

Senegal: How to Increase and Diversify the Incomes of the Poorest

Findings from the Yokk Koom Koom Program Experience

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This note presents the context and objectives of the [Yokk Koom Koom program](#), an innovative approach aimed at promoting economic inclusion and strengthening the resilience of vulnerable populations in Senegal, as well as the key findings from the pilot phase. It highlights the positive and lasting impacts observed, demonstrating the program's ability to generate meaningful long-term change. Finally, it explores the prospects for scaling up the program at the national level, offering recommendations to maximize its effectiveness and impact.

1. Background and presentation of the Yokk Koom Koom program today

The Government of Senegal is implementing an ambitious social protection policy at the national level for the benefit of poor and vulnerable populations. The National Safety Net Program (PNBSF) is one of the flagship programs of this policy, with 355,000 households covered (i.e. 18% of households in Senegal). Its objective is to fight extreme poverty and social exclusion, through the provision of quarterly cash transfers to the poorest households to support their consumption and food security.

Other social programs are implemented to complement the PNBSF in order to help these households develop income-generating activities and build resilience to shocks — among them, the Yokk Koom Koom (YKK) program, a micro-entrepreneurship promotion initiative aimed at increasing and diversifying the incomes of poor households. The majority of YKK program beneficiaries are also recipients of the PNBSF. YKK builds upon the foundation laid by the PNBSF and promotes savings and investment among the poorest, thereby enhancing their resilience through the diversification of income sources. The program is implemented by the General Delegation for Social Protection and National Solidarity (DGPSN), with support from the Adaptive Social Protection Support Project (PAPSA). The current YKK program offers a set of activities, as described on the following page:

Prerequisites for Implementation

Training of Trainers and Facilitators

- **Trainers:** on tools, content and methodologies in life skills and micro-entrepreneurship.
- **Facilitators:** in program communication, community mobilization, coaching, AVEC/ACEC, technical initiation + capacity building in life skills and micro-entrepreneurship.

Program Implementation

Cross-Cutting Support

Measure 1	 Project Communication and Community Mobilization	<ul style="list-style-type: none"> • Urban areas: Presentation of the program to local authorities and community leaders. • Rural areas: Screening and discussion session with participants and the community (project presentation video, fiction and success story), followed by a debate facilitated by the coach to present the program and foster participants' motivation to launch an IGA.
Measure 2	 Establishment and Functioning of AVEC/ACEC (Village Savings and Credit Associations / Community Savings and Credit Associations)	<ul style="list-style-type: none"> • Formation of savings and credit groups (12–30 participants per neighborhood/village). • Weekly group meetings to save collectively and issue loans to members. Opportunity for social insurance and reinforcement of social cohesion and solidarity
Measure 3	 Training in Life Skills and Micro-Entrepreneurship Training unit based on AVEC/ACEC	<ul style="list-style-type: none"> • Training participants in cross-cutting psychosocial skills for managing IGAs (personal and relational skills, self-perception) over 2.5 days. • Micro-entrepreneurship training (skills for creating and managing IGAs, presentation of economic opportunities in the area) over 3.5 days.
Measure 4	 Productive Grant	<ul style="list-style-type: none"> • Monetary transfer of 150,000 FCFA per participant (one-time) to invest in their IGA(s).



Group and Individual Coaching

- **Group coaching:** After AVEC/ACEC meetings, to reinforce understanding of group functioning rules.
- **Individual coaching:** On demand, after Measure 3, at the participant's home: support for the development and management of IGAs, and for resolving household issues.
- **Technical initiation:** Practical tools adapted to the economic potential and realities of each zone and group.

1. The pilot phase of the YKK program: determining the optimal content of activities

The YKK program has been in place since 2018. The activities offered under this program were designed to address the multiple constraints limiting productive investment among poor and vulnerable households, as identified by prior diagnostic studies. A pilot phase was thus tested on a small scale in four regions (Dakar, Thiès, Kaolack, and Saint-Louis), reaching 15,000 urban and peri-urban households. The participant selection process prioritized women aged 18 to 45 who were beneficiaries of the PNBSF. This pilot phase was subject to a process evaluation of its implementation, as well as a randomized impact evaluation. The latter made it possible to test different intervention modalities to select the most effective one.

