



PRODUCTIVE INCLUSION MEASURES AND ADAPTIVE SOCIAL PROTECTION IN THE SAHEL

A case study

Edward Archibald - Thomas Bossuoy - Patrick Premand



This case study was written by Edward Archibald, Thomas Bossuroy and Patrick Premand, and was prepared for an upcoming global report on the state of economic inclusion, led by the Partnership for Economic Inclusion (PEI). The Partnership for Economic Inclusion is a new global partnership that supports the adoption of national economic inclusion programs that increase the earnings and assets of extremely poor and vulnerable households. Hosted by the World Bank's Social Protection and Jobs Global Practice, the Partnership for Economic Inclusion brings together global stakeholders to catalyze country-level innovation and consolidates and shares global knowledge. The upcoming [State of Economic Inclusion Report 2021](#) will shed light on one of the most stubborn challenges in development: transforming the economic lives of people in extreme poverty and vulnerability. The report will feature contributions from over 100 organizations, reflecting the collaborative effort and spirit that shapes the Partnership for Economic Inclusion.

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Introduction

Against the backdrop of recurring climate shocks and deep poverty, governments in the Sahel have introduced economic inclusion programs for national Social Safety Net beneficiaries. Over the last decade, the governments of Burkina Faso, Chad, Mali, Mauritania, Niger, and Senegal have established national SSN programs that provide regular and predictable cash transfers to poor and vulnerable households with a strong focus on women as primary recipients of the transfers. The programs help to address chronic poverty and acute food insecurity.

Many households also face multiple constraints to improving their incomes, productivity and resilience. To address these constraints, a functional expansion of SSN systems took place and cash transfer programs were complemented by productive inclusion measures. These efforts have been implemented by national government institutions, with support from the World Bank and development partners, through the Sahel Adaptive Social Protection Program (SASPP).

Box 1 - SASPP receives funding from various donors and will continue until 2025

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

This case study presents the experience of implementing a coherent set of productive inclusion measures through national SSN programs in four Sahel countries. It provides insights on the challenges and opportunities of delivering productive inclusion programs at scale through government systems. A number of preliminary operational insights are already emerging, including the importance of government leadership and institutional coordination; the value of broader investments in the SSN system; and the need for flexibility in delivery arrangements depending on the country context.

A robust evidence base is being built to inform a potential scale-up of productive inclusion measures in the region and beyond. The productive inclusion measures are being tested through a multi-country impact evaluation led by a team of researchers from the World Bank and several universities in partnership with Innovations for Poverty Action (IPA). It will be complemented by operational learnings and process evaluations. Findings will be disseminated in 2020/2021, informing future discussions of an expansion within the region.

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

Challenges to Economic Inclusion in the Sahel

The Sahel is home to some of the poorest countries in the world. Although poverty rates have decreased in recent decades, the levels of poverty across the region remain high. Measured by the international poverty line of \$1.90 a day, the poverty headcount ratios in the Sahel (latest year) are 49.7 percent in Niger, 49.3 percent in Mali, 43.7 percent in Burkina Faso, 38.4 percent in Chad and 38.0 percent in Senegal; although the ratio is low in Mauritania at 6.0 percent, this rate increases to 33 percent when measured by the national poverty line. When applying the international poverty line of \$3.20 a day these rates increase markedly to about 66 percent for all countries except Mauritania (World Bank, 2018a). The region is also increasingly exposed to conflict and insecurity, contributing to an increase in the number of refugees, internally displaced persons, asylum-seekers, and stateless persons since 2011 (World Bank, 2019c; World Bank, 2018a).

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

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

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

Populations are growing across the region, yet human development indicators remain poor. Most Sahel countries expect a doubling of their current populations before 2050. Niger recorded the highest annual population growth rate in the region over the 2010–2015 period, with 4 percent, and its population is due to increase threefold by 2050. All countries in the region rank low on the Human Capital Index, with future generations estimated to only fulfill between 0.29 (Chad) and 0.42 of their economic potential when they reach adulthood. The index is particularly influenced by the low levels of educational attainment. While economic inclusion programs have the potential to support households facing poverty and multiple interrelated challenges, they also need to be tailored to the characteristics and constraints faced by this population.

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

Box 2 - Girls in Burkina Faso are less likely to attend school, with implications for future income.

