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Productive Inclusion Programs in Urban Africa

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Productive Inclusion Programs in Urban Africa

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Sub-Saharan Africa is the world's fastest urbanizing region. This presents economic opportunities for the poor and vulnerable but also poses significant barriers to their economic inclusion. With an increasing focus on jobs and economic transformation in Africa, productive inclusion programs have emerged as a promising instrument to promote job creation in the urban informal sector, especially for poor youth and women. This paper examines the operational feasibility of delivering productive inclusion programs in urban African areas at scale. It aims to provide technical clarity and contribute to the knowledge around urban productive inclusion, thus providing operational teams with a framework and reference for designing and implementing such programs. The paper shows that there is a clear case for expanding productive inclusion programs in urban Africa and emphasizes four main design and operational considerations. First, the challenges of beneficiary selection have implications for how programs define eligible groups as well as for delivery systems in registering and enrolling beneficiaries. Second, program objectives and features should be based on the binding constraints to income generation of the target group in urban and peri-urban contexts. Third, delivery systems need to adapt to deliver high-intensity and group interventions. Fourth, effective engagement with urban actors and policies can stimulate complementary investments in people and places.

Keywords: Productive inclusion, economic inclusion, safety nets, livelihoods and jobs, financial inclusion, Africa

JEL Codes: E24, I38, J24

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ACRONYMS

APPEALS	Agro-Processing, Productivity Enhancement and Livelihood Improvement Support
ASP	Adaptive Social Protection
ELA	Uganda's Empowerment and Livelihood for Adolescents
EPAG	Liberia Economic Empowerment of Adolescent Girls and Young Women
FI	Financial Inclusion
ICT	Information, Communication and Technology
IDA	International Development Association (of the World Bank Group)
ILO	International Labour Organization
L&J	Livelihoods and Jobs
LIPW	labor-intensive public works
M&E	monitoring and evaluation
NFWP	The Nigeria For Women Project
NGO	Non-governmental Organization
PAD	project appraisal document
PEI	Partnership for Economic Inclusion
PEJEDEC	Youth Employment and Skills Development Emergency Project, <i>Projet d'Urgence de Création d'Emploi Jeunes et de Développement, Cote d'Ivoire</i>
PSAP	Mozambique Productive Social Action Program
PWP	Public Works Program
PWP-plus	Public Works Plus Program
REALISE	The Recovery of Economic Activity for Liberian Informal Sector Employment Project
SPJ	Social Protection and Jobs
SSN	Social Safety Net
SSN-plus	Social Safety Net Plus
STEP	DRC Stabilization and Peace-Building Project
UNHCR	The United Nations High Commissioner for Refugees
UPSNP	Ethiopia Urban Productive Safety Net Project
WB	World Bank
YKK	Senegal's Yook Koom Koom Program
YOP	Liberia's Youth Opportunities Program
YSDP	Burkina Faso Youth Employment and Skills Development Project

All dollar amounts are US dollars unless otherwise indicated.

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1. INTRODUCTION

Sub-Saharan Africa is the world's fastest urbanizing region; this presents economic opportunities for the poor and vulnerable but also poses significant barriers to their economic inclusion. Most population growth between now and 2050 is projected to take place in urban areas with nearly 90 percent of the increase concentrated in Asia and Africa. Africa's population in particular is projected to double with two-thirds of this population increase being absorbed by urban areas (OECD/SWAC 2020). Urban centers are engines of growth, offering opportunities for the poor to integrate into markets, and enhance their earnings and quality of life relative to rural areas. However, much of this potential is unrealized given high levels of underemployment, challenges to job creation and decent work, congested and precarious housing in informal settlements, and overstretched public services (Gentilini et al. 2021, Lall, Henderson, and Venables 2017).

Since 2020, the COVID-19 crisis has starkly highlighted the vulnerability of urban residents. Globally, urban households, especially those engaged in the informal economy, have experienced pronounced declines in employment, income, and food security, and insufficient access to education (Chen and Carré 2020). The same holds true in several African countries (Collins, Parkerson, and Warren 2021, Paul et al. 2021, Furbush et al. 2021, Egger et al. 2021). In some countries, households have experienced recovery in income, business revenues, and food security, but the gains are modest and they continue to struggle to cope with shocks in a rapidly changing disease environment.

With an increasing focus on jobs and economic transformation in Africa, productive inclusion programs have emerged as a promising instrument to promote job creation in the urban informal sector, especially for poor youth and women. These programs serve as a key element of Universal Social Protection, which encompasses support for the poor informal sector (through social assistance and productive inclusion), non-poor informal sector (through social insurance and productivity enhancing measures targeting workers and firms), and formal sector (through social insurance) (World Bank 2021).

This paper defines productive inclusion programs (used interchangeably as economic inclusion) as a bundle of coordinated, multidimensional interventions that support poor individuals, households, and communities to increase their incomes and assets, toward the long-term goal of economic self-sufficiency. Essentially, a productive inclusion program provides a package of support intended to simultaneously relax the multiple constraints that limit meaningful economic engagement of the poor. They serve as a bridge between narrow programs that address a limited number of constraints and the ultimate economic goals of the beneficiary population.

Consistent with the *State of Economic Inclusion Report 2021: The Potential to Scale* (SEI 2021) (Andrews et al. 2021), this broad definition covers a wide range of programmatic approaches that differ by context. Some productive inclusion programs start off as social safety net programs. By complementing the cash transfer or public works components with training, coaching, business grants or wage employment facilitation for their beneficiaries, these evolve into a productive inclusion

program.³ Or, livelihood and jobs programs may complement their offerings with some combination of a business grant, training, coaching, and access to financial services.⁴

This paper examines the operational feasibility of delivering productive inclusion programs in urban African areas at scale. It aims to provide technical clarity and contribute to the knowledge around urban productive inclusion, thus providing operational teams with a framework and reference for designing and implementing such programs. The paper is organized as follows: Section 2 provides a framework for thinking about productive inclusion in urban contexts, adapting the SEI 2021 framework with an urban lens on design, delivery and institutional arrangements. Section 3 examines the potential for productive inclusion programming in urban Africa. It takes stock of the current landscape, references the growing pipeline, and synthesizes evidence on costs and impacts within the Africa region. Section 4 focuses on operational considerations surrounding this agenda. This section does not present definitive findings but instead, attempts to draw insights from current experience in addressing operational challenges in designing and delivering these programs for urban and peri-urban contexts. The paper draws on the Sub-Saharan Africa sub-sample of the Partnership for Economic Inclusion’s (PEI) 2020 landscape and costing surveys, an updated 2021 World Bank operations portfolio review, and an updated impact evidence review.⁵ The paper also draws extensively on operational insights from selected World Bank-support government-led productive inclusion programs, based on a review of operational documents shared by World Bank task team leaders.

It is important to acknowledge upfront that productive inclusion in urban contexts is an emerging area, and our knowledge is still evolving. Due to data limitations, we cannot compare urban-only programs with rural-only programs. Instead, we examine the experience of programs with an “urban scope,” i.e., those that operate in urban or peri-urban areas, either exclusively, or more commonly, also in rural areas. Furthermore, we collectively define programs operating in peri-urban and urban areas as urban scope, despite differences across these contexts. Most of the impact evaluation results that we share do not present urban-specific impacts so the findings are intended to be suggestive rather than definitive (see Annex 1).⁶

2. A FRAMEWORK FOR FOSTERING PRODUCTIVE INCLUSION IN URBAN AFRICA

This note defines ***productive or economic inclusion programs*** as a bundle of multidimensional and coordinated interventions for the extreme poor and vulnerable intended to increase their incomes and assets, toward the long-term goal of economic self-sufficiency. This note adopts the SEI 2021 *the State of Economic Inclusion Report 2021: The Potential to Scale* framework (see Box 1). Essentially, productive inclusion programs provide a package of support that addresses the multiple constraints that the extreme poor and vulnerable face in integrating into the economy. Productive inclusion programs recognize that poor and vulnerable households face a range of constraints that, if not all addressed, will limit the program’s success, as occurs with less comprehensive programs. As a result, two core elements are common to productive inclusion programs: (1) they focus on the poor, often

³ Examples include Ethiopia’s Urban Productive Safety Net Project (UPSNP) and Burkina Faso’s Youth Employment and Skills Development Project (YSDP).

⁴ Examples include Liberia’s Recovery of Economic Activity for Liberian Informal Sector Employment Project (REALISE) and Mozambique’s Support to Productivity Program (SPP).

⁵ See Annex 1: data sources.

⁶ Most are evaluations of youth-focused programs and only one looks at spillover and general equilibrium effects

just the extreme poor, or other vulnerable groups; and (2) they provide a coordinated set of interventions that address the multiple constraints these groups face, with the aim of sustainably increasing income generation potential.

This framework is anchored by considerations of the entry points through which governments can customize existing antipoverty programs and adapt them to scale. Productive inclusion programs are generally built on a foundational intervention that engages the target population and acts as the primary entry point. The three primary entry points upon which governments typically add productive inclusion efforts are: social safety net interventions (SSNs) such as cash transfer and public works programs; single (or limited) intervention livelihoods and jobs (L&J) programs such as training or labor intermediation services; and financial inclusion (FI) programs such as micro-saving schemes or financial literacy programs. Complementary measures that address other constraints that may limit success of these foundational interventions, are subsequently layered on top. Leveraging existing programs and delivery systems is an important aspect of scaling up, which goes well beyond simply increasing coverage. Adaptations to scaling up involve the programmatic and institutional factors by which programs evolve and grow, all filtered through a political economy lens.

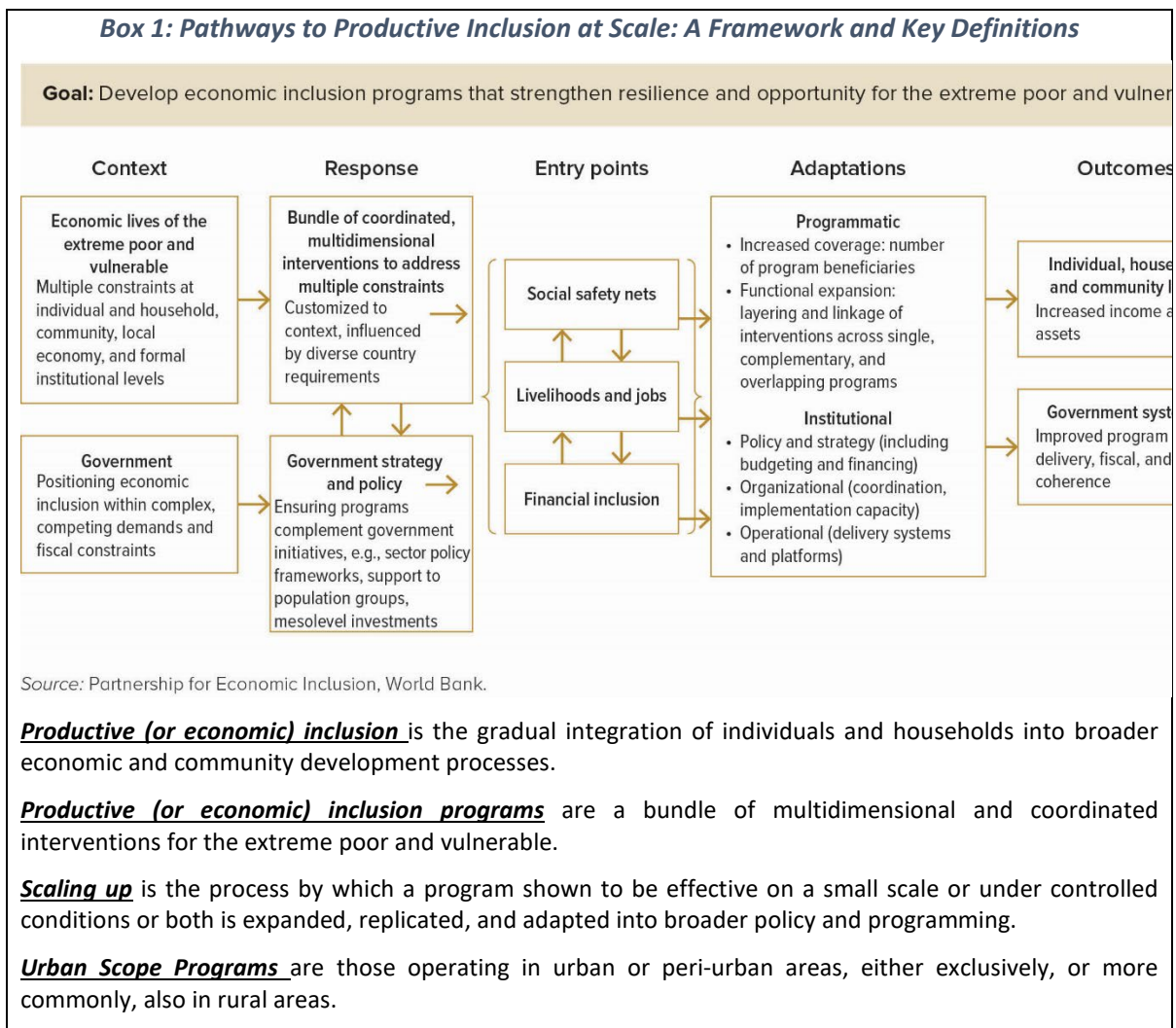
As evident from this framing, productive inclusion programs are incredibly diverse instruments, motivated by a range of objectives and tailored for different contexts and groups.⁷ For example:

- Productive inclusion programs that build on social safety nets, such as public works programs or cash transfers add components on training, coaching, business grants or wage employment facilitation to help the beneficiaries to use their income to finance a job search or to launch a micro-enterprise. These programs are typically referred to as safety nets-plus or cash plus - the plus indicating the potential to complement cash with additional inputs, service components, or links to external services. In Burkina Faso, the Youth Employment and Skills Development Project (YSDP) emerged in response to high youth unemployment rates. It combines labor-intensive public works (a social safety net program) with training and other self-employment support to youth in urban areas that have a high concentration of unemployed youth and potential for job creation.⁸ In Senegal, the Yook Koom Koom (YKK) program targeted poor households in urban and peri-urban areas who were social safety net beneficiaries. The YKK program complemented this cash transfer with training, coaching, facilitation of savings groups and market access with a cash grant to kick-start micro and small businesses.
- Productive inclusion programs with a L&J entry point typically complement narrow work-related interventions – such as training or labor intermediation services – with some combination of a business grant, training, coaching, and access to financial services, often specifically to youth or to poor individuals regardless of age. In Liberia, after years of civil war, the government placed a high priority on increasing income generation opportunities for youth. This led to a series of youth-focused employment programs, such as the Economic Empowerment of Adolescent Girls and Young Women (EPAG) and the Youth Opportunities

⁷ Few programs rely on financial inclusion as the primary entry point, though many SSN-plus and L&J programs include interventions to facilitate access to financial services. For instance, Senegal's YKK includes facilitation of community savings and loans groups.

⁸ Similar programs with a public works component have emerged in Cote d'Ivoire (Projet d'Urgence de Création d'Emploi Jeunes et de Développement des Compétences or PEJEDEC), DRC (Eastern Recovery Project or STEP), Mozambique (SPP), among others.

Project (YOP), which focused on training and some social support. Learning from this experience, the Recovery of Economic Activity for Liberian Informal Sector Employment Project (REALISE) built out the program to include support to micro-finance and business training.



This framework recognizes that though individual and household-level constraints are relatively similar across location, some groups face additional barriers (Box 2). Women can face significant constraints arising from intra-household dynamics that shape aspirations and determine distribution of time use, labor supply, and resources. In urban areas in particular, youth are affected by high levels of unemployment, with youth unemployment rates in Sub-Saharan Africa double those of adult unemployment for both men and women (ILO 2019). As a result, many productive inclusion programs in Sub-Saharan Africa prioritize these groups.

Box 2: Barriers to the productive inclusion of women and youth in Africa

Youth wanting to enter the labor market need to acquire foundational skills (including basic literacy, numeracy, and soft skills), technical and vocational skills, and business and entrepreneurship skills. The latter are particularly important in Africa, where high informality and lack of jobs pushes youth into self-employment. Access to capital to start or grow a business is harder for youth, who have lower rates of financial inclusion than adults and have had less time to accumulate savings or assets. Youth also need appropriate role models and social networks to take informed decisions.

