

## Survey Methodology

This appendix provides an overview of the methodology used in executing the survey and analyses underlying chapters 3 and 4 of the State of Economic Inclusion (SEI) 2020 report.

### **Definition and mapping of the economic inclusion program universe**

The Partnership for Economic Inclusion (PEI) 2020 survey aimed to provide a holistic inventory of ongoing economic inclusion programs across global actors. For the purpose of the 2020 survey, the PEI management team (PEIMT) defined economic inclusion programs as *multidimensional interventions that support and enable households to achieve sustainable livelihoods and increase their incomes and assets, while building human capital and promoting social inclusion*. The PEI prioritizes programs with a poverty focus and, ideally, an alignment with a national strategy for economic inclusion.

To map the universe of economic inclusion programs, the PEIMT reviewed the World Bank financing portfolio as well as external sources. The first stage of the World Bank portfolio scan involved manually reviewing ongoing and pipeline projects from the Social Protection and Jobs (SPJ) Global Practice, listed in the World Bank Operations Portal, across all geographical regions. To determine whether a program focused on economic inclusion, the PEIMT reviewed each project's development objective and the component description included in its Project Appraisal Document (PAD) or, when a PAD was not available, its Project Information Document (PID), Project Paper (PP), or Project Information and Integrated Safeguards Data Sheet (PSDS).

As a second stage, in order to validate each economic inclusion program and to speed up the mapping process, the PEIMT worked with the Text and Data Analytics (TDA) team from the Development Economics (DEC) department of the World Bank. Using a predefined set of keywords<sup>1</sup>, the TDA team applied advanced text analytics to projects' summaries as well as to

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<sup>1</sup> Keywords (in italics, priority words): *inclusion; economic empowerment; safety net; access to finance; financial access; extreme poverty; marginal; microfinance; MFI; access to market; market access; access to financing; financial services; job creation; livelihood opportunities; job opportunities; employment opportunities; SHG; self-help group; self-help group; cash transfer; entrepreneurship opportunities; informal economy; inclusiveness; microinsurance; MSME; SME; socio-economic inclusion; productive safety net; financial inclusion; small and medium enterprise; micro, small and medium enterprise; economic opportunity; economic inclusion; productive inclusion; financial literacy; social inclusion; socioeconomic inclusion; graduation;*

their PADs, PIDs, PPs, or PSDSs. They applied this technique to a total sample of approximately 1,200 projects (both active and pipeline) across all geographical regions under these Global Practices: Urban Resilience and Land; Social Development; Social Protection and Jobs; Finance, Competitiveness and Innovation; and Agriculture and Food. The team then ranked projects based on the number of keywords found. Any project that had at least one keyword could be considered an economic inclusion project.<sup>2</sup> The PEIMT then compared the TDA-assisted selection with the manual selection for the SPJ projects and found that the results were accurate in correctly excluding projects. The TDA-assisted selection, however, also included far more projects than the manual review did.

To finalize the mapping of World Bank–financed economic inclusion projects, the PEIMT team manually reviewed the TDA-assisted selection of economic inclusion projects for the remaining Global Practices. The team assessed the relevance of a project based on project summaries, the types of words identified through the TDA techniques, and the frequency with which keywords came up in the project documents. In some cases, when a summary did not provide enough information, the PAD was reviewed to make a final decision. Overall, the TDA methods allowed the PEIMT to trim the number of projects for review by half. In total, the PEIMT identified 149 World Bank economic inclusion projects (representing 92 individual government programs in 57 countries<sup>3</sup>). Surveys were sent to these 92 unique identified programs, and responses were received back from 77 of them. The mapping of World Bank-supported projects was updated in June 2020 through a full manual review of nearly 50 projects from the Environment and Natural Resources Global Practice, which resulted in 17 additional projects and a total of 166 economic inclusion projects supported by the World Bank (**Error! Reference source not found.**).

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*graduating; productive social safety net; socioeconomic empowerment; WEE; women's economic empowerment; promotion; protection and promotion; targeted; targeting criteria; poorest; most vulnerable; extremely poor; ultra-poor; multidimensional; cash plus; accompanying measures; integrated package; productive package; complimentary services; combined intervention; convergence; integrated social safety net; asset transfer; asset grant; coaching; mentoring; hand-holding; productive grant; productive transfer; cash and care; marginalize.*

<sup>2</sup> After applying the advanced text analytics, the TDA team distinguished between priority key words and regular key words. The former are words that were deemed to be more relevant to economic inclusion programming.