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

The Rise and the Potential of Safety Nets

In recent years, governments across the region have made significant investments to create national social protection systems and programs that provide regular cash transfers to poor and vulnerable households. Social protection interventions in the Sahel have generally focused on providing direct emergency responses to drought, food prices, or other seasonal shocks. Over the past decade, however, governments have begun to set up more permanent national social protection systems, including implementing regular cash transfers to poor and vulnerable households. SSN programs now cover more than 4.5 million beneficiaries in the six countries, with most of the cash transfer recipients being women. These programs generally identify and enroll beneficiaries through a combination of geographic and household targeting, through either community-based targeting or proxy means-testing. The transfers aim to provide consumption support and reduce food insecurity, as well as facilitate investments in children's human capital and in livelihoods. They are provided for two to three years in Chad, Niger, and Burkina Faso, and up to five years in Senegal and Mauritania (World Bank, 2019c).

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

With 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.

Designing the Content of Productive Inclusion Measures

Productive inclusion measures aim to tackle key binding constraints faced by the poor. Identifying those constraints accurately is a necessary first step toward designing impactful economic inclusion programs. Prior to designing productive inclusion measures for the Sahel Adaptive Social Protection Program, the World Bank and partner governments undertook a range of qualitative and quantitative assessments to identify and prioritize the main constraints faced by SSN beneficiaries in their income-generating activities. A quantitative constraint analysis was undertaken by IPA, and qualitative research was carried out by international and local researchers in five countries. The qualitative studies highlighted some of the main constraints that poor households in the Sahel face (Bossuroy, Kossoubé and Premand, 2017): (1) access to capital; (2) technical and business skills; (3) access to markets (for inputs and outputs); (4) social norms, particularly affecting women and the socially disadvantaged; (5) psychosocial and aspirational constraints; and (6) capacity to manage risk. The quantitative and qualitative diagnoses were complemented by a literature review of local and international experiences. Consultations were also organized in each

country with NGOs, civil society organizations, and government partners.

The diagnostic studies and consultations suggested that these multiple constraints needed to be addressed through a set of interventions that simultaneously reduce the poorest households' exposure to risk and vulnerability, facilitate diversification of their income-generating activities, improve their capacity to plan their finances and manage risk in the short to medium term, develop their skills, enable them to acquire and accumulate productive assets, and build an enabling environment in which women are supported and empowered to take new initiatives.

A joint design process was set up across the six Sahel countries—Burkina Faso, Chad, Mali, Mauritania, Niger, and Senegal—that led to consensus on a package of productive inclusion measures. A regional workshop was convened by the World Bank in 2016 with participation of Governments from the six countries, NGOs, development partners and researchers. The objective was to take stock of the diagnostic studies and decide on packages of productive inclusion measures that could be implemented and tested across participating countries, with technical support by a regional activity led by the World Bank and its technical partners. The results of the diagnoses and consultations on local experiences were combined with evidence about the most promising interventions gleaned from the international literature.

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

Implementing the Productive Inclusion Measures

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

Box 3 - Overview of productive inclusion measures in the Sahel

Component 1: Coaching and Group formation

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

Component 2: Community sensitization on aspirations and social norms

This measure seeks to address the aspirational or psycho-social constraints

facing many individuals, particularly women, in undertaking new initiatives and income-generating activities. A short video is screened to all community members, telling the story of poor, food-insecure individuals overcoming many barriers and successfully engaging in productive investments. After the video, a group discussion is facilitated on themes such as aspirations, social dynamics, and women's empowerment.¹

Component 3: Facilitation of savings groups for beneficiaries

Using the VSLA model (see Box 4), coaches support beneficiaries to create community savings groups and provide ongoing technical support to help manage the groups.

Component 4: Life skills training

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

Component 5: Micro-entrepreneurship training

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

Component 6: One-time lump-sum cash grant

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

Component 7: Facilitation of access to inputs and markets

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

The productive inclusion measures were offered to beneficiaries of national SSN programs, the overwhelming majority of whom are women. The diagnostics phase informed the decision by all countries to prioritize female participants, as women empowerment was identified as a critical pathway toward greater economic resilience. In some countries, the beneficiary of the productive package was the recipient of cash transfers, while in other countries a younger woman was selected. For instance, in Niger the individual recipient of the productive inclusion measures was the cash transfer recipient. In Burkina Faso, every adult woman in selected households received regular cash transfers. Every adult woman also benefited from the productive inclusion measures, but the lump sum cash grant

¹ Sample videos are available at the following links: Niger, short version (<https://vimeo.com/239508182/b14fd77540>); Senegal, long version (<https://vimeo.com/264707787>)

was delivered to the youngest adult. In Senegal, the government took steps to prioritize the participation of young women within the household, even where the young woman was not the primary cash transfer beneficiary. In Mauritania, the individual recipient of the productive inclusion measures was the cash transfer recipient or a young woman in the household.