Labor force transitions are particularly challenging for young women, with marriage and childbearing decisions and labor market entry decisions are often made simultaneously. Women tend to form families earlier than men and early marriage and teenage pregnancy are still common in Africa. Young women attain less formal education on average than young men. Evidence from nine African countries suggests both economic reasons and norms play a role (29 percent of young women also cited parental refusal, compared to 17 percent of young men). Women find it harder to access capital, especially where social norms or laws limit women's asset ownership. Evidence from South Africa, Malawi and Zambia suggests that young women may experience network constraints more acutely than young men. Young women also typically face limited occupational choices, often clustering in less productive sectors and earning less than men. Informational asymmetries, a lack of role models, social norms, and discrimination all contribute to this pattern of segregation (Chakravarty, Das, and Vaillant 2017).

In Africa, women spend 3.4 times more time on unpaid work (housework and care responsibilities) compared to men. Though the burden of unpaid work is typically lower in urban areas, relative to rural areas, women still bear the brunt especially where migration and frequent residence changes weaken informal social support mechanisms. In urban Ethiopia, for example, women spend 3.7 times more time on unpaid care work relative to men (ILO 2018). This can be a binding constraint for women to participate in income generating activities.

Working women can also be at increased risk of gender-based violence, within and outside the home. Evidence from training participants in Liberia, female entrepreneurs in Tanzania, and cross-border traders in Rwanda suggests that fear of sexual harassment can lower willingness to participate in training programs or increase preference for self-employment or female-dominated sectors (Chakravarty, Das, and Vaillant 2017).

2.1. Applying an urban lens to the SEI 2021 framework

The urban context amplifies - or mutes - constraints at the community, local economy and institutional-level with respect to accessing economic opportunities. The ecosystem in which the poor live shapes their economic potential, including community (e.g. congestion, lack of housing, weak social cohesion) local economy (e.g. high rates of unemployment, limited access to markets and ICT, high cost of living) as well as institutional factors (e.g. wide network of programs and services, urban policy, etc.). As such, the urban context provides greater opportunities for, as well as challenges to, productive inclusion. Figure 1 summarizes these urban-specific constraints at the community, local economy and institutional level.

Figure 1: Urban-specific barriers to and opportunities for productive inclusion

Community level	Local economy level	Institutional level
<ul style="list-style-type: none"> • (-) High population density (with high number of unregistered migrants/displaced persons) • (-) Overcrowding, strains on utilities and basic service provision • (-) Lack of affordable housing, insecure housing tenure, and fear of eviction • (-) Lower social cohesion and limited community support mechanisms • (-) High levels of social inequality • (-) Exposure to crime, health, economic, and climate risks 	<ul style="list-style-type: none"> • (+) Access to local markets for inputs, goods, and services; integration with regional and national markets • (+) More options for income generation through self-employment and wage employment (especially off-farm) • (+) Greater coverage of ICT and financial service infrastructure (number of providers and market penetration) • (+/-) Higher cost of living • (-) High commuting costs • (-) High unemployment (especially among youth) 	<ul style="list-style-type: none"> • (+/-) Presence of wide range of programs and services, but they may be oversubscribed, expensive, and not tailored to the needs of poor and vulnerable • (-) Inadequate social protection coverage • (-) Legal barriers to work or access to services (migrants, refugees) • (-) Regulatory barriers (permits, zoning regulations, etc.) for small business activities • (+/-) Labor legislation for decent work and provisions for childcare (especially for women)

Source: World Bank.

Notes: “(+)” refers to opportunities and “(-)” to barriers to productive inclusion in peri-urban and urban contexts. ICT = information and communications technology.

As a result, the urban context shapes program design, delivery, and institutional arrangements. All productive inclusion programs, regardless of location, grapple with the challenge of selecting beneficiaries, matching their profiles to appropriate economic activities, and designing and delivering an appropriate bundle of interventions in a cost-effective manner. In addition, the urban-specific opportunities and constraints noted in Figure 1 have implications for productive inclusion programming. Four factors stand out:

- **The nature of urban poverty has implications for how programs define eligible groups as well as for delivery systems in registering and enrolling beneficiaries.** Several factors such as the spatial dispersion of potential beneficiaries, mobility, fluid living arrangements, and weaker community structures make fine-tuned targeting and beneficiary selection in urban areas particularly complex.⁹ First, poverty incidence is typically lower in urban areas relative to rural areas, often with few socio-economic differences between neighborhoods. This makes geographic targeting across urban neighborhoods challenging. Second, defining urban households is not straight-forward, making household-level targeting complicated. The commonly used definition of “people living under the same roof” does not necessarily apply in urban settlements where multiple families may share the same room, the same housing unit, or live in multi-story buildings. Many beneficiaries lack documents for address proof largely due to insecure housing arrangements. This is particularly true for migrants. Third, there is a great deal of dynamism in urban areas, with informal settlements often rapidly

⁹ See Gentilini (2015), Gentilini et al. (2021) for a detailed summary.

contracting and expanding over time. Urban residents also frequently change residence and there is considerable movement in and out of neighborhoods. Fourth, communities in urban areas are often characterized by higher anonymity and lower social cohesion relative to villages, with access to resources often mediated by unofficial local power brokers (especially in informal settlements).

- **Program design also needs to take into account the specific characteristics of urban poverty and the availability of other economic opportunities in urban areas.** Urban poverty is characterized by poor living conditions, insecure housing, market-mediated access to food, high cost of living, high exposure to crime and conflict, and high vulnerability to health and economic risks. At the same time, urban areas provide greater access to markets and jobs, access to information and communication technology, greater financial service infrastructure, and density of service providers. This has implications for decisions on overall program objectives, components, and the total package of support.
- **The urban context makes delivery of high-intensity and group interventions particularly challenging; these need to be designed flexibly to fit the needs and lifestyles of urban participants.** There are several factors that contribute to this challenge. First, the greater opportunity cost of participation makes it harder to ensure continuous participation in high-frequency components. Programs also need to mitigate the risk of program attrition as access to a wide range of economic opportunities may reduce take-up of the program, reduce attendance, or result in program drop-out, unless the program design is attractive relative to alternatives. Second, though the poorest tend to be concentrated in urban slums and informal settlements, the dispersion of beneficiaries across neighborhoods makes it harder to organize viable group activities. Third, program activities need to be scheduled to fit into participants' alternative earning opportunities. Fourth, higher anonymity and lower social cohesion (coupled with dispersion across neighborhoods) makes group formation harder to sustain. Population density and low social cohesion can also pose security risks, while high rents and cost of living can lead to dissipation of business grant to meet basic needs. Fifth, affordable venues for community mobilization or group meetings, especially safe spaces for adolescent girls or women, are often not available or too expensive. There may be limited locations for appropriate training sites in the neighborhoods where beneficiaries live, and coaches might not live in proximity to all beneficiaries.
- **Finally, urban policy frameworks and institutional arrangements can pose challenges for programs, requiring advocacy for inclusive urban development and close coordination with local urban authorities.** Cities play an important role in job creation and urban local governments have direct influence over municipal taxes and incentives, zoning and land use policies, construction permits and business licenses, infrastructure and service provision, as well as public safety. Local urban governments can also stimulate economic opportunities through investments in skills and innovation, and business support services for enterprises. However, weak city planning, dysfunctional land markets, and inequitable urban policy frameworks can pose challenges for productive inclusion programs (World Bank 2015). In particular, urban planning regulations impact informal livelihoods but do not typically

incorporate the needs of poor informal workers.¹⁰ While urban local governments may have greater political visibility and capacity than their rural counterparts, the focus of urban municipalities is typically on infrastructure rather than people. Many municipalities also raise their own resources; as such, they may prioritize their own programs rather than federal programs. Engaging at the policy level with urban planners is necessary to advocate for inclusive urban development.

3. EXAMINING THE CASE FOR PRODUCTIVE INCLUSION PROGRAMMING IN URBAN AFRICA

Drawing on the urban adaptation to the SEI 2021 framework, this section examines the case for productive inclusion programs as appropriate instruments in urban and peri-urban contexts. As the number of programs that operate exclusively in urban and/or peri-urban contexts is limited, we examine the current landscape and evidence on impact and costs for *“urban scope” programs*.

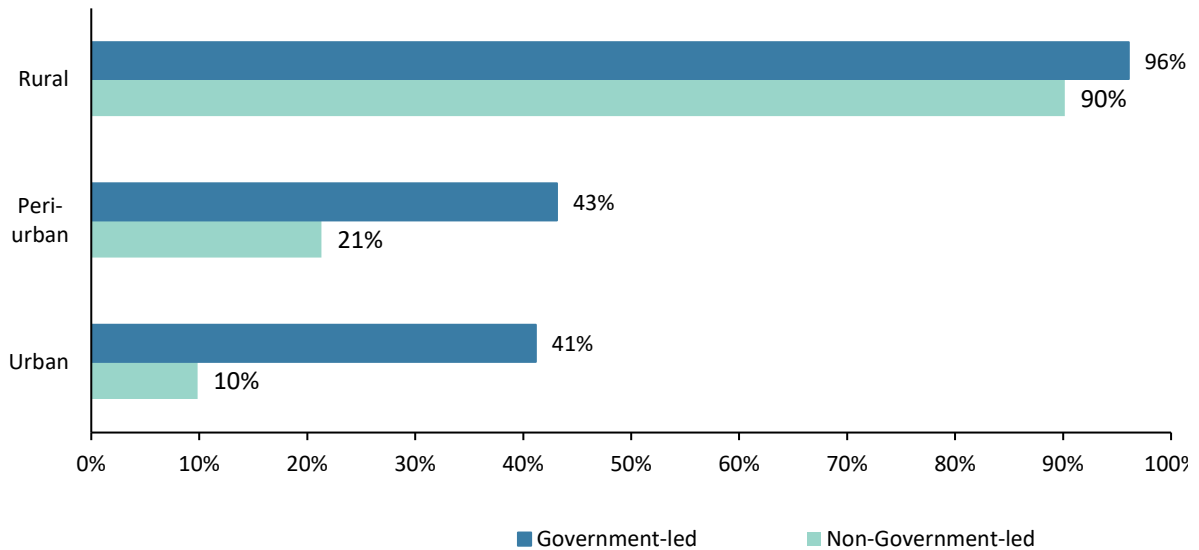
3.1. There is a surge in productive inclusion programming, including in urban contexts¹¹

An unprecedented surge in government-led productive inclusion programs is occurring in Africa, with many programs already operating in urban and peri-urban areas. The PEI Landscape Survey 2020 finds that of the 112 surveyed programs underway in Sub-Saharan Africa, less than half (48 programs) are urban scope (Figure 2). The majority (62 percent) of these urban scope programs are government-led. However, among these urban scope programs, most cover multiple locations. Of the 51 government-led programs, only two programs operated exclusively in urban or peri-urban contexts; 28 programs operated across urban, peri-urban and rural contexts; and 21 programs operated exclusively in rural contexts.

¹⁰ For instance, street vendors and other informal business typically experience unsafe working conditions, and are often faced with evictions regarding licensing and taxation as well as unreported harassment by local authorities, including bribes and confiscation of goods (Chen and Carré 2020). Informal workers are also typically exposed to unsafe working conditions result from a lack of occupational safety and health laws particularly for workers in the informal sector, who are usually not covered by existing labor protections (Filmer and Fox 2014). It is important that many existing laws and regulations be reformed to match the reality of informal work (e.g., national laws that support the formalization of waste picking and or encourage cooperatives). Informal workers also need to be better organized (e.g. through cooperatives) and their representatives be integrally involved in urban planning and legal reform processes (Chen and Carré 2020).

¹¹ See Annex 2 for the landscape of productive inclusion programming in Sub-Saharan Africa across urban, peri-urban, and rural contexts.

Figure 2: Percentage of programs operating in rural, peri-urban, and urban areas, by lead agency



Source: PEI 2020 Landscape Survey. Note: N=51 government-led programs; 61 non-government programs.

This number is likely an underestimate as several new urban scope programs have been introduced in Sub-Saharan Africa since the 2020 landscape survey. While the full extent of the urban scope productive inclusion programs in urban Africa is not known, PEI’s 2021 portfolio review update identifies some relevant examples, including Angola’s Social Protection Project (which plans to layer productive inclusion measures on an existing cash transfer in urban and peri-urban areas), Benin’s Youth Inclusion Project (PRODIJ) (which supports gender-responsive innovations to the national productive inclusion program, Azoli, covering urban and rural areas), Ghana’s Productive Safety Net Project¹², Madagascar’s Social Safety Net Project¹³, and Cameroon’s Adaptive Safety Nets and Economic Inclusion Project¹⁴.

Since 2020, the growing portfolio of urban social safety nets projects provides operational entry points to efficiently deliver productive inclusion measures at scale. Among the programs surveyed in the Landscape Survey 2020, 67 percent of productive inclusion programs with an urban focus were built on social safety nets as the primary entry point (Figure 3).¹⁵ The number of these SSN-plus programs is likely to grow in coming years. The number of urban social safety nets in Africa has increased in recent years, fueled by the COVID-19 crisis (Gentilini et al. 2021), and several of the new productive inclusion programs listed above have layered productive inclusion programs on urban social safety nets. In addition, the COVID-19 crisis has accelerated efforts to set-up and improve

¹² Ghana’s Productive Safety Net Project aims to expand productive inclusion activities to urban areas, with a focus on youth and vulnerable women.

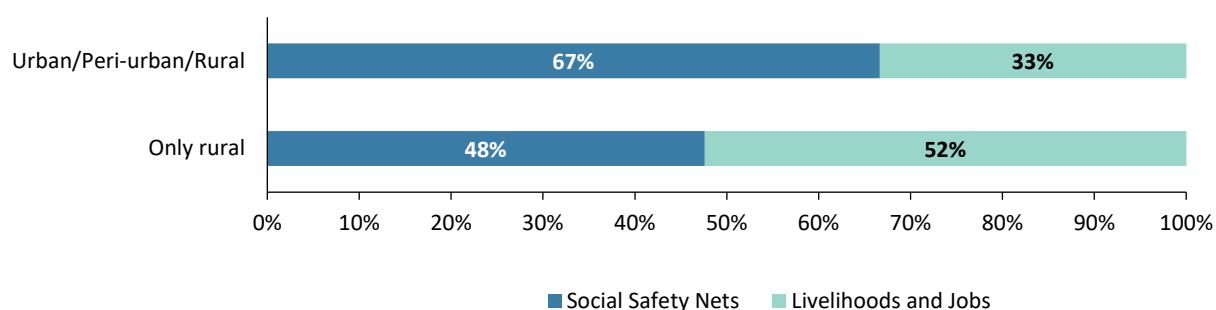
¹³ Madagascar’s Social Safety Net Project aims to provide productive inclusion programming for extremely poor households for the first time in urban areas.

¹⁴ Cameroon’s Adaptive Safety Nets and Economic Inclusion Project aims to rollout an urban productive inclusion component with several innovative adaptations to respond to the needs and opportunities of young informal sector workers.

¹⁵ In contrast, rural-only programs were almost evenly distributed across SSN-plus and L&J entry points (48 percent versus 52 percent).

delivery systems¹⁶ to the urban poor and vulnerable populations, especially informal workers. These new social safety net projects present an opportunity to scale up productive inclusion in urban Africa. Most non-government-led programs, however, centred on L&J as the primary entry both among rural-only programs (78 percent) and those with an urban scope (70 percent).

Figure 3: Distribution of government-led productive inclusion programs, by entry points and location



Source: PEI 2020 Landscape Survey. Note: (a) All government-led programs. 30 urban scope programs, 21 rural-only programs. (b) None of the surveyed programs reported financial inclusion as the primary entry point, though several listed it as a secondary entry point. (c) ‘Urban/Peri-urban/Rural’ programs are urban scope programs, operating either exclusively in urban/peri-urban areas and in addition to rural areas. Program beneficiaries may be located in urban, peri-urban and/or rural areas.