<sup>3</sup> The list of 92 programs excludes operations in the pipeline, additional financing projects, and others recently closed, which are included in the list of 149 projects.

To map projects outside of World Bank operations, the PEIMT used the PEI’s 2017 survey dataset to identify projects that were still ongoing as well as partners, including governments, NGOs, regional organizations, multilaterals, and other development partners involved in economic inclusion programming. Organizations were approached to self-identify programs that met a prescribed set of criteria, which had been developed based on the working definition of economic inclusion programs.<sup>4</sup> Since the 2017 survey captured mostly non-government programs, in order to map other relevant economic inclusion interventions the PEIMT scanned several databases and inventories of social protection and productive inclusion programs, including ECLAC’s database of labor and productive inclusion programs in Latin America and the Caribbean and Manchester’s Social Assistance database.<sup>5</sup> The number of projects identified outside of the World Bank portfolio totaled 146, from which 140 responses were expected and 127 responses were received.<sup>6</sup>

*Table B-1 Response Rate for the 2020 PEI Survey*

Project	No. of mapped projects	No. of expected responses	No. of actual responses	Survey response rate
World Bank	165	107	92	86 percent
External	146	139	127	91 percent
<b>Total</b>	<b>311</b>	<b>246</b>	<b>219</b>	<b>89 percent</b>

Despite efforts to map the entire universe of economic inclusion interventions, there are additional programs spearheaded by other UN agencies, including IFAD and FAO, as well as by NGOs that have not been mapped. Furthermore, the majority of missing responses were from government programs (25 out of 29 missing responses), both within and outside World Bank operations. Therefore, the sample is dominated by World Bank operations and PEI Partnership organizations. There is insufficient information to assess whether programs that have not been included in the survey are different from the surveyed programs (which included 96 government-led initiatives).

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<sup>4</sup> Programs targeted by the survey had to be in operation and meet at least three of the following criteria: (1) Aim to increase the assets and income of participants; (2) Target extreme poor and/or vulnerable people; (3) Provide an integrated package of services (i.e., multidimensional interventions); and (4) Have strong national commitment/vision (e.g., in their policy or strategy frameworks).

<sup>5</sup> <https://dds.cepal.org/bpsnc/lpi>; <http://www.social-assistance.manchester.ac.uk/data/>; The SEEP Network (2018); IPC-IG and UNICEF (2019); GIZ (2017).

<sup>6</sup> For seven programs, the PEIMT was unable to identify a focal point from either the lead implementing agency or an implementing partner to complete the survey.

While the survey sample does not fully represent the entire universe of economic inclusion programs, by having captured responses from 204 projects across 74 countries, six geographical regions, and more than 100 organizations, the survey still captures sufficiently strong variation across geographies and institutional set-ups to provide a comprehensive overview of economic inclusion programming worldwide.

## **The survey tool**

The survey questionnaire was developed based on a broad consultation with World Bank partners, including the Productive Inclusion Knowledge Exchange (PIKE) group and the Atlas for Social Protection, Resilience and Equity (ASPIRE), as well as with PEI partners. Furthermore, the PEI team pilot-tested the survey questionnaire with a few programs in three countries (Malawi, Tunisia, and Zambia) to test the logic of the questionnaire and simplify the questions as much as possible. The survey included 44 questions that were divided into eight sections, capturing information on each programs' objectives, target beneficiaries and coverage, design and implementation features, institutional arrangements, budget and financing, and research and evaluation.

The survey was completed by staff from the lead implementing agency, implementing partners, or other organizations providing support to programs.<sup>7</sup> It was made available in English, French, and Spanish through an online platform.<sup>8</sup> An offline version was provided to programs that could not complete the survey online. Each returned survey represented a unique program; organizations that were involved in more than one economic inclusion program filled out several surveys.

The survey was administered between November 2019 and January 2020, with an update in June 2020. This involved reaching out to economic inclusion program representatives, soliciting survey responses, following up with emails and phone calls, and assisting with survey completion, as needed.

