

*fraym*®

# Providing Economic Lifelines

Gender-Transformative Global  
COVID-19 Recovery Plan

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JUNE 2021

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Gender-Transformative Global  
COVID-19 Recovery Plan

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# Why It Matters

## WHY IT MATTERS

# Covid-19 Has Laid Bare Gendered Divides Globally

The COVID-19 pandemic is a once-in-a-century crisis. Well over 3 million people have died as of June 2021 and entire economies have been disrupted in ways previously unimaginable. This global pandemic further reinforces how crises shine a light on the many ways in which gender norms and gendered practices disproportionately burden women and girls.

The pandemic has deepened gender inequalities and reinforced gender stereotypes, with women and girls bearing the brunt of care work and disruptions in education and employment. Compared to men and boys, they face poorer access to health and other essential services, and greater risk of intimate partner violence, being dispossessed of land and property, and digital and pay divides.



The economic fallout of COVID-19 has disproportionately affected sectors with large female workforces, including **retail, hospitality, and healthcare**.



Women have been disproportionately burdened by **caregiving responsibilities**, with children out of school and family members falling ill, which also has negative knock-on effects in terms of current and future workforce participation.



**Child marriage** and early unions are projected to increase, particularly among the poorest families seeking to reduce their household size and spending.



These developments threaten to **expand the gender wealth gap** and set countries back years in terms of gender equality.

## WHY IT MATTERS

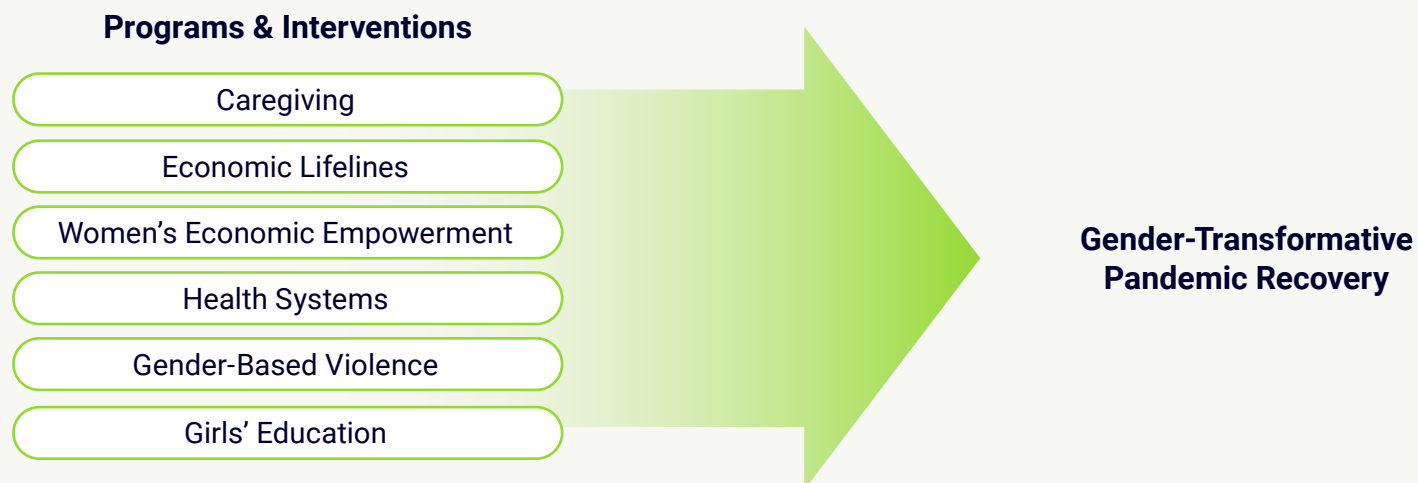
# From Crisis Comes Opportunity

Despite these challenges, there are signs of hope for a more equitable post-COVID world, with countries recognizing a need to invest in childcare and gender-based violence prevention like never before. After years of advocacy by local and global civil society and women's rights groups, there is a growing understanding that deep societal change is needed to build more equitable societies.

The global community—led by the G7 and G20 and supported by the World Bank and regional multilateral development banks (MDBs)—has a momentous opportunity to launch a Gender-Transformative Global COVID-19 Recovery Plan. Such a recovery must incorporate, at minimum, investments in programs proven to empower women and girls through not just individual, but societal change. Collectively, this approach of

supporting multi-dimensional programs and interventions will drive a pandemic recovery that helps countries build back better and contribute to a more equitable and prosperous future for all women and girls, as well as to broader economic benefits for societies overall. By some estimates, pursuing gender-intentional and equitable programs and policies now could add \$13 trillion to global GDP in 2030.<sup>1</sup>

## Gender-Transformative Policy Framework



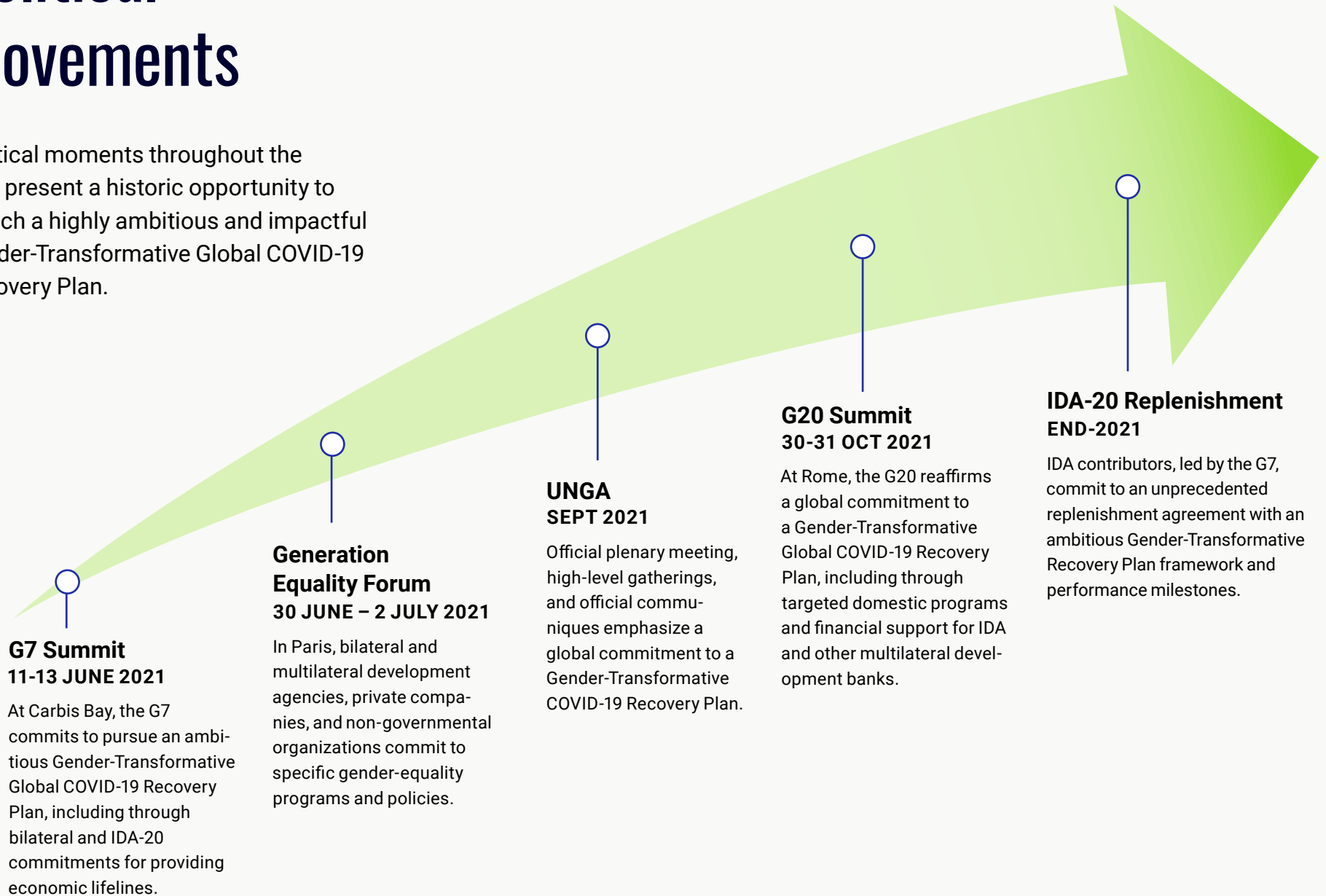
**Note 1:** Madgavkar, Anu, et al. "COVID-19 and Gender Equality: Countering the Regressive Effects." *McKinsey & Company*, McKinsey & Company, 15 July 2020, [www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects](https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects).

**Source:** Fraym

## WHY IT MATTERS

# Political Movements

Political moments throughout the year present a historic opportunity to launch a highly ambitious and impactful Gender-Transformative Global COVID-19 Recovery Plan.



