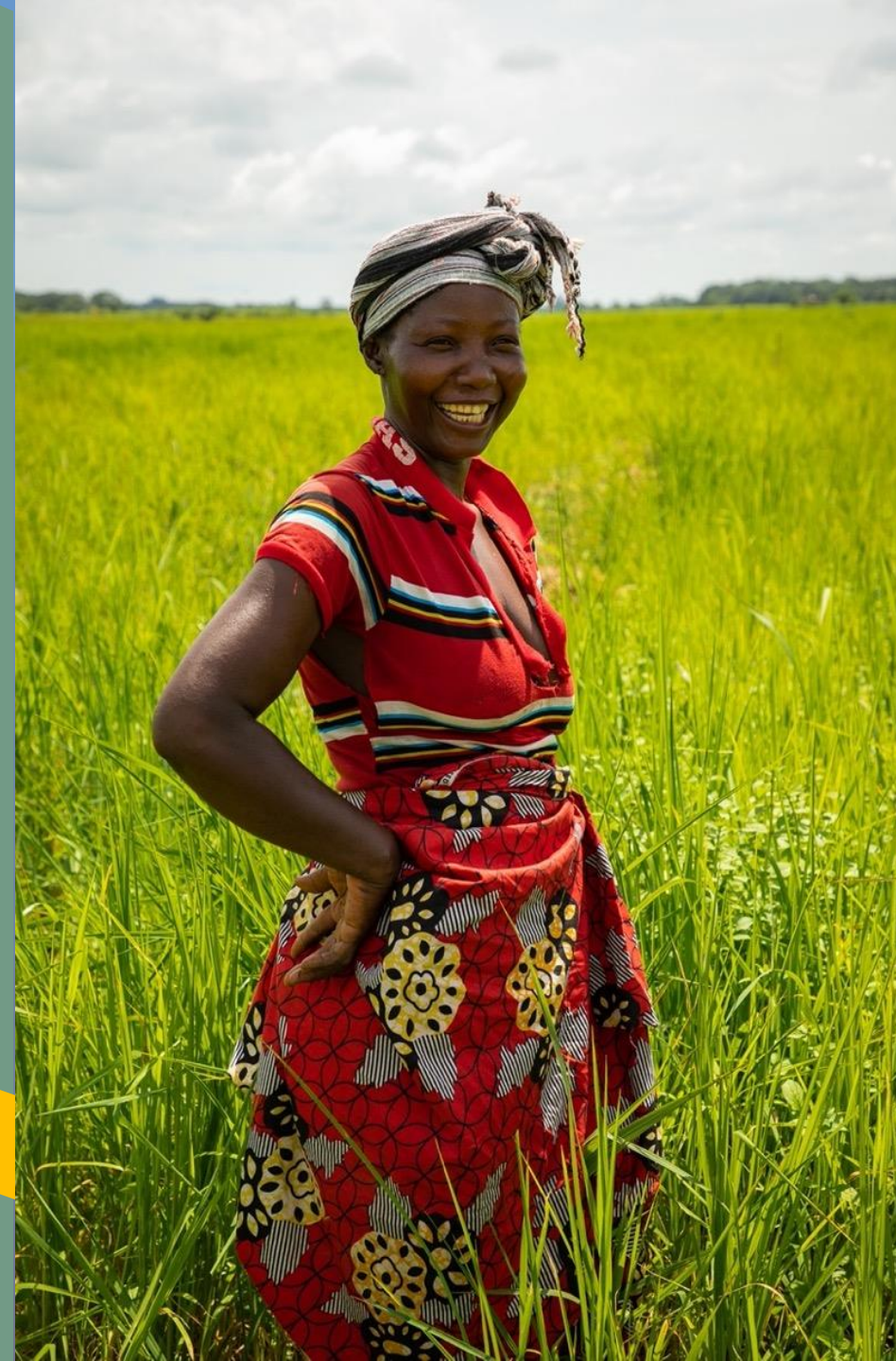


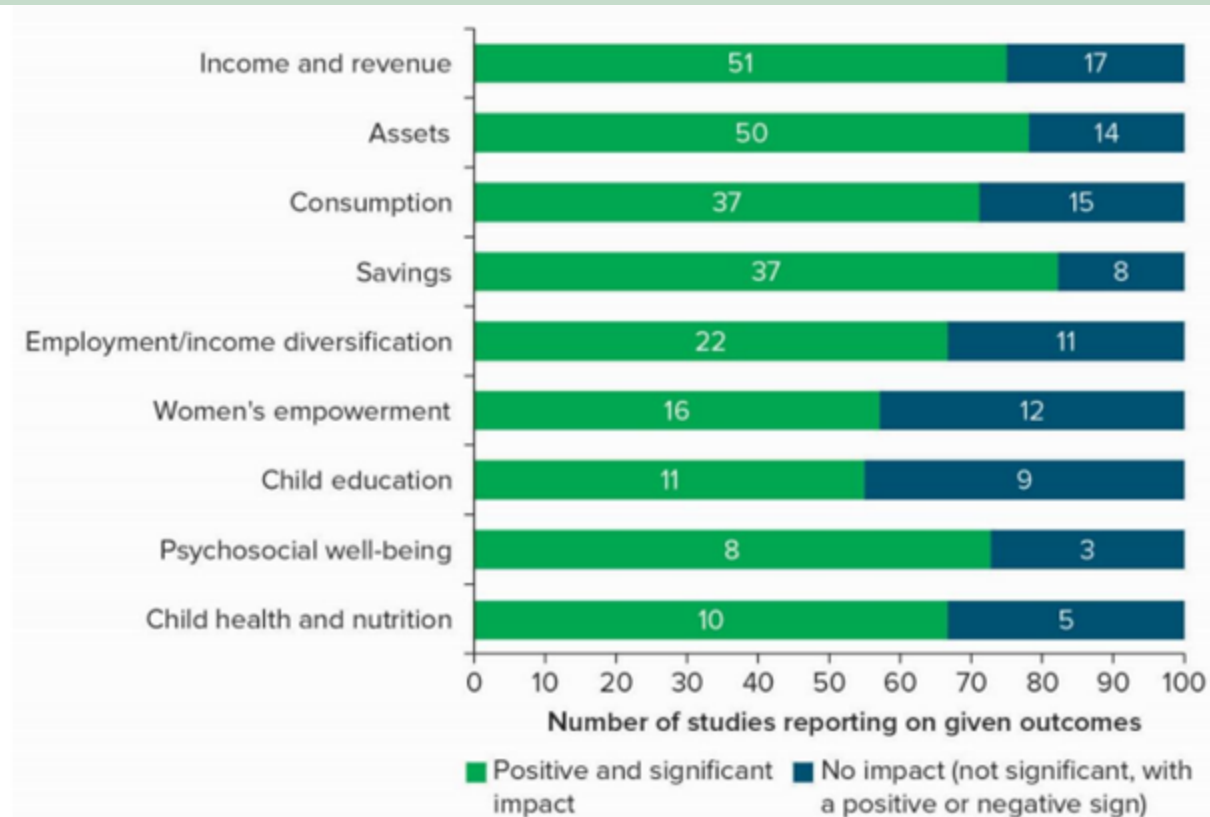
# Delivering Economic Inclusion Programs in low-income contexts

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# STRONG EVIDENCE ON IMPACTS

80 evaluations in 37 countries (2009-2020)



Positive impacts, especially for the poorest

- Investments in productive assets, savings, earning and consumption
- Absolute gains typically small in absolute terms, but substantive for the poorest
- Many programs empower women, lesser evidence on child well-being and psycho-social
- In the medium-term (3–4 years), impact is often sustained, though smaller in size

## EVIDENCE FROM THE SAHEL

Positive effects on Economic outcomes:

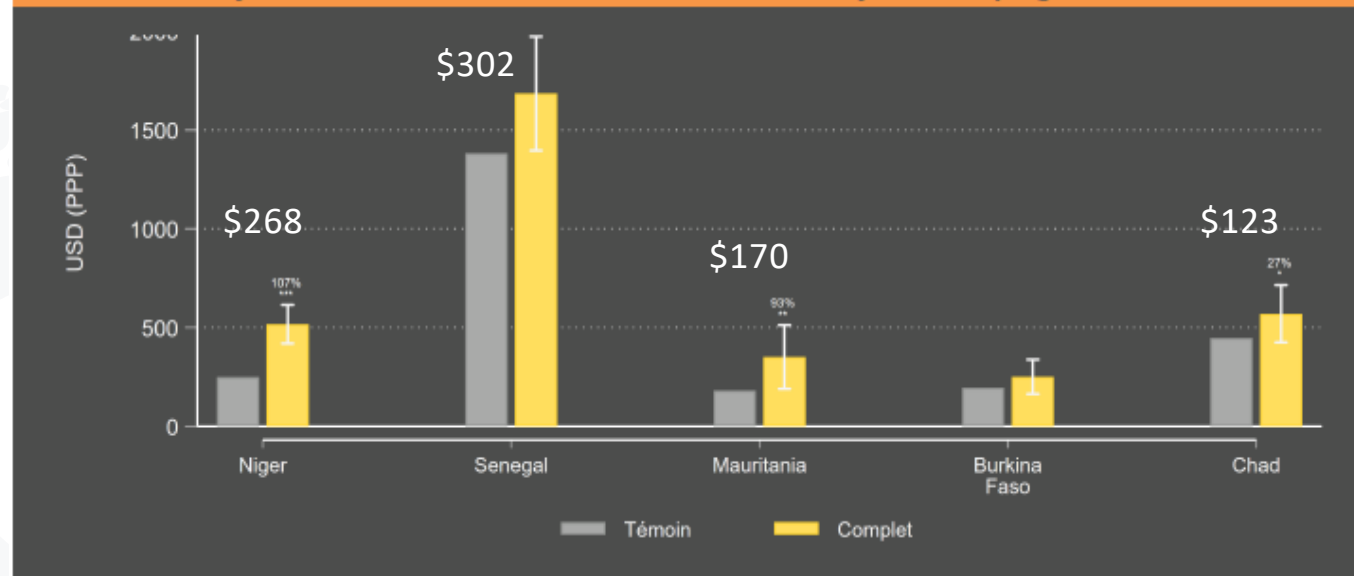
**+\$123-\$302**

in yearly revenue from off-farm  
businesses  
&

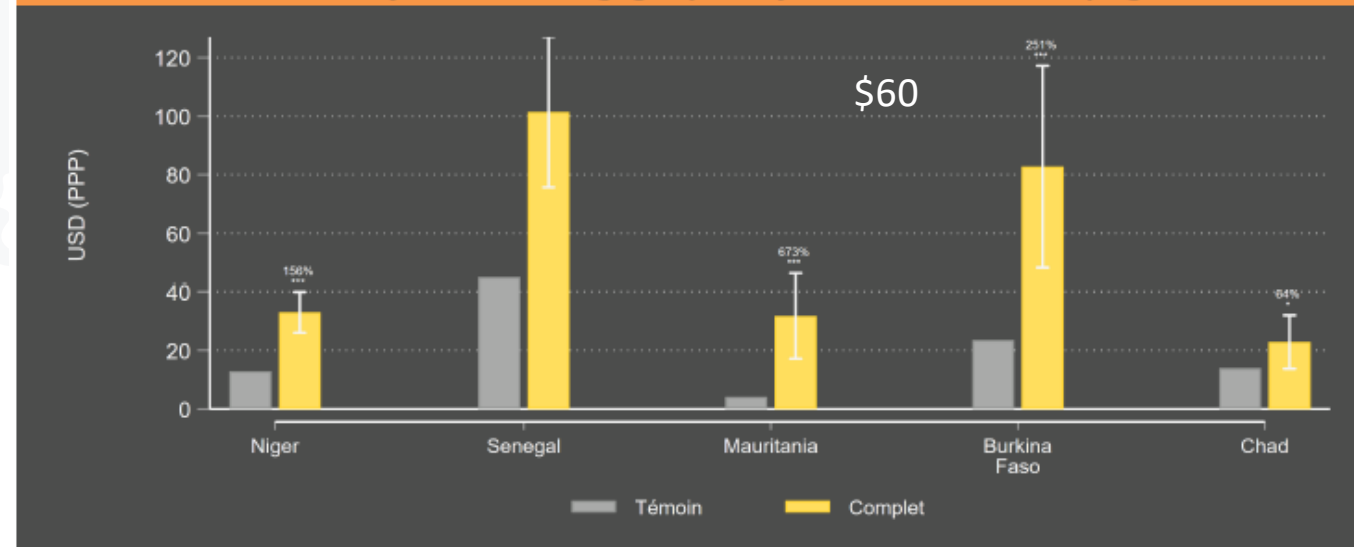
Psychosocial well-being

- Works at scale, delivered through government systems.
- Works in low-income and fragile contexts

Yearly revenues from women's off-farm businesses (1.5 years after program ended)