Data was self-reported, so data quality relied primarily on respondents' knowledge of the program and understanding of the survey questions. To ensure overall quality, the survey tool had several quality-control features embedded in its design and to further improve data accuracy, the PEIMT

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<sup>7</sup> In a couple of instances, research organizations provided the survey response instead of staff directly involved in implementation.

<sup>8</sup> The online tool can be found at <https://enketo.ona.io/x/#bXz0uQ9G>

undertook a full quality review of all the forms, checked the completeness and consistency of survey responses during the survey data collection process and, where needed, followed up with survey respondents to request clarifications or additional information wherever data was missing or inconsistencies were found.

## **Analysis of survey data**

The analysis presented in chapters 3 and 4 provides a statistical summary of the survey results and does not attempt to draw inferences about the universe of economic inclusion programs, since this is unknown. For this reason, and upon internal consultations, the PEIMT decided not to apply weights to the data. Additional analysis, including cross-tabulations, were performed to shed some light on the factors that may help explain differences across programs.

The 2020 survey of economic inclusion programs provides a more holistic inventory than the 2017 survey round and previous editions led by CGAP. Therefore, trends across these surveys are not fully comparable.<sup>9</sup>

The following indicators were added to the survey data to support the analysis: countries' income group, region, poverty headcount ratio at national poverty line, \$1.90/day line (2011 PPP) and population size (most recent data from the World Bank Open data portal); headcount ratio using Oxford Poverty and Human Development Initiative's Multidimensional Poverty Index (MPI), average household size (various sources), and whether a country is included in the World Bank's list of fragile and conflict-affected situations (FCS).<sup>10</sup>

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<sup>9</sup> Arévalo et al. (2018) and CGAP (2016).

<sup>10</sup> World Bank Open Data, <https://data.worldbank.org/> ;

Oxford Multidimensional Poverty Index, <https://ophi.org.uk/multidimensional-poverty-index/mpi-resources/>;

World Bank Classification of Fragile and Conflict-Affected Situations, <https://www.worldbank.org/en/topic/fragilityconflictviolence/brief/harmonized-list-of-fragile-situations> ;

The State Statistical Committee of the Republic of Azerbaijan, [https://www.stat.gov.az/source/budget\\_households/?lang=en](https://www.stat.gov.az/source/budget_households/?lang=en);

OECD Five Family Facts, <https://www.oecd.org/els/family/47710686.pdf> ;

Chile Census of population and housing results. 2017, [https://www.ine.cl/docs/default-source/censo-de-poblacion-y-vivienda/publicaciones-y-anuarios/2017/publicaci%C3%B3n-de-resultados/sintesis-de-resultados-censo2017.pdf?sfvrsn=1b2dfb06\\_6](https://www.ine.cl/docs/default-source/censo-de-poblacion-y-vivienda/publicaciones-y-anuarios/2017/publicaci%C3%B3n-de-resultados/sintesis-de-resultados-censo2017.pdf?sfvrsn=1b2dfb06_6)

Vietnam Yearly Household Average Size Estimates, <https://www.ceicdata.com/en/vietnam/household-living-standard-survey-hss-household-size/hss-household-size-hs-whole-country> ;

In determining programmatic entry points for scale, the PEIMT classified each economic inclusion program into primary and secondary entry points. The primary entry point is often the basis for the economic inclusion program's design. An economic inclusion program is classified as either Safety Nets Plus, Jobs and Livelihoods, or Financial Inclusion and Payment Systems. While programs broadly fit into these three program entry points, programs display lots of diversity and

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CEIC Data, <https://www.ceicdata.com> ;

El Salvadore Yearly Household Average Size Estimates,  
<https://www.arcgis.com/home/item.html?id=bda04062e562493290cd7f1aaeea3682> ;

Tonga 2011 Census of Population and Housing Volume 2, [https://tonga-data.sprep.org/system/files/2011\\_CensusReportVol2.pdf](https://tonga-data.sprep.org/system/files/2011_CensusReportVol2.pdf) ;

The State Committee of the Republic of Uzbekistan on Statistic, <https://stat.uz/en/435-analiticheskie-materialy-en1/2078-analysis-of-the-development-of-living-standards-and-welfare-of-the-population-in-the-republic-of-uzbekistan> ;