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

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

Table 1 - Coverage of productive inclusion measures across countries

Country	Beneficiary Households
Burkina	17,900
Mauritania	2,000
Niger	16,700
Senegal	14,800
Total	51,400

Source: World Bank (2019a); project documents.

Box 4 - Characteristics of the Village Savings and Loans Association (VSLA) model

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

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

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

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

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

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

Autonomy: Members are in control of the group's resources and rules, not external actors or NGOs, which may be engaged provide support.

Modalities for Delivering the Productive Inclusion Measures

The productive inclusion measures are delivered through national SSN programs, which are operated by government institutions. The government agency in each country responsible for overseeing SSNs is also responsible for the productive measures which includes planning, budgeting, monitoring, coordinating, and procuring external service providers (such as trainers or payment providers for the lump sum transfer).³ The SSN agencies have both central-level staff and decentralized staff located throughout the country. To accommodate the scale of additional activities, each SSN agency has appointed staff to act as a national focal point for the productive inclusion measures and has identified field staff to supervise implementation.

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

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

³ In Burkina Faso, a consultative framework has been established with all program partners. The SSN agency chairs quarterly meetings which provide a forum for discussion of achievements, challenges, lessons, and forward planning.

Figure 1 - A combination of SSN agency staff, training providers and community volunteers are involved in Niger

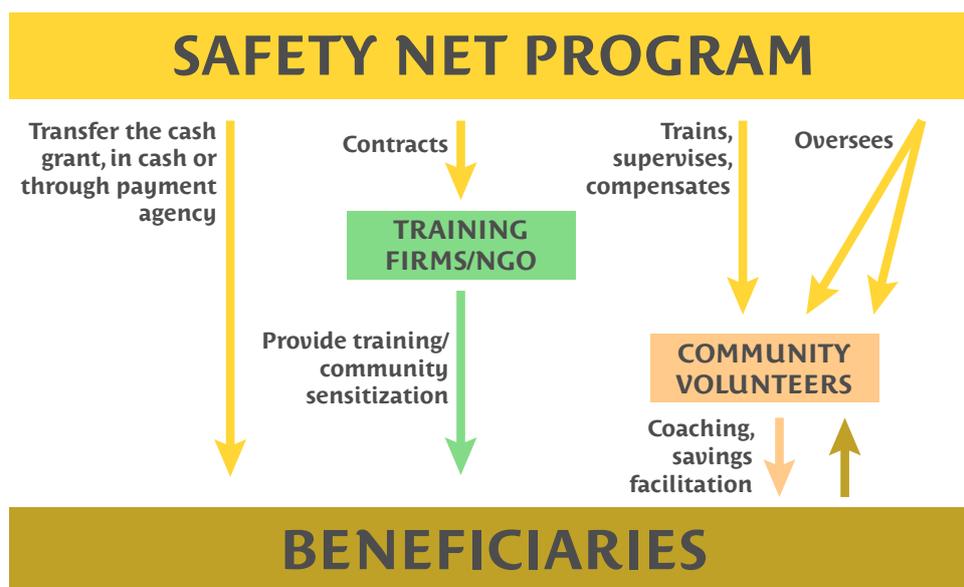
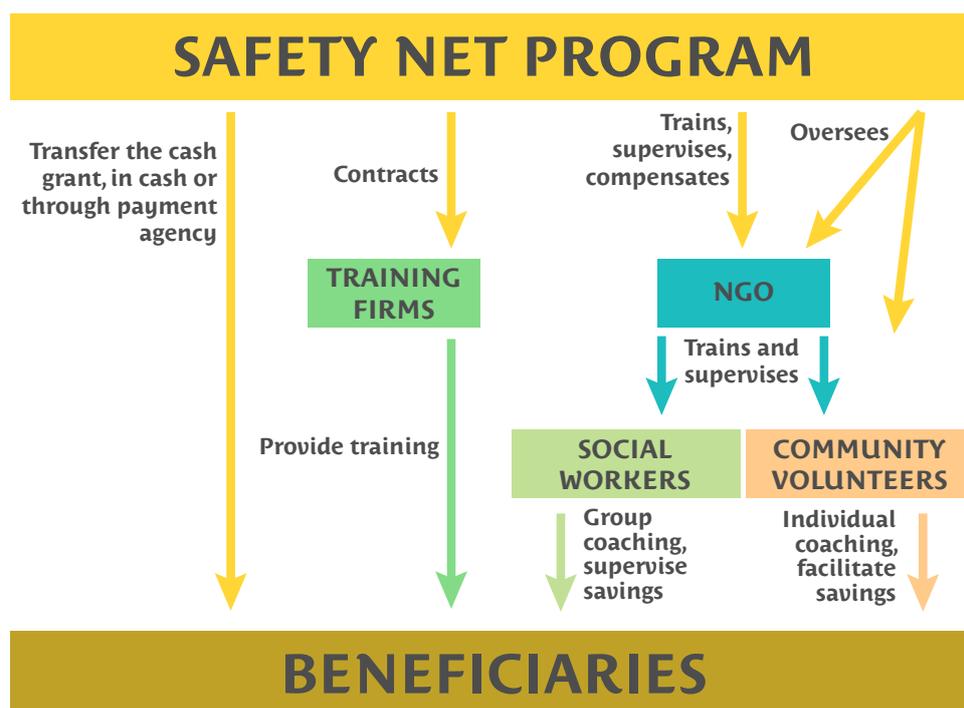