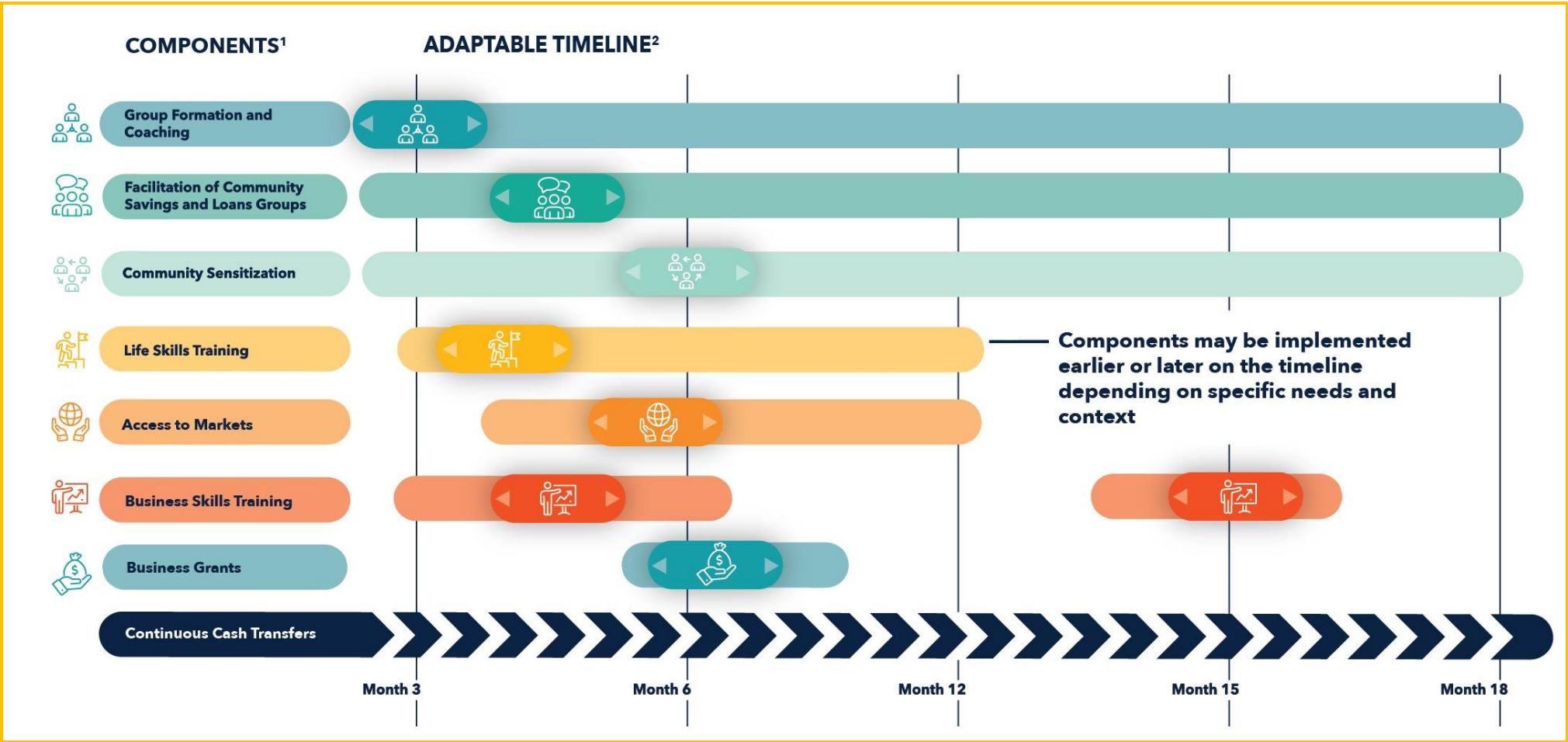


Amounts saved by women in savings groups (1.5 years after the end of the program)





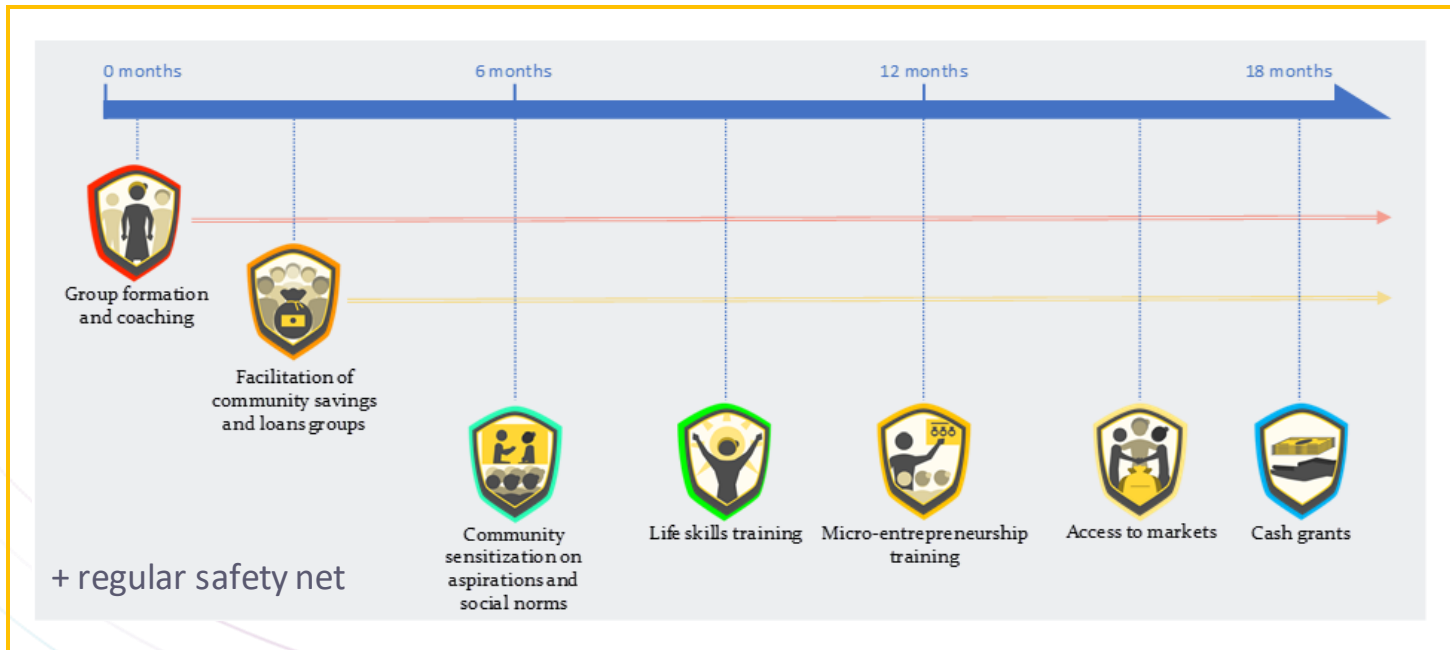
# COMPONENTS AND SEQUENCING



Right inputs at the right time: e.g. subsistence cash grant throughout, grant after financial literacy/training/market links

## IN THE SAHEL

- **Coaching:** individuals and small groups of 15 to 25 people. Tie the whole program together. Often trusted members of the community. Knowledgeable about local economic opportunities.
- **Community savings and loans groups.** Weekly meetings. Helped foster peer learning and build positive social dynamics.