## WHY IT MATTERS

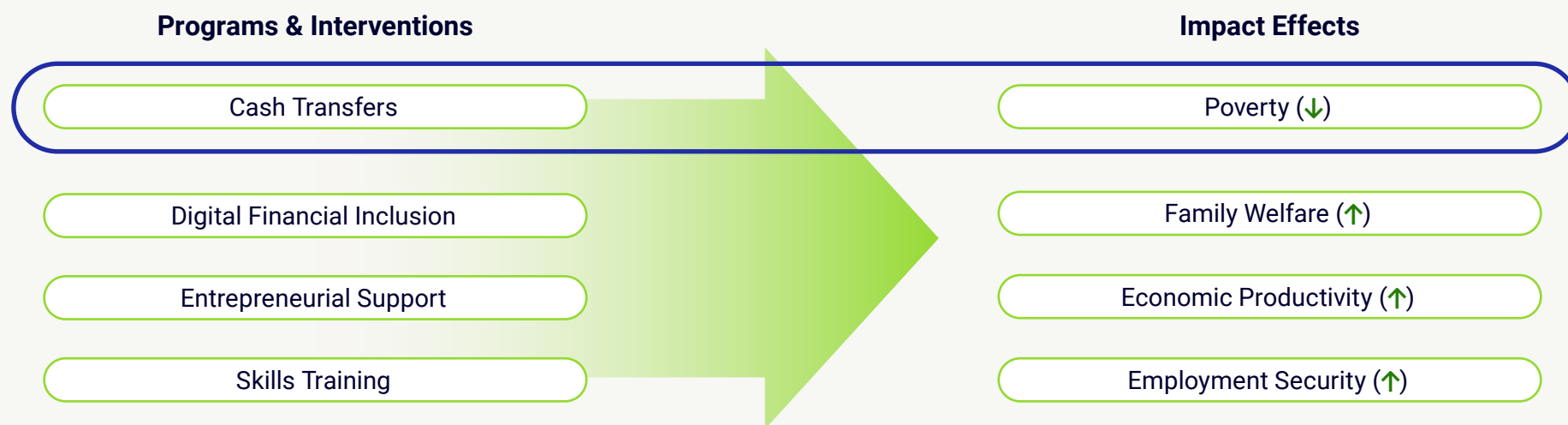
# Economic Lifelines Intervention & Impact Framework

COVID-19 pandemic disruptions has been particularly dire for poor households that rely upon informal employment.<sup>1</sup> Lockdown and stay-at-home policies have directly reduced income-generating opportunities for countless individuals, especially women, who rely on informal sales and services livelihoods. Moreover, many poor families and women face

limited income-generating alternatives due to lower skills levels and lack of digital and financial inclusion.<sup>3</sup> In this report, we focus on one pillar of the proposed Gender-Transformative Global COVID-19 Recovery Plan: temporary cash transfers programs for highly vulnerable and affected groups. Specifically, cash transfer programs targeting poor households with

women working in the informal sector will extend critical temporary lifelines to those in need and help to accelerate a broader economic recovery. We simulate the potential poverty reduction impact if these types of targeted programs were implemented in India, Kenya, Nigeria, Senegal, South Africa, and Uganda.

## Economic Lifelines Intervention — Policy and Impact Framework



**Note 1:** Lakshmi Ratan, A., Roever S., Jhabvala, R., Sen. P. "COVID-19 and women's informal employment: A call to support the most vulnerable first in the economic recovery." Working Policy Paper, February 2021.

**Note 2:** <https://blogs.worldbank.org/opendata/updated-estimates-impact-covid-19-global-poverty-looking-back-2020-and-outlook-2021>

**Note 3:** Bonnet, Florence, Joann Vanek and Martha Chen. 2019. Women and Men in the Informal Economy – A Statistical Brief. Manchester, UK: WIEGO.



# Bilateral & Multilateral Support

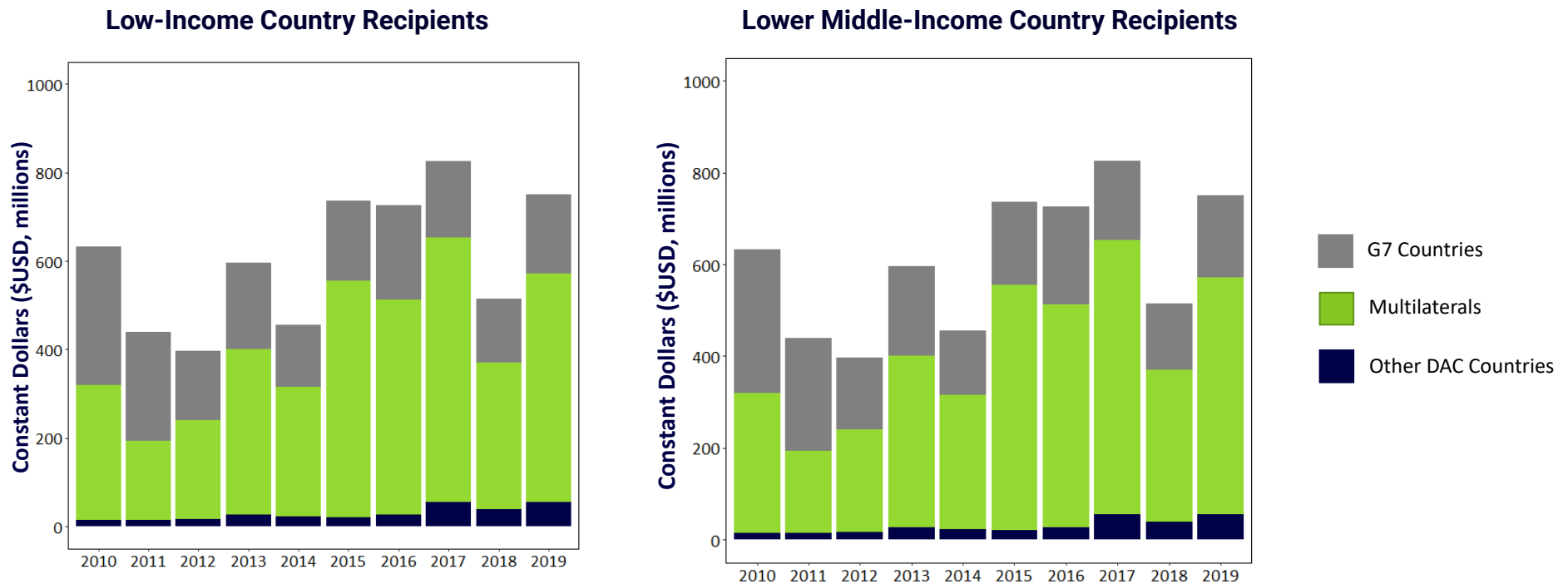


## BILATERAL & MULTILATERAL SUPPORT

# Past Funding

Over the last decade, multilateral and bilateral donors have increased investments in social protection programs.<sup>1</sup> These programs have shown promise and can be scaled significantly through a Gender-Transformative Global COVID-19 Recovery Plan.

## Social Protection ODA Disbursements — Multilateral Agencies, G7 Countries, and Other DAC Countries



**Note 1:** The OECD-DAC does not have a specific reporting category for cash transfer programs. Given this, and following other related studies, we utilize Social Protection related assistance as the closest related reporting category.

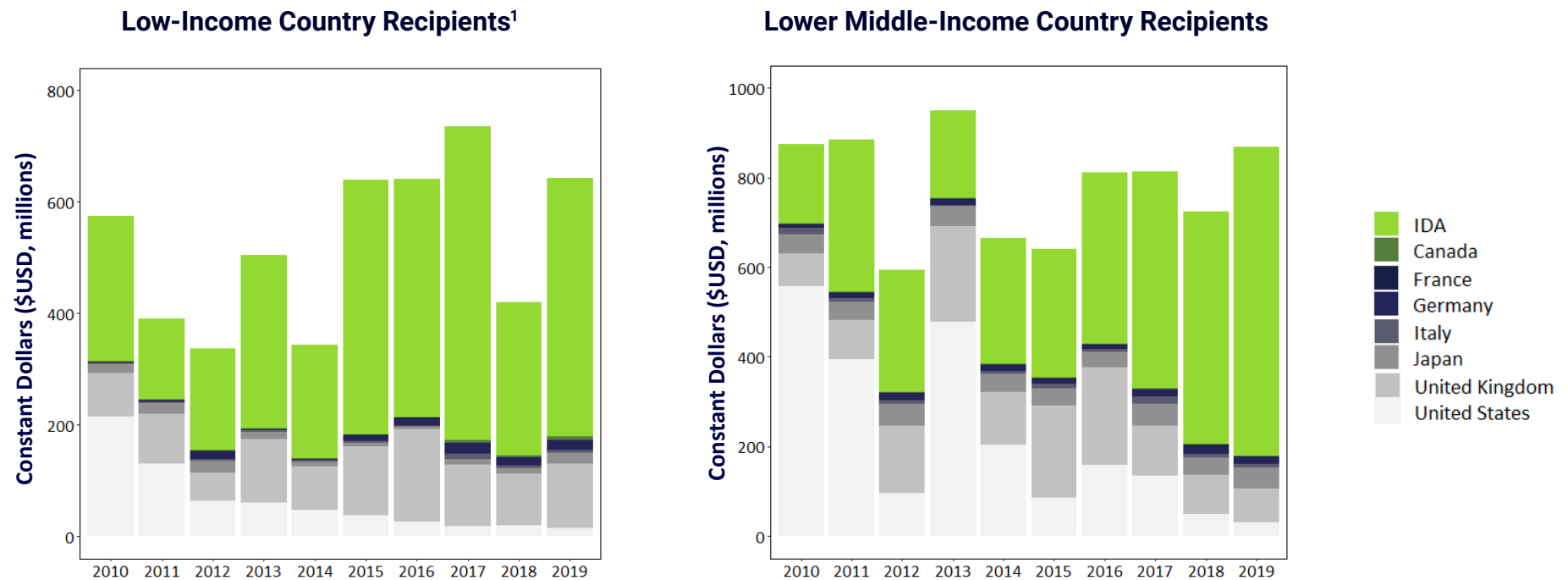
**Source:** OECD-DAC Creditor Reporting System (CRS). The World Bank country classifications are used to define low-income and lower-middle income countries.