Figure 2 - Burkina Faso, Mauritania and Senegal contract or coordinate with NGOs to deliver the productive inclusion measures



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

Finally, in two provinces of Burkina Faso and in Mauritania NGOs delivered the full package - except for the cash grants which were paid through the national SSN

system. In Mauritania, the NGOs involved are regular Government partners in charge of delivering human capital accompanying measures in the SSN program and extended their role to include productive inclusion measures. In Burkina Faso, NGOs were selected for the purpose of implementing the productive inclusion measures only and worked with independent funding mobilized by Trickle Up, in partnership with the SSN agency.

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

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

Box 5 - Providing technical assistance for implementation through government systems by partnering with external institutions

Partnership with Trickle Up

Trickle Up is an international NGO with extensive experience in productive inclusion around the world. Trickle Up supported the design of implementation manuals and the delivery of training of trainers for two components of the package: coaching and savings groups. This work built on the foundation of earlier smaller-scale experimentation by Trickle Up in the Sahel. The design of the operational manuals for SASPP involved the recognition of two key factors: first, the context of extremely poor women in the Sahel and the external and internal constraints they face; and second, that the package would be delivered through national social protection programs rather than outside government systems. In addition to developing the operational manuals for national SSN agencies to use, Trickle Up provided training of trainers—on coaching and village saving and loan associations—to program implementers across five countries. This was done through different trainings a few months apart, complemented by field visits to provide feedback to implementing agencies and field staff.

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

Partnership with the Centre de Suivi, d'Assistance et de Management (CESAM)

CESAM is a training firm based in Benin that supports the development and roll-out of training programs across Africa for the International Labor Organisation (ILO). CESAM supported the design and adaptation of materials for the behavioral skills and micro-entrepreneurship training. Based on this content, CESAM

then conducted the training of trainers in partnership with master trainers in each country. CESAM also developed the training materials for facilitation of access to inputs and markets (Component 7). These materials were used to train and support coaches to serve as intermediaries and social entrepreneurs to link the beneficiaries with input suppliers for both agricultural and non-agricultural livelihoods.

A thorough costing exercise was undertaken consistently across the four participating countries. The Sahel ASP Program developed a rigorous costing template to clearly break out costs for each specific intervention, and costs related to program administration. For each component, the key cost items such as transport, equipment, materials, housing, restoration, etc. are listed and informed by program teams and SSN agencies. Management and supervision costs were factored in, including the time costs of all staff involved in the country program (from Government, NGO partners or the World Bank). This allows for very precise estimation of cost of each intervention, and for separately reporting administrative or non-intervention specific costs. A detailed costing analysis is under preparation.

Supporting Implementation at Scale Through Monitoring and Evaluation and Regional learning

While there are differences across the six countries, national SSN agencies also tackle many of the same issues in the design and implementation of productive inclusion measures. Innovations in one country can be pertinent to all. As such, a regional learning agenda was outlined to gather lessons from the implementation of the productive inclusion measures and learn about their effectiveness collaboratively. This coordinated learning effort included a multi-country impact evaluation, M&E data, and process evaluations.

Multi-country impact evaluation

A multi-country impact evaluation has been set up to assess the impact and cost-effectiveness of the productive inclusion measures. It is being implemented in Burkina Faso, Niger, Mauritania, and Senegal. The evaluation is addressing a range of priority policy questions such as : (1) What is the impact of a comprehensive package of productive accompanying measures on cash transfer beneficiaries? (2) How can the package be optimized and made more cost-effective? (3) How can one ensure that the package is inclusive and impacts the extreme poor? The evaluation is led by a team of researchers at the World Bank in partnership with researchers in several universities and IPA.