Three intervention packages, each comprising different combinations of activities, were tested to measure their impacts compared to a control group. In all packages, beneficiaries received, in addition to the regular PNBSF cash transfers, a set of core measures: support for the operation of savings and credit groups, training in micro-entrepreneurship, and personalized coaching. The psychosocial package added community awareness sessions (debate-cinema) and life skills training to the core components. The capital package included a productive grant. The full package combined all of these measures.

The YKK pilot program was evaluated in the medium term (18 months after the end of the program) and in the long term (36 months after the end of the program) to be able to assess the sustainability of its impacts:

Impact Evaluation Framework



2. Positive and sustainable impacts over time

The impact evaluation revealed significant positive effects, particularly economic ones, in the medium and long term. Thus, even based solely on their effects on consumption, the three intervention packages tested (capital, psychosocial, and full) exceeded the cost-effectiveness threshold 18 months after the end of the pilot, with the full package showing the best cost-benefit ratio. Furthermore, although they were the most expensive (around \$425 per beneficiary, mainly due to the grant which accounts for about 60% of the total cost), the full and capital packages had the most significant positive impacts on income-generating activities, household investment in assets—especially productive ones—savings, and certain measures of social well-being. These impacts observed 18 months after implementation were maintained, and even amplified, in the long term, contributing to the resilience of beneficiary households. Based on these results, as well as

those from an evaluation of the implementation process, the government decided to scale up the implementation of the full package. Therefore, the results of the impact evaluation conducted 36 months after implementation focus solely on the effects of this package.

Impacts on consumption

Food and total consumption

- In the short term, the food consumption of beneficiary households was 4 to 5% higher than that of the control group, i.e. 173 to 217 CFA francs more per day. Total household consumption of the full package was 6% higher, or 481 CFA francs.
- After 3 years, these effects on consumption were no longer significant because the level of consumption of households in the control group had increased while that of beneficiaries of the full package had remained stable. Also, the profits made by the beneficiaries had been

saved or invested in domestic and productive assets instead of being used for consumption.

Impacts on income-generating activities (IGAs)

Diversification of IGAs, especially non-agricultural

- In the short term, the number of IGAs in the full package was 24% higher than in the control group, demonstrating a significant diversification of economic activities. These effects were maintained at 36 months, with beneficiaries having 10% more IGAs than the control group, whose number of IGAs also increased.
- This diversification was particularly reflected in an increase in non-agricultural activities (both in number and types of activities), including greater labor force participation in non-agricultural activities. This impact persisted for 36 months, and income from non-agricultural activities was also significantly higher than in the control group.

Income from activities

- In the short term, the sales of the activities were 22 and 23 percent higher for the full and capital package compared to the control group, i.e. higher sales of \$301.70 and \$320.90.
- At 36 months, annual household sales were 25% higher (\$1,382) than those of the control group that had themselves increased. At the individual level, the turnover was 21% higher (or \$424.15) and the annual profits were 23% higher, or 112,000 CFA francs, than those of the control group. Finally, household wage incomes were 23 per cent higher, or about 69,680 CFA francs, than those of the control group. The effects on incomes and employment have been more pronounced over the long term. The increase in wage income, noticeable 36 months after the end of

the programme, demonstrates that the beneficiaries have been able not only to develop their own economic activities, but also to access other opportunities in their area.

Impacts on household assets and savings

Productive assets

- The program has developed households' investment capacity, as demonstrated by the increase in the index of productive assets, both in the short and long term.