3.2. The emerging evidence from urban areas is promising, albeit limited

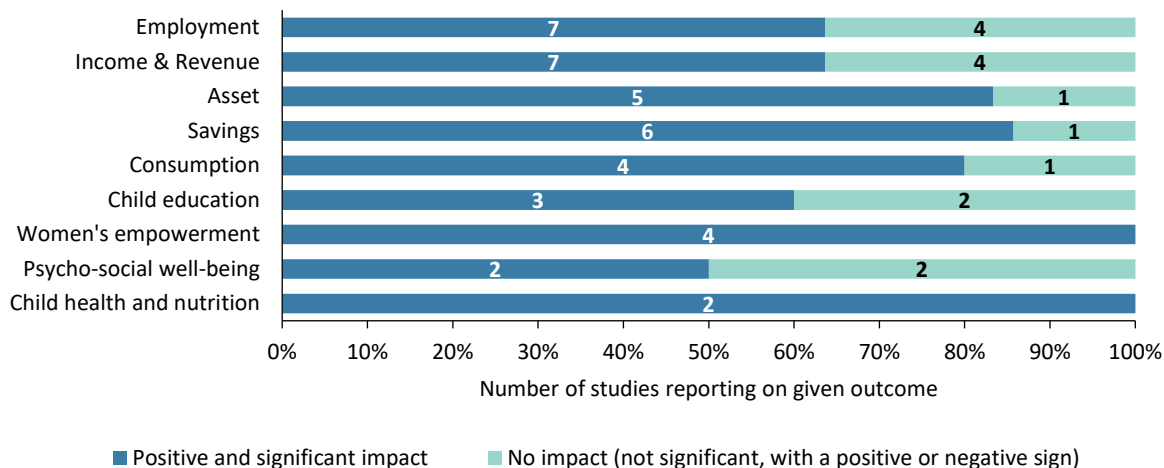
This paper reviews 14 impact evaluations of 13 urban scope productive inclusion programs in 9 Sub-Saharan African countries.¹⁷ This evidence base is predominantly based on government-led programs (66 percent) and is primarily focused on youth outcomes, with 11 evaluations specifically targeting this population segment. The evaluations typically report impact on employment income, assets, savings, and consumption. A smaller number of studies report on women’s empowerment, psycho-social well-being, and child education, health and nutrition outcomes.

The limited evidence suggests urban scope productive inclusion programs have positive impact on a wide range of outcomes. Figure 4 presents a summary of impact findings across the reviewed studies. Productive inclusion programs have helped participants increase employment and earnings, invest in productive assets and expand savings and overall consumption. The majority of program evaluations show an increase in household resilience to shocks, often by diversifying livelihoods and increasing employment and sources of income through the provision of skills training and grants. In addition, some programs empower women by enhancing economic opportunities through specific life skills components. Evidence of impact on child health and nutrition in participating households is more limited.

¹⁶ This note adopts the following definition of delivery systems: the operating environment for implementing programs benefits and services, including the implementation phases and processes along the delivery chain, main actors (people and institutions), and enabling factors (communications, information systems, and technology) (Lindert et al. 2020).

¹⁷ 13 programs and one experiment. These programs were identified from several different sources, including the PEI Landscape Surveys of 2018 and 2020, evaluations listed in online research databases, and in systematic reviews of economic inclusion programs. All programs had a quantitative evaluation, either experimental (randomized controlled trial) or quasi-experimental. See Annex 1 for details on the methodology and Table A1 for a detailed summary of the reviewed studies.

Figure 4: Summary of evidence on urban scope programs (overall impact, regardless of location)



Source: PEI 2020 Landscape Survey. Notes: (a) The sample includes 14 studies of 13 urban scope productive inclusion programs (of which, only two studies are evaluations of urban-only programs, the majority report overall impact across urban, peri-urban, and rural locations). Evaluations of rural-only productive inclusion programs are not included in the sample. (b) Within each outcome, count of evaluations that reported at least one indicator with a positive impact that was significant at the 10 percent level or higher) or no impact (i.e., none of the indicators in the outcome category were significant even at the 10 percent level, regardless of sign). One evaluation reported a significant negative impact (Uganda YLP Bukenya et.al. 2019). If an evaluation reported more than one indicator within the broad outcome, the indicator at the highest level of aggregation was used (e.g., total asset index rather than the number of goats, or total household consumption rather than household food consumption).

Though promising, evidence on the impact of productive inclusion programs specifically on urban beneficiaries is limited. The majority of the reviewed impact evaluations do not disaggregate impact by location. This shortage of program evaluations however leaves open questions about the overall impact and optimal content of productive inclusion programs in urban and peri-urban areas.¹⁸

However, two evaluations from two urban-only interventions and on that disaggregates impact by location provide some promising evidence of impact specifically in urban areas. These find:

- In Cote d’Ivoire’s *Projet d’Urgence de Création d’Emploi Jeunes et de Développement des Compétences (PEJEDEC)*, the complementary basic entrepreneurship/job search training provided in addition to the public works program increased earnings by 11.6 percent. Though the program did not have any effect on the number of hours worked, it had an impact on consumption, savings and well-being (Bertrand et al. 2017).
- Liberia’s *Economic Empowerment of Adolescent Girls and Young Women (EPAG)* program provided skills training and job placement support to young women in the capital city. It was successful at increasing both wage and self-employment, though the effects were higher for increasing self-employment (15 percentage points and 20 percentage points respectively) (Adoho et al. 2014). The program also improved household food security and women’s empowerment (in terms of subjective outcomes such as access to and control over monetary resources and measures of life satisfaction, self-confidence, and self-regulation). Impacts were highest among those who completed high school, with no impact among the poorest

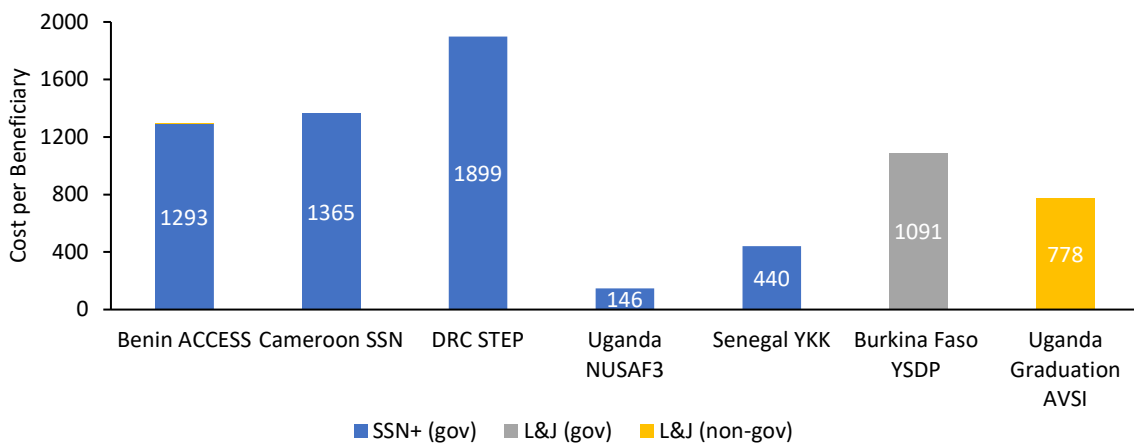
and uneducated young women, indicating that the latter group faced additional constraints that the program did not address.

- Uganda’s Empowerment and Livelihood for Adolescents (ELA) program showed promising results in both urban and rural contexts. ELA’s vocational and life skills intervention increased the income-generating activities of urban adolescent girls (mainly driven by self-employment) and key women’s empowerment indicators, even four years post-intervention. Similar results were found for girls living in rural areas (Bandiera et al. 2020).

With respect to costs, a recent survey of selected urban scope programs revealed wide variation in the overall price tag for productive inclusion programs.¹⁹ In Sub-Saharan Africa, the total program cost of the surveyed urban scope programs (both SSN+ and L&J) ranged from \$146 to \$1899 (in 2011 PPP) per beneficiary over the duration (3.25 years on average) of each program (Figure 5). The variations in overall program costs reflect different objectives and design elements.

In practice, costs are likely to vary across urban and rural areas. Costs will depend on decisions surrounding the intervention dosage or adequacy, sequencing, duration of intervention, targeted beneficiary groups, adequacy considerations (for asset transfers and business grants), institutional arrangements (in-house or outsourced), and transportation and remuneration, among other things. However, the sample of urban scope programs is too small to explore these questions across programs. As an illustration, the cost structure of a program operating exclusively in urban and peri-urban contexts, Senegal’s YKK pilot, is disaggregated. The total program cost is roughly \$440 (\$407 in 2011 US\$, PPP) per capita, and the cash grant is the largest cost driver, accounting for about 60 percent of the total cost. Grant size is calculated based on international experience and accounts for 70 percent of annual household consumption while also reflecting the higher cost of living in urban areas. The training components, including life skills and microentrepreneurship training, account for about 25 percent of total costs (Andrews et al. 2021; Archibald, Bossuroy, and Premand 2021).

Figure 5: Overall price tags of urban scope productive inclusion programs (\$ PPP)



Source: PEI Quick Costing Tool 2020, World Bank.

¹⁹ See Annex 1 for details on the survey, including its limitations.

Program “sticker prices” need to be understood based on adequacy and impact, but there is limited evidence on cost-effectiveness, both in urban and rural programs. The rate of return on productive inclusion programs is quite varied – even for the same intervention implemented in different contexts – and sensitive to impact dissipation rates.²⁰ For instance, while Uganda’s urban-scope Youth Opportunities Program showed an average annual return to investment of 30 and 39 percent after two and four years of implementation (Blattman, Fiala, and Martinez 2014), a similar start-up grant-and-training program with industrial job placement in urban and peri-urban Ethiopia had returns too small to cover the cost of the programs (Blattman, Dercon, and Franklin 2019). As even moderate dissipation of impacts can nullify the investment case for such programs, a more robust understanding of relationship between impact and cost is critical to guide policy choices.

4. OPERATIONAL CONSIDERATIONS FOR PRODUCTIVE INCLUSION PROGRAMMING IN URBAN AFRICA

This section draws on the emerging experience of productive inclusion in urban Africa to inform operational teams working on the design and delivery of these programs. The analysis focuses on government-led urban scope programs in Africa, drawing on the PEI Landscape Survey and on insights from selected World Bank projects in the region. These operational insights are structured using the urban adaptation of the SEI 2021 framework, outlined in Section 2.1, as follows (see Table 1 for a practical guide):

- Section 4.1 examines commonalities with respect to **target groups** as well as good practice with respect to delivery systems for registering and enrolling beneficiaries;
- Section 4.2 examines the **design of urban scope programs**, with respect to decisions on program objectives, individual components, and overall package of support;
- Section 4.3 identifies good practice with respect to **delivery system adaptations** to address implementation challenges with respect to the delivery of high-intensity components in urban contexts; and
- Section 4.4 explores opportunities for **engaging effectively with urban actors and policies**.

²⁰ Globally, Banerjee et al. (2015) analyzed the cost-effectiveness of the six-country pilot of the CGAP/Ford Foundation graduation program and found that annual rates of return varied considerably, including negative benefits in Honduras, 7 percent in Ghana, 10 percent in Ethiopia and 23 percent in India. A critique of this analysis highlights the centrality of the assumptions about the long-term sustainability of impacts in cost effective estimates (Kidd and Bailey-Athias 2017).

Table 1: Government-led productive inclusion programming in urban and peri-urban contexts

Target groups	Target groups	<ul style="list-style-type: none"> the poor (rather than extreme poor or ultra-poor); and youth and displacement-affected population (in addition to women).
	Beneficiary management (typically by the foundational SSN)	<ul style="list-style-type: none"> leveraging existing or creating registries (using social safety net delivery systems); or demand-driven registration systems (business plan applications esp. for youth-focused programs, randomized or lottery-based targeting esp. in PWP+)
Design: Objectives and package of support	Objectives and package of support	<ul style="list-style-type: none"> focus on facilitating self- and wage-employment; potential to facilitate access to information and referrals to services (rather than direct provision); and ensuring adequacy of components (possibility to provide soft loans rather than grants in economically vibrant areas; cover commuting costs for job search, etc.).
	Provision of additional components for some groups (through referrals or direct provision):	<ul style="list-style-type: none"> childcare facilities to enable women to work; legal and psychosocial counselling for refugees, IDPs, and migrants; digital skills and microwork for youth; and/or shifting aspirations and social norms through behavioral nudges.
Delivery	Delivery of high-intensity components	<ul style="list-style-type: none"> restructuring groups around a common issue to build cohesion (e.g., savings groups organized around occupational groups, neighborhood groups for public works, youth clubs for adolescent girls, etc.); substituting home visits with meetings at a central location or place of employment (or use technology); flexible timing (outside working hours); and identifying affordable and safe spaces for group meetings.
	Leveraging community structures and digital delivery platforms	<ul style="list-style-type: none"> deliver coaching in a cost-effective manner through digital or community structures; choice of electronic payment mechanisms with greater choice to participants for cashing out and opportunities for financial inclusion; use of messaging services and social media platforms for communication, outreach and behavioral change; and use of digital platforms for remote training.
Urban Policy and Institutions	Work with urban planning and local government to embed operations in broader urban policy frameworks	<ul style="list-style-type: none"> policy reform with respect to decent work provisions, esp. childcare facilities; advocate for livelihood zoning regulations to be more inclusive of the poor; embed public works programs within broader local urban development plans; and leverage high capacity urban local governments and address inter-agency coordination with central line ministries
	Potential for partnerships and referrals (instead of direct provision) through local service providers	<ul style="list-style-type: none"> link with training providers for customized options (tailored content, shorter duration, digital delivery, flexible hours, etc.); and link with private sector employers for mentoring, demand-driven training, and jobs (placements, internships, apprenticeships etc.).

Source: Authors, based on the review of urban scope government-led programs in Africa, supported by the World Bank (see references), as well as operational insights from nongovernment-led programs (BRAC-UPGI 2021, Concern Worldwide 2018).

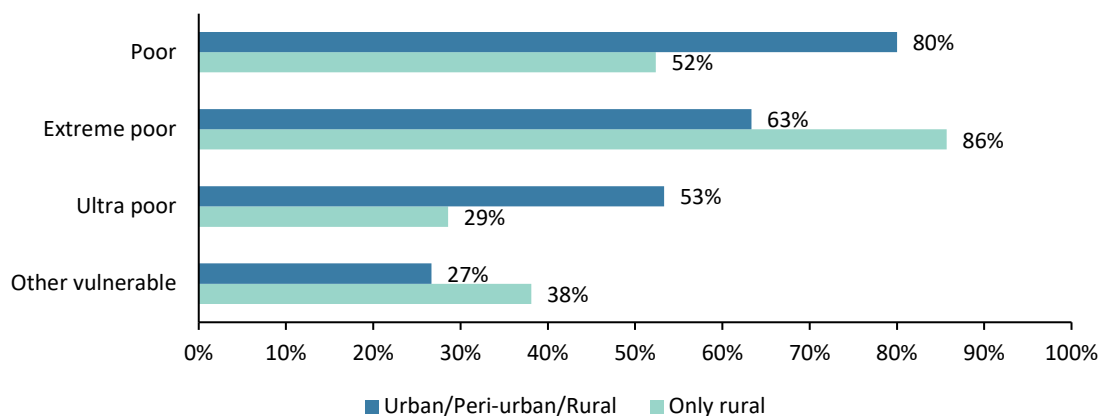
4.1. Program design and delivery: Target groups

The challenge of fine-tuned targeting and beneficiary selection in urban areas has implications both for how programs define eligible groups as well as for delivery systems in registering and enrolling beneficiaries.

4.1.1. Defining eligibility

Typically, productive inclusion programs target specific poverty segments; urban scope programs are more likely to focus on the poor, rather than the extreme poor or ultra-poor.²¹ Among government-led programs, a larger share of programs with an urban scope (80 percent) target the poor, with a smaller share targeting the extreme poor and ultra-poor (63 percent and 53 percent respectively). In contrast, among rural-only programs, only 52 percent target the poor while the majority (86 percent) target the extreme poor (Figure 6). It is possible that lower poverty incidence and the challenges of fine-tuned household-level targeting in urban areas encourages programs with an urban scope to focus on the poor as opposed to the poorest groups. However, it may also be a function of program objectives and design. For instance, the surveyed programs with an urban scope include national business plan competitions focused on promoting entrepreneurship among disadvantaged youth. This design is less likely to suit the needs of the poorest youth who may lack the skills to put together a business plan, without appropriate coaching and basic training.

Figure 6: Targeting by poverty segment: Percentage of government-led programs, by location



Source: PEI 2020 Landscape Survey.