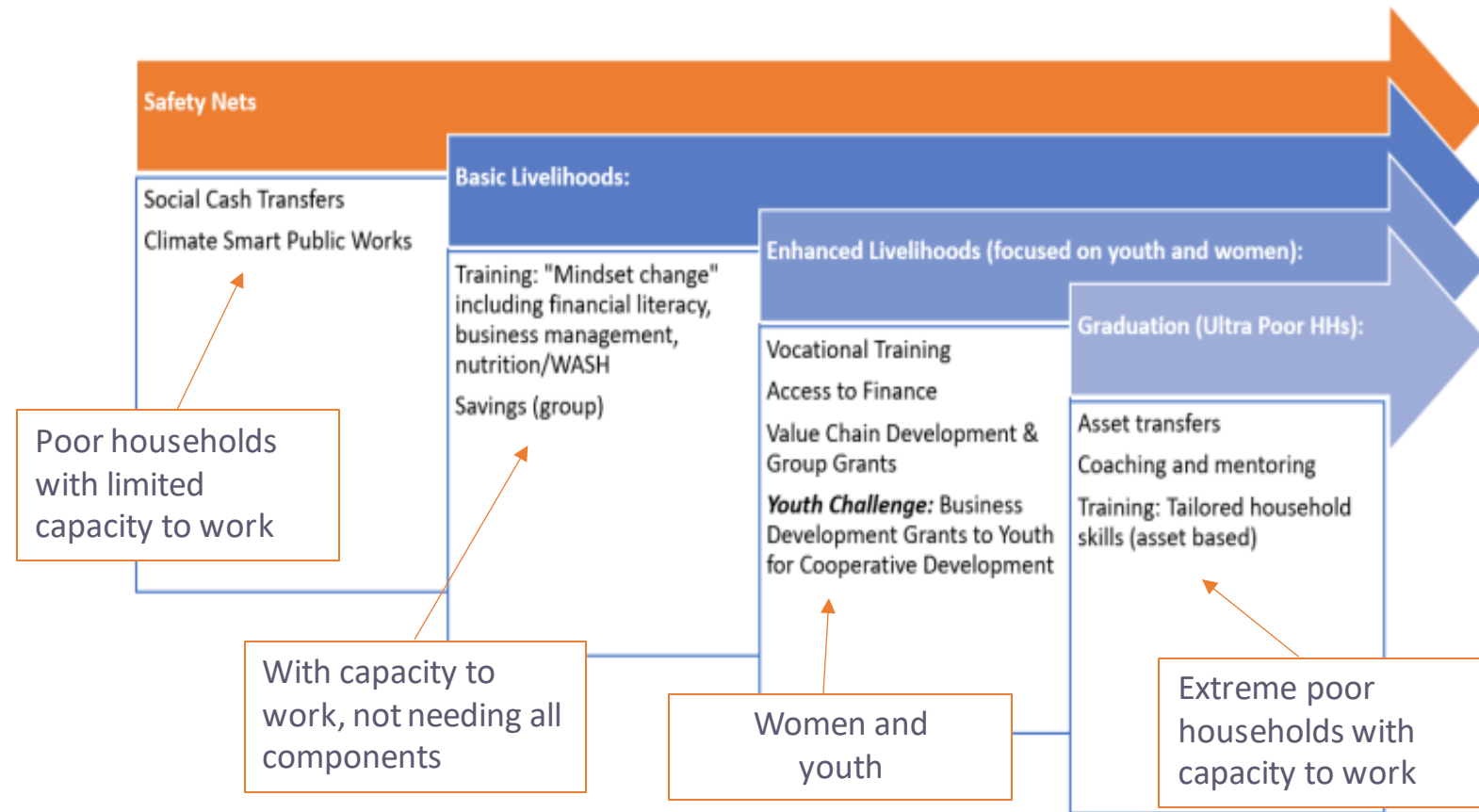
- **Community sensitization session.** Video on a couple that overcame shocks and grew their economic activities, thanks to support from communities. Shown to men, women, elders, and influential community members. Followed by community discussion.
- **Life-skills training.** Group-level. 3 to 7 half-days. On communication skills, confidence-building, innovation, and gender relationships.
- **Micro-entrepreneurship training.** Group-level. 7 half-days. On fundamental management skills like bookkeeping, selecting suppliers, and determining prices.
- **Access to markets.** Facilitated group discussions on how to improve access to markets, where to buy inputs, how to choose suppliers, or where to sell goods. Sometimes, coaches helped women access inputs or potential buyers.
- **A cash grant.** \$150 to \$250.

# ADAPTING PACKAGES...

**Malawi's Social Support for Resilient Livelihoods Project:**  
Package depends on poverty/work capacity:

## Turkey Forest and Village Relations Program (ORKOY) varies funding approach

- Women-led initiatives receive 100% grant
- Forest village households receive 20% grant/ 80% low-interest loan
- In earthquake-affected areas, 50% grant/50% low-interest loan



# ADAPTING PACKAGES...

## Refugees, facing unique barriers:

- Psychosocial constraints and trauma
- Loss of assets
- No documentation
- Skills not adapted to new place of residence
- Legal/policy barriers to mobility, right to work, access to bank accounts, etc.
- Careful not to generate tensions between host population and refugees

## Conflict contexts:

- Evidence of impact, but more mixed (impact on savings stronger)
- Security → reduced group activities, limited movements
- Electronic payments
- Focus on social cohesion