Savings and credit

- In the short term, savings made by savings and credit groups were significantly higher in all three packages, and in particular in the full package (+125%), as were the annual amounts borrowed from groups, reflecting their dynamism and reinforcing the role of these groups in the investment capacity of beneficiaries.
- After 36 months, the savings were still higher among the beneficiaries than in the control group (by 92%), as were the amounts borrowed, which were significantly higher, demonstrating the continuity of the groups' operation.

Impacts on psychological well-being (index of mental health, self-efficacy or future expectations) and social well-being (social support, social status, social norms, social cohesion)

- In the short term, no significant impact was found on psychological well-being.
- Few impacts were noted on social welfare, except for the financial support index (ability to raise funds through community support in the

event of a shock), which was stronger for households that received the grant (capital and full packages), and the collective action index (integration of households into community structures). which also increased for all three packages, probably due to participation in savings groups.

- At 36 months, the positive impact on these indices remained at levels like those observed at 18 months.

Impacts on economic empowerment

- As regards decision-making within the household, the perception of income control by the beneficiaries of the capital and full packages (both men and women) was higher due to the increase in the share of beneficiaries in total household income.
- This effect was maintained after 36 months, and the negative impact on the gender attitudes index dissipated, suggesting that any negative perception of women's participation in the programme has faded, given the results achieved by the beneficiaries.

Other results

- At 18 months, school attendance for the children of the beneficiaries of the capital and full packages was 4% higher than in the control group. This impact was maintained at 36 months.
- The use of savings as a mechanism for coping with shocks was superior for capital and full packages.

3. YKK program expanded nationwide

Between 2022 and 2023, the government has therefore implemented an extension of the program targeting 46,400 households, spread throughout the national territory, in urban and rural areas. A second phase has been implemented starting March 2025 to 2027 and will involve another 80,000 households in the PNBSF, supplemented by those in the National Unique Registry (RNU), also in urban and rural areas, in all regions. Targeting has been broadened, now including beneficiaries aged up to 65 years, as the age criterion for the pilot (18-45 years) was deemed too restrictive. These successive expansions demonstrate the government's commitment to improving the productivity and well-being of the most vulnerable households.

During the extension phases, the full package was optimized: within measure one, a [program presentation video](#) in local language was conceived to ensure a common understanding and facilitate mobilization. The trainings on life skills and micro-entrepreneurship courses were combined into a single measure and the content of its training materials was revised. Coaching has been redefined as a cross-cutting support approach and will be complemented by technical orientation during the second phase of expansion. This technical orientation is delivered through advisory sheets promoting best practices related to high-potential sectors pre-identified by region, particularly those linked to climate change adaptation. The sequencing has also been adjusted to maximize the impact of each measure (e.g., a minimum of three months of post-grant support to ensure the proper development of income-generating activities).

Also, during the second phase of the extension, implementation in rural areas has required adjustments in the design of the program and in its implementation modalities to adapt it to the diversity of contexts and the specific needs of the populations. The content and materials of the training courses have been adapted and organized into a common core and specific modules adapted to the different environments (urban/rural). The cinema debate sessions held in the presence of the beneficiaries in rural areas were replaced by a visit to present the project to community leaders and local authorities in urban areas in order to consider the specificities of this environment (less availability, etc.)

These extensions are facilitated by several factors, particularly the solid foundations of the Senegalese social protection system, which are the RNU, the experience of digital payments, the decentralized implementation mechanism of the DGPSN as well as the close collaboration with local NGOs called "social operators", spread throughout the country and with a strong presence in the field, and proven expertise in social protection.

The YKK program has continued to evolve by capitalizing on the knowledge acquired not only through the various evaluations conducted,

rigorous monitoring and evaluation for continuous improvement, but also through technical exchanges and collaborative working sessions. A national joint development workshop for Phase 1 in November 2020, [a regional technical workshop on productive inclusion implemented by adaptive social safety nets in the Sahel \[only available in French\]](#), in November 2022 and the technical workshop to capitalize on operational lessons from phase 1 of the YKK 2023 program extension, were valuable platforms for the formulation of recommendations essential to the improvement of the program.

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