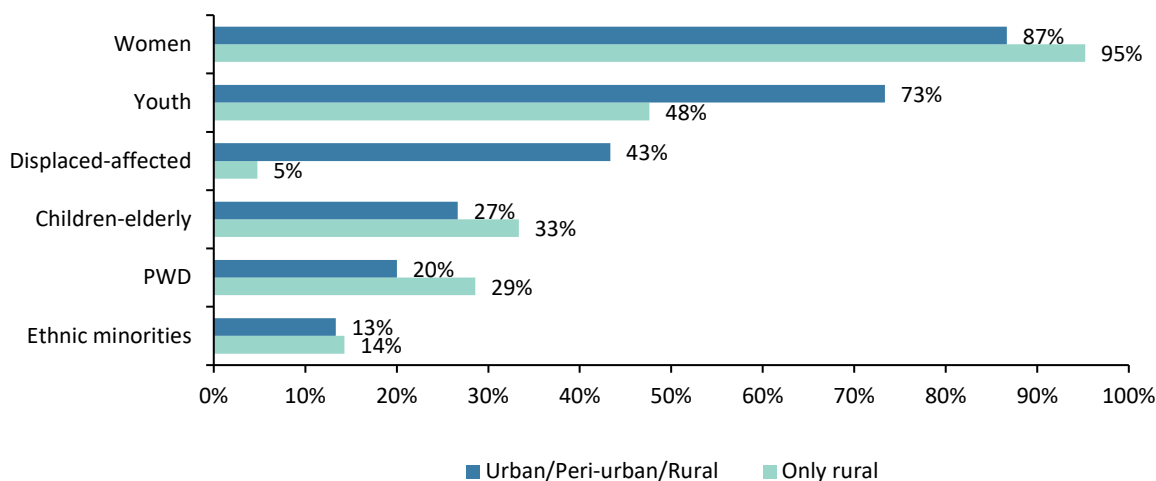
Note: Government-led programs: 30 urban scope programs, 21 rural-only programs. Poor: Those whose consumption is below the national poverty line. Or those who, because of their personal and/or community characteristics, face barriers in accessing opportunities to earn sustainable livelihoods and have elevated risks of being/staying in poverty and/or being socially marginalized. Extreme poor: Those whose consumption is below the \$1.90/day (2011 PPP). Also defined as the bottom 50 percent of the poor population in a country or those unable to meet basic needs. Ultra-poor: Those whose consumption is below \$0.95/day (2011 PPP). Also defined as those experiencing the most severe forms of deprivation, e.g. persistently hungry, lack of sources of income, etc. Other vulnerable: other groups that do not meet any of the above criteria, e.g. those just above the poverty line, marginalized groups irrespective of their poverty level, etc.

Many government-led programs define eligibility in terms of group characteristics, with urban scope primarily targeting women, youth, and displacement-affected populations. The majority of urban scope

²¹ See Annex 1: PEI 2020 Landscape Survey for definitions.

and rural-only programs target women (Figure 7).²² However, a larger share of urban scope programs target youth, relative to rural-only programs (73 percent versus 48 percent). Similarly, as many as 37 percent of urban scope programs serve displacement-affected populations relative to a mere 5 percent of rural-only programs.

Figure 7: Targeting by population group: Percentage of government-led programs, by location



Source: PEI 2020 Landscape Survey.

Note: Government-led programs: 30 urban scope programs, 21 rural-only programs. Displacement-affected includes the categories: displaced-affected, refugees, host population, IDP and conflict-affected. Categories are overlapping; a single program may target more than one population group.

4.1.2. Beneficiary management

For SSN-plus programs, the foundational social safety net component typically manages the central challenge of beneficiary selection, with recent adaptations to expand support for urban informal workers to cope with COVID-19.²³ In this context, emerging experience from urban social safety nets in Sub-Saharan Africa provides several insights for all productive inclusion programs, including those centered on L&J as the primary entry point (see Gentilini et al. (2021)). In general, urban scope productive inclusion programs (whether SSN-plus or L&J) have two options for household – or individual-level targeting:

- Leveraging existing government registries for social safety nets; and/or
- Deploying demand-driven or randomized targeting methods such as lotteries (typically for PWP-plus) or applications (such as business plan competitions typically for L&J programs).

More than a quarter of government-led productive inclusion programs utilize existing registries to identify program participants. This is particularly true for programs with an urban scope rather than a purely rural focus (40 percent versus 10 percent). Among government-led programs with an urban scope, using an existing registry is more common in programs that have a SSN as an entry point (55 percent) than

²² This holds true for all surveyed programs globally and in the region, including for government- and non-government led programs regardless of location.

²³ See Gentilini (2015), Gentilini et al. (2021) for the emerging experience of adapting social safety nets to urban contexts.

in those with L&J as the entry point (10 percent). In many countries, these registries do not yet exist for urban residents. For example, Ethiopia's UPSNP is currently developing an information system and registry to serve its 604,000 beneficiaries. Where feasible, leveraging existing systems reduces cost and facilitates linkages with other social policy.²⁴

The potential for productive inclusion programs to utilize such registries has increased in the aftermath of COVID-19, as several countries have rapidly adapted delivery systems to include the urban informal sector. These developments also highlight the need for urban registries to be dynamic, given the high level of relocation in urban areas. For instance, the productive inclusion pilot in urban Senegal leveraged the government urban registry of social safety nets beneficiaries to identify program participants. Overall, this helped reduce implementation complexity and costs. There were however some challenges, including locating about 10 percent of the targeted households identified from the registry. This was partly due to lack of clarity in the demarcation of district boundaries and relocation of some households, both within and outside the pilot areas (World Bank 2020a).

Several urban scope programs rely on demand-driven beneficiary registration systems, subject to program objectives and target groups, to select beneficiaries, as follows:

- Programs that seek to promote *youth entrepreneurship* often use business plan competitions or other application-based approaches. These are typically national programs that cover urban and rural areas. For instance, Uganda's Youth Opportunities Program deployed business plan competitions to screen high-ability applicants amongst the overall pool of disadvantaged youth. Mozambique's SPP also uses business plan competitions, in addition to leveraging the existing social safety nets registry.
- Some programs that build on a foundational *public works program* follow a randomized or lottery-based selection of applicants. Examples include Burkina Faso's YSDP and Cote d'Ivoire's PEJEDEC. Minimizing beneficiary exclusion requires effective communications and outreach to inform potential beneficiaries of the temporary employment opportunities, the type of contract, the number of slots, the selection criteria, and the date and time for the selection. The lottery system is often supplemented by quotas for specific vulnerable groups (e.g., women or IDPs). The Cote d'Ivoire's PEJEDEC evaluation found cost effectiveness could be increased with additional layer of categorical targeting for women and need-based targeting though this was more challenging to implement (Bertrand et al. 2017). DRC's STEP (also a public works plus program) plans to cover both urban and rural areas, using different targeting methods. The urban variant selected beneficiaries using a lottery system supplemented by quotas, while the rural variant used a participatory community-based targeting approach. This method serves as a transparent and socially acceptable assignment mechanism to allocate limited public works jobs or business grants that limit potential tensions within neighborhoods (Gentilini et al. 2021).

In addition to the challenge of beneficiary selection, some urban programs grapple with the challenge of low take-up or high dropouts. Urban beneficiaries typically have access to a wider range of economic opportunities relative to their rural counterparts; this can reduce take-up and increase attrition of productive inclusion programs, especially among youth. For instance, urban public works programs such as Ethiopia's UPSNP and Mozambique's Productive Social Action Program (PSAP), have seldom been attractive to youth; the mean age of take-up in these programs is roughly 40 years. High opportunity costs

²⁴ The PEI 2020 Cost Survey found that targeting cost varied from 0.3 percent to 5.5 percent across the surveyed programs, with lower costs for programs that used existing systems (such as Benin's ACCESS program that covers both urban and rural areas) (Andrews et al. 2021).

(e.g. transport), low cash transfer value, and limited work and/or skills training opportunities can often deter youth buy-in to joining public works programs (Gentilini et al. 2021). Even where beneficiaries continue with the program, attendance in high intensity components, such as training, coaching, savings groups, etc., may be less than that required for effectiveness. With that said, strong program design and communication matters. By incorporating an intense communication strategy through the use of local newspapers, radios and public notice boards, the Côte d'Ivoire Youth Employment and Skills Development project (PEJEDEC) reported strong take up and limited drop-out for the PWP component with a mean age of 25 years on average (Bertrand et al. 2016).

4.2. Program design: Objectives and components

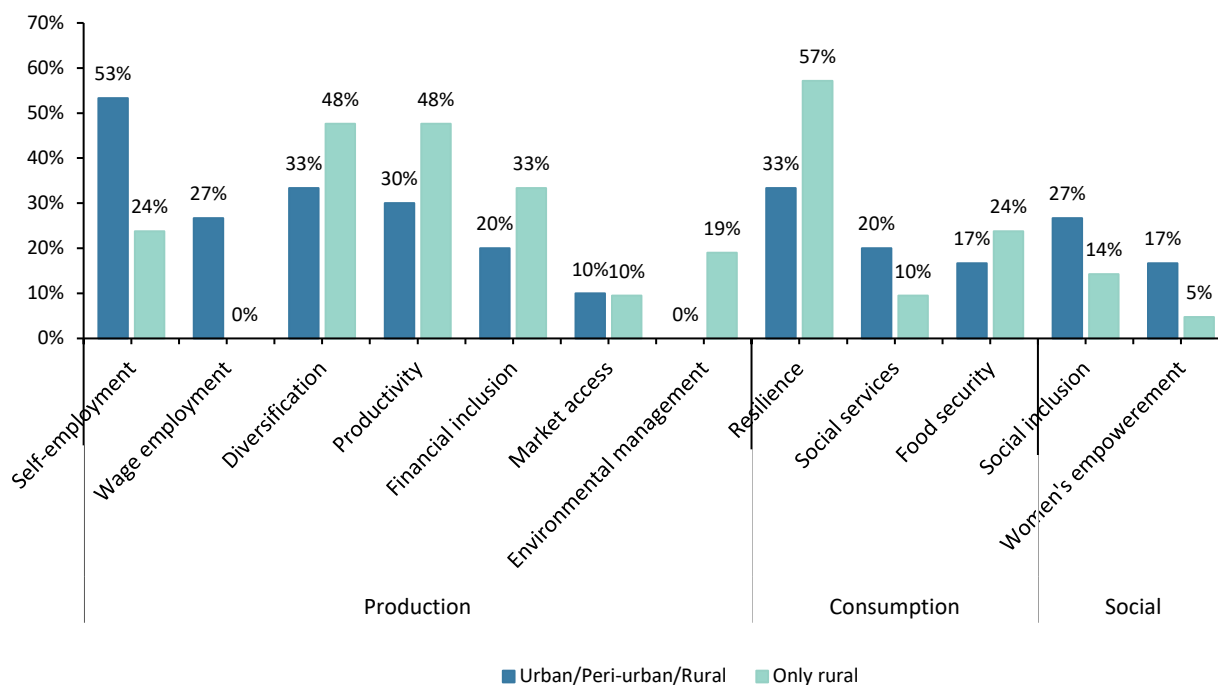
4.2.1. Objectives

Urban scope programs are more likely to focus on opportunities for self- and wage-employment, relative to rural-only programs. Among government-led programs with an urban scope, the most common priorities are promoting self-employment (53 percent of surveyed programs), income diversification and building resilience (33 percent each), and facilitating wage employment (27 percent) (Figure 8). In contrast, among rural-only programs, the most common objectives relate to building resilience, income diversification, and increasing productivity. Other differences also emerge: a larger share of programs with an urban scope prioritize women's empowerment (17 percent vs. 5 percent) and social inclusion (27 percent vs. 14 percent). Furthermore, promoting financial inclusion is a priority for fewer programs with an urban scope relative to rural-only programs.

Though programs with an urban scope include those that operate in both urban and rural areas, it is possible that these patterns reflect urban-specific opportunities (in terms of access to jobs, markets, financial services, and social services) and challenges (urban youth unemployment, social unrest, hosting displacement-affected people, etc.). For instance, as noted earlier, many programs with an urban scope are motivated by high rates of urban youth unemployment and are more likely to target youth. This likely prompts the focus on wage and self-employment as opposed to resilience, diversification, or productivity enhancement in existing jobs in rural areas.²⁵ Similarly, the focus on empowerment and social inclusion is likely driven by the focus on the labor market transition of adolescent girls and on displacement-affected people in urban areas.

²⁵ In fact, these patterns are starker among programs that prioritize youth: a much larger share of such programs with an urban scope aim to promote wage and self-employment (36 percent and 68 percent of the 22 surveyed youth-focused programs respectively) relative to rural-only programs (none and 20 percent respectively).

Figure 8: Variations in program design: Percentage of government-led programs, by primary objective



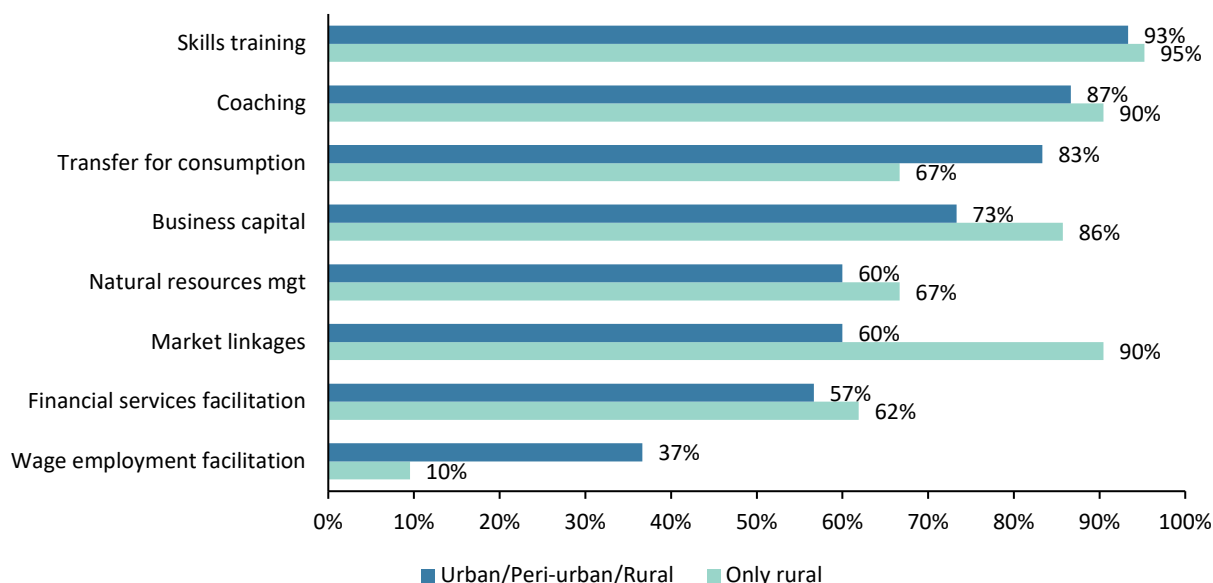
Source: PEI 2020 Landscape Survey.

Note: Government-led programs: 30 urban scope programs, 21 rural-only programs. Respondents were asked to report a maximum of three objectives.

4.2.2. Design of specific components

Though several core components feature in productive inclusion programs regardless of location, the urban context shapes the composition of the package to some extent. Urban scope programs most commonly include skills training (93 percent), coaching/mentoring (87 percent), consumption transfers (83 percent), and business capital (73 percent) (Figure 9). While rural-only programs also most commonly provide the first two components (skills training and coaching), there are some differences. In particular, relative to rural-only programs, urban scope programs are more likely to provide transfers for consumption (83 percent vs. 67 percent) and wage employment facilitation (37 percent vs. 10 percent). In contrast, a larger proportion of rural-only programs provide a component to link beneficiaries with markets relative to urban in scope programs (90 percent vs. 60 percent).

Figure 9: Distribution of components: Percentage of government-led programs



Source: PEI 2020 Landscape Survey.

Note: Government-led programs: 30 urban scope programs, 21 rural-only programs.

These differences in components likely reflect differences in entry points, program objectives, and priority groups, across urban scope and rural-only programs. With respect to entry points, relative to L&J programs, urban scope SSN+ programs are more likely to provide consumption transfers (100 percent vs. 50 percent) and financial services facilitation (65 percent vs. 40 percent) and less likely to provide business capital (65 percent vs. 90 percent) and market linkages (55 percent vs. 70 percent). As previously noted, a larger share of urban scope programs prioritize youth and displacement-affected people; these include components that address specific barriers for these groups. Thus, urban scope programs for youth commonly include business capital (82 percent of such programs) and a wage employment facilitation component (45 percent). Similarly, all programs that prioritize displacement-affected people include cash transfers for consumption, often building on humanitarian assistance. Some also include psychosocial services.