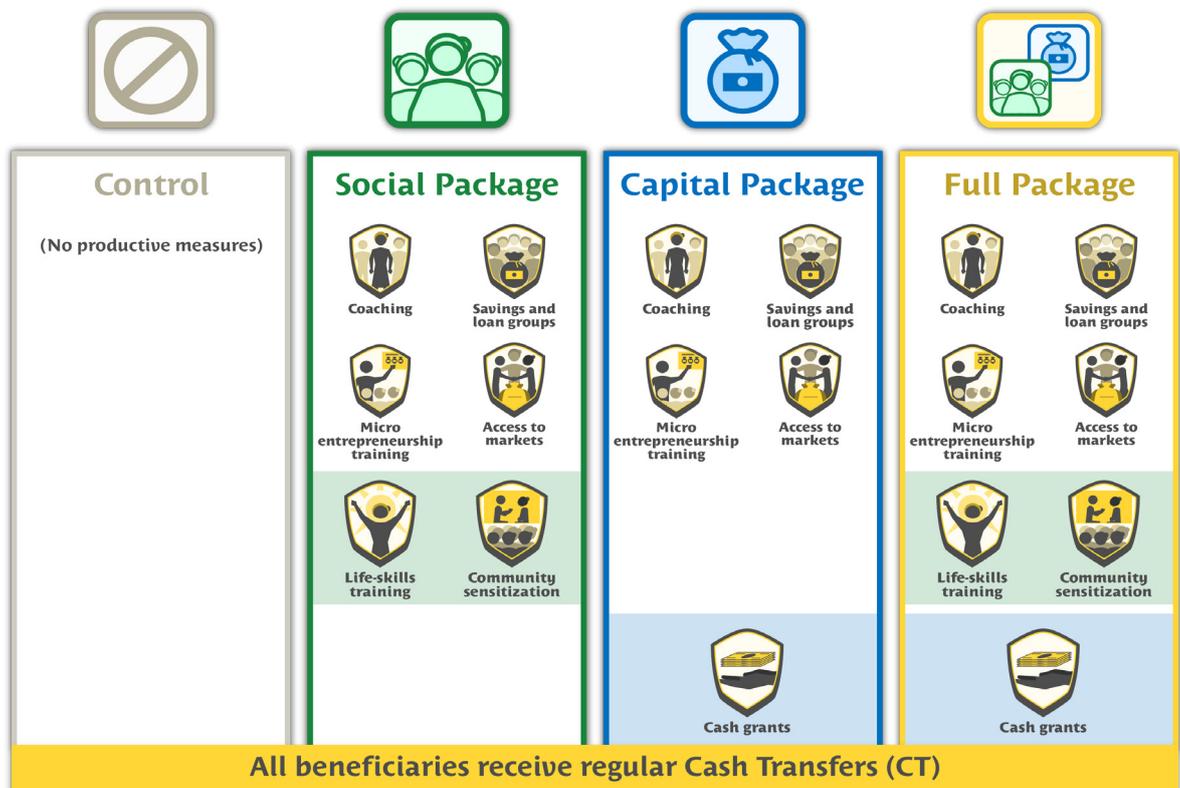
The impact evaluation is designed as a randomized controlled trial (RCT). A total of 16,700 beneficiaries from SSN programs in Burkina Faso, Mauritania, Niger, and Senegal were randomized into four groups. All four groups receive regular cash transfers through the national SSN program, with variation in the allocation of the accompanying measures as follows (Table 2 lists the program elements in each of these four trial groups in detail):

- **Control group:** This group receives only regular cash transfers, with no productive package.
- **Treatment group 1 (Full Package):** This group receives regular cash transfers and the full

package of accompanying measures (described in Box 3).

- **Treatment group 2 (Capital Package):** This group receives regular cash transfers and a capital-centric package, which includes coaching, village saving groups, entrepreneurship training, and a lump-sum cash grant. Participating households in this group do not receive sensitization on aspirations and social norms or life-skills trainings. (By testing the program with and without these psycho-social interventions, the evaluation will be able to determine whether addressing participants' aspirations and social norms improves the program's overall effectiveness.)
- **Treatment group 3 (Social Package):** This group receives regular cash transfers and a package of productive inclusion measures with a stronger focus on addressing psycho-social constraints including coaching, village saving groups, community sensitization on aspirations and social norms, life skills training, and entrepreneurship training. Participating households in this group do not receive the lump-sum cash grant. (Because the lump-sum cash grant is one of the most expensive components of the package, researchers and policymakers are interested in identifying its value-added).