## BILATERAL & MULTILATERAL SUPPORT

# IDA Support

IDA has been the largest supporter of early childhood development programs, accounting for nearly 40 percent of all related donor assistance over the last decade.

## Social Protection ODA Disbursements — G7 Countries and IDA





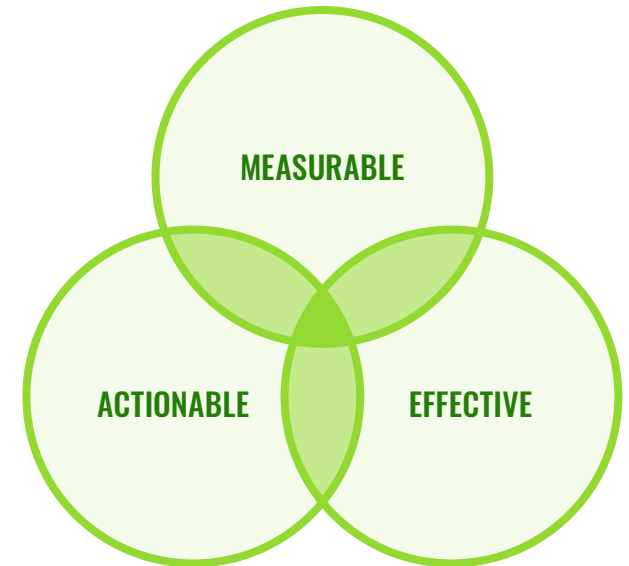
# Country Simulations

- a. Approach & Methods
- b. India
- c. Kenya
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- f. South Africa
- g. Uganda

# Approach

Fraym has simulated the potential effects of measurable, actionable, and effective programs that would be targeted at providing economic lifelines to vulnerable populations. These simulations apply a range of assumptions drawn from peer-reviewed studies as well as sequencing of programmatic coverage based

upon initial rollout opportunities and constraints. Longer-term opportunities to deliver fully scaled up and sustainable program coverage for all target beneficiaries including traditionally marginalized groups are considered and presented as well (e.g., “Path to 2030 & beyond”).



**1** To pursue the simulation, Fraym identified policies that are *measurable* (including through existing national household surveys), *actionable* and well-studied by the policy and global development communities, and found to be *effective*. Fraym selected direct and unconditional cash transfers as the exemplar intervention.

**2** Upon identifying an intervention for simulation, Fraym defined the **target population** (e.g., all individuals eligible for the program) and the **outcome of interest**, (e.g., most common impact indicator) based upon a broad range of peer reviewed studies of related economic lifeline interventions in developing countries.

**3** To simulate the policy at a national level, **Fraym considered a range of effect sizes**, recognizing the challenges with external validity and scaling interventions to full coverage of target beneficiaries. Fraym then applied assumptions to initial- and longer-term rollout impact effects. **The range of impact can be considered as the best a country could do if such a policy was fully scaled up and applied to all respective beneficiaries.**

**4** Using the effect from prior studies, Fraym estimated the projected impact of the programmatic intervention. The long-term projections reflect an aspiration of fully scaled up coverage across all target beneficiaries within the entire country, whereas **initial rollout projections focus on a sub-set of all target beneficiaries in a way that may reflect near-term fiscal, capacity, and operational constraints.**

# Selected Exemplar Intervention

Academic studies have consistently found that unconditional cash transfer programs specifically targeting vulnerable populations can reduce poverty by 7 to 15 percentage points.<sup>1</sup>

Country	Program Name	Program Description	Impact (Poverty Reduction)
Pakistan	Ehsaas Emergency Cash	The government of Pakistan launched the Ehsaas Emergency Cash program in April 2020 in response to economic hardship caused by the pandemic. Ehsaas distributes Rs 12,000 (\$165 USD) to poor households in a one-time payment.	7-14 pp decrease <sup>1</sup>
Malawi	Mtukula Pakhomo	Mtukula Pakhomo is an unconditional cash transfer program targeting the ultra-poor. Since its inception in 2006, the program has expanded into 18 out of 28 districts, reaching over 163,000 households. Transfer amount varies based on household size and is paid every two months.	15 pp decrease <sup>2</sup>
Zambia	Multiple Category Targeted Program (MCP)	The MCP targeted vulnerable households with a female or elderly head, or with disabled members in two districts with high poverty rates, Luwingu and Serenje. Households received 70 kwacha (\$11 USD) per month every other month.	9 pp decrease <sup>3</sup>
Zimbabwe	Harmonised Social Cash Transfer (HSCT)	In 2013, the government of Zimbabwe launched the Harmonised Social Cash Transfer (HSCT) program in 10 districts and later scaling to 20 districts. HSCT targets food-poor and labor-constrained households. Households receive \$10-\$25 USD a month depending on household size.	10 pp decrease <sup>4</sup>
Mexico	Programa de Apoyo Alimentario (PAL)	Started in 2013, PAL was a Mexican government program that provided cash and in-kind transfers to poor households living in rural areas with a population of less than 2,500. Eligible households received \$15 USD or a food basket of the same value, each month.	9 pp decrease <sup>5</sup>

**Note 1:** This programmatic effect range reflects the majority of examined peer-reviewed studies, with a small number of studies that find lower or much higher effects.

**Source:** Fraym. The subscripts for each study refer to endnote citations found in the appendix.

# Estimating Costs

Direct cash transfer programs, both conditional and unconditional, have become a widely used policy tool, particularly with COVID-19 pandemic responses. Gender-sensitive transfers generally have been found to create benefits beyond program costs, generating economic multiplier effects and empowering women with increased savings and decision-making power.

**1** As of December 2020, 215 countries have invested in 1,414 social protection programs in response to the pandemic. In addition to that, 429 cash transfer programs have been implemented by 166 countries.<sup>1</sup>

**2** All focus countries have some form of national social protection program that involves cash transfers, and many have implemented COVID-19 specific policies. However, the eligibility and coverage varies widely across countries and does not necessarily overlap with the target populations identified in this report.<sup>2</sup>

**3** Cash transfers, on average, make up 32 percent of monthly GDP per capita. This includes 26 percent for upper middle-income countries and 86 percent for low-income countries.<sup>1</sup> Such programs have an average return of 29 cents for every dollar transferred.<sup>3</sup> Furthermore, these programs have some of the lowest administrative costs.

**4** There is wide variation with respect to the size of cash transfer programs. For example, the World Bank finds that the monthly average household level transfers range from \$8 in Mali to \$15 in Zambia. Looking at programs that link transfers to household size, the same study finds minimum transfer sizes of \$4 in Ghana, Malawi, and Mozambique, and maximum transfer sizes of \$42 in Kenya and \$37 in Rwanda.<sup>4</sup>

**Note 1:** Ugo Gentilini, Mohamed Almenfi and Pamela Dale. "Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures" (Living Paper). The World Bank Group, 2020.

**Note 2:** Please see appendix slides 36 to 41 for more details. As the proposed exemplar intervention is a direct unconditional cash transfer, this report does provide details on conditional cash transfer programs.

**Note 3:** Sulaiman, Munshi, Nathanael Goldberg, Dean Karlan, and Aude de Montesquiou. 2016. "Eliminating Extreme Poverty: Comparing the Cost-effectiveness of Livelihood, Cash Transfer, and Graduation Approaches." Washington, D.C.: CGAP. License: Creative Commons Attribution CC BY 3.0.

**Note 4:** Garcia, Marito, and Charity G. Moore. *The Cash Dividend: The Rise of Cash Transfer Programs in Sub-Saharan Africa (Directions in Development (Washington, D.C.). Human Development)*. The World Bank Group, 2012.

# Methodology Details

Based on literature and available data, Fraym has estimated the potential impact of investing in direct cash transfer programs in several focus countries. The impact simulations focus on poverty reduction specifically, while recognizing that economic lifelines-related programs have multiple economic and social returns.

## STEP 1

### Target Population

Across peer-reviewed interventions, program eligibility was typically poorer households with exact income-related thresholds varying by country.

Drawing from these eligibility thresholds, we define the target beneficiary population as individuals who live in households:

- Where at least one adult (aged 15-49) works in informal employment<sup>1</sup> or is not working; and
- Live below the poverty line.<sup>2</sup>

### Initial Rollout (Near-Term Targeting)

We consider a range of near-term feasibility factors, such as fiscal space, financial and technological delivery infrastructure, concentration of beneficiaries, and other factors. For these reasons, we focus on *one specific subset* of the broader target population: individuals in households with at least one woman (aged 15-49) who meets the eligibility criteria and have bank accounts or mobile phones.<sup>3</sup> Additionally, literature suggests that direct transfers to women are more likely to benefit the whole household as compared to transfers to men.<sup>4</sup>

### Focus Outcome Indicator

The focus outcome indicator is poverty measured as the headcount ratio.

## STEP 2

### Range of Effect Sizes

Based on peer-reviewed intervention program results, we consider the following effect size range:

- Lower bound: 7 percentage point decrease; and
- Upper bound: 15 percentage point decrease

## STEP 3

### Impact Projection

We simulate and then measure the potential decrease in poverty at the national and first administrative division levels.

We calculate these potential impact effects for the two distinct phases, including: (1) initial rollout for individuals who live in a household with an eligible female; and (2) a fully scaled programmatic application that reaches all potential target beneficiaries over time (e.g., all households below the poverty line and at least one adult working in informal employment or not working).

### Key Assumptions

The baseline is a pre-pandemic figure and the true baseline, considering pandemic impacts, may be lower.

Without differential effects available in the literature, Fraym assumes uniform impact.

For the initial rollout projections, Fraym assumes that transfers provided directly to women will benefit the whole household.

**Note 1:** An individual is considered informally employed if any one of the following is true: not paid, paid in-kind, works in the domestic sector, self-employed in agriculture, works as a seasonal or occasional worker, or reports self-employment or employed by a family member. Please see the appendix for more details.

**Note 2:** Fraym used the World Bank's poverty headcount ratio at \$1.90 a day (2011 PPP) to define those living below the poverty line. Fraym then mapped these figures to the DHS wealth index to define poverty concentrations for the focus country simulations.

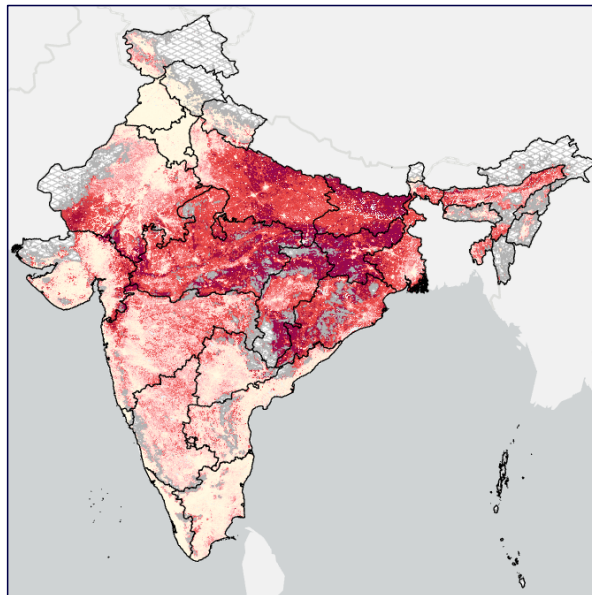
**Note 3:** The DHS measures bank account and mobile phone ownership at the household level.

**Note 4:** See <https://www.cgdev.org/blog/ensuring-womens-access-cash-transfers-wake-covid-19>.

# Target Beneficiary Population

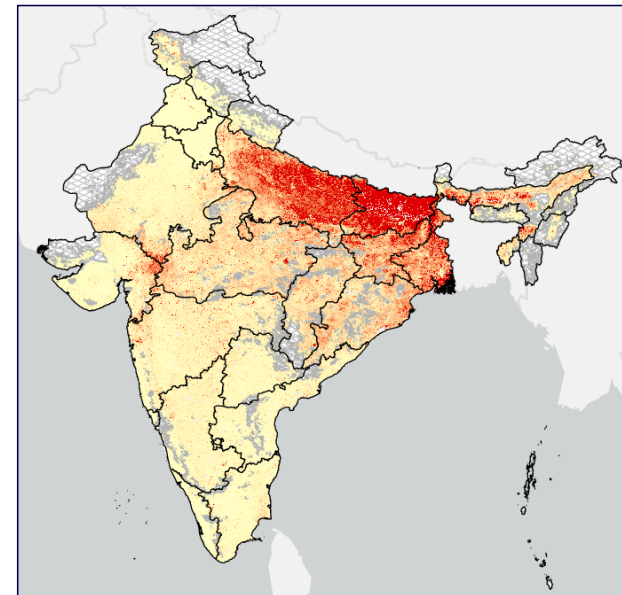
In India, 293 million people live in households that meet the general eligibility definition and would be potential beneficiaries of a *fully-scaled up* cash-transfer program. Of these potential beneficiaries, roughly 51 percent are working-age women (aged 15-49).

**Percent of people living in households in poverty and at least one adult working in informal economy or not working<sup>1</sup>**



Areas with total population fewer than 30 people per sq km

**Total number of target beneficiaries for a fully-scaled cash transfer intervention<sup>1</sup>**



Large cities

**Note 1:** Each 1 x 1 square kilometer grid shows the number of target beneficiaries, or the proportion of people who are target beneficiaries. Target beneficiaries for a fully-scaled cash transfer intervention are defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment or is not working and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

Source: Fraym, 2016 DHS



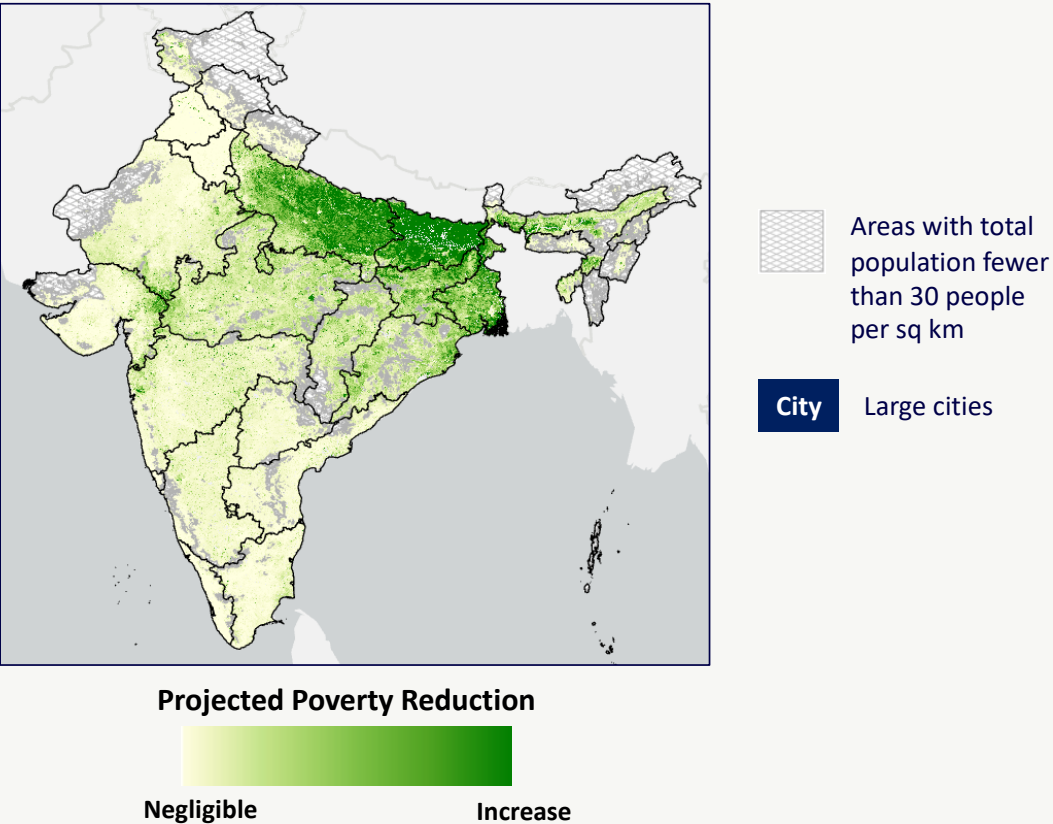
# Estimating Potential Benefits

Based upon similar country program effect ranges, the *initial rollout* of a targeted cash transfer program in Kenya could potentially lift between 481,000 and 1 million people out of poverty.

**Note 1:** This map shows the projected poverty reduction using the lower bound effect at 1x1 kilometer level for individuals who live in a poor household where at least one woman is informally employed and has access to a bank account or mobile phone.

**Note 2:** The full target population is defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

Impact on the Initial Rollout Target Population<sup>1</sup>



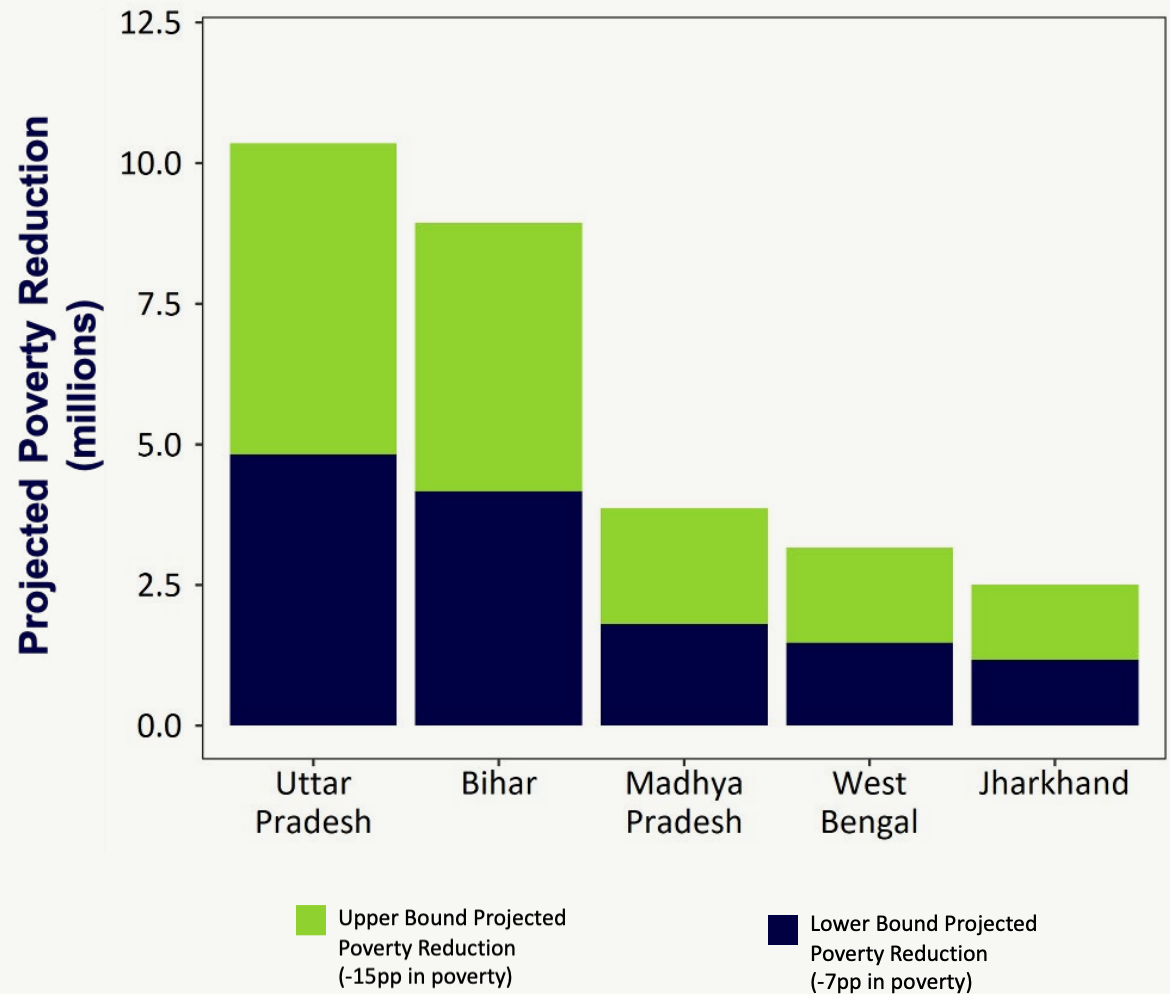
Target Population	Projected Impact
<i>Initial Rollout</i>	
All individuals in households where at least one woman is in the target population	19 – 41 million people lifted out of poverty
<i>Fully Scaled Coverage ('Path to 2030 &amp; Beyond')</i>	
Full target population <sup>2</sup>	20 – 44 million lifted out of poverty

## INDIA SIMULATION

# Potential Initial Rollout Sub-Targeting & Benefits

Decisionmakers may also want to consider focusing *initial rollout* on counties with the largest number of specific target beneficiaries, including Mandera, Garissa, Wajir, Kilifi, and Narok.

Projected Impact for the Initial Rollout  
Top Five States by Target Population<sup>1</sup>

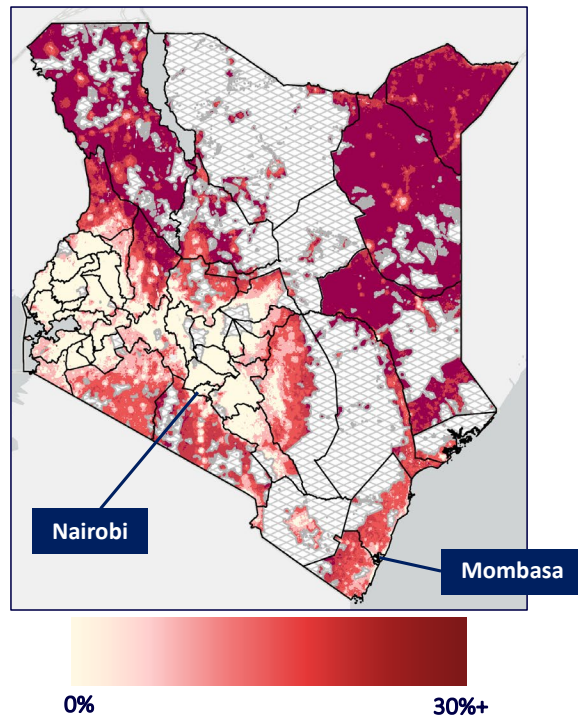


**Note 1:** The initial rollout target population includes individuals who live in a poor household where at least one woman is informally employed or not working and has access to a bank account or mobile phone.

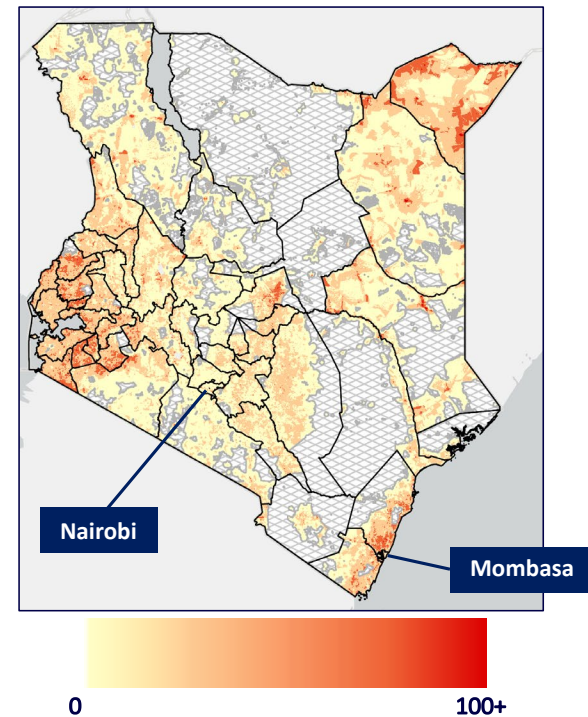
# Target Beneficiary Population

In Kenya, 13 million people live in households that meet the general eligibility definition and would be potential beneficiaries of a *fully-scaled up* cash-transfer program. Of these potential beneficiaries, roughly 56 percent are working-age women (aged 15-49).

**Percent of people living in households in poverty and at least one adult working in informal economy or not working<sup>1</sup>**



**Total number of potential candidates for a fully-scaled up cash transfer intervention<sup>1</sup>**



**Note 1:** Each 1 x 1 square kilometer grid shows the number of target beneficiaries, or the proportion of people who are target beneficiaries. Target beneficiaries for a fully-scaled cash transfer intervention are defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment or is not working and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

Source: Fraym, 2014 DHS

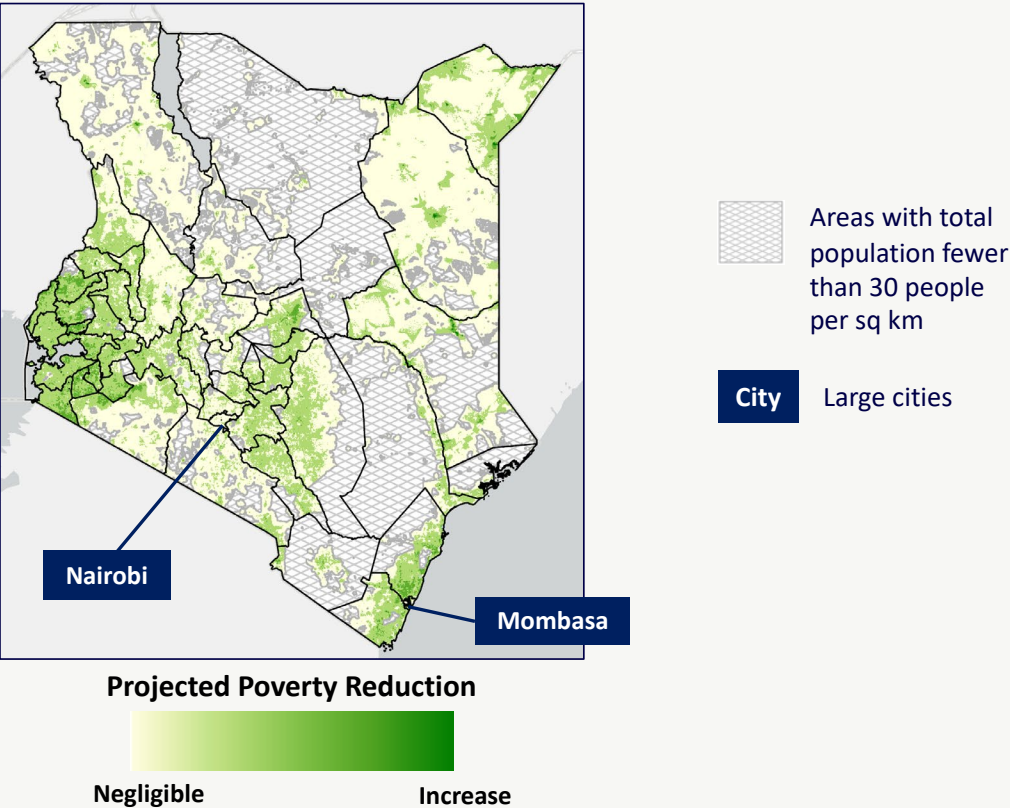
# Estimating Potential Benefits

Based upon similar country program effect ranges, the *initial rollout* of a targeted cash transfer program in Kenya could potentially lift between 481,000 and 1 million people out of poverty.

**Note 1:** This map shows the projected poverty reduction using the lower bound effect at 1x1 kilometer level for individuals who live in a poor household where at least one woman is informally employed and has access to a bank account or mobile phone.

**Note 2:** The full target population is defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

Impact on the Initial Rollout Target Population<sup>1</sup>



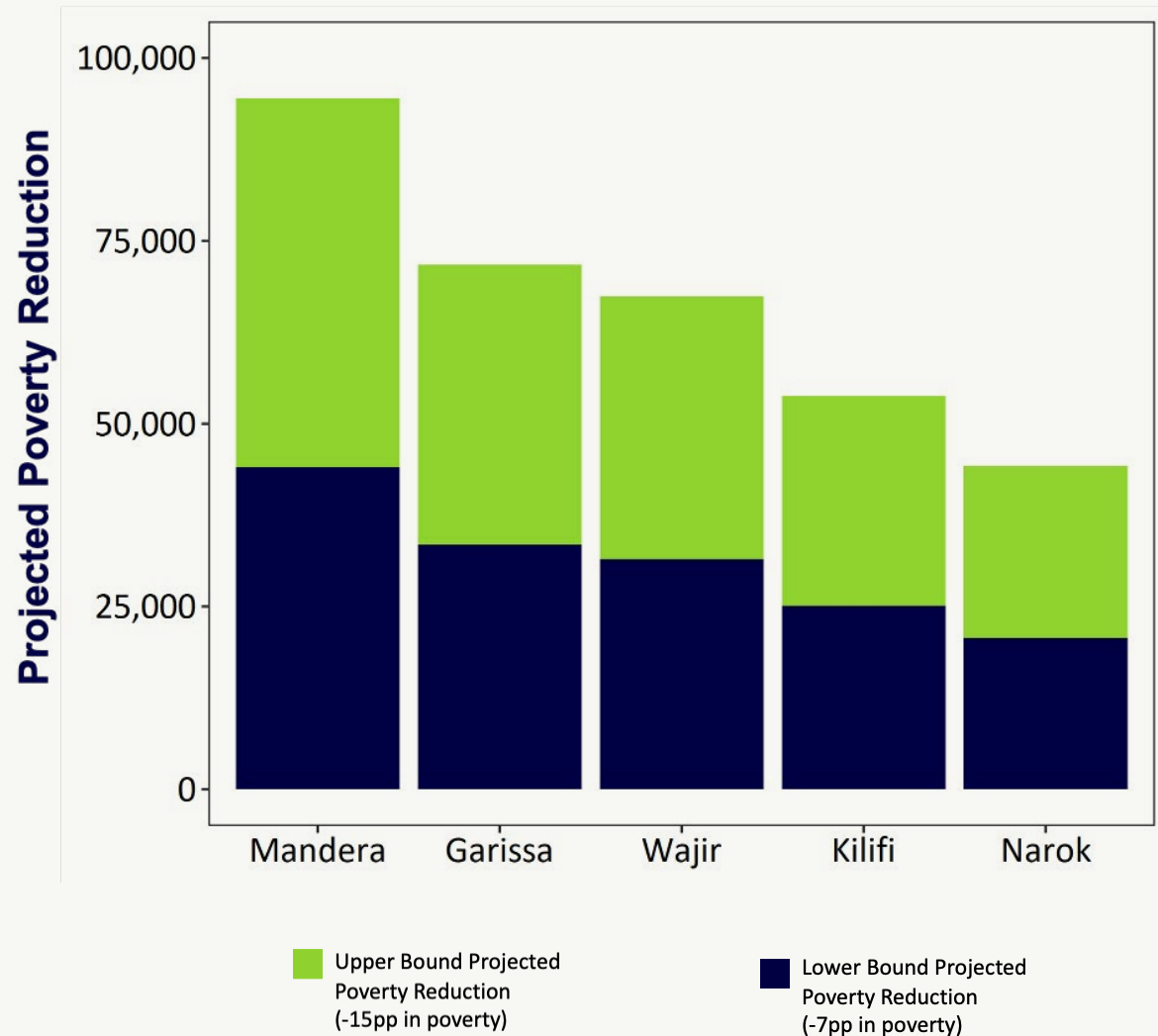
Target Population	Projected Impact
<i>Initial Rollout</i>	
All individuals in households where at least one woman is in the target population	481,000 – 1 million people lifted out of poverty
<i>Fully Scaled Coverage ('Path to 2030 &amp; Beyond')</i>	
Full target population <sup>2</sup>	917,000 – 2 million lifted out of poverty

## KENYA SIMULATION

# Potential Initial Rollout Sub-Targeting & Benefits

Decisionmakers may also want to consider focusing *initial rollout* on counties with the largest number of specific target beneficiaries, including Mandera, Garissa, Wajir, Kilifi, and Narok.

Projected Impact for the Initial Rollout  
Top Five Counties by Target Population<sup>1</sup>



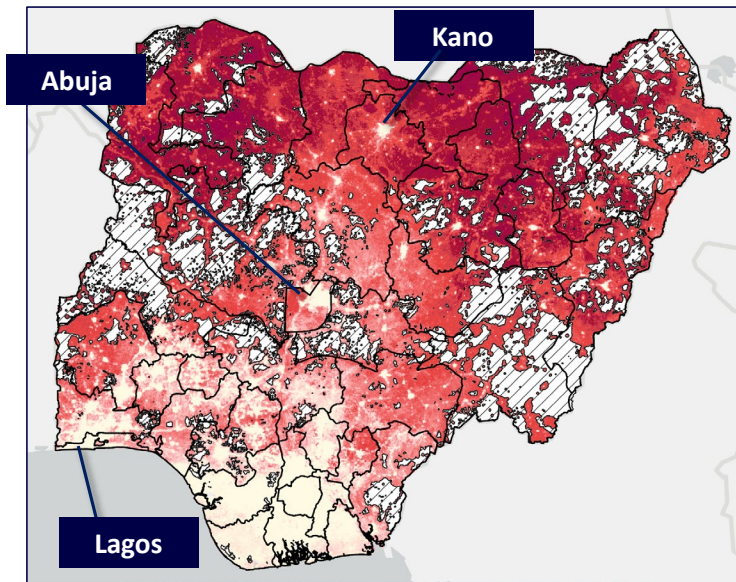
**Note 1:** The initial rollout target population includes individuals who live in a poor household where at least one woman is informally employed or not working and has access to a bank account or mobile phone.



# Target Beneficiary Population

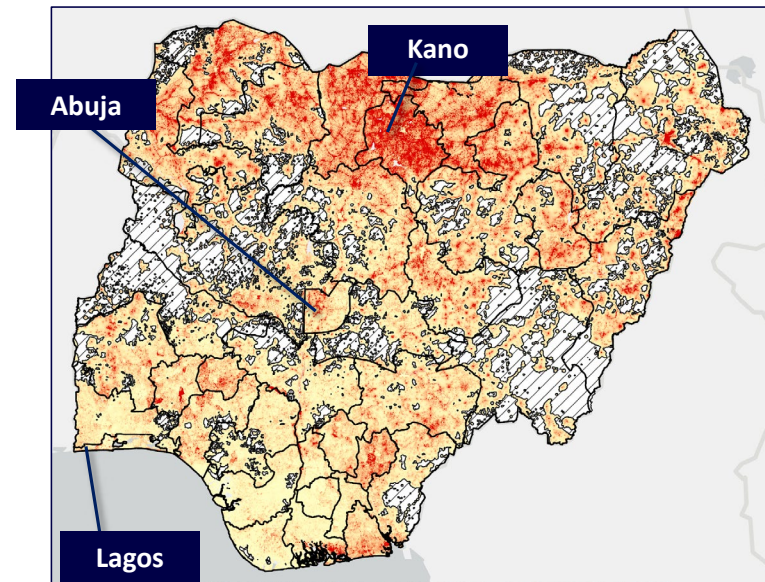
In Nigeria, 71 million people live in households that meet the general eligibility definition and would be potential beneficiaries of a *fully-scaled up* cash-transfer program. Of these potential beneficiaries, roughly 57 percent are working-age women (aged 15-49).

Percent of people living in households in poverty and at least one adult working in informal economy or not working<sup>1</sup>



Areas with total population fewer than 30 people per sq km

Total number of potential candidates for a fully-scaled up cash transfer intervention<sup>1</sup>



City

Large cities

**Note 1:** Each 1 x 1 square kilometer grid shows the number of target beneficiaries, or the proportion of people who are target beneficiaries. Target beneficiaries for a fully-scaled cash transfer intervention are defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment or is not working and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

Source: Fraym, 2018 DHS

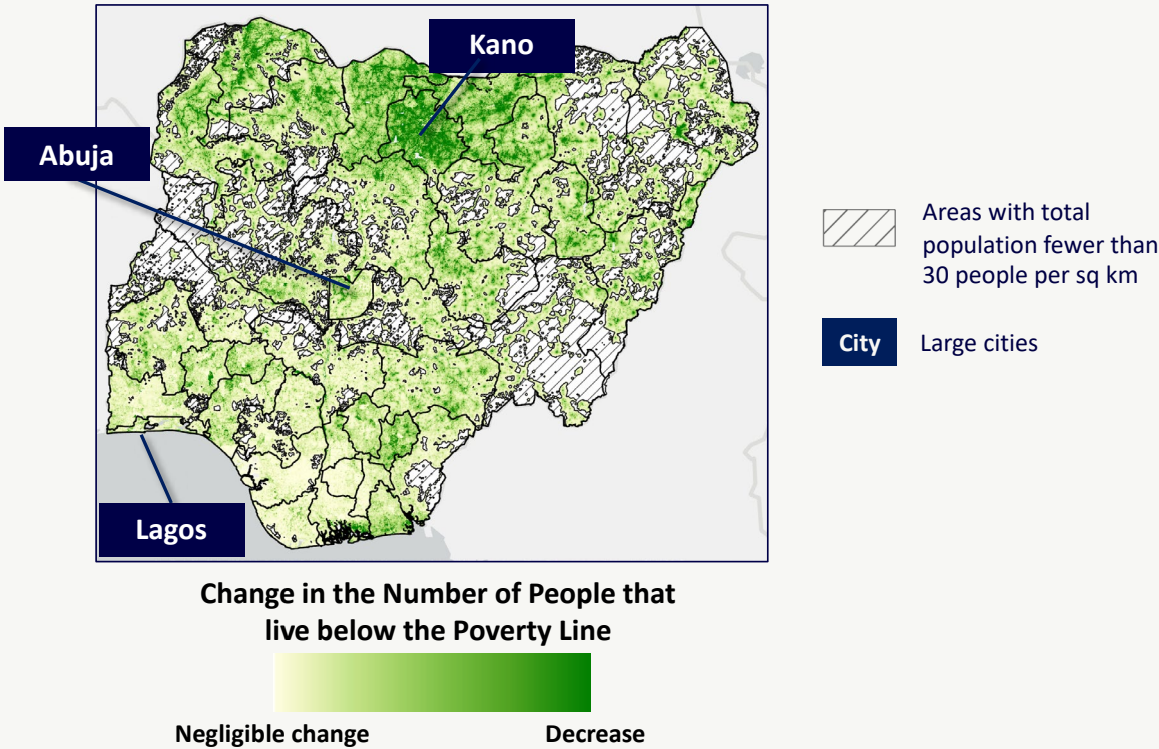
# Estimating Potential Benefits

Based upon similar country program effect ranges, the *initial rollout* of a targeted cash transfer program in Nigeria could potentially lift between 3.8 million and 8.2 million people out of poverty.

**Note 1:** This map shows the projected poverty reduction using the lower bound effect at 1x1 kilometer level for individuals who live in a poor household where at least one woman is informally employed and has access to a bank account or mobile phone.

**Note 2:** The full target population is defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

Impact on the Initial Rollout Target Population<sup>1</sup>



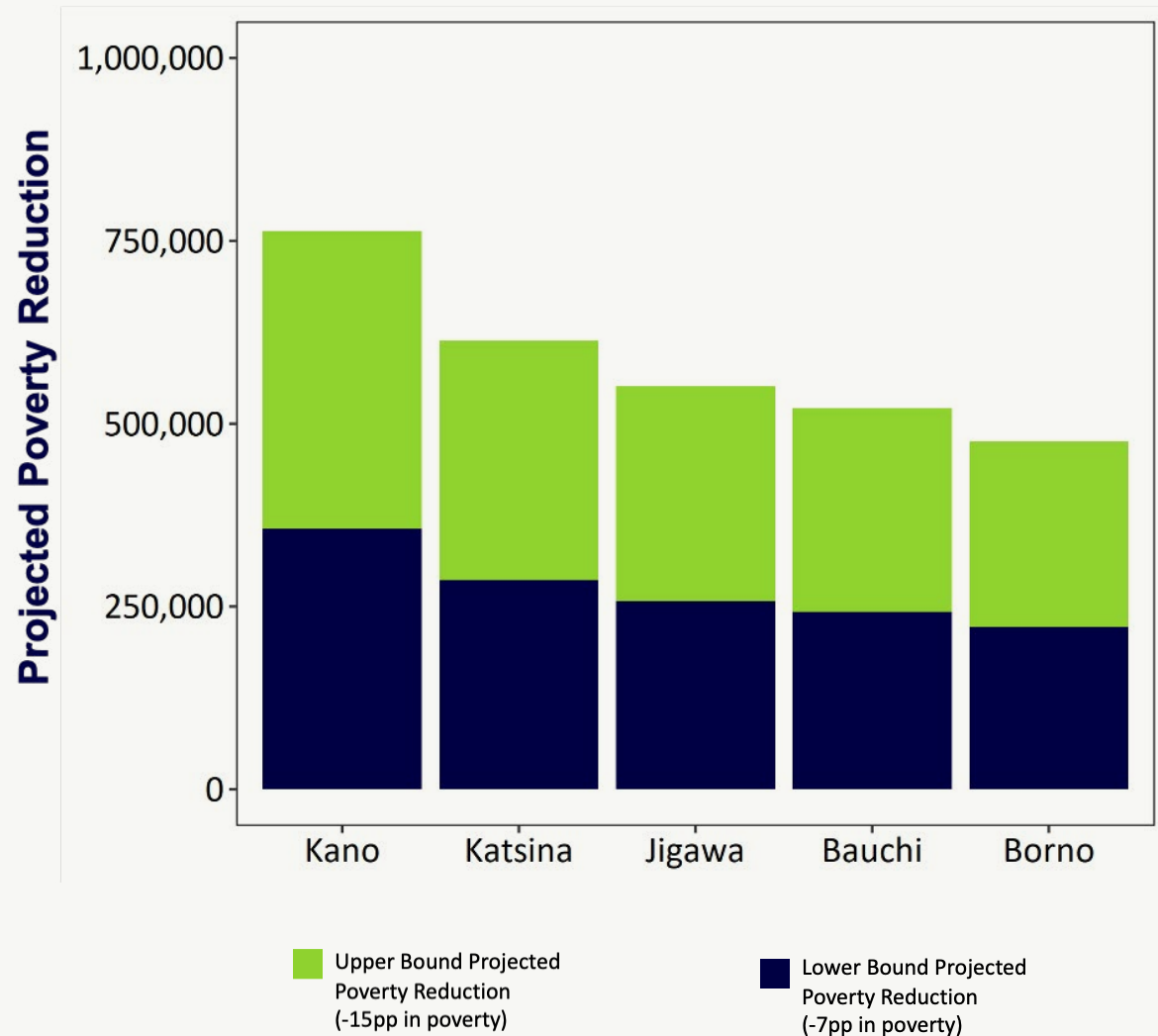
Target Population	Projected Impact
<i>Initial Rollout</i>	
All individuals in households where at least one woman is in the target population	3.8 million – 8.2 million people lifted out of poverty
<i>Fully Scaled Coverage ('Path to 2030 &amp; Beyond')</i>	
Full target population <sup>2</sup>	5 million – 11 million lifted out of poverty

## NIGERIA SIMULATION

# Potential Initial Rollout Sub-Targeting & Benefits

Decisionmakers may also want to consider focusing *initial rollout* in states with the largest number of specific target beneficiaries, including Kano, Katsina, Jigawa, Bauchi and Borno.

Projected Impact for the Initial Rollout  
Top Five States by Target Population<sup>1</sup>



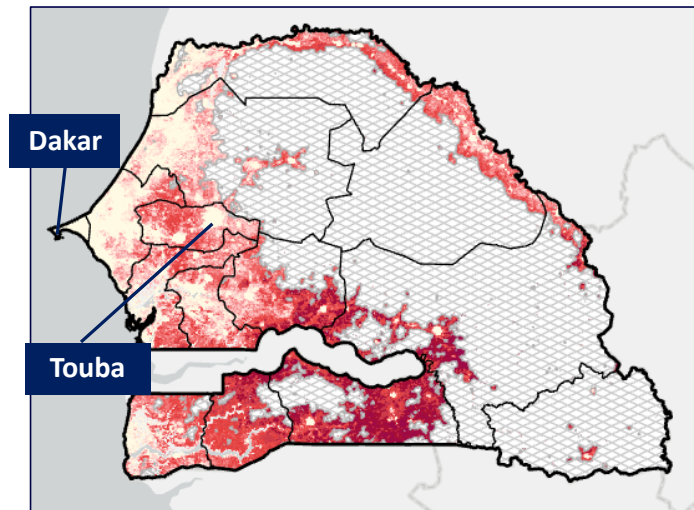
**Note 1:** The initial rollout target population includes individuals who live in a poor household where at least one woman is informally employed or not working and has access to a bank account or mobile phone.



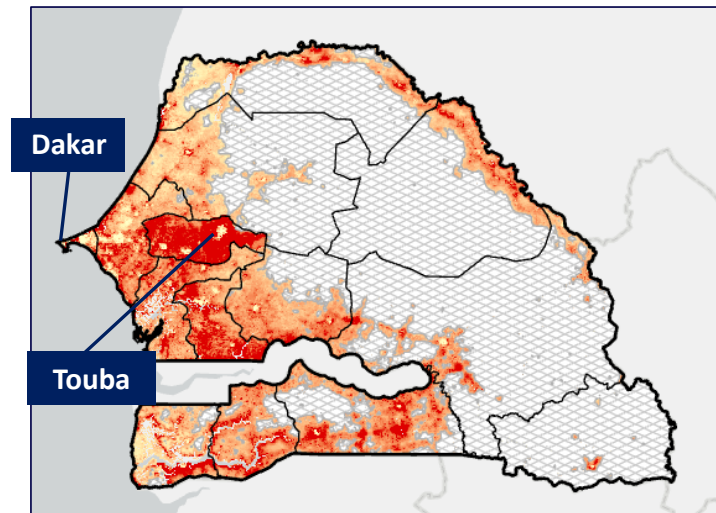
# Target Beneficiary Population

In Senegal, 5.3 million people live in households that meet the general eligibility definition and would be potential beneficiaries of a *fully-scaled up* cash-transfer program. Of these potential beneficiaries, roughly 57 percent are working-age women (aged 15-49).

**Percent of people living in households in poverty and at least one adult working in informal economy<sup>1</sup>**



**Total number of target beneficiaries for a fully-scaled cash transfer intervention<sup>1</sup>**



Areas with total population fewer than 30 people per sq km

City

Large cities

**Note 1:** Each 1 x 1 square kilometer grid shows the number of target beneficiaries, or the proportion of people who are target beneficiaries. Target beneficiaries for a fully-scaled cash transfer intervention are defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment or is not working and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

Source: Fraym, 2016 DHS

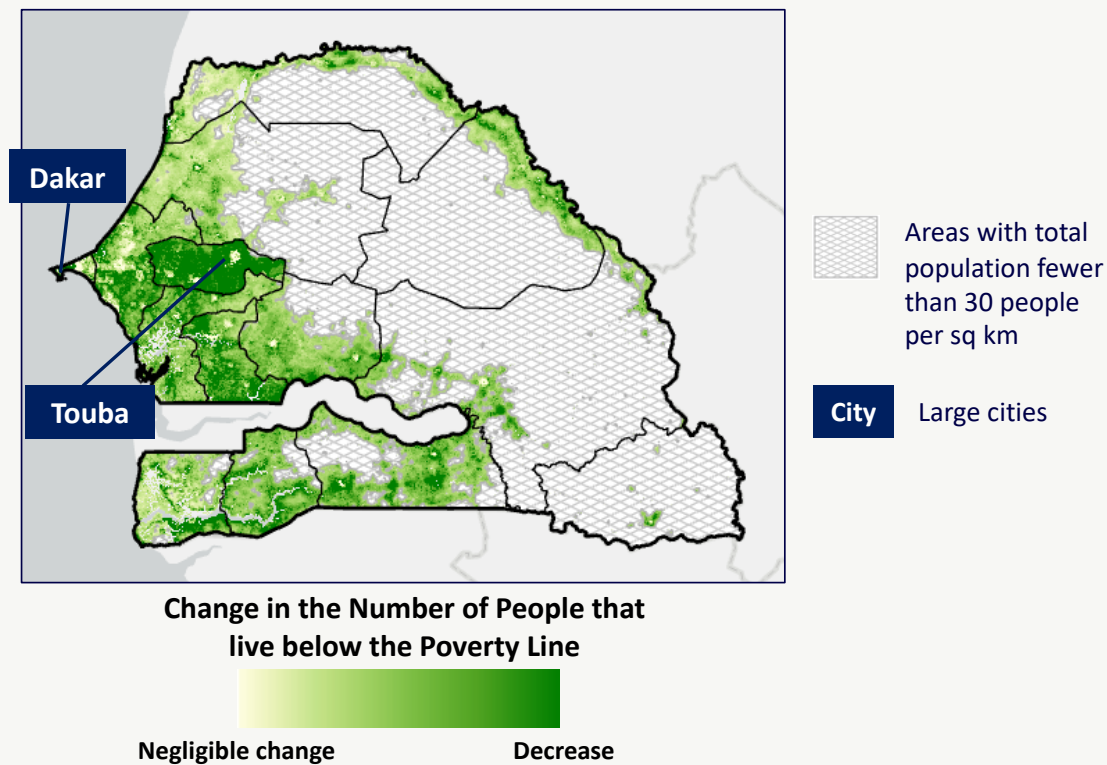
# Estimating Potential Benefits

Based upon similar country program effect ranges, the *initial rollout* of a targeted cash transfer program in Senegal could potentially lift between 361,000 and 773,000 people out of poverty.

**Note 1:** This map shows the projected poverty reduction using the lower bound effect at 1x1 kilometer level for individuals who live in a poor household where at least one woman is informally employed and has access to a bank account or mobile phone.

**Note 2:** The full target population is defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

## Impact on the Initial Rollout Target Population<sup>1</sup>



Target Population	Projected Impact
<i>Initial Rollout</i>	
All individuals in households where at least one woman is in the target population	361,000 – 773,000 people lifted out of poverty
<i>Fully Scaled Coverage ('Path to 2030 &amp; Beyond')</i>	
Full target population <sup>2</sup>	370,000 – 798,000 lifted out of poverty

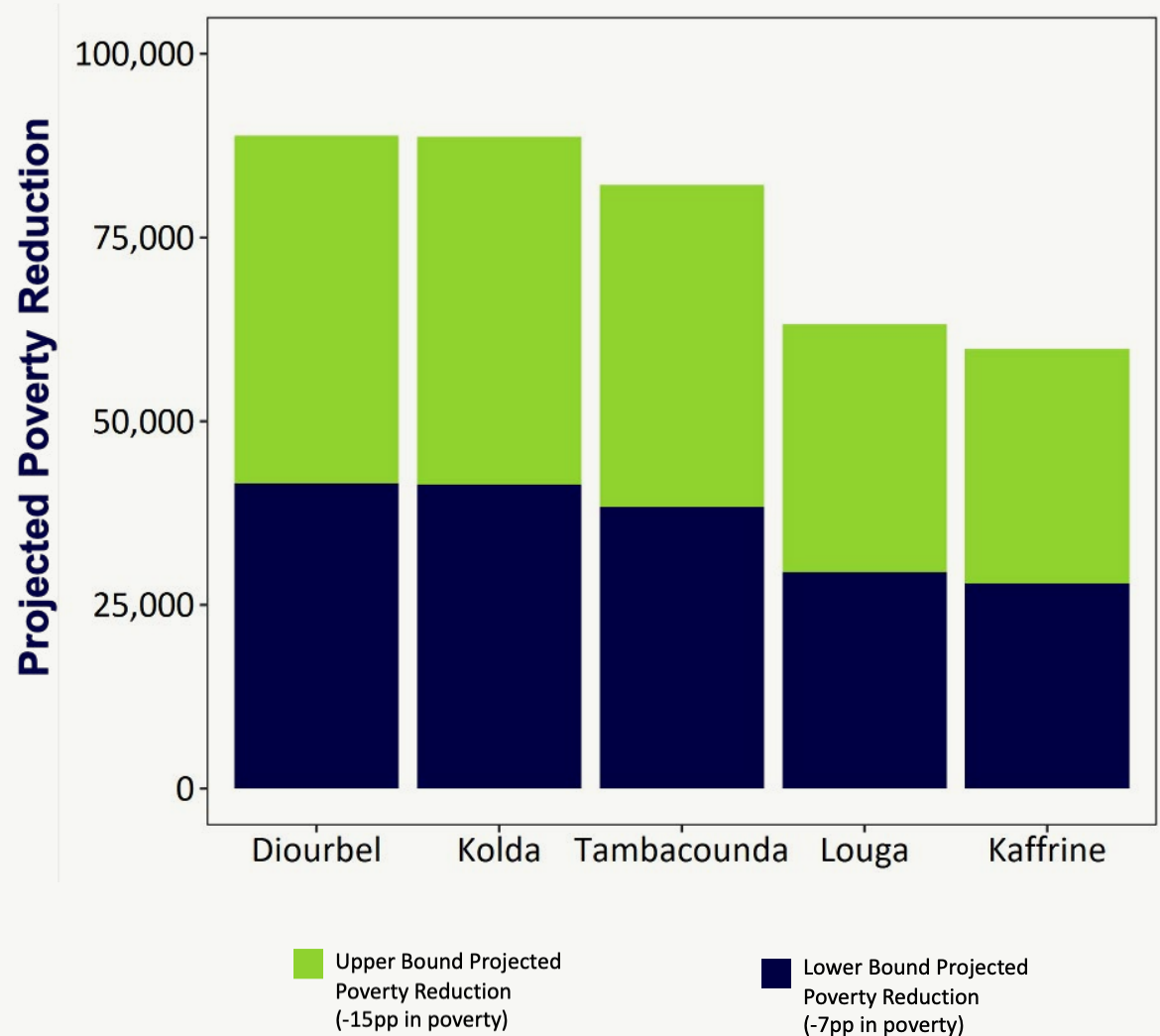
## SENEGAL SIMULATION

# Potential Initial Rollout Sub-Targeting & Benefits

Decisionmakers may also want to consider focusing *initial rollout* on regions with the largest number of specific target beneficiaries, such as Diourbel, Kolda, Tambacounda, Louga, and Kaffrine.

**Note 1:** The initial rollout target population includes individuals who live in a poor household where at least one woman is informally employed or not working and has access to a bank account or mobile phone.

Projected Impact for the Initial Rollout  
Top Five Regions by Target Population<sup>1</sup>

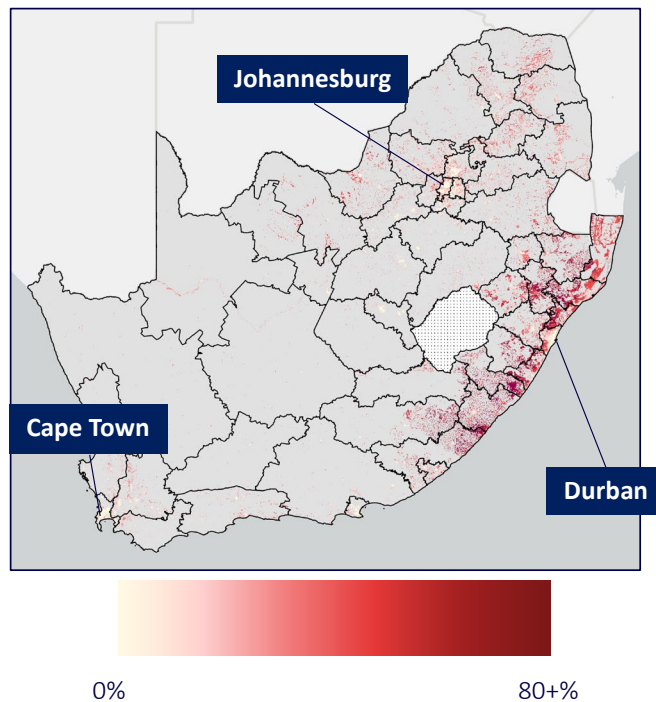


## SOUTH AFRICA SIMULATION