In addition, the productive inclusion of vulnerable urban women will require shifting social norms and gender-intentional design and delivery. Almost all productive inclusion programs, regardless of location, prioritize adolescent girls and women. As such, it is important to consider additional components to address gender-specific constraints or opportunities that are specific to urban areas, such as interventions for childcare and mitigating the risk of gender based violence (Box 3).

Box 3: Additional components to address constraints faced by women

Programs may need to add childcare interventions to the package of interventions, or lobby for municipalities to provide this support more broadly. The urban informal community is made up of street vendors, market traders, informal recyclers, etc., with their children often spending their days with them on the streets and markets. In public works programs too, women often bring along their children to worksites. In Burkina Faso, the Youth Employment and Skills Development Project (YSDP) includes a labor-intensive public works component, where many female participants found affordable and accessible childcare a constraint. In response, the project piloted a mobile creche model that follows women from worksite to worksite. The mobile creches were set up as full coverage tents (for about 50 children) and offered nutritious meals (with contributions from parents), provided toys and learning materials (based on the national preschool curriculum), parenting training materials and established links with government agencies to support visits from education and health specialists. Costs were kept manageable by leveraging existing public service providers; the average cost per creche was approx. \$833. The pilot also created a new public works stream, with women trained as childcare assistants (with pregnant women or those unable to participate in manual work being given priority). Caregivers received the same program wage as other workers. Though this model has only been replicated in rural programs, the pilot is applicable to urban areas. An upcoming evaluation will provide further insights (CFI 2019, Ajayi 2019).

Programs can also include specific interventions to counter the risk of GBV, as these risks have been magnified for urban informal workers in the wake of COVID-19. An urban scope program in Nigeria, the Agro-Processing, Productivity Enhancement and Livelihood Improvement Support (APPEALS) project, is evaluating the impact of a messaging campaign, focused on socio-emotional skills that can help individuals better manage intra-household dynamics so as to mitigate the adverse impacts of COVID-19 (IPA 2020). The Nigeria For Women Project (NFWP) is attempting to address this concern in peri-urban and rural areas in various ways, including a social norm change campaign with outreach to women, enlisting the support of village elders and trusted community members to reduce stigma associated with women's empowerment, gender dialogue groups for non-violent conflict resolution, and training selected group members as non-specialized first responders. Further insights on the impact of these initiatives, and their adaptation to the urban context, will be useful for other productive inclusion programs that prioritize women.

The experience of urban scope programs provides some insights on how specific components can be tailored to the urban context. We consider three components: (a) training; (b) coaching; and (c) wage employment facilitation. The first two components are the most common and high intensity, and the third, wage facilitation, is less common but is a distinct feature of several urban scope programs. These insights include good practice with respect to gender intentional design and delivery, where relevant.

(a) Training: Entrepreneurship, technical, and life skills

One of the key constraints to productive inclusion of the poor is low levels of human capital. In particular, youth wanting to enter the labor market need to acquire foundational skills (including basic literacy, numeracy, and soft skills), technical and vocational skills, and business and entrepreneurship skills. Poor women and youth also need appropriate role models and social networks to take informed labor market decisions.

Almost all urban scope programs (93 percent) provide some form of training, typically entrepreneurship and business management, but also technical and vocational, financial literacy, and life skills. Some programs focus on one specific type of training, while others seek to expand participants' skills with a broad suite of training opportunities. For example, entrepreneurship training is usually combined with financial literacy training to increase business management skills more broadly, particularly if program participants receive grants for establishing or developing businesses. Programs that prioritize youth and

women also often include life skills training (Andrews et al. 2021; see below). In Senegal, the YKK pilot provided a package of life-skills and micro-entrepreneurship training to a group of beneficiaries: (a) micro-entrepreneurship training spanned 3 to 7 half days, covering fundamental skills in micro-business management, relevant for both agricultural and non-agricultural activities; and (b) life-skills training spanning 3 to 7 half days, covering topics such as self-confidence, gender relations, communication skills, risk-taking.²⁶

For programs that offer entrepreneurship training, the challenge is in adapting typically rural-oriented training materials to the urban context and for the related target group. In the Sahel (including urban Senegal), Trickle Up adapted existing training materials by considering the local context (rural or urban), education level of participants, availability of NGO partnerships, and skill levels of community coaches. The training duration was short with the objective of providing fundamental skills. Since the program targeted the poorest and generally illiterate individuals, the training was very basic and cross-cutting (not related to any particular livelihood), including modules such as how to manage accounts, how to set-up shops, how to choose suppliers and customers, etc. In Senegal, an urban-specific module was included, focusing on access to markets, pricing, advertising, etc. Training was delivered in French but with simulations done in the local language. Despite these efforts, a process evaluation found scope for further adapting the training content to the urban context (World Bank 2020a).

The same challenge exists for programs that offer center-based technical or vocational training. There is limited experience from the region but operational insights from other regions (such as the Employment Support Project in Azerbaijan) highlight the need for shorter duration training, focused on specific urban livelihoods, and a redesigned curriculum to add more practical training to supplement classwork.

In addition, there is some emerging evidence of the impact of personal initiative training. This psychology-based approach acknowledges that not all program participants are entrepreneurs by choice. The majority are self-employed by necessity who operate at low levels of profitability, with little differentiation from other local businesses and few opportunities for growth. Personal initiative training, and coaching (below), can help develop personality traits for entrepreneurship, shifting interest in entrepreneurship outcomes. In urban Togo, for example, teaching personal initiative to vulnerable microentrepreneurs increased firm profits by 30 percent (whereas traditional business training had no impact). Though these microentrepreneurs were not the subsistence microentrepreneurs typically targeted by productive inclusion programs, this approach can inform the design of entrepreneurship training (Campos et al. 2017).

Labor force transitions are particularly challenging for young women; a number of urban-scope programs deliver a package of life and vocational skills (along with other components) to adolescent girls. For programming, adolescence remains a crucial window of opportunity when many life skills can still be acquired. Productive inclusion programs have taken different approaches to deliver a package of support to this group:

- In Liberia, the EPAG project provided *center-based vocational and life skills* training to adolescent girls and facilitated their transition to productive work.²⁷ Focusing on urban and peri-urban neighborhoods, the EPAG program increased employment by 47 percent, increased earnings by

²⁶ See <https://www.worldbank.org/en/programs/sahel-adaptive-social-protection-program-trust-fund#6> for an overview of the program (including more detail on program components).

²⁷ The package of support also included: stipend (contingent upon attendance), free childcare provision, small mentorship groups, and savings accounts. Given the high-income gains and assuming the gains persisted at the same level, the evaluation found the program to be cost-effective, at least for the self-employment training, which recouped costs in three years.

80 percent, and improved empowerment along several dimensions (Adoho et al. 2014).²⁸ The subsequent YOP incorporated additional elements, including peer support groups (the ‘buddy’ system under EPAG) to enhance success. Preliminary results show YOP has increased rates of self-employment and paid working hours per week for participants (Bengu 2021).

- In Uganda and Tanzania, a non-government-led program – BRAC’s Empowerment and Livelihoods of Adolescents (ELA) program - provided a similar package of interventions, but through *community-based safe spaces or clubs* (rather than training centers).²⁹ Four years post intervention, Uganda’s program significantly improved economic outcomes for participating girls. Adolescent girls in participating communities were 48 percent more likely to engage in income generating activities (almost entirely self-employment).³⁰ These impacts were similar across urban and rural communities, with one exception: though the program shifted aspirations across location in the short term, these effects did not persist in the urban sites (Bandiera et al. 2020). The program costs were relatively low, at approx. \$18 per girl per annum; this corresponded to less than 1 percent of household annual incomes at baseline. Unfortunately, the positive effects of the Uganda program could not be replicated in Tanzania, possibly due to resource constraints that impeded implementation fidelity (Buehren et al. 2017).

(b) Coaching

For many poor people, preoccupation with daily hassles depletes cognitive bandwidth that impairs decision-making. Poverty can also result in low self-image and blunt aspirations. A qualitative study in Senegal, for instance, found that around 26 percent of respondents reported feeling pessimistic and helpless about the future (Bossuroy, Koussoubé, and Premand 2019). Low psychological agency limits the ability of people to identify and act on opportunities. For instance, a study in Ethiopia found that many young people did not search for jobs because of low motivation and belief in their ability to change their circumstances (Mejía-Mantilla and Walshy 2020).

Defined as informal guidance provided in an informal way, coaching is provided by most urban scope programs (87 percent), typically for business support. Most programs provide coaching related to business development (81 percent of urban scope programs). Coaching on business development during ‘ideation phase’ can enable participants to identify and act on business challenges and opportunities and help match livelihoods to individual circumstances and market context. Counselling on job placement, however, is not widely used (only 4 percent of urban scope programs) as fewer programs facilitate access to wage employment.

Several programs also use coaching to build soft skills, support self-confidence, provide emotional support, and foster changes in attitudes and social norms. Nearly a third of the surveyed urban scope programs, all of which prioritized youth, provided psychosocial coaching. Some programs that prioritize refugees also provide psychological support services. In fact, UNHCR has systematically added psychosocial and legal counselling to the package of support for refugees in several countries, including

²⁸ The evaluation did not find a net impact on fertility or sexual behavior, possibly because the life skills curriculum focused mainly on employment-related soft skills rather than sexual and reproductive health

²⁹ There were other differences in this community-based model compared to Liberia’s EPAG: coaching was provided largely by female peers or mentors, professional trainers were brought in for specific vocational skills, and there was an emphasis on life skills including sexual and reproductive health (Chakravarty, Das, and Vaillant 2017).

³⁰ Teen pregnancy fell by 34 percent and early entry into marriage/cohabitation by 62 percent

Zambia and Zimbabwe (UNHCR 2019). There is some evidence from other programs and experiments that even one-off, low-cost behavioral interventions, at the individual or community level, may have short-term benefits for participants' outlook and overall mental health.³¹ This prompted the use of community sensitization videos in the urban Senegal pilot.

(c) Wage employment facilitation

Over a third of urban scope programs include a component on wage employment facilitation, most of which prioritize youth and attempt to foster linkages with prospective employers. The biggest constraint to wage employment through productive inclusion programs is the absence of job opportunities. As a result, the majority of urban scope programs with a wage employment component do so by assisting participants in accessing job placements, internships, and apprenticeships.³² For instance, Kenya's Youth Employment and Opportunities Project and Burkina Faso's YSDP included on-the-job training for unskilled or low skilled youth through apprenticeships with master craftsmen and involved the private sector in the design and implementation of the training programs. In Liberia, the EPAG program provided six months of job placement support (after six months of skills training for self-employment or wage employment). Overall, the program led to a 47 percent increase in employment and 80 percent growth in earnings, relative to non-participants. However, participants in the business skills track had markedly higher impacts on employment and earnings compared to the job skills track, likely reflecting the scarcity of good jobs available even in urban areas (Adoho et al. 2014).

Programs in urban areas could also include components that address informational, spatial, and other binding constraints to job search and matching. These could include, for example, transport subsidies to cover job search costs, job application workshops, referral letters to help jobseekers signal their ability, psychosocial interventions to shape aspirations as noted above, among others. In urban Ethiopia, a transport subsidy and job application workshop increased the probability of finding stable and formal jobs for young jobseekers, especially for women and the least educated youth. Both interventions were relatively inexpensive (Abebe et al. 2017).³³ Another intervention found that encouraging young job seekers to include reference letters from past employers with their job application improved the job interviews and employment of higher ability candidates, with women driving the effect (Abel, Burger, and Piraino 2020). Similar interventions related to improving job search planning, peer networks, and access to information could also be useful to explore in the ambit of productive inclusion programs in urban areas, with modifications to the profile of program participants.

³¹ A randomized field experiment in urban Ethiopia found that one-off psychological support (in the form of a three-hour self-affirmation workshop) to vulnerable youth affected mindsets and job search in the short term, at least for young men. Impacts were higher for the most vulnerable men, including on employment and earnings in the short term. The intervention cost less than \$10 per person (Mejía-Mantilla and Walshy 2020). Evidence from rural areas also points to the positive impact of video-based interventions to boost aspirations and self-efficacy (Bernard et al. (2014) for rural Ethiopia and Lecoutere, Spielman, and Campenhout (2019) for rural Uganda).

³² Globally, some productive inclusion programs complement the package with wage subsidies to employers (such as an urban PWP+ in Papua New Guinea and a youth employment program in Argentina).

³³ The transport subsidy covered the cost of regular trips to the town center. By easing spatial constraints, the subsidy increased the intensity and efficacy of job search. The job application workshop provided orientation on how to make effective applications and how to approach job interviews, and participants had their skills certified on the basis of standardized personnel selection tests. Those offered the transport subsidy were 32 percent more likely to be in formal employment; the effect size for those invited to the workshop was 31 percent. The interventions cost only approx. US\$19.80 per person for the transport subsidy and US\$18.20 for the workshop (Abebe et al. 2017).

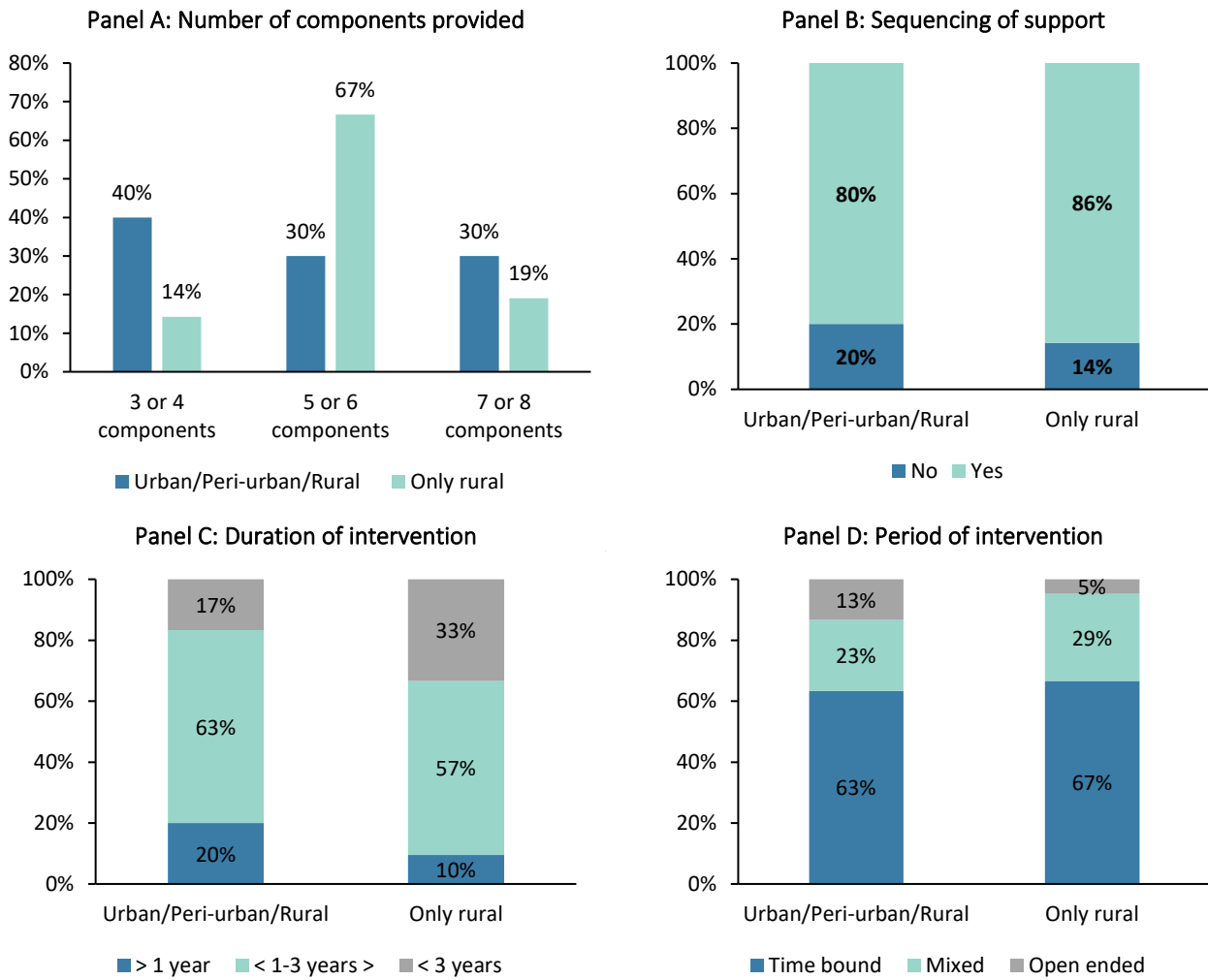
4.2.3. Package of interventions: Complexity, sequencing, duration

Ideally, a productive inclusion program would identify relevant components of the package based on an analysis of the binding constraints to sustainable income generation. For instance, a qualitative assessment in the Sahel found the following constraints to productive inclusion: psychosocial and aspirational constraints; access to capital; technical and business skills; social norms; access to markets (inputs and outputs); and capacity to manage risk. In Senegal, the surveyed communities (including in urban and peri-urban areas) cited the first four as primary constraints. Access to markets and inputs were not ranked as a binding constraint, but the cost of production factors (rent, utilities, etc.) was cited as an additional challenge (Bossuroy, Koussoubé, and Premand 2019). The urban Senegal YKK program was designed to address these constraints through the following package of interventions: community sensitization, facilitation of community savings and loans groups, coaching, life-skills trainings, micro-entrepreneurship training, access to markets, and a business grant (Andrews et al. (2021), citing the Sahel ASP Program). In Nigeria and Burkina Faso, mid-term reviews of youth-focused productive inclusion programs identified lack of financing as the key obstacle for LIPW participants to start their own businesses. In Burkina Faso, the program was able to course correct by introducing a business plan competition to offer selected youth business grants (Hassan 2020, World Bank 2020b).

