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PATHWAYS TO SCALE: EXPANDING ECONOMIC INCLUSION FOR JOBS AND RESILIENCE IN THE SAHEL

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**SAHEL ADAPTIVE
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1 KEY RECOMMENDATIONS

Economic inclusion programs are a critical tool for addressing the jobs crisis in the Sahel. Rapid population growth in the region, coupled with rising instability and climate degradation, makes job creation not merely an opportunity but an immediate necessity. As formal employment opportunities remain scarce in the Sahel, economic inclusion programs help young and vulnerable populations climb the “[ladder of opportunity](#)”, by acquiring valuable skills and creating or developing their own businesses. The Sahel faces some of the highest poverty rates in the world, with an average of 42.5% of the population living on 1.9 dollars per day, a growing number of people joining the working age population, and significant gender disparities¹ that persist. Against this backdrop, economic inclusion programs provide a pathway for marginalized groups to develop sustainable livelihoods and access self-employment opportunities.

A strong body of evidence demonstrates that economic inclusion programs deliver transformative results in the Sahel. Economic inclusion programs (also known as productive inclusion or livelihoods programs) enable poor and vulnerable people to participate in economic development by providing a

comprehensive package of interventions. These aim to remove the barriers they face across multiple levels: within households (limited skills, assets or decision-making), communities (restrictive social norms), local economies (lack of market access), and formal institutions.² Through this comprehensive approach, individuals can progressively build sustainable self-employment opportunities and increase their household resilience. In the Sahel, these programs primarily target women — from over 80% in Senegal to close to exclusive female participation in other countries — and have shown strong impacts for them, as explored in Section 3 of this note.

Governments across the Sahel are now transforming evidence into action by rapidly expanding these programs to provide economic opportunities. Multiple pathways for scaling have emerged, typically involving: (i) integrating economic inclusion within safety net systems; (ii) establishing government-led hybrid implementation models; and (iii) developing context-specific adaptations tailored to local capacity, fiscal constraints, and the unique vulnerabilities of beneficiary populations.

This policy note explores key dimensions to consider when reflecting on how to sustainably scale up economic inclusion programs. Drawing on recent experience in the Sahel, it distills six considerations that can support this reflection:

- 1. Embed economic inclusion programs within established safety nets for greater impact.** Leveraging existing delivery systems reduces costs while enhancing impact. Impact evaluations show strong complementarity between regular transfers and economic inclusion components. Productive measures amplify the impacts of regular transfers, while enabling households to fully benefit from economic inclusion opportunities.
- 2. Balance quality and cost.** The government is best placed in the driving seat for strategic coordination while leveraging specialized service providers (including decentralized government services, non-governmental organizations (NGOs), and private firms) to deliver specialized components.
- 3. Secure sustainability through strong anchoring in national policies, institutionalization of programs, resource mobilization, and capacity building.** Formalize programs within national poverty reduction, social protection, and climate strategies, establish dedicated budget lines to gradually increase domestic financing, strengthen evidence-gathering systems to demonstrate impact and cost-effectiveness, and strengthen institutional capacity for coordination and delivery.
- 4. Make adaptation to climate change a core program objective.** Economic inclusion programs already contribute to climate resilience through income diversification, savings, and financial education. To strengthen this impact, programs can also address barriers households face in adopting climate adaptation strategies, while positioning programs to access climate finance through their inclusion in Nationally Determined Contributions (NDCs) and National Adaptation Plans (NAPs).
- 5. Implement adjustments for fragile, conflict, and violence (FCV) contexts.** Simplify operations by reducing group activities, recruiting local personnel, partnering with local NGOs and actors already present in restricted areas, using electronic payments, and securing savings. Modify content to address the psychosocial needs of conflict-affected populations and incorporate community-building activities to strengthen social cohesion between different groups.
- 6. Address gender-specific constraints through tailored program design.** Women face different constraints that programs need to take into account. Economic inclusion programs should continue prioritizing women while adapting the design to overcome their specific barriers, as evidence shows that targeted approaches for women can lead to stronger program outcomes.