## Urban contexts:

- Lower social cohesion and lack of community spaces
- Higher skills required → training and coaching
- Densely populated → implications for delivery mechanisms, component design, and costs
- Greater diversity of livelihoods
- Access to more services

## Women:

- Engage community/men for more buy-in/less backlash
- Tailor livelihood options to mobility/care constraints
- Leverage training/coaching to build self-efficacy
- Harness women's groups to promote knowledge sharing, peer support and networks (e.g., savings groups)

# DELIVERY OPTIONS

Multiple combinations of actors



1. Integration (Niger)
  - Safety net staff train and supervise coaches/community workers
  - External contracting for training/community awareness
2. Hybrid structure (Senegal)
  - SSN supervise NGOs
  - NGOs train and supervise social workers/coaches
  - Private firms for training in micro-entrepreneurship → now a mix of 1 and 2
3. Externalized management (Mauritania)
  - Pilot NGOs contracted for entire package → now moving to 2



# FOR ALL MODELS, COORDINATION IS ESSENTIAL



## DELIVER IN-HOUSE:

- directly recruit and manages frontline delivery staff
- implementation often decentralized, while administrative/fiduciary aspects at higher level



## DELIVER THROUGH INTER-INSTITUTIONAL COORDINATION:

- Alliances based on expertise of multiple governmental actors (in more than the majority of programs)
- Actors co-lead (e.g. one overseeing transfers, other training and coaching) or steering committee
- Creates opportunities to achieve economies of scale with existing programs



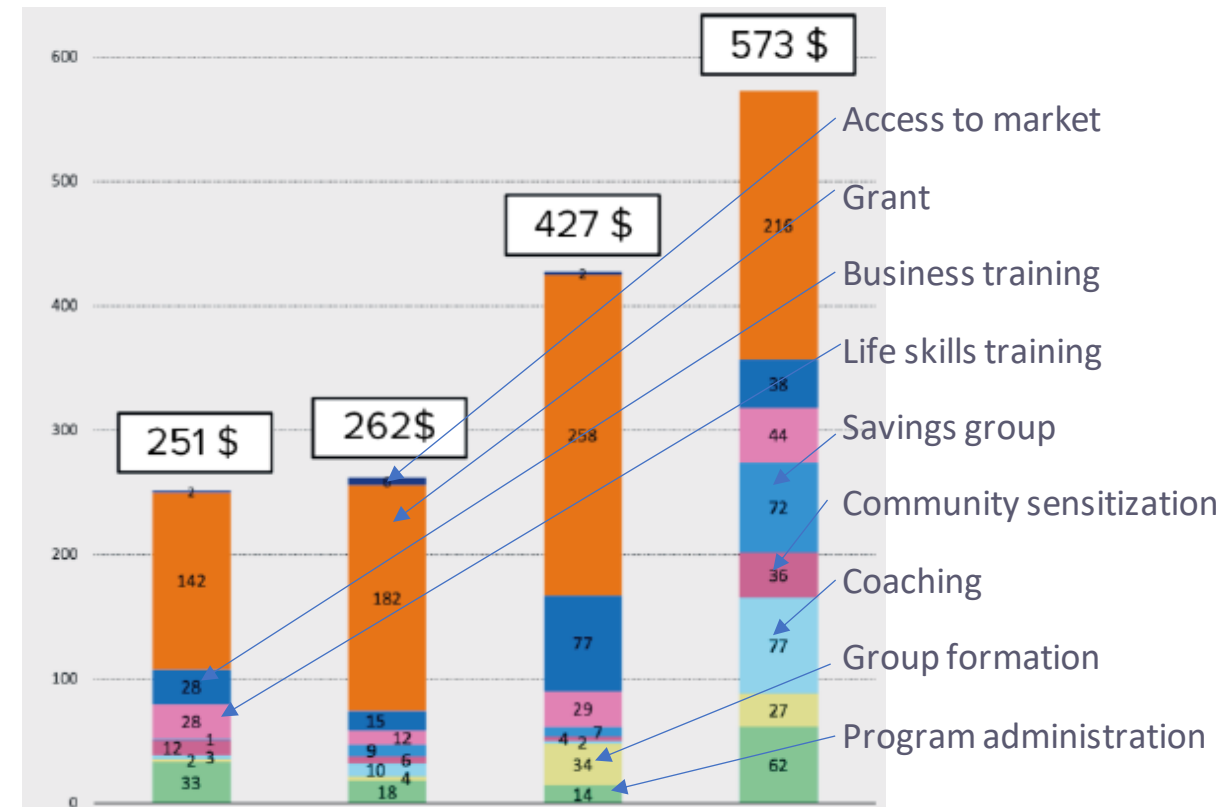
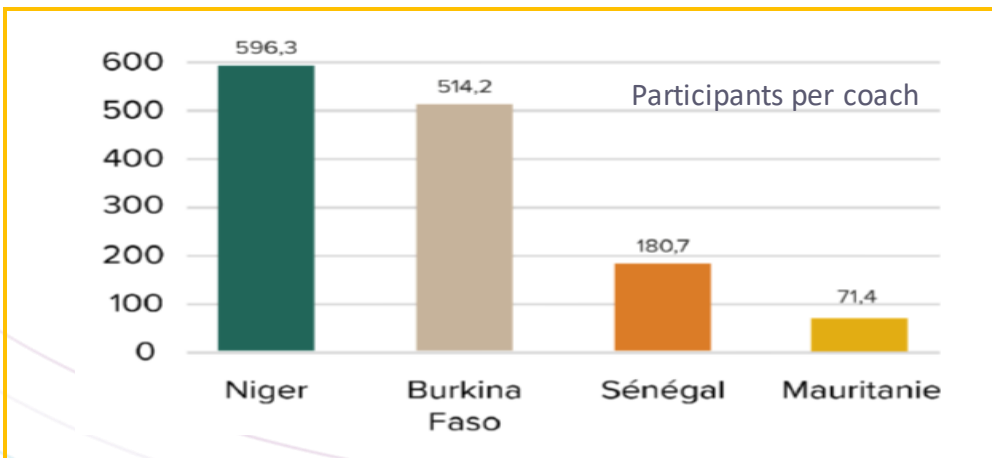
## RECRUIT SERVICE PROVIDERS:

- private sector or NGOs to provide specific components (or entire program)
- almost all programs involve at external provider for at least one component (training/coaching)

Most nongovernment-led programs deliver in house, sometimes with other NGOs, often in collaboration with local level governments

# COSTS

- Low costs at scale
- Efficiency gain when integrated with regular safety nets.
- Grant a significant share (around 60%, except 40% in MR)
- In sparsely-populated rural areas:
  - some components, e.g. coaching, require more time/resources
  - community-oriented activities such as savings groups also may be difficult to support
- Reduce costs by customizing program packages, providing more intensive components to a subset of participants.



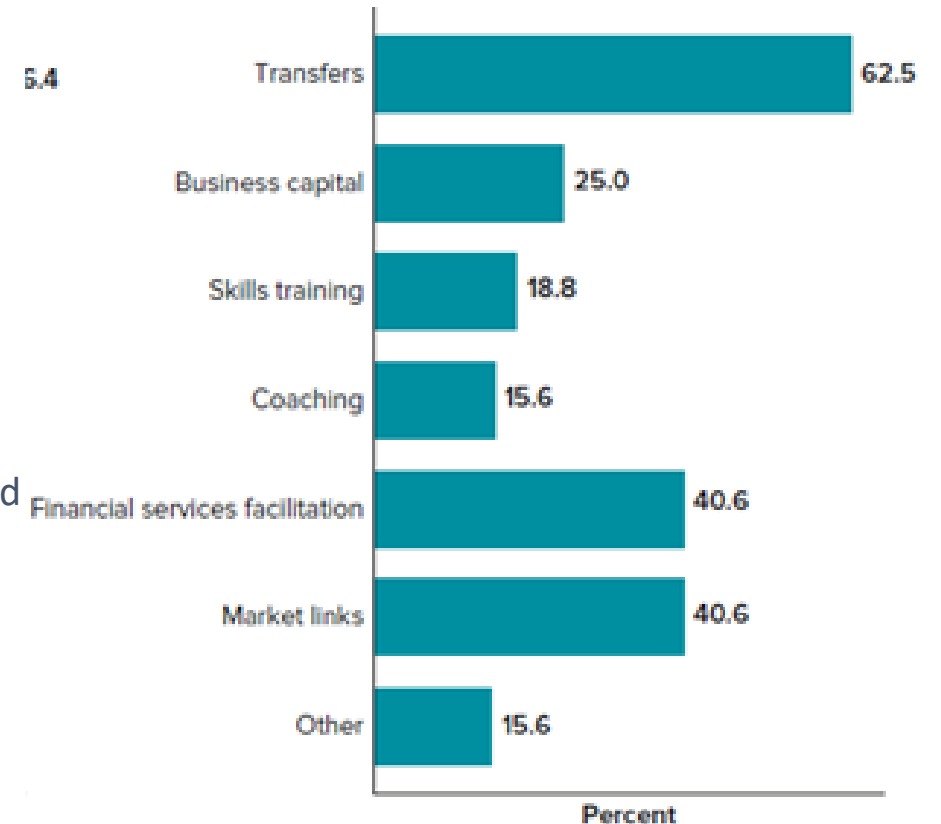
# DIGITAL PLATFORMS CAN BOOST EFFICIENCY AND ACCESSIBILITY

Likely increased with COVID (e.g. training/coaching)

- Targeting and enrollment processes
- Delivery :
  - Transfers and capital grants
  - Training/coaching – tailoring potential: e.g. AppTitude Fundación Capital, and YOUStart Ghana
  - Access to information, link to market: e.g. Digifarm for access to inputs/credit, links to buyers, advice and weather updates
  - Savings group: SAVE, DreamSave, Jamii.one, Chomoka, Maximus, and LedgerLink, to record S&L transactions, automate calculations, track disbursement and repayment.
- Case management and messaging systems to communicate with beneficiaries.

But not a panacea, not for all contexts/population groups

A support, not a replacement, for human touch!