Productive inclusion programs typically provide an integrated package of components often provided in sequence; urban scope programs tend to provide a smaller package relative to rural-only programs. Among government-led programs, sixty-seven percent of rural-only programs provide five or six components. In contrast, only 30 percent of urban scope programs provide five or six components with 40 percent providing three to four components (Figure 10a) (see Figure 9 above for commonly included components). This may be a reflection of the presence of other programs and services in urban areas, whereas underserved rural areas may need a more comprehensive package.

Program components are usually provided in sequence and in a time-bound period. Regardless of location, in the majority of government-led programs (80 percent of urban scope programs) beneficiaries access component in a specific order, which often is designed to address barriers participants face during the course of program implementation (Figure 10b). This sequencing may also influence the duration of the intervention, which is between one to three years in most programs (63 percent of urban scope programs) (Figure 10c). About two-thirds of programs, including those with an urban scope, provide all or some of the program components over a time-bound period (Figure 10d). However, there are some minor differences with respect to period and duration of interventions. Relative to rural-only programs, a larger share of urban scope programs provide open-ended support (13 percent vs. 5 percent). On the other hand, a smaller share of urban scope programs provide support for more than three years relative to rural-only programs (17 percent vs. 33 percent).

Figure 10: Variations in program design: The package of interventions



Source: PEI 2020 Landscape Survey. Note: Government-led programs: 30 urban scope programs, 21 rural-only programs.

Ensuring implementation fidelity to the entire package of support, in terms of components and their sequencing, is critical to ensuring impact. This is a particular risk in FCV contexts and for government-led programs where multiple agencies may be involved in delivery. For instance, in Mozambique, an productive inclusion program implemented the labor-intensive public work (LIPW) component in urban areas but complementary skill training and livelihood activities had not been implemented five years later (Zapatero et al. 2017).³⁴ Even when all components are implemented, a time lag between sequenced components can potentially reduce synergies. For instance, Burkina Faso’s YESSO successfully provided temporary employment and training to youth in urban areas. However, delays in implementing the training programs potentially reduced any income impact from composite LIPW and training (World Bank

³⁴ Mozambique: Productive Social Action Program (PSAP).

2020b). Ensuring implementation fidelity to the entire package of support, in terms of components and their sequencing, is critical to ensuring impact.³⁵

4.3. Program delivery: Delivery of high-intensity and group-based components

Components such as training, coaching, group formation are core elements of productive inclusion programs; delivering these high-intensity components needs to be tailored to the urban context. As noted above, these components are essential to address key human capital, financial, and social network constraints faced by the urban poor. However, these also require frequent and relatively intensive interactions with program participants, either individually or in a group.

Emerging operational experience provides some insights on delivering high-intensity and group interventions in urban contexts. The following strategies are commonly adopted: (a) substituting home visits (for coaching and mentoring) with meetings at a central location or place of employment; (b) making flexible arrangements for training and other group sessions (i.e., outside normal working hours for the target population) to increase participation; (c) catering for the cost of securing appropriate venues for group activities; (d) restructuring groups around a common issue to build cohesion (e.g., savings groups organized around occupational groups, neighborhood groups for public works, adolescent girls' clubs, etc.); and (e) leveraging community structures and digital platforms. Though relevant regardless of context, these strategies are particularly important given the specific urban challenges noted above.

Urban scope programs need to be flexible in terms of meeting location and timing, especially for women and adolescent girls. For instance, the Liberia EPAG program offered flexible timings with both morning and afternoon training sessions; this allowed participants to continue with their pre-existing educational and income-generating activities. Trainings were held in the communities where the girls resided, and every site offered free childcare. The training venues were selected to meet “girl-friendly” criteria: safety (i.e., the buildings were not isolated); accessibility to girls from various parts of the community; proximity to community center and to security posts such as police depots; and a conducive atmosphere and space for learning, with access to water and latrine facilities (Adoho et al. 2014). Several urban PWP+ programs also organize beneficiaries into neighborhood groups.

Finding appropriate venues for group activities is important for program success. In Senegal, a community sensitization video and training were key components of the package. However, there were a number of implementation challenges, including finding appropriate meeting places (e.g., too small or noisy), and difficulty in mobilizing participants who were often busy with other activities, among others (World Bank 2020a). Again, this is particularly important for programs targeting women. Safe spaces for adolescent girls were found to be critical for the success of the ELA program in Uganda and Tanzania. In Uganda, clubs were set up in one-room houses for monthly rents paid by the program. The club space enabled privacy, allowing members to discuss sensitive topics and build strong peer support networks. In contrast, in Tanzania, the clubs were not usually rented, and local implementers had to identify shared public spaces, leaving little flexibility with respect to timing of sessions (Banks 2017).

For group-based activities, programs may need to structure groups around common issues to build cohesion and ensure retention. This includes organizing around a common source of income (i.e., occupation or business groups, such as sanitation workers, street vendors, etc.), vulnerability issues (such

³⁵ For instance, a non-government led program, Youth Business Start-Up Grant Program in South Sudan was disrupted due to conflict. Youth who received the full package of training and a business grant substantially increased savings and consumption, but those who expected to receive the combination but received only training experienced no impact on savings and a small decline in consumption. For women, program disruption also led to a severe reduction in trust (Müller, Pape, and Ralston 2019).

as support groups or life clubs for adolescent girls), common residence (neighborhood groups), or common goals (savings groups) (Concern Worldwide 2018). In addition, membership of groups typically represents a significant time investment. Retaining regular attendance, therefore, requires a judicious use of incentives and selection of activities for member retention. A program in Liberia, for example, used a combination of incentives and gender-intentional delivery to ensure a high retention and attendance rates (95 percent and nearly 90 percent respectively) during the classroom training phase. To incentivize participation, trainees were given small stipends and a completion bonus contingent upon attendance. Trainees were also required to sign a commitment form at the start and provided free childcare at every training site (Adoho et al. 2014). These aspects hold true regardless of location.

Regardless of location, leveraging local community structures and existing government systems can bring down delivery costs. With 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. In the Sahel, the existence of established delivery systems (and the scale of the program) helped reduce unit costs related to the identification of beneficiaries, the constitution of groups, and the delivery of high-intensity services, such as savings facilitation and coaching. In urban Senegal and rural Niger, where community volunteers were trained and supervised by local program staff, the savings and coaching components cost under \$20 per beneficiary. In Mauritania, where qualified NGO workers provided those services, with a much higher ratio of beneficiaries to providers, the same activities cost \$180. Similarly, administrative costs, which includes monitoring and evaluation and targeting costs, were lower in contexts that made use of existing systems (Andrews et al 2021, citing the Sahel ASP Program).

Leveraging local community structures including local community leaders can help programs deliver components such as coaching at scale in a cost-effective manner. The use of community volunteers is an important step towards scale as it is less costly and easier to recruit and compensate community workers as compared to social/government workers. However, regardless of location, there are challenges in recruitment with respect to community leaders imposing their selection preferences as well as lack of literate and qualified coaches. The success of the community coaching model primarily depends on the following: (a) selection of community volunteers who have a sound understanding of development projects, basic literacy levels, and are familiar with context; (b) identification of specific tasks community coaches are able to perform, based on their skill levels; (c) adequate provision of training required to deliver training/coaching effectively; and (d) reporting arrangements to a well-trained supervisor who is in-turn responsible to coach/mentor community workers. In the Sahel, a community-based group coaching model was used in urban, peri-urban, and rural contexts. Community resource persons (primarily women) were hired during village information meetings based on a predefined selection criterion with recruitment involving community leaders, participants, and project teams. Groups comprised of roughly 20 beneficiaries with coaches carrying a short checklist to determine how beneficiaries were doing in their day-to-day life and to record progress with respect to their individual businesses.

In theory, programs can take advantage of the greater penetration of ICT in urban areas relative to rural areas; in practice, urban scope programs do not seem to be doing so. Among government—led programs, the use of ICT is equally widespread in urban scope programs (80 percent) and rural-only programs (81 percent). However, this finding is driven by the use of information systems for program management and monitoring. A much smaller number of programs use digital technologies for delivery of components, surprisingly, more so in rural areas (20 percent of urban scope programs compared to 38 percent of rural-only programs). Clearly, despite the greater penetration of ICT in urban areas, productive inclusion programs do not yet seem to be taking advantage of these platforms for delivery of components. With that said, there are some innovations that hold promise. For instance, Nigeria’s NFWP and APPEALS projects take advantage of the country’s high mobile penetration rate to deliver components in peri-urban

and rural areas through digital technologies. The former delivers training and financial support digitally to women, the latter delivers market information digitally to peri-urban and rural smallholders. Mozambique's SPP is exploring the potential of partnering with Biscate, a private digital platform that matches informal skilled workers to customers using a hybrid USSD (for non-smart phones of workers) and internet-based technology. This matching service could potentially increase revenues and profits of informal workers.

4.4. Urban policy and institutional arrangements

At the policy level, productive inclusion programs need to engage with national and urban authorities for inclusive urban development. This entails advocacy for more inclusive urban policies and complementary investments to simultaneously address community, local economy, and institutional barriers to the spatial, social and economic inclusion of the poor and vulnerable. At the policy level, this could include advocating for legal reform to match the reality of urban informal work. This could include, for example, legalizing commercial space for street vendors and other urban informal workers, protecting specific groups such as waste-pickers or home-based workers, addressing rights to work and access to services for migrants and displaced populations, etc.³⁶

At the operational level, programs need to overcome political economy challenges by embedding operations in broader local development plans and budgeting priorities of municipalities. Aligning incentives to combine “place-based” and “people-based” interventions will yield greater benefits. However, shifting incentives to create urban environments that are supportive of informal workers' livelihoods will require better understanding of the ways in which informal workers can contribute to the urban economy and in specific value chains or sectors. As such, productive inclusion programs should be directly linked to priorities of the municipality. For instance, several urban scope productive inclusion programs in Africa include a public works component. City governments are typically supportive of such programs, as they typically engage in cleaning and maintenance of streets, drainage and sanitation networks, the rehabilitation or maintenance of public gardens and green spaces or local markets, etc. In Ethiopia's UPSNP, public works are identified and planned by city governments through a participatory process involving local communities (Gentilini et al. 2021).³⁷

In this context, productive inclusion programs can benefit from the higher capacity of urban local governments, relative to their rural counterparts. For example, in Ethiopia's UPSNP program, local government capacity was key for rolling out public works programs in 83 cities. The city administrators responsible for program implementation were well equipped and prepared to handle IT-supported processes and communication. Similarly, in Burkina Faso's YSDP project, local governments also played a key role in implementation, with urban authorities demonstrating greater technical and fiduciary capacity than that of the rural counterparts.

Inter-agency coordination is critical especially between central line ministries and local municipalities. Potential reasons for coordination failures include lack of incentives for the concerned parties (e.g., municipalities' mandates may not necessarily include productive inclusion), lack of clarity on roles and

³⁶ This could also include broader legal reform, with respect to social protection and occupational safety and health protections for informal workers, exclusionary policies that constrain access to jobs, land, and services for migrants, IDPs, women and other groups.

³⁷ They encompass five areas: (a) urban greenery and beautification, (b) urban integrated solid waste management, (c) urban integrated watershed management, (d) social infrastructure (as part of a larger plan such as environmental, disaster prevention, and human development enhancing initiatives), and (e) creating a conducive environment for urban agriculture. The activities are planned for three years and implemented on a rolling basis.

responsibilities (e.g., municipalities and central social safety net agencies have different mandates and lines of accountability), and inadequate mechanisms for coordination (esp. in terms of a financial framework to cover the costs of coordination and operational tools, such as integrated information systems and registries, to promote information sharing). These challenges apply in all contexts but may be particularly pronounced in urban contexts where urban local governments do not have a clear reporting relationship to social or labor line ministries. In Mozambique, for example, varying levels of coordination led to variations in program effectiveness across cities. In Nampula, public works were discontinued after a year of implementation due to lack of coordination between the municipality and social protection agency. In contrast, in Beira, a high degree of coordination between the local and national levels increased demands for more public work labor and allowed the municipality to adapt activities to their needs (Gentilini et al. 2021).

The sustainability of urban productive inclusion programs also relies on strong local partnerships, including with NGO and private sector partners that are willing to customize interventions to urban participants. The advantage of urban areas is the presence of a wide range of programs and services, offered by public and private providers. However, these have to be tailored to needs of poor and vulnerable to be effective, and programs need to develop robust referral systems. Programs can link with formal training providers who develop customized options for urban beneficiaries including tailored content, shorter duration, digital delivery, flexible hours, etc. Programs can also link with private sector employers for mentoring, demand-driven training, and jobs (placements, internships, apprenticeships etc.). In the case of Burkina Faso's YSDP program, private sector partners were included in the design and implementation of the training programs effectively providing life skills and entrepreneurship training, as well as coaching for those starting a business.

5. CONCLUSIONS

There is clearly a case for expanding productive inclusion programs in urban Africa. Urban centers are drivers of economic growth and overall poverty reduction. However, increasing urbanization in highly informal economies is intensifying the challenge of job creation, especially for the urban poor and vulnerable young women and men. The emerging evidence of overall impact of programs operating in urban, peri-urban and rural contexts is promising, albeit limited with respect to impact specifically on urban residents. The recent expansion of urban social safety nets and innovations in delivery systems in response to COVID-19 present an opportunity for governments to layer on productive inclusion interventions to these foundational programs and systems in a cost effective manner.

A key lesson is that it does not work to directly transplant rural programs into urban contexts. The flexibility of productive inclusion programs makes them well suited to adapt to different contexts. However, successful programs are designed specifically for the urban context, rather than simply adapting interventions designed for rural participants. While there is some overlap, the nature of constraints faced by urban residents are different. For productive inclusion programs to be effective, program design needs to address these urban-specific barriers to foster productive inclusion, while delivery systems need to adapt to the needs and lifestyles of the urban poor. These programs also need to be effectively embedded in urban policy and planning, as part of the drive towards inclusive cities.

Based on the emerging operational experience of a growing pipeline of urban scope program, this paper emphasizes the following four main considerations for operational teams working on the design and delivery of these programs in urban and peri-urban contexts. See also Table 1 above for a useful practical guide.