Population Estimation Survey 2014, For the 18 Pre-war Regions of Somalia, <https://somalia.unfpa.org/sites/default/files/pub-pdf/Population-Estimation-Survey-of-Somalia-PESS-2013-2014.pdf> ;

UN DESA Population Size Estimation Tool, <https://population.un.org/Household/index.html#/countries/840> ;

Challenges to Inclusive Growth : A Poverty and Equity Assessment of Djibouti,  
<https://openknowledge.worldbank.org/handle/10986/33032> ;

Democratic Republic of Congo, Demographic and Health Survey 2013-13,  
<https://dhsprogram.com/pubs/pdf/SR218/SR218.e.pdf> ;

Kosovo Census 2011 [https://askdata.rks-gov.net/PXWeb/pxweb/sq/askdata/askdata\\_\\_14%20Census%20population\\_\\_Census%202011\\_\\_1%20Summary%20tables/1%20census36.px/table/tableViewLayout1/?rxid=0b4e087e-8b00-47ba-b7cf-1ea158040712/](https://askdata.rks-gov.net/PXWeb/pxweb/sq/askdata/askdata__14%20Census%20population__Census%202011__1%20Summary%20tables/1%20census36.px/table/tableViewLayout1/?rxid=0b4e087e-8b00-47ba-b7cf-1ea158040712/) ;

Tanzania 2012 Population and Housing Census,  
[http://www.tzdp.org.tz/fileadmin/documents/dpg\\_internal/dpg\\_working\\_groups\\_clusters/cluster\\_2/water/WSDP/Background\\_information/2012\\_Census\\_General\\_Report.pdf](http://www.tzdp.org.tz/fileadmin/documents/dpg_internal/dpg_working_groups_clusters/cluster_2/water/WSDP/Background_information/2012_Census_General_Report.pdf) ;

Botswana Demographic Survey 2017 (BDS)  
<http://www.statsbots.org.bw/sites/default/files/publications/Botswana%20Demographic%20Survey%20Report%202017.pdf> ;

Palestine Central Bureau of Statistics, [http://www.pCBS.gov.ps/portals/\\_pcbs/PressRelease/Press\\_En\\_IntPopDay2018E.pdf](http://www.pCBS.gov.ps/portals/_pcbs/PressRelease/Press_En_IntPopDay2018E.pdf)

Pakistan Economic Survey 2017-18, [http://www.finance.gov.pk/survey/chapters\\_18/12-Population.pdf](http://www.finance.gov.pk/survey/chapters_18/12-Population.pdf) ;

Bhutan Housing Census Report 2017, [http://www.nsb.gov.bt/news/news\\_detail.php?id=263](http://www.nsb.gov.bt/news/news_detail.php?id=263) ;

Lebanon Average Household Size 2007, <http://www.cas.gov.lb/index.php/did-you-know-category-en/100-did-you-know-11> ;

Tunisia Data Atlas 31st December 2014, <http://regions.ins.tn/bxezjnb/tunisia-data-atlas-31st-december-2014> ;

World Bank, South Sudan Poverty Profile 2015, <http://microdata.worldbank.org/index.php/catalog/2778/download/39504> ;

a layering of priorities. For that reason, secondary entry points also play an important role in the design of economic inclusion programs. In classifying the entry points, the PEIMT team used the programs name, development objectives, types of components included, and the types of government programs linked to the economic inclusion intervention.

### **Analysis of coverage data**

The report includes an analysis of the number of beneficiaries currently served by economic inclusion programs to gauge their absolute coverage as well as the degree of coverage relative to the population in each country and targeted poverty groups. For the coverage analysis, the sample is limited to 201 projects from 73 countries, as 18 programs did not report the coverage numbers. Coverage estimates are likely to be biased with likely exclusions of several programs outside of World Bank Group, as noted above.