PEI. 2021, all types of programs

# IN CONCLUSION, SOME GENERAL CONSIDERATIONS

## ❖ Build on existing programs where feasible:

- Build on social protection programs (regular support)
- Leverage existing delivery platforms, including social/extension workers networks, community structures, savings groups, youth groups, and local NGOs

## ❖ Provide a package of interventions:

- Sequencing critical
- Psychosocial support key
- Adapt package to population group
- Combine direct delivery with referrals to existing programs or services (incentivize their inclusion of your beneficiaries)



# ANNEXES

# Supporting Women's Livelihood (SWL) in Zambia (Economic Inclusion at Scale)



**Context:** Low human capital and gender inequality.

**Objective:** Promote human capital development and productivity among poor and vulnerable girls and women.

**Program duration:** 10 months.

**Design:** Provides poor women (cash transfer beneficiaries) in rural areas ("female breadwinners") with a bundled, yet streamlined, package consisting of:

- Savings group
- Life and Business Skills Training
- Group mentorship with follow-up support
- Productive grant (~\$225)
- Implemented exclusively through government structures (civil servants)
- Large-scale coverage expected: 129,000 beneficiaries in 81 out of 103 districts by 2024, with an ambition to take the program to national scale

## Evidence



19% in **consumption** 18 months after grant delivery



45% in **business profits**



Increases in **food security** and **subjective well-being**



**Cost per participant: \$384**

## Lessons Learned:

- Impacts seem to be entirely driven by the grant, with limited value added for the training.
- Training delivered by community facilitators with varying literacy levels may have affected the quality of the training provision.

# Adaptive Social Protection in the Sahel

## Economic Inclusion in Niger (Rural) & Senegal (Urban)

**Context:** Extreme poverty, vulnerability to climate change, fragility.

**Objective:** Improve resilience of households benefiting from social safety nets by promoting the development of income-generating activities.

**Program duration:** 18 months.

**Design:** A multifaceted economic inclusion package with a strong focus on psychosocial support, implemented by the Government of Niger with support from NGOs who delivered skills training.



In **consumption** in Niger (15%) and Senegal (6%)



In **business revenues** for women participants in Niger (107%) & Senegal (22%)



Improvements in **psychosocial well-being** in Niger



**Cost per participant:**

**Niger (\$584), Senegal (\$442)**

**Lessons Learned:** Low impact on well-being in urban Senegal suggests psychosocial components may be relatively less needed in urban settings or among younger and more educated populations.

# Nigeria National Social Safety Nets Project (Economic Inclusion Augmenting Safety Nets)



**Context:** Extreme poverty in rural areas, FCV.

**Objective:** Pilot scalable livelihoods interventions to support sustainable income generating activities and graduation out of poverty.

**Program duration:** 10 months.

**Design:** Economic Inclusion livelihood package layered on bi-monthly cash transfers (~\$24) includes:

- Savings and group mobilization
- Co-responsibility support
- Life Skills Training
- Business Skills Training
- Mentoring/coaching
- Productive grant (~\$360)



## Evidence (midline)

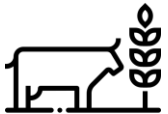
24% in **household earnings**



20% in the number of **household enterprises**

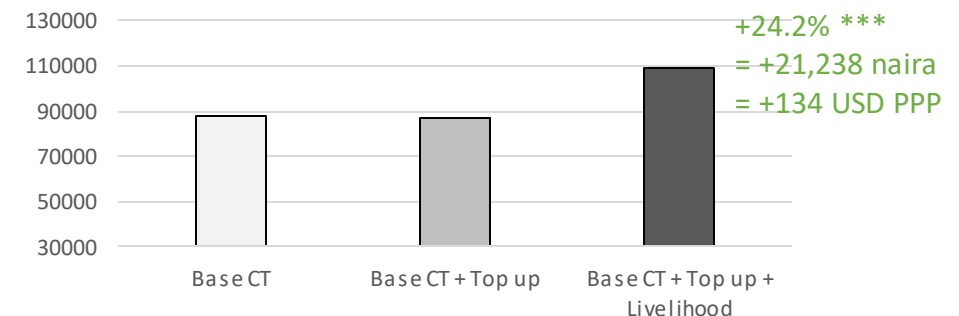


72% in the share of **households** who have a **non-household employee**



48% in non-agricultural & 22% in **livestock ownership**

Total household earnings (last 6 months)





# Targeting Ultra Poor in Afghanistan (Economic Inclusion Supporting Women in FCV Context)



**Context:** Low human capital, financial constraints, severe food insecurity, and FCV context.

**Objective:** Provide a multi-dimensional economic inclusion package to improve income and assets of poor women facing multiple constraints.

**Duration:** 12 months.

**Design:** Poverty graduation approach adapted to fragile context.

- Productive Asset (in form of livestock ~\$309-405)
- Monthly Cash Transfers (~\$15)
- Life and Business Skills Training
- Health Subsidy (\$22 for medical expense)
- Coaching/Mentorship with follow-up support

**Lessons Learned:** Impact persists five year after the program suggesting the long-run impact of multifaceted economic inclusion in fragile settings on women's economic empowerment.

## Evidence



26% in **consumption** &  
32% in **income**



20% in **debt**



11.5% in **women's labor  
market** participation



**women's empowerment &  
wellbeing**



**Cost per participant: \$1688**



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# THANK YOU