2 INTRODUCTION

In the Sahel, economic inclusion programs can achieve multiple objectives and are increasingly relevant in a context of overlapping crises. By addressing the multiple constraints faced by poor and vulnerable households, these programs can enable them to sustainably increase their income and assets and diversifying their livelihoods through a sequenced package of support. The packages typically include the formation of savings groups, entrepreneurship training, coaching, community sensitization, life skills training, and a productive grant. There is a strong body of evidence demonstrating that economic inclusion programs can play a critical role in creating self employment opportunities and increasing resilience to shocks. As a result, these programs are particularly relevant in countries highly exposed and vulnerable to the impacts of climate change and those affected by fragility, conflict, and violence (FCV), both of which disproportionately affect poor households and women. The Sahel is one of the most climate-vulnerable regions globally, with rising temperatures, extreme weather events, and land degradation threatening livelihoods and economic stability³. A large share of the population depends on agriculture and livestock (around 70 percent of the population in Burkina Faso, Chad, Mali and Mauritania, and around 60 percent of the rural population in Senegal), and the region is also experiencing multiple conflicts and instability.

Economic inclusion programs have demonstrated their effectiveness in the Sahel, catalyzing ambitious expansion plans. In the Sahel, economic inclusion programs have demonstrated compelling impacts that persist over time,

as evidenced through rigorous evaluations⁴. They have also generated rich operational evidence⁵. Programs led to increases in household consumption of 8-15 percent, growth in women's business revenues, and substantial improvements in savings. They have helped households diversify their income sources, increase their investment in non-agricultural activities, and led to broader benefits for households and communities. Building on these results, governments in the region are rapidly expanding economic inclusion programs, in line with the broader surge in both government and non-government-led economic inclusion programs worldwide⁶.

As countries refine their strategies to scale up economic inclusion, they confront strategic choices that will shape program effectiveness and sustainability. This note examines the evidence generated during the initial phase and the diverse scaling pathways Sahelian countries are taking to adapt to local contexts and political economies. It identifies six key considerations for effective expansion: (i) strategically integrating economic inclusion into social safety nets to maximize returns and strengthen advocacy for comprehensive social protection; (ii) balancing quality and cost through government-led coordination with specialized service providers; (iii) securing sustainability through strong anchoring in national policies, institutionalization, resource mobilization, and capacity building; (iv) making adaptation to climate change a core program objective; (v) implementing adjustments for FCV contexts; and (vi) addressing gender-specific constraints through tailored program design.

3

IMPACT OF ECONOMIC INCLUSION PROGRAMS AND OPPORTUNITIES FOR SCALING

Rigorous evaluations across multiple countries, including in the Sahel, have established a compelling evidence base for economic inclusion programs. Global evidence shows that these programs significantly impact food security, consumption, income, business revenues and asset accumulation (see Andrew et al. 2021 for a review). Recent evidence, including from the Sahel, confirms that government led programs are cost-effective,

generating economic benefits that persist over time and surpass initial investments, making them an effective tool for poverty alleviation and broader social and economic development (see Arévalo-Sánchez et al. 2024 for a review of more recent evidence). They also enhance resilience by promoting income diversification and contribute to gender equality, women's empowerment, and psychosocial wellbeing.

Between 2017 and 2021, impact evaluations in five Sahel countries assessed the effectiveness of economic inclusion programs integrated with existing cash transfer programs.

Studies in Burkina Faso, Mauritania, Niger, and Senegal measured outcomes 18 months post-intervention (in Senegal, outcomes were also measured after 36 months).⁷ An impact evaluation was also conducted in Chad, which implemented a lighter version of the package implemented over a shorter period.⁸ Though

implementation modalities varied, core components remained consistent across countries: savings groups, entrepreneurship training, coaching, community sensitization, life skills training (except in Chad), and productive grant. These programs were successfully implemented and evaluated across diverse settings, including rural areas far from markets (Chad, Mauritania, and Niger), urban environments (Senegal), and in an FCV setting during the COVID-19 pandemic (Burkina Faso).

TABLE 1. Summary of Impact Evaluation Results in the Sahel

Economic inclusion programs integrated with adaptive safety nets have yielded remarkable results, delivering both economic impacts and broader community benefits across the Sahel:

 Economic impacts	 Broader benefits for households and communities
<p>Participation in savings groups increased substantially (by 33-38 percentage points) and beneficiary savings grew, with quarterly increases of \$10-\$58 PPP across countries)</p>	<p>Evidence of positive spillovers. In targeted villages in Chad, households that did not participate in economic inclusion activities saw 9% higher food consumption, a 10-point increase in savings group participation (from 30% to 40%), increased economic activities, and improved women's empowerment.</p>
<p>Women's business revenues rose dramatically, with increases of by \$21-302 PPP per month across all countries. (Niger: +\$21/month, Mauritania: +\$170/month, Chad: +\$138, Senegal: +\$302/month, Burkina Faso: +\$53/month)</p>	<p>Consistent Increases in reported indices of collective action (+0.10 -0.25 standard deviations) and financial support (0.07 - 0.35 standard deviations) across all countries.</p>
<p>Consumption increased by 8-15% in Niger, Mauritania and Chad; with no effect in Burkina Faso, and positive effects under some specifications in Senegal.</p>	<p>Improved reported beneficiary psychological well-being in Niger and Burkina Faso: Significant reductions in depression and disability scores, with increases in life satisfaction and inner peace.</p>
<p>Households consistently diversified their sources of income and increased in investments in non-agricultural activities. Strong effects on business ownership in Niger, Mauritania, and Senegal (10-18 per-centage point increases in ownership). Lighter effects in Chad (+2.4 percentage points) and Burkina Faso (no significant effect). Business investments increased substantially in Senegal (+\$71 ppp/year), moderately in Mauritania (+\$34 ppp/year) and Niger (+\$13 ppp/year), with minimal change in Burkina Faso (+\$6 pp/year) - (not reported in Chad).</p>	<p>Promising results for displaced populations and unemployed youth in Niger (from economic inclusion programs implemented outside ASP programs).</p>

Source: Bossuroy et al. 2025a [Senegal], 2025b [Mauritania], 2024 [Burkina Faso]; Premand and Schnitzer 2024 [Chad]; Bossuroy et al. n.d. [Niger]

Government-led economic inclusion programs in the Sahel deliver economic benefits that surpass initial investments and persist over time. Their cost is relatively low, with a per-beneficiary cost ranging from US\$250 to US\$575. Integration into regular government programs has been key to keeping the cost low.⁹ Implementation models affect cost significantly: the community volunteer approach in Niger proved very economical, while reliance on qualified NGO personnel and low population density in Mauritania increased costs. Most programs showed positive returns within 18 months. Even assuming the benefits decrease by 75 percent each year (a conservative assumption), the estimated returns¹⁰ range from 1 percent in Chad to 55 percent in Niger and 43 percent in Senegal — the three countries where consumption increased as a result of the interventions. If the program benefits decrease more slowly — by one quarter year (a more optimistic assumption), the returns range from 163 percent in Chad to 248 percent in Niger and 179 percent in Senegal.

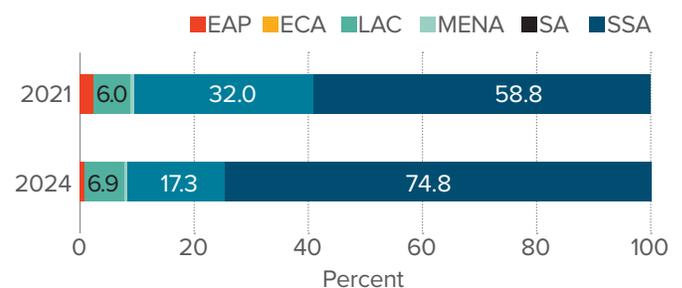
In Mauritania, Niger, and Senegal, programs combining regular transfers with economic inclusion components demonstrated consistently stronger impacts on business revenue, savings, and consumption compared to standalone interventions.¹¹ While some positive results have been achieved with economic inclusion components implemented outside regular transfer programs — for example, the Youth Employment and Productive Inclusion Project (PEJIP) and the Refugees and Host Communities Support Project (PARCA) in Niger — impact evaluations generally indicate more robust and sustainable outcomes when productive measures build upon a foundation of regular monetary transfers. Mixed results in interventions with disrupted monetary transfers, such as in Côte d'Ivoire and Yemen, further support this conclusion¹². Given this robust evidence base, there is a strong case for expanding economic inclusion programs across the Sahel.

4 WHAT ARE THE SCALING PATHWAYS FOR ECONOMIC INCLUSION PROGRAMS?

Sahelian countries are expanding economic inclusion programs to respond to the growing needs of their population. Building on evidence from impact evaluations and technical support from the World Bank, countries are expanding their economic inclusion programs in the region, in line with the broader surge in both government and nongovernment led economic inclusion worldwide (figure 1). This expansion is occurring primarily through adaptive safety net systems, with increasing integration — notably in Chad, where productive elements are now embedded within regular safety nets. Deployment of economic inclusion programs separately from safety nets such as in Niger, have demonstrated the adaptability and flexibility of these programs.