The survey asked for the number of beneficiaries currently enrolled in the respective program. Programs could report the number of beneficiaries as the number of households or the number of individuals. To be able to aggregate coverage data across all programs, the number of direct beneficiaries reported by programs is multiplied by the average household size in the country in order to get the total number of beneficiaries, both direct and indirect. As different members of the same household are direct recipients of economic inclusion program components in some of the programs, in aggregating coverage figures, it is not possible to distinguish between direct and indirect beneficiaries. Coverage data reported as number of individuals thus includes both direct plus indirect beneficiaries. The programs for which coverage data is reported currently cover 92.5 million individuals, both as direct recipients and indirect beneficiaries, which corresponds to nearly 20 million households.

To calculate the coverage equivalent at country level, first, the number of individual beneficiaries for all the programs in a given country are added up to calculate the number of individual beneficiaries per country. Then the coverage equivalent is compared to:

1. Total Population of the country.
2. Poverty headcount ratio at national poverty line (NPL) (percent of population) (*Source: World Bank, Global Poverty Working Group. (ID: SI.POV.NAHC)*)

3. Extreme Poverty Line - at \$1.90 a day (2011 PPP) (percent of Population) (*Source: Povcalnet, World Bank (ID: SI.POV.DDAY)*)

4. Poverty headcount ratio - Multidimensional Poverty Index data (percent of the population) (*Source: Global MPI Databank, Oxford Poverty and Human Development Initiative*)

For each country, the most recent data on poverty headcount ratio was retrieved from the respective database. Additionally, population estimates were taken for the same years from World Bank open data.

Comparing beneficiary numbers with the total population only provides a bird's eye view of the coverage and scale of economic inclusion programs. Since a significant majority of economic inclusion programs are targeted at the poor/extreme poor/ultra-poor populations, comparing the total beneficiaries' numbers with the most relevant poverty line renders a more realistic view of the coverage and scale. This poses an intricate question – which poverty line is the most relevant when it comes to estimating the coverage of economic inclusion programs globally? As noted above, the coverage analysis included in this report uses three different poverty lines:

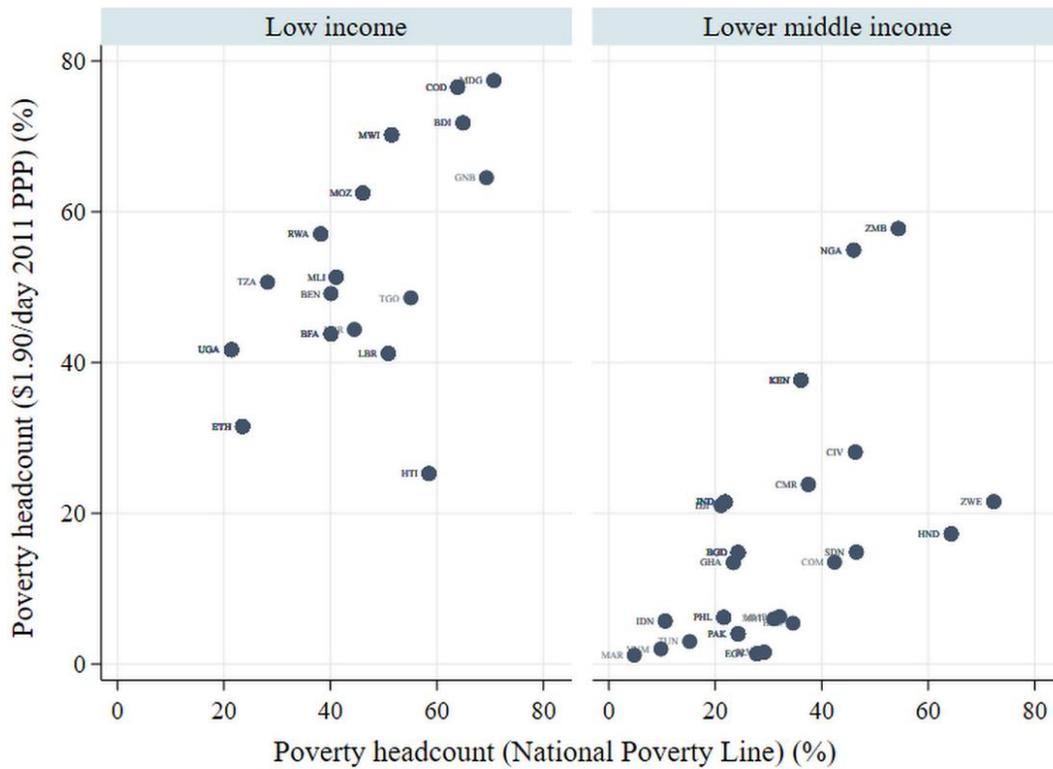
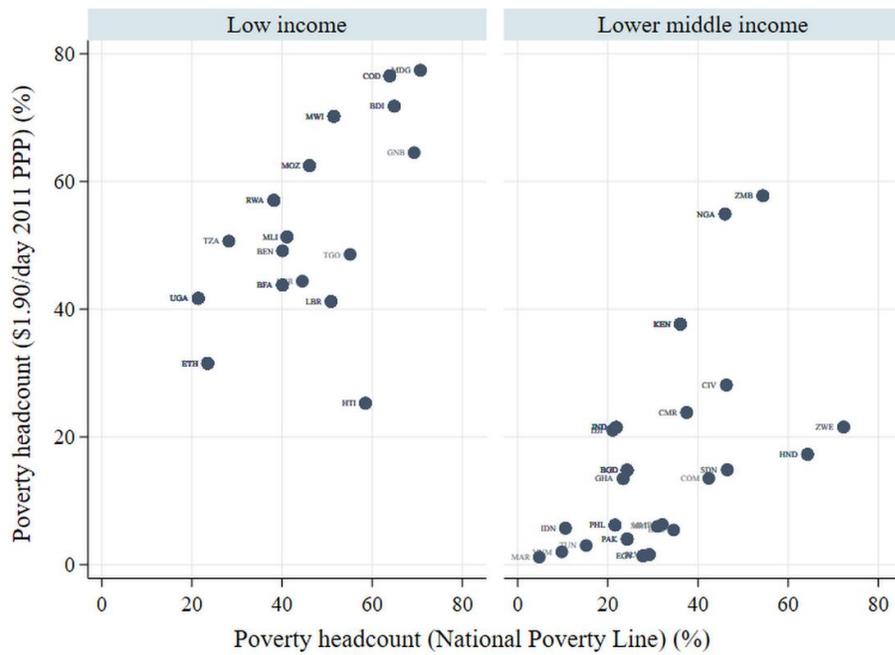
- Poverty headcount ratio at the national poverty line (NPL)
- Extreme Poverty Line - at \$1.90 a day (2011 PPP)
- Poverty headcount ratio - Multidimensional Poverty Index data

