work with Coaches after Project Conclusion

Anecdotal evidence from Niger suggests some coaches have delivered encouraging results, although substantial variation in the performance of coaches has been noted. Many coaches in Niger have low levels of education and so have at times struggled to use formal coaching materials, even those with signs and pictures. Nonetheless, coaches have gained the trust of beneficiaries. Payments for coaches by the project ended in early 2019, yet groups of beneficiaries in certain communes decided to continue using their own funds to remunerate coaches for their work. These beneficiaries contribute a small amount each week—between \$15 and \$20 over the nine-month period of the VSLA cycle. Coaches therefore remain active and continue providing close support to beneficiaries. It appears that beneficiaries perceive that one of the advantages offered by coaches is access to markets.

large numbers of beneficiaries is not yet established, suggesting potential capacity constraints to expanding coverage through a horizontal scale-up. The profiles of coaches vary widely, and still more must be learned about the optimal profile and what types of technical support or incentives are most effective.

Women are empowered by participation in productive inclusion programs. Evidence from process evaluations strongly suggests that, among other beneficial impacts, women experience increased agency. Membership in VSLAs creates a safe space, which fosters group dynamics and peer learning. Similarly, the psychosocial components help to strengthen community support.

The *community sensitization* on social norms through the use of videos was found to be very suitable for low-skilled individuals and for addressing gender norms. Participation in the video session was high, and process evaluations showed that beneficiaries recalled key aspects of a storyline over a year after a video was projected. Meanwhile, the larger community rallied around the objective of having women lead economic initiatives and contribute to household income, creating a lasting enabling environment for beneficiaries. This platform for delivering messages and triggering social dynamics could be promising for other interventions targeting this population.

Urban and peri-urban environments present various implementation challenges. The Senegal experience reveals that selecting areas for the program can be complex and sensitive where there are few socioeconomic differences between neighborhoods. Furthermore, beneficiaries frequently change residence in urban areas, presenting complications for program implementers. And economic opportunities may reduce the prospects for full attendance at training. There also may be limited locations for appropriate training sites in the neighborhoods where beneficiaries live, and coaches may not live in proximity to all beneficiaries. Training tools also need to be adapted to urban contexts, although the higher level of education among urban beneficiaries facilitates participants' comprehension of the training and related information.

The impact evaluation will address key policy questions identified by stakeholders during the design phase. Until now, relatively little has been known about the impact of different combinations of interventions, or about their effectiveness when implemented at scale in government-led national SSN programs. The systematic efforts to both provide robust findings on the cost-effectiveness of various components and gain a deeper understanding of the constraints and opportunities related to implementation will inform future discussions of a broader rollout.

Notes

1. The Sahel Adaptive Social Protection Program (SASPP) was launched in 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. Of these Sahel countries, this case study covers productive inclusion measures in four: Burkina Faso, Mauritania, Niger, and Senegal. Geographic definitions of the Sahel region vary. Commonly, the Sahel stretches from Senegal on the Atlantic coast, through parts of Mauritania, Mali, Burkina Faso, Niger, Nigeria, Chad, and Sudan to Eritrea on the Red Sea coast.
2. The following terms, as defined, appear in these case studies. *Poor*—those persons whose consumption is below the national poverty line, as defined by the government. Or those who, because of their personal or community characteristics, face barriers in accessing opportunities to earn sustainable livelihoods and have elevated risks of being or staying in poverty or being socially marginalized. *Extreme poor*—those persons whose consumption is less than \$1.90 a day (2011 US\$ at purchasing power parity, PPP). Also defined as the bottom 50 percent of the poor population in a country or those unable to meet basic needs. *Ultrapoor*—those persons whose consumption is less than \$0.95 a day (2011 US\$, PPP). Also

- defined as those experiencing the severest forms of deprivation such as being persistently hungry or lacking sources of income. *Other vulnerable*—other groups that do not meet any of these criteria such as those just above the poverty line and marginalized groups irrespective of their poverty level.
3. In Burkina Faso, a consultative framework has been established with all program partners. The SSN agency chairs quarterly meetings, which serve as a forum for discussion of achievements, challenges, lessons, and forward planning.
 4. See these World Bank-funded operations: Youth Employment and Productive Inclusion Project (P163157) and Niger Refugees and Host Communities Support Project (P164563).
 5. See this World Bank-funded operation: Mauritania Social Safety Net System Project II (P171125).

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The State of Economic Inclusion Report 2021 sheds light on one of the most intractable challenges faced by development policy makers and practitioners: transforming the economic lives of the world's poorest and most vulnerable people.

Economic inclusion programs are a bundle of coordinated, multidimensional interventions that support individuals, households, and communities so they can raise their incomes and build their assets. Programs targeting the extreme poor and vulnerable groups are now under way in 75 countries.

This report presents data and evidence from 219 of these programs, which are reaching over 90 million beneficiaries. Governments now lead the scale-up of economic inclusion interventions, often building on preexisting national programs such as safety nets, livelihoods and jobs, and financial inclusion, and 93 percent of the total beneficiaries are covered by government programs.

The report offers four important contributions:

- A detailed analysis of the nature of these programs, the people living in extreme poverty and vulnerability whom they support, and the organizational challenges and opportunities inherent in designing and leading them.
- An evidence review of 80 quantitative and qualitative evaluations of economic inclusion programs in 37 countries.
- The first multicountry costing study including both government-led and other economic inclusion programs, indicating that programs show potential for cost efficiencies when integrated into national systems.
- Four detailed case studies featuring programs under way in Bangladesh, India, Peru, and the Sahel, which highlight the programmatic and institutional adaptations required to scale in quite diverse contexts.

Data from the report are available on the PEI Data Portal (<http://www.peiglobal.org>), where users can explore and submit data to build on this baseline.



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