Table 2 - Productive packages compared through impact evaluation



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

M&E data and process evaluation

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

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

Perspectives for scaling up

By 2020/2021, results from the first phase of the impact evaluation, the process evaluations, and the operational learnings will be disseminated. Over the medium term, the evidence base will be used to inform the design and implementation of the programs evaluated, and can be relevant to inform the design and implementation of other programs across the region.

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

4 See these World Bank-funded operations: Youth Employment and Productive Inclusion Project (P163157); and Niger Refugees and Host Communities Support Project (P164563).

5 See this World Bank-funded operation: Mauritania Social Safety Net System Project II (P171125).

Lessons Learned

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

Institutional and delivery modality lessons

The diagnostic phase was critical to ground program design in evidence, but also to create consensus around program objectives and facilitate Government leadership.

The evidence collected through qualitative and quantitative surveys created unique opportunities to unpack the daunting challenge of productivity of poor households and women in particular, discuss the concrete constraints they face when engaging in economic activities, and create consensus across various agencies around the objectives of the productive inclusion measures.

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

A multi-faceted program requires pragmatic delivery arrangements and solid Government coordination. Adaptations at scale require the articulation of delivery arrangements by SSN agencies and the creation of partnerships or sustained contractual relationships with local organizations. Depending on the extent and nature of existing field activities and on the skills available locally, Governments may choose various combinations of actors to deliver the set of productive inclusion measures. It is however critical that the package of activities is kept coherent, with consistent messages picked up across the measures and coaching as a common thread. Significant capacity is required at all levels of government (both at central and local levels) to oversee implementation and ensure close synergies with relevant programs and agencies.

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

Investing in high quality monitoring data helps improve government agencies' capacity to track program implementation. The implementation of complex interventions at a large scale by government systems needs to be accompanied by comprehensive efforts to build strong M&E systems and integrate data collection protocols in routine operations carried out by partner governments through their own MIS.

Programmatic and operational lessons

Despite short timeframes and seasonal challenges, the village savings and loan (VSLA) model has worked well even in the most remote and deprived communities of the region. Combining VSLAs with cash transfers can boost financial inclusion by directly allowing the poor to participate. The flexibility of the VSLA approach, in which groups themselves establish their own rules, allows it to function through challenging times, such as the lean seasons when many members face consumption pressures and have reduced saving capacity. The timeline of activities needs to factor in the fact that VSLA groups take a few months to get up to speed - when members have a full understanding of the approach and groups have sufficient resources to start the loan component.

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

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

It is not yet clear whether community coaches can successfully implement multiple layers of interventions. Community-level coaches have already shown a degree of success, with preliminary findings suggesting some strong buy-in from communities, as in Niger (see Box 6). But the efficiency of coaching for large numbers of beneficiaries is not yet established, suggesting potential capacity constraints to expanding coverage through a horizontal scale-up. There is wide variation in the profiles of coaches, and more still needs to be learned about the optimal profile and what types of technical support or incentives are most effective.

Box 6 - Beneficiaries in Niger continue to work with coaches after project conclusion

Anecdotal evidence from Niger suggests some coaches have delivered encouraging results, though substantial variation in coaches' performance was noted. Many coaches had low levels of education and have at times struggled to use formal coaching materials, even those with signs and pictures. Nonetheless, the coaches gained the trust of beneficiaries. Payments for coaches by the project ended in early 2019, yet groups of beneficiaries in certain communes have decided to continue using their own funds to remunerate coaches for their work.

These beneficiaries contribute a small amount each week, totaling between \$15 and \$20 over the nine-month period of the VSLA cycle. Coaches therefore remain active and continue providing close support to beneficiaries. It appears that beneficiaries perceive advantages offered by coaches as including access to markets.

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

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

Urban and peri-urban environments present various implementation challenges. The Senegal experience shows that selecting areas for the program can be complex and sensitive where there are few socio-economic differences between neighborhoods. Furthermore, beneficiaries frequently change residence in urban areas, presenting complications for program implementers. Economic opportunities may reduce the prospects of full attendance at training. 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. Training tools also need to be adapted to urban contexts, although the higher level of education among urban beneficiaries being facilitates participants' comprehension of the training and related information.

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

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