Economic inclusion programs in the Sahel and beyond are following diverse scaling pathways tailored to local contexts and priorities. Programs have scaled up along a variety of dimensions, with calibrations that reflect local constraints, political economy, fiscal space, and demographic factors. Drawing on the

FIGURE 1. Distribution of Participants in Economic Inclusion, by region. Comparison of Survey Results from the PEI State of Economic Inclusion Report of 2024 to 2021



[State of Economic Inclusion Report 2024](#)¹³, we propose four scaling up dimensions: coverage extension, functional extension, coordination and implementation at scale, policies, strategies, and financing (table 2).

TABLE 2. Evolution of Programs Along Four Dimensions of Scale

Dimension	Description
Coverage Extension (Who and Where?)	<ul style="list-style-type: none"> • Inclusion of new households (within/outside safety nets) • Inclusion of new geographic areas • Integration into a “productive safety net package” that combines traditional safety net and economic inclusion features
Functional Extension (What?)	<ul style="list-style-type: none"> • Adjustments to the core package to facilitate implementation at scale • Adjustments to the package to respond to the needs of specific beneficiary populations (for example, refugees/hosts, youth, urban/rural, people with disabilities) • Addition of new modules/activities and creation of linkages with other sectors
Coordination and Implementation at Scale (How?)	<ul style="list-style-type: none"> • Expansion of the program’s coordination capacity at various levels and partnerships with specialized service providers • Strengthening delivery systems
Policies, Strategies and Financing (Why?)	<ul style="list-style-type: none"> • Institutionnalisation through policies and strategies • Resource mobilization

Source: original for this publication

WHO AND WHERE?

Coverage models for economic inclusion evolve as the underlying safety net programs expand their reach. To date, economic inclusion programs in the Sahel have been anchored within existing safety net systems, which have evolved significantly in recent years, including through increased coverage, adjustments of key parameters, and adaptation to fragility and conflict. The approaches to selecting beneficiaries adopted by countries reflect the characteristics of the underlying system. These diverse approaches to beneficiary selection demonstrate how programs adapt to local constraints while maximizing coverage within fiscal and operational limitations:

- **Countries with established national safety nets (comprehensive coverage and long-term participation) are shifting toward delivering economic inclusion components as complementary interventions to selected beneficiaries across rotating geographic areas.** This is already the case in Senegal, which delivers economic inclusion as temporary complementary interventions to all safety net beneficiaries in randomly selected areas, rotating between zones over time. Mauritania initially aimed at providing economic inclusion to all safety net beneficiaries, then focused on all safety net beneficiaries exiting the program after five years of participation during a first wave of expansion and is now also planning to provide economic inclusion packages to all regular safety net beneficiaries within selected areas,

prioritizing regions with higher poverty rates and vulnerability to climate shocks.

- **Countries whose regular safety nets have partial geographic coverage and shorter participation duration appear to be moving toward integration of economic inclusion as part of the regular package, toward an integrated “productive safety net model”.** These integrated programs typically cover all eligible households in areas served by the program. This is the case in the new national Productive Social Safety Net Program (PSSNP) in Chad and appears to be an option under consideration in Mali and Burkina Faso.
- **Across all countries, selecting households that do not already benefit from regular safety nets has so far been the exception.** In Chad, early phases temporarily focused on households not supported by regular safety nets to enhance equity in coverage in a context of very large needs relatively to the budget available, while in Senegal, the government is considering including households that do not benefit from the national safety net program, in order to achieve critical mass in villages that are participating in economic inclusion for the second time.

WHAT?

Toward simplification of the core package and introduction of new modules to respond to local needs and program objectives. Poor households face multiple constraints at the

household, individual, and community levels that limit their ability to invest in profitable investments in existing or new activities. These include limited access to capital, limited skills, exposure to multiple risks, and restrictive social norms. Women face additional gender specific barriers, including higher family work burden, gendered division of labor, limited control over household resources, higher risk exposure, and limiting social

norms. Economic inclusion packages in the Sahel were initially designed based on a comprehensive assessment of the gender and non-gender specific constraints to productive employment faced by poor and vulnerable households across the region.¹⁴ This led to the design of a core package of productive inclusion interventions that aim to address these barriers simultaneously and primarily focus on women:¹⁵

FIGURE 2. Package of Economic Inclusion Measures

1.  Group Formation, Training and Coaching	<ul style="list-style-type: none"> Groups of 12 to 25 people are formed Preparation and follow up of each measure throughout the program
2.  Creation of Savings and Loans Group	<ul style="list-style-type: none"> Weekly meetings to save and grant loans
3.  Community Sensitization Session	<ul style="list-style-type: none"> Projection of a video of a couple who succeeded in developing a successful IGA despite the difficulties, followed by a discussion led by a facilitator
4.  Life-skills Training	<ul style="list-style-type: none"> Groups of beneficiaries attended a short training course (3 to 7 half days) focused on topics such as communication skills, confidence-building or gender relationships.led by a facilitator
5.  Micro-entrepreneurship Training	<ul style="list-style-type: none"> Helped participants identify promising economic activities and covered fundamental business management skills.
6.  Access to Markets	<ul style="list-style-type: none"> Facilitated discussions on where to buy inputs for agricultural activities, where to sell goods, etc. In some contexts, the coaches acted as intermediaries to help women access inputs or potential buyers.
7.  Productive Grant	<ul style="list-style-type: none"> Capital injection between \$150 and \$250 to enable beneficiaries to invest in their economic endeavors

Source: Adapted from the Productive Inclusion page of the [Sahel Adaptive Social Protection Program website](#)

Since the initial phase, countries have adjusted the core package to respond to local needs and program objectives and facilitate implementation at scale. The predominant trend involves streamlining core components to reduce costs and facilitate implementation at scale, while selectively introducing new modules to address context-specific needs. For example, Chad is currently incorporating a psychosocial module, in part to respond to the needs of displaced populations. Programs are increasingly adapting their approaches based on beneficiary characteristics, for example in Senegal, the program adjusted to expand from urban to rural participants, and in Chad and Mauritania, support is being customized for refugees and host communities. There is also growing demand from countries to integrate climate adaptation elements into their interventions. In a region that is

particularly vulnerable to the impacts of climate change, including increased temperatures, changing rainfall patterns, and more frequent droughts and floods, productive inclusion can play a significant role in increasing adaptation to climate change. For example, technical skills modules have been introduced in Senegal to promote the adoption of specific climate smart practices, in response to demand from urban and rural populations. Economic inclusion programs already contribute to climate adaptation through income diversification, enhanced savings-capacity, and financial education. To maximize the potential of these programs for supporting climate adaptation, several countries are now assessing the constraints and opportunities poor and vulnerable households face in adopting adaptation strategies, especially women, and are designing complementary interventions to address them.

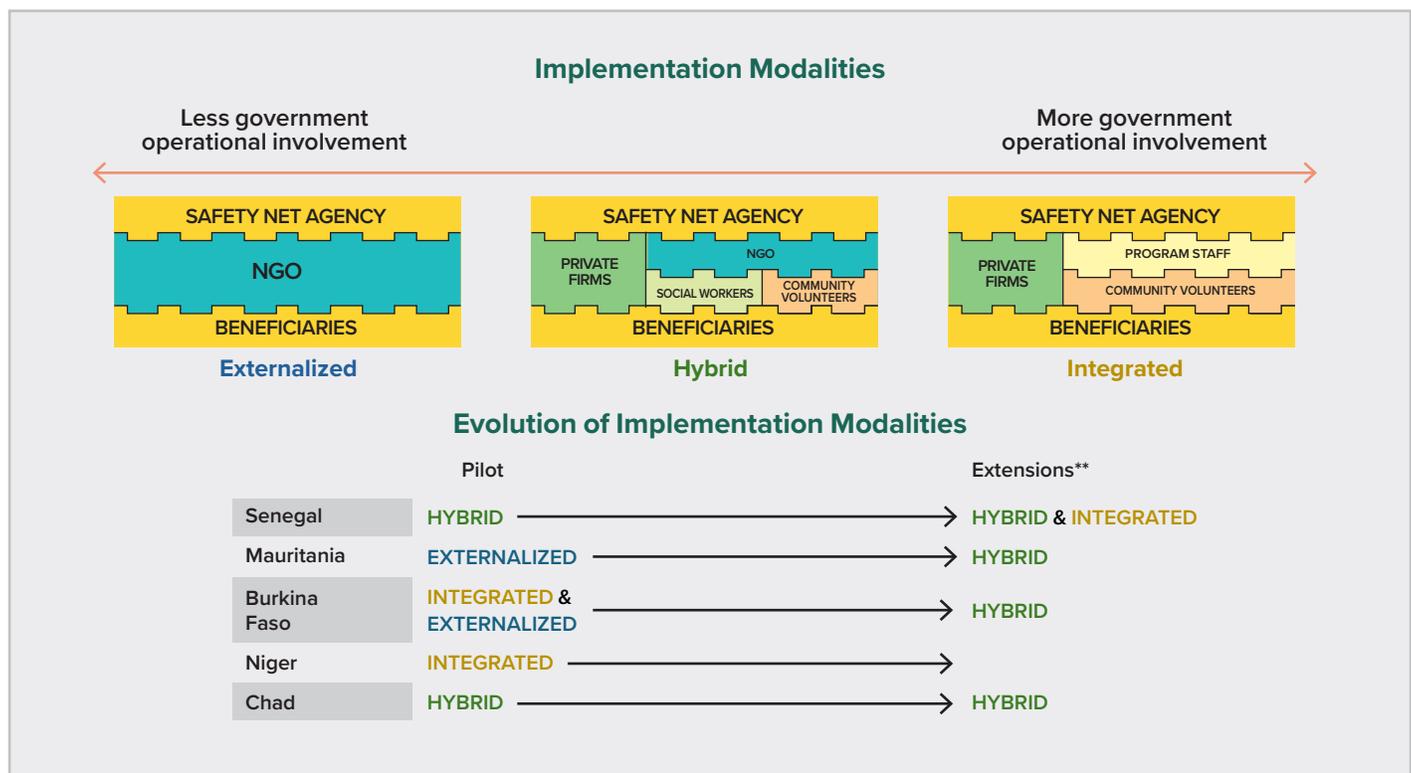
HOW?

Delivery models have evolved significantly from the initial phase to scaling. Initially, countries adopted diverse delivery models based on government and local implementation capacity. During scale-up, most countries moved progressively toward hybrid structures, in which government lead coordination and management – ensuring coherence with government strategies and vision – while partnering with specialized NGOs and private firms for technically demanding components. Evidence from the region demonstrate the impact of selecting specialized providers for some activities: in Niger, life-skills training showed strong effects when delivered by specialized firms, while in Nigeria and Zambia, business training yielded limited results when delivered by government staff but demonstrated substantial impact when facilitated by training firms in Benin, Niger, and Senegal. Mauritania continues to rely predominantly on specialized NGOs for implementation, while Senegal is transitioning toward involving decentralized government agents for program coordination to complement NGO staff. This pragmatic approach allows governments to maintain program quality and coherence while building capacity for long-term program management and oversight functions.

WHY?

Institutional sustainability remains a challenge. While institutional formalization has occurred for regular safety nets in some countries – notably in Mauritania and Senegal through formal decrees for the national safety net programs Tekavoul and (Programme National de Bourses Familiales; PNBSF) respectively – this has not been the case for most productive inclusion activities. Several countries are currently updating their social protection strategies, creating an opportunity to establish the role of economic inclusion packages and their articulation or merging with regular safety nets. An untapped opportunity also exists to position safety nets and economic inclusion within core policy instruments as core tools to address poverty, inequality, and resilience, including NDCs, NAPs, and national gender policies. Despite governments making substantial investments in regular safety nets (particularly in Mauritania and Senegal), economic inclusion components across the region continue to rely mostly on external financing, highlighting the need to establish sustainable financing frameworks and mobilize broader resources from government and donors in a coordinated manner. Addressing this gap is essential to ensure long-term sustainability and extend these impactful interventions to a larger portion of the population.

FIGURE 3. Evolution of Implementation Modalities



Source: Original figure for this publication.

**Note: See the endnotes section to learn about current extension status for each country¹⁶

5 SIX CONSIDERATIONS FOR DEFINING FUTURE SCALING STRATEGIES

As countries define and refine strategies for scaling economic inclusion, policymakers face crucial strategic decisions and tradeoffs. We identify six key considerations for effective scaling:

1) Embed economic inclusion programs within safety nets for greater impact

Economic inclusion programs have become integral to safety net programs across the Sahel, creating important programmatic synergies. This integration leverages existing delivery systems—including beneficiary identification mechanisms, payment platforms, and administrative resources—substantially reducing implementation costs while enhancing impact. Impact evaluations clearly demonstrate the complementarity between regular transfers and economic inclusion. These productive measures amplify the effects of regular transfers on consumption, human capital development, productive investments, and household resilience.

The integration with regular safety net programs should be tailored to the characteristics of the underlying systems. For countries with established national safety net programs designed for long-term implementation (as in Senegal and Mauritania), economic inclusion can be conceived as interventions that complement regular transfers for selected beneficiaries in rotating geographic areas. Conversely, in countries with more limited coverage of the poor and shorter program durations (as in Chad), integration with regular safety nets makes sense to maximize impact during beneficiaries' limited participation periods. This approach creates visible pathways toward self-reliance and resilience, enhancing the acceptability of social protection interventions across the Sahel while maintaining essential investments in basic needs and human capital.¹⁷

When economic inclusion activities are not embedded with regular safety nets or an element of an integrated productive safety net, programs will need to ensure that immediate constraints to meeting basic needs are considered in the design to ensure the poorest and most vulnerable can fully benefit.

2) Balance quality and cost

Identifying an appropriate delivery model is crucial for the sustainable scaling of economic inclusion programs in the Sahel. The government should be in the driving seat to ensure coherence

between programs and alignment with national strategies and vision. Its primary role is coordination and management, but not necessarily the implementation of all components. Governments should establish frameworks that balance strong government coordination and oversight with strategic outsourcing of specialized services. Rather than building internal capacity for all components—which requires substantial resources and administrative overhead—governments can leverage diverse service providers—including decentralized government services, NGOs, and private firms—to deliver specialized components. The optimal balance depends on local context and available providers. Evidence shows that quality of delivery significantly impacts outcomes, with specialized providers often achieving stronger results than government staff for complex components. While contracting these specialized services can increase costs, the enhanced impact justifies the investment where private sector or NGO capacity exists. Government staff should focus on coordination, quality oversight, and gradually building capacity for select functions while maintaining effective partnerships with external providers.

3) Secure sustainability through strong anchoring in national policies, resource mobilization, and capacity building

The long-term viability of economic inclusion programs in the Sahel depends on their progressive integration within national systems and budgets. Despite progress in the form of the institutionalization of social safety net programs in Senegal and Mauritania, economic inclusion programs remain mostly reliant on external financing and not reflected in policy or legal frameworks. Sustainable foundations require economic inclusion interventions to be embedded within national poverty reduction and social protection frameworks; advocating for their inclusion in national budget laws; the creation of dedicated budget lines to progressively increase domestic financing; and strengthening institutional capacity for program management¹⁸. The current updates to national social protection strategies present opportunities to solidify economic inclusion programs' institutional positioning, while inclusion in broader development and climate strategies, NDCs, and NAPs could potentially unlock climate finance resources. Addressing these institutional dimensions is essential for sustaining the transformative impacts demonstrated through rigorous evaluations across the region.

4) Make climate adaptation a core program objective

Economic inclusion programs already contribute significantly to households' climate resilience, by increasing income diversification, savings, and financial education. However, maximizing the impact on household climate adaptation requires understanding and addressing specific barriers that hinder households' adoption of climate adaptation strategies. These barriers extend beyond financial constraints and include entrenched perceptions about climate change, limited climate information, knowledge gaps, and restrictive social norms. To address these constraints, economic inclusion programs should incorporate and test innovations to promote climate-smart decision making. Such innovations can include integrating the provision of climate information into group or coaching sessions, to guide discussions on financial and productive investment strategies that consider climate change, as well as technical training on specific climate-smart practices. These adaptations must be designed based on a thorough understanding of the context and the specific climate adaptation opportunities and constraints facing households in different zones. Once their effectiveness is established, these innovations can be scaled up. As countries update their NDCs, NAPs, and climate finance frameworks, positioning economic inclusion programs as an effective climate adaptation tool with a lens on gender also presents an important opportunity for resource mobilization and policy integration.

5) Adapt design and delivery mechanisms to FCV contexts

Experience implementing economic inclusion programs in conflict-affected areas demonstrates both significant potential and important nuances in impact. While robust positive impacts have been documented in challenging environments like Afghanistan, results from conflict-affected regions in Burkina Faso and Côte d'Ivoire have been more modest. Similarly, adaptations for refugees and host communities show promising but mixed results. These mixed findings highlight the importance of context-specific program content and adjustments in implementation modalities in FCV settings. Successful implementation in fragile contexts typically involves operational simplifications: limiting the importance of group-based activities that may present security risks; recruiting local personnel familiar with evolving security conditions; establishing strategic partnerships with local NGOs and actors already present in restricted areas; deploying

electronic payment mechanisms to minimize physical cash transfers; and implementing secure savings arrangements to protect accumulated assets. Beyond operational adjustments, effective programs in FCV settings also modify content to address specific psychosocial needs of conflict-affected populations, including specialized components to help beneficiaries process trauma and rebuild psychological well-being. Additionally, incorporating community-building activities that facilitate contact between different groups has proven valuable for strengthening social cohesion in divided communities. Savings groups and entrepreneurship training need to be carefully calibrated as the range of potential activities can be reduced. These adaptations enable economic inclusion programs to function effectively even in challenging security environments while addressing the unique vulnerabilities of conflict-affected populations.

6) Address gender-specific constraints through tailored program design

Economic inclusion programs in the Sahel have achieved strong results by focusing almost exclusively on women (over 90 percent of beneficiaries), with packages designed to address the specific barriers and constraints they face. Programs should continue to prioritize women as primary beneficiaries, while continuously refining and enhancing these approaches. Building on existing successes, essential program adjustments include adjusting the timing and location of training sessions (to account for women's time constraints); adjusting the content of training sessions (to address women's specific constraints and needs); ensuring that savings mechanisms are tailored to women's activities; and proposing adequate productive grants (to account for women's limited access to productive assets and capital). Life skills training and community sensitization on social norms have also been essential components. These components address women's limited aspirations as well as constraining social norms at the community level by engaging male household members, community leaders, and religious authorities. Programs could also consider adding couple-based training to further address intrahousehold decision making issues. The introduction of new program elements—such as climate adaptation modules—should follow these same principles and be based on a clear understanding of the constraints and opportunities poor and vulnerable women face.

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ENDNOTES

¹ To learn more about gender disparities, see:

- [World Bank Poverty and Inequality Platform](#);
- [World Bank Poverty and Equity Briefs, e.g., Senegal 2023](#);
- [Human Development Index](#);
- [Alliance Sahel. Gender Equality and Women's Empowerment: A Unique Opportunity for the Sahel](#)

² Arévalo-Sánchez et al. 2024

³ World Bank 2022; World Bank 2024

⁴ Bossuroy et al. 2025a, 2025b, 2024; Premand and Schnitzer 2024; Bossuroy et al. n.d.

⁵ Bossuroy et al. 2023

⁶ Arévalo-Sánchez et al. 2024

⁷ Bossuroy et al. 2025a, 2025b, 2024; Premand and Schnitzer 2024; Bossuroy et al. n. d.

⁸ Chad, Premand & Schnitzer 2025

⁹ For an overview of the cost of economic inclusion programs, see Boban et al. (2021).

¹⁰ Discounted returns on investment are calculated in net present value terms using a 5% discount rate and include only consumption effects, not impacts on savings or assets. These percentages represent the profit above the initial cost—for example, a 100% return means getting back \$2 (in today's dollars) for every \$1 invested. We do not calculate returns for countries where consumption did not increase as a result of the interventions

¹¹ Bossuroy et al. 2022; Bance et al. 2023

¹² Premand et al. 2020

¹³ Arévalo-Sánchez et al. 2024

¹⁴ Bossuroy, 2016

¹⁵ Implemented in all countries except in Chad, which adopted a simplified package.

¹⁶ Current extensions status for each country

- **Senegal:** The pilot ran for 18 months (2018–2020), followed by three 18-month extensions. Phase 1 (2022–2023) is complete, phase 2 (2024–2026) is ongoing, and phase 3 (2026–2027) is planned.
- **Mauritania:** The pilot lasted 18 months (2018–2019), with two extensions: a completed 12-month cohort (2023–2025) and a planned 6-month cohort in 2025.
- **Burkina Faso:** The pilot ran for 2 years and 4 months (2018–2020), testing two implementation methods. The extension covered refugees and host communities.
- **Niger:** The pilot lasted 12 months in 2018.
- **Chad:** The pilot ran for 3.5 months in 2019, followed by four extension phases: phase 1 (2022–2023) and phase 2 (2024–2025) is ongoing, phase 3 (2025–2026) is planned.

¹⁷ PEI, 2023

¹⁸ World Bank, 2023

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