The PEIMT team first selected a sub-sample of 20 low-income countries from Sub Saharan Africa and compared the coverage equivalent for all three poverty lines. This analysis reveals that the number of people living below the extreme poverty line mirrors the number of poor, as defined using the NPL in these countries (Figure B.1). However, comparing NPL with MPI reveals a different picture altogether. MPI calculates poverty numbers beyond material income using three dimensions – Health, Education and Standard of living comprising of ten indicators which results in a significantly higher poverty headcount as compared to NPL. Hence, the coverage of economic inclusion programs is even lower for certain countries where MPI data is used (Figure B.2). For instance, coverage of economic inclusion programs in Ethiopia is 31 percent of the population living below NPL, and only eight percent of the population below the MPI line.

The PEIMT team then compared the coverage of economic inclusion programs as a share of the poor defined using both the NPL and the extreme poverty line in upper middle-income countries

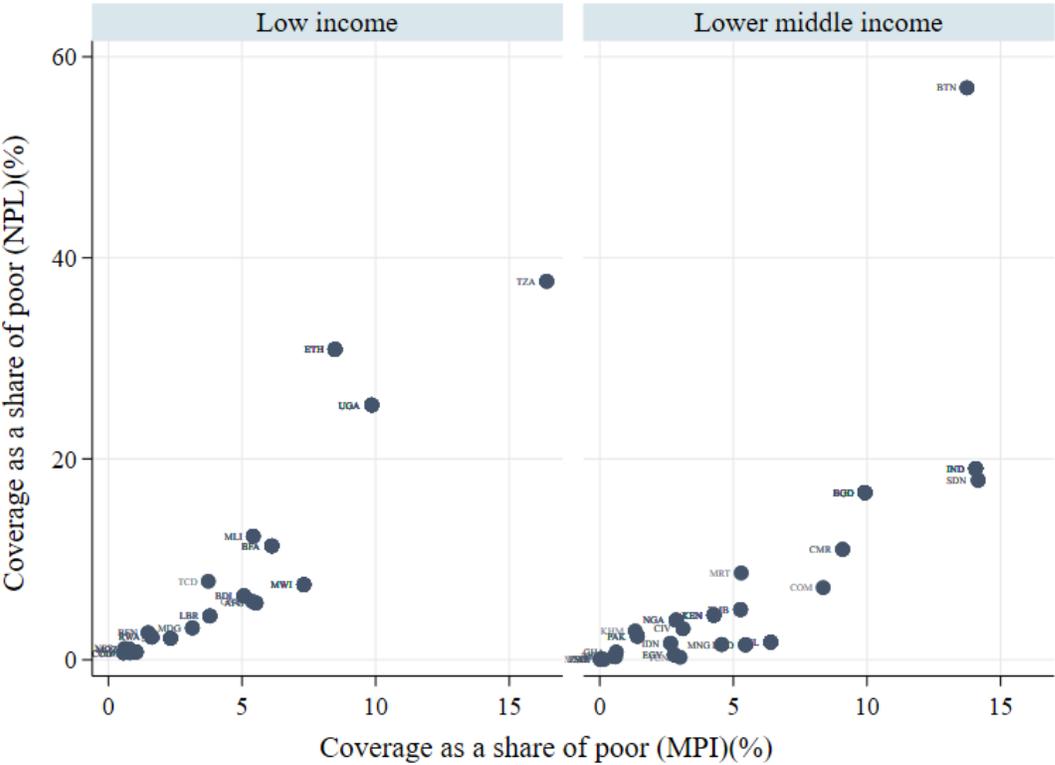
(Figure B.3). The challenge in using the latter poverty line arises in upper-middle income countries where the people living in extreme poverty are either extremely low, such as Argentina and Chile or in some cases, there are no people living below the extreme poverty line such as Jordan or Costa Rica. Therefore, the coverage numbers reported for these countries using the extreme poverty line looks extremely high and misleading. Considering all the caveats, the PEIMT team chose to use NPL as the primary unit of analysis.

**Figure B-1. Percent of Population Living Below the Extreme Poverty Line and Percent of Population Living Below National Poverty Line, in low- and lower-middle-income countries**



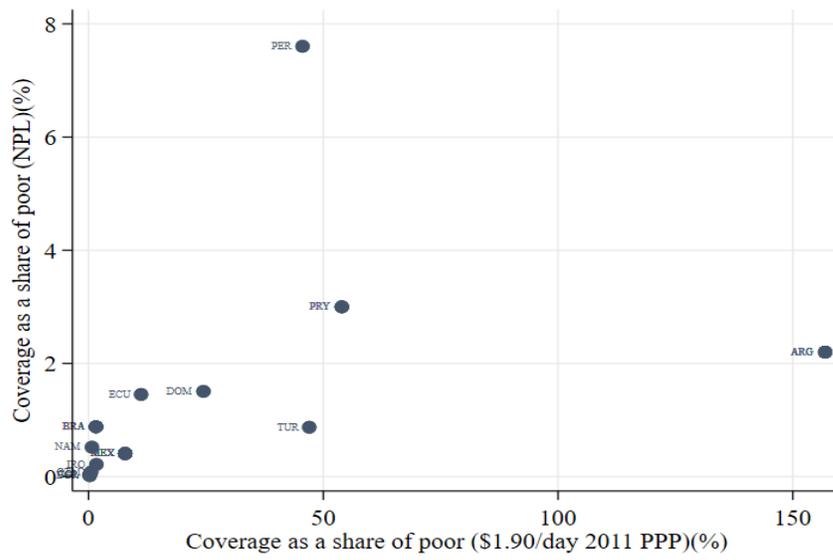
Source: Partnership for Economic Inclusion, World Bank

**Figure B-2. Economic Inclusion Program Coverage Equivalents in low- and lower-middle-income countries**



Source: Partnership for Economic Inclusion, World Bank

**Figure B-3. Economic Inclusion Program Coverage Equivalent in upper-middle-income countries)**



Source: Partnership for Economic Inclusion, World Bank

## References

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