First, the challenge of fine-tuned targeting and beneficiary selection in urban areas has implications both for how programs define eligible groups as well as for delivery systems in registering and enrolling beneficiaries. Several factors such as the spatial dispersion of potential beneficiaries, mobility, fluid living arrangements, and weaker community structures make fine-tuned targeting and beneficiary selection in urban areas particularly complex. The 2020 Landscape Survey reveals that government-led urban scope programs are more likely to focus on the poor, rather than the extreme poor or ultra-poor. Categorical targeting is also common, with almost all productive inclusion programs, regardless of location, prioritizing adolescent girls and women. Reflecting the fact that many urban productive inclusion programs have emerged in response to the policy imperative to meet the jobs challenge for urban youth, urban scope programs are more likely to prioritize youth, relative to rural-only programs. With respect to delivery systems, urban scope productive inclusion programs (whether SSN-plus or L&J) tend to deploy the following options for household- or individual-level targeting: (a) leveraging existing government registries for social safety nets where these exist (typically for SSN-plus programs); and/or (b) deploying demand-driven or randomized targeting methods such as lotteries (typically for SSN-plus programs with a public works component) or applications (typically for L&J programs using business plan competitions). Recent adaptations to expand social safety nets for urban informal workers to cope with COVID-19 provide an opportunity to further leverage these emerging urban delivery systems.

Second, program design, in terms of objectives, components, and the overall package of support, should ideally be based on the binding constraints to sustainable income generation for the target group in urban and peri-urban contexts. This paper finds that urban scope programs are more likely to focus on opportunities for self- and wage-employment, relative to rural-only programs. Though programs with an urban scope include those that operate in multiple contexts, it is possible that these patterns reflect urban-specific opportunities (in terms of access to jobs, markets, financial services, and social services) and challenges (especially with respect to urban youth under- and unemployment).

It is also important to note that not everything needs to differ by context; several core components feature in productive inclusion programs are important regardless of location. For instance, productive inclusion programs, regardless of location, most commonly include skills training and coaching/mentoring. However, relative to rural-only programs, urban scope programs are more likely to provide wage employment facilitation and transfers for consumption (because they typically build on social safety nets) and are less likely to include a market linkage component.

However, these components need to be tailored to the urban context. This paper provides some practical guidance on tailoring specific components, namely training, coaching, and wage employment facilitation, to the urban context, including good practice for gender intentional design and delivery. For instance, training materials are typically rural-oriented and need to be adapted to the urban context and for the target group. Several youth-focused programs (especially those focusing on adolescent girls) supplement coaching for business support with psychosocial coaching. Urban scope programs with a wage employment component attempt to foster linkages with prospective employers by assisting participants in accessing job placements, internships, and apprenticeships. Some also include components that address informational, spatial, and other binding constraints to job search and matching.

And while productive inclusion programs typically provide an integrated package of components often provided in sequence, urban scope programs tend to provide a smaller package relative to rural-only programs. This may be a reflection of the greater presence of programs and services in urban areas that allow for facilitating access to information and referrals to services rather than direct provision, whereas programs in underserved rural areas may need a more comprehensive package of direct service provision. As this bundling of a sequenced set of interventions is a core feature of productive inclusion programming,

it requires sound implementation planning and institutional arrangements for timely provision of sequenced components.

Third, delivery systems need to adapt to deliver high-intensity and group interventions in urban contexts. The following strategies are commonly adopted: (a) substituting home visits (for coaching and mentoring) with meetings at a central location or place of employment; (b) maintaining flexible timing for training and other group sessions to increase participation; (c) identifying affordable and safe spaces for group meetings; and (d) restructuring groups around a common issue to build cohesion and using incentives and activities to ensure retention and participation. In addition, leveraging local community structures and digital delivery platforms can help programs deliver components such as coaching at scale in a cost-effective manner.

Fourth, urban scope programs need to engage effectively with urban actors and policies, to stimulate complementary investments in people and places. This requires close coordination with local urban authorities to embed operations in broader urban policy frameworks, such as decent work provisions and municipal childcare facilities, influencing urban planning and livelihood zoning regulations, and embedding public works programs within broader local urban development plans. By shifting preferences and incentives, programs can effectively leverage high capacity urban local governments and promote greater coordination with central line ministries. These challenges apply in all contexts, but may be particularly pronounced in urban contexts where urban local governments may prioritize locally funded programs and plans, and do not have a clear reporting relationship to social or labor line ministries. In addition, strong local partnerships are key to delivering the package of support provided by productive inclusion programs. While urban areas offer a network of private sector and non-government partners, these partners need to be willing customize interventions to suit the needs of urban beneficiaries.

In summary, this paper points to an urgent and growing learning agenda around productive inclusion programming in urban Africa. Several countries in the region are already implementing urban productive inclusion programs; this experience provides useful insights for operational teams to anticipate possible challenges and identify potential solutions as documented in this note. However, this is a growing operational agenda, and we anticipate there is much to learn and jointly explore in coming years. It will be important to collate operational lesson through systematic evaluations and learning from implementation (e.g., to understand if program design and delivery of urban-only and urban scope programs are appropriate to the urban and peri-urban context). In addition, better understanding of cost-effectiveness will help build political support to incorporate productive inclusion programming into government policy frameworks. It will also be important to understand programmatic and institutional adaptations necessary to scale up programs in urban areas, building on lessons learnt from pilots and leveraging effective partnerships with urban local governments and between government and partner organizations.

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ANNEX 1: DATA SOURCES³⁸

Caveats and limitations of the analysis

It is important to highlight that this is an emerging area, and our knowledge of urban productive inclusion programs is still evolving. The following caveats should be noted:

- First, the note discusses the emerging experience from government-led programs by comparing programs with an urban scope with rural-only programs in the 2020 PEI Landscape Survey. Ideally, the note would compare programs that operate exclusively in urban areas with those that operate exclusively in rural areas. However, there are only 2 government-led programs in the Landscape Survey that operate exclusively in urban or peri-urban areas. Information is presented on these two and other urban- or peri-urban programs (not in the survey) where relevant.
- Second, this note looks at programs operating in peri-urban and urban areas together. While many peri-urban areas are typically close to an urban center and within proximity to industry and services, there are important distinctions between the two contexts. Many peri-urban areas are “rural-like” in the pervasiveness of agriculture and lack of basic services compared to urban areas. Ideally, it would be best to examine adaptations to design and delivery for programs operating in peri-urban and urban areas separately. However, lack of available data prevented such analysis.
- Third, there are only two evaluations for overall impact of peri-urban or urban-only programs. While this note reviews 15 evaluations of programs with an urban scope, most evaluations do not present urban-specific impacts or a discussion of impacts. We are also limited by the fact that the evidence unpacking overall impact, i.e., on bundling of components and heterogeneity of impact, derives from rural-only programs. Furthermore, for both rural and urban programs, there is insufficient knowledge with respect to implications in terms of spillover and general equilibrium effects. There is only one study on spillover effects from an urban program in the region but it evaluates only the impact of the foundation social safety nets rather than the entire package.

PEI 2020 Landscape survey

To map the universe of productive inclusion programs, the survey team conducting the study underlying this note used an online survey tool to gather information from a range of government and technical partners. For World Bank programs, the team, using both manual and text analysis techniques, reviewed approximately 1,200 programs in all geographic regions and falling under six of the World Bank’s Global Practices: Agriculture (AG); Environment and Natural Resources; and Blue Economy (ENB); Finance, Competitiveness and Innovation (FCI); Social Development (SD); Social Protection and Jobs (SPJ); Urban, Resilience and Land (URL). The survey questionnaire was developed through broad consultation and consisted of 44 questions in eight sections: objectives, target beneficiaries, beneficiary coverage, design and implementation features, institutional arrangements, budgets, financing, and research and evaluation. The survey was completed by staff from the lead implementing agency, implementing partner, or other organization providing support to each program.

During survey preparation, the survey team identified 166 programs supported by the World Bank Group. After reviewing these programs and discounting for overlaps, closed operations, and pipeline projects,

³⁸ See Andrews et al. 2021 for further details.

the final survey was conducted of 246 programs. The overall response rate to the survey was 89 percent (219 programs). One major challenge is that the data are self-reported, and information and interpretation may vary across survey respondents. The survey authors factored in time for a thorough quality review of each survey response and followed up with respondents for queries and clarifications. The online survey provided detailed guidance and was translated into French and Spanish to ensure clarity.

FY21 WB portfolio review

To map the universe of productive inclusion programs, the PEI management team (PEIMT) reviewed the World Bank financing portfolio. PEI conducted a rigorous two-stage analysis, combining Text and Data Analytics techniques with manual review of the Operations Portal. This review updates the productive inclusion projects identified in the fiscal 2020 portfolio review.

In the first stage, to validate each productive inclusion program and to speed up the mapping process, PEIMT worked with the Text and Data Analytics (TDA) team in the Development Economics (DEC) department of the World Bank. Using a predefined set of keywords, the TDA team applied advanced text analytics to program summaries as well as to their Project Appraisal Documents (PADs), Project Information Documents (PIDs), Project Papers (PPs), or Implementation Status and Results Reports (ISRs). They applied this technique to a sample of approximately 900 programs (both active and pipeline) across all geographical regions across seven Global Practices: Agriculture (AG); Education (EDU); Environment and Natural Resources; and Blue Economy (ENB); Finance, Competitiveness and Innovation (FCI); Social Development (SD); Social Protection and Jobs (SPJ); Urban, Resilience and Land (URL). The team then ranked programs based on the number of keywords found, and any program that had at least one keyword was considered an productive inclusion program. PEI restricted projects by lending instrument: Investment Project Financing (IPF), Program-for-Results (P4R), Development Policy Financing (DPF), and Recipient Executed (RE).

In the second-stage review, the PEI team manually reviewed the TDA-assisted selection of productive inclusion programs. The team assessed the relevance of a program based on program summaries, the types of words identified through the TDA techniques, and the frequency with which keywords came up in the project documents. When a summary did not provide enough information, the PAD was reviewed to make a final decision. In the end, 219 unique active and pipeline programs were identified. PEI reviewed each project document to build a database of relevant program information, including COVID-19 adaptations (additional financing, restructuring, etc.), productive inclusion financing, and beneficiary data.

PEI 2020 cost survey

For the PEI Quick Costing Tool 2020, PEI gathered and analyzed self-reported cost data from 34 programs globally, ensuring that the programs represented a mix of income, geographic, and sociopolitical contexts as well as implementation modalities. These programs are from 25 countries, primarily from Sub-Saharan Africa and South Asia together with a few each from the other regions. While 24 of these programs are government-led, 10 are NGO-led. In terms of program typologies, 12 are social safety net (SSN) and 22 are livelihoods and jobs (L&J) programs. About 8 of these programs are implemented in contexts of fragility, conflict, and violence (FCV), as defined by the World Bank.

The cost data reported by program teams are for the full integrated package of layered interventions. This naturally brings up the issue of attribution to the productive inclusion program, as there could be costs

linked to other underlying programs that may be included or, depending on the bookkeeping practices in-country, excluded from the reported costs. To the extent possible, the costs have been disaggregated through further consultations with the task team and a review of program documents, as detailed below. Note that there are specific cost categories that are less amenable than others to this disaggregation approach. These include staff costs (for administrative and intervention delivery), monitoring and evaluation costs, and targeting costs.

The analysis of costing data, supplemented by details from program documents, is largely descriptive in nature and uses various robustness checks for quality assurance. A multipronged approach was used for quality assurance. First, to supplement and rationalize findings from the cost survey data analysis, the PEI team uses project appraisal documents, operations manuals, and information available on program websites. Second, a sensitivity analysis was done on the PPP conversions to check if specific years may be biasing the cost trends across countries. Third, the team undertook multiple detailed discussions with each country team or organization to confirm data and analysis: (1) right after the raw data was received from each program, (2) after the initial cross-program draft analysis was undertaken, and (3) after this chapter was written. Fourth, findings are included from another independently undertaken costing exercise by the Sahel Adaptive Social Protection Program (SASPP), which was conducted over a longer period of time and uses a more sophisticated costing tool. Fifth, extensive consultations were undertaken with technical experts at the World Bank and the Partnership for Economic Inclusion network to ground-truth the findings.

Impact review

We review quantitative impact evaluations of 15 productive inclusion programs operating in diverse contexts in 10 countries across Sub-Saharan Africa. The reviewed programs vary in terms of program typologies, institutional arrangements, and size, and include experiments, small-scale programs, and large-scale programs. Reviewed programs include single and complementary institutional arrangements. With respect to typologies, the bulk of the evidence is for L&J (10 evaluations) and five evaluations for programs with SSNs as a primary entry point.

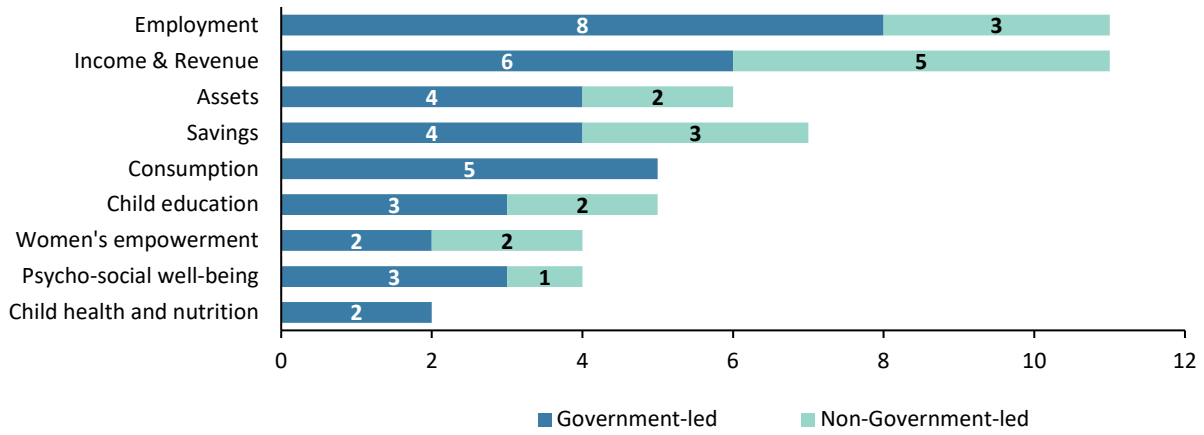
The following criteria were used to identify programs: (1) those that met the definition of productive inclusion used in this note; (2) those operating in Sub-Saharan countries only (low-income countries, lower-middle-income countries, and upper-middle-income countries); and (3) those with at least one quantitative impact evaluation.

Programs with an available impact evaluation were identified by reviewing (1) programs in the PEI 2020 Landscape Survey with an impact evaluation (the majority did not yet have an evaluation); (2) programs surveyed in the PEI 2017 Landscape Survey report that had an evaluation or assessment, with a focus on large-scale programs (Arévalo, Kaffenberger, and de Montesquiou 2018); and (3) programs that had evaluations listed in online research databases; or had been included in systematic reviews of productive inclusion programming or relevant standalone interventions such as SSN, L&J, and financial inclusion (FI) programs; or had been evaluated as part of institutional research agendas on productive inclusion such as the Consultative Group to Assist the Poor (CGAP), Ford Foundation, International Fund for Agricultural Development (IFAD), Food and Agriculture Organization (FAO), BRAC, Institute of Development Studies (IDS), Concern Worldwide, Save the Children, Transfer Project, and the World Bank.

The following studies were included in the review: (1) experimental impact evaluations (individual or cluster randomized control trials) and (2) quasi-experimental impact evaluations (using a range of methods such as regression discontinuity design, propensity score matching, and difference-in-difference). Only publicly available papers were included in the review, including published papers in peer-

reviewed journals (mostly impact evaluations), working papers, reports, books, and unpublished papers available online. The review drew primarily on studies published between 2009 and 2021. The Figure below summarizes the strength of the evidence for urban scope programs in the region.

Figure A1: Sub-Saharan Africa Sample (urban scope): Distribution of studies reporting on specific outcomes, by lead agency



Source: Updated Impact review

Table A1: Summary of Impact Evaluations Reviewed

Country	Program	Government/ NGO	Entry point	Lead Implementing agency	Program components	Study	Total cost, where available	Outcomes of interest analyzed (broadly defined)
Côte d'Ivoire	Projet d'insertion socio-économique pour les populations vulnérables de l'Ouest de Côte d'Ivoire (PRISE)	Nongovernment-led	Livelihoods and jobs	International Rescue Committee (IRC)	1. Grants 2. Savings 3. Credit	Premard and Marguerie (2020)	—	Income, savings, employment
Côte d'Ivoire	Projet d'Urgence de Création d'Emploi Jeunes et de Développement des Compétences (PEJEDEC)	Government-led	Social safety net—plus	FXB	1. Public works—plus (PWP) 2. Skills training 3. Basic entrepreneurship training 4. Wage skills training	Bertrand et al. (2017), Bertrand et al. (2016)	—	Income, consumption, savings, well-being
Democratic Republic of Congo	Women for Women International's Empowerment Program	Nongovernment-led	Livelihoods and jobs	Women for Women International	1. Skills training (Vocational, business, and financial) 2. Cash transfer 3. Social empowerment	Noble and Han (2019)	—	Income, asset, savings, well-being, empowerment
Ethiopia	Industrial and entrepreneurial jobs	Nongovernment-led	Livelihoods and jobs	U.S. Agency for International Development (USAID)	1. Cash grants 2. Low-wage employment 3. Skills training	Blattman, Dercon, and Franklin (2019)	\$450 (2011 US\$, PPP)	Income, employment, overall health
Liberia	Economic Empowerment of Adolescent Girls and Young Women (EPAG)	Government-led	Livelihoods and jobs	Government	1. Business training 2. skills training 3. coaching/support to start bus or find emp	Adoho et al. (2014)	—	Income, savings, empowerment
Madagascar	FIAVOTA	Government-led	Social safety net—plus	Government	1. Unconditional cash transfer 2. Nutrition services 3. Livelihood recovery	Rakotomanana, Randrianatoandro, and Ravelosoa (2018)	—	Income, consumption, assets, employment, overall health, child health, education
South Sudan	Youth Business Start-Up Grant Program	Government-led	Livelihoods and jobs	Government	1. Skills training 2. Grants	Müller, Pape, and Ralston (2019)	—	Consumption, savings, well-being
Tanzania	Empowerment and Livelihoods for Adolescent Girls (ELA) Programme	Nongovernment-led	Livelihoods and jobs	BRAC	1. Adolescent development centers 2. Life skills training 3. Livelihood training 4. Meetings with parents and village elders 5. Microfinance	Buehren et al. (2017)	—	Income, savings
Tanzania	Tanzania Social Action Fund (TASAF)	Government-led	Social safety net—plus	Government	1. Conditional cash transfer 2. Public works 3. Training 4. Business grant	UNICEF Office of Research - Innocenti. Florence, 2018	—	Consumption, employment, well-being, education

Country	Program	Government/ NGO	Entry point	Lead Implementing agency	Program components	Study	Total cost, where available	Outcomes of interest analyzed (broadly defined)
Tanzania	Tanzania Social Action Fund (TASAF)	Government-led	Social safety net-plus	Government	1. Conditional cash transfer 2. Public works 3. Savings promotion	Rosas et al. (2019)	—	Consumption, savings, employment, overall health, education
Togo	Private Sector Development Support Project	Government-led	Livelihoods and jobs	Government	1. Personal initiative training 2. Traditional business training	Campos et al. (2019)	—	
Uganda	Empowerment and Livelihoods for Adolescent Girls (ELA)	Nongovernment-led	Livelihoods and jobs	BRAC	1. "Hard" vocational skills training; 2. "Soft" life skills training 3. A safe space to meet and socialize with other adolescent girls	Bandiera et al. (2020)	\$25 (2011 US\$ PPP)	Income, empowerment, overall health, education
Uganda	Youth Opportunities Program (YOP)	Government-led	Livelihoods and jobs	Government	1. Cash grants 2. Training	Blattman, Fiala, and Martinez (2014, 2018)	—	Income, assets, employment
Uganda	Youth Livelihood Program (YLP)	Government-led	Livelihoods and jobs	Government	1. Credit/loan 2. Training	Bukenya et al. (2019)	—	Income, assets

Sources: References cited in the table.

Note: Outcomes of interest reported in the last column are broad categories to cover a range of indicators and indexes. The review examined all indicators associated with a broad outcome category (as reported in the table) and recorded the effect size and significance levels of specific indicators. Selected key indicators within the broad outcome categories include the following in this indicative, not exhaustive, list: (1) income and revenue: monthly total household income, average monthly household income, monthly individual income, per capita annual income, total earnings, log household income, household livestock revenue, agricultural income, monthly cash earnings, sales last month; (2) consumption: consumption per capita, per capita daily food expenditure, monthly expenditure on food, total food consumption, log total consumption per capita, total consumption index; (3) assets: value of livestock, total value of household assets, value of productive asset, asset value index, total land owned, durable assets index, overall asset index, total asset holdings; (4) savings: total household savings, cash savings, proportion of households having cash savings, total saving stock, financial inclusion index, probability of savings, log savings; (5) employment: self-employment in agriculture, daily working hours, wage labor, total minutes spent on productive activities in the last day, livelihood security index, hours worked per week, business ownership, labor supply; (6) psychosocial well-being: psychological well-being index, Kessler score, stress index, self-reported happiness, member has not experienced a period of worry in last year; (7) women empowerment: z-score index measuring women's decision-making in the household, woman has major say on how to manage household finances, empowerment scale, business decision-making, autonomy in purchases (z score); (8) child health: diarrhea rate in oldest under-five child last two weeks, weight for height (whz), height for age, wasting, child dietary diversity score, child well-being index, child immunization card up to date; (9) overall health: HIV knowledge [0–6 score], physical health index (z-score), member has not missed any days due to illness last month, overall health, self-reported health status, health knowledge and behavior index; and (10) child education: proportion of children enrolled in school, school absenteeism, child schooling index, school attendance reported, currently enrolled in school, primary enrollment rate. NGO = nongovernmental organization; PPP = purchasing power parity.

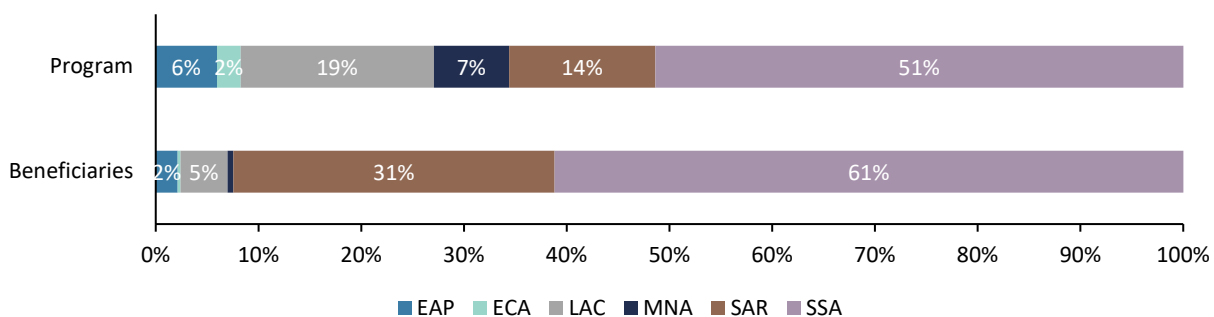
— = not available.

ANNEX 2: LANDSCAPE OF PRODUCTIVE INCLUSION PROGRAMMING IN AFRICA

We use the landscape survey and recent portfolio update to examine regional trends in productive inclusion programming in Africa, including rural, peri-urban and urban contexts.

An unprecedented surge in productive inclusion programming is occurring worldwide, much of it in Sub-Saharan Africa. The PEI Landscape Survey 2020 provides a global snapshot of productive inclusion programs. Of the 219 programs underway in 75 countries across the world, roughly half (112 programs) of these programs are operational in 30 African countries, reaching approximately 5.8 million households and benefiting nearly 27.7 million individuals, either directly or indirectly (Figure A1). The number of urban is likely an underestimate as the PEI World Bank Portfolio update reveals several new productive inclusion programs in Sub-Saharan Africa since this 2019-2020 survey.

Figure A1: Distribution of productive inclusion programs and beneficiaries

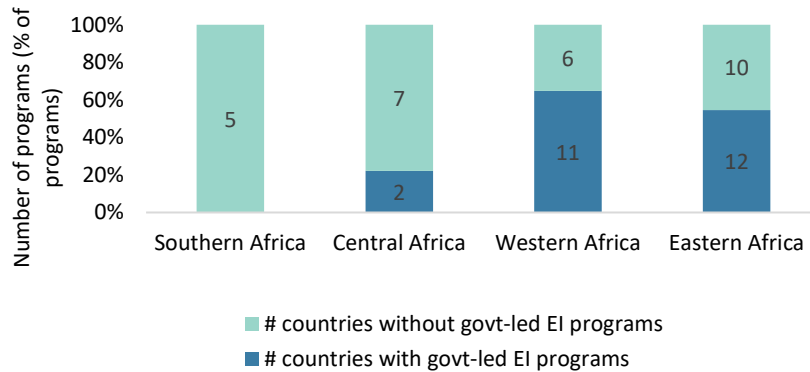


Source: PEI 2020 Landscape Survey. See Annex 1 for details on the survey.

Governments are leading this scale up of productive inclusion programs. In Sub-Saharan Africa, 46 percent of the programs surveyed were government-led, covering 90 percent of productive inclusion program beneficiaries in 2019.³⁹ More than two-thirds (69 percent) of these government-led productive inclusion programs are implemented in low-income contexts primarily operating in Eastern and Western Africa (Figure A2). In addition, roughly 40 percent operate in FCV contexts. Among the largest government-led programs globally, three are from the SSA region, including the Tanzania Social Action Fund (TASAF), Ethiopia’s Livelihood component of Rural Productive Safety Net Program, and Sudan’s Social Safety Net Project. However, many government-led programs in other countries are in their infancy or in a nascent stage of scale up.

³⁹ This mirrors the global pattern, where 49 percent of the surveyed programs were government-led, covering 93 percent of beneficiaries. We define non-government led programs as those implemented by NGOs and multilateral agencies. In Sub-Saharan Africa, 95 percent of all non-government led programs were implemented by NGOs and 5 percent by multilateral agencies. Note that data on the number of beneficiaries is missing for eight programs (six government and two non-government led programs).

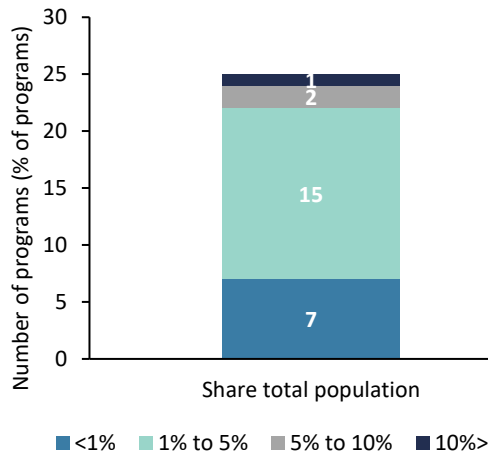
Figure A2: Number of Sub-Saharan Africa countries with at least one government-led productive inclusion program, by sub-region



Source: PEI 2020 Landscape Survey

The Landscape Survey reveals considerable scope to expand productive inclusion programming in Sub-Saharan Africa; the coverage of government-led programs appears modest relative to total population size.⁴⁰ The majority (60 percent) of these programs have coverage rates of between one to five percent relative to their population (Figure A3). While there is strong base of programs operating in the region, the majority (60 percent) of these programs have coverage rates of between one to five percent. Only four countries - Ethiopia (7 percent), Sudan (8 percent), Tanzania (11 percent), and Uganda (5 percent) - have programs that have managed to achieve higher coverage rates. This highlights great potential to scale.

Figure A3: Coverage of Productive Inclusion Programs in SSA (percent of programs)



Source: PEI 2020 Landscape Survey

⁴⁰ Coverage is higher if including only eligible population, typically the extreme poor or poor.

ANNEX 3: LIST OF PROJECTS AND PROGRAMS MENTIONED IN THIS REPORT

Country	Program/Project	Location	Source(s)
Argentina	Empleo Joven” (formerly known as “Jóvenes por Más y Mejor Trabajo”) Argentina Youth Employment Support Project	Urban only	World Bank 2014
Azerbaijan	Employment Support Project	Urban scope (urban, rural)	World Bank 2020
Benin	Community and Local Government Basic Social Services Project (ACCESS)	Urban scope (urban, peri-urban, rural)	World Bank 2017
Burkina Faso	Youth Employment Skills Development Project (YSDP)	Urban scope (urban, rural)	World Bank 2013; CFI 2019; World Bank 2020b
Burkina Faso	Youth Employment and Social Support Operation (YESSO)	Urban scope (urban, rural)	World Bank 2020b; Hassan et al. 2020.
Cameroon	Adaptive Safety Nets and Economic Inclusion Project	Urban scope (urban, peri-urban, rural)	World Bank 2021
Cameroon	Social Safety Net Project	Urban scope (urban, peri-urban, rural)	World Bank 2013
Cote d’Ivoire	Youth Employment and Skills Development project (PEJEDEC)	Urban only	World Bank 2012; Bertrand et al. 2016; Bertrand et al. 2017
Democratic Republic of Congo	Eastern Recovery Project or STEP	Urban scope (urban, peri-urban, rural)	World Bank 2014
Ethiopia	Urban Productive Safety Net and Jobs Project	Urban only	World Bank 2016; Franklin et al. 2021
Ghana	Productive Safety Net Project	Urban scope (urban, peri-urban, rural)	World Bank 2018
Kenya	Youth Employment and Opportunities Project	Urban scope (urban, peri-urban, rural)	World Bank 2016
Liberia	Recovery of Economic Activity for Liberian Informal Sector Employment	Urban scope (urban, peri-urban, rural)	World Bank 2021

Liberia	Economic Empowerment for Adolescent Girls (EPAG)	Urban only	Adoho et al. 2014
Liberia	Youth Opportunities Project (YOP)	Urban scope (urban, rural)	World Bank 2015
Madagascar	Social Safety Net Project	Rural only	World Bank 2016
Mozambique	Productive Social Action Program (PSAP)	Urban scope (urban, peri-urban, rural)	Zapatero et al. 2017
Mozambique	Social Protection Project (SPP)	Urban scope (urban, rural)	World Bank 2013; Ricaldi, Mata, and Martins 2021
Nigeria	Agro-Processing, Productivity Enhancement and Livelihood Improvement Support (APPEALS)	Urban scope (peri-urban, rural)	World Bank 2017
Nigeria	Nigeria For Women Project (NFWP)	Urban scope (peri-urban, rural)	World Bank 2019
Papua New Guinea	Second Urban Youth Employment Project (UYEP)	Urban only	World Bank 2020
Senegal	Yook Koom Koom (YKK)	Urban scope (urban, peri-urban)	World Bank 2020a
South Sudan	Youth Business Start-Up Grant Program	Urban scope (urban, rural)	Müller, Pape, and Ralston 2019
Tanzania	BRAC Empowerment and Livelihood for Adolescents (ELA)	Urban scope (urban, rural)	Banks 2017, Buehren et al. 2017
Togo	Private Sector Development Support Project	Urban scope (urban, rural)	Campos et al. 2017
Uganda	Youth Opportunities Program	Urban scope (urban, rural)	Blattman, Fiala, and Martinez 2014, 2018
Uganda	BRAC Empowerment and Livelihood for Adolescents (ELA)	Urban scope (urban, peri-urban, rural)	Banks 2017, Bandiera et al. 2020
Uganda	Graduating to Resilience - AVSI	Urban scope (urban, rural)	

Uganda	The Third Northern Uganda Social Action Fund (NUSAF3)	Urban scope (urban, peri-urban, rural)	World Bank 2015
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Sources: References cited in the table.

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ABSTRACT

Sub-Saharan Africa is the world's fastest urbanizing region. This presents economic opportunities for the poor and vulnerable but also poses significant barriers to their economic inclusion. With an increasing focus on jobs and economic transformation in Africa, productive inclusion programs have emerged as a promising instrument to promote job creation in the urban informal sector, especially for poor youth and women. This paper examines the operational feasibility of delivering productive inclusion programs in urban African areas at scale. It aims to provide technical clarity and contribute to the knowledge around urban productive inclusion, thus providing operational teams with a framework and reference for designing and implementing such programs. The paper shows that there is a clear case for expanding productive inclusion programs in urban Africa and emphasizes four main design and operational considerations. First, the challenges of beneficiary selection have implications for how programs define eligible groups as well as for delivery systems in registering and enrolling beneficiaries. Second, program objectives and features should be based on the binding constraints to income generation of the target group in urban and peri-urban contexts. Third, delivery systems need to adapt to deliver high-intensity and group interventions. Fourth, effective engagement with urban actors and policies can stimulate complementary investments in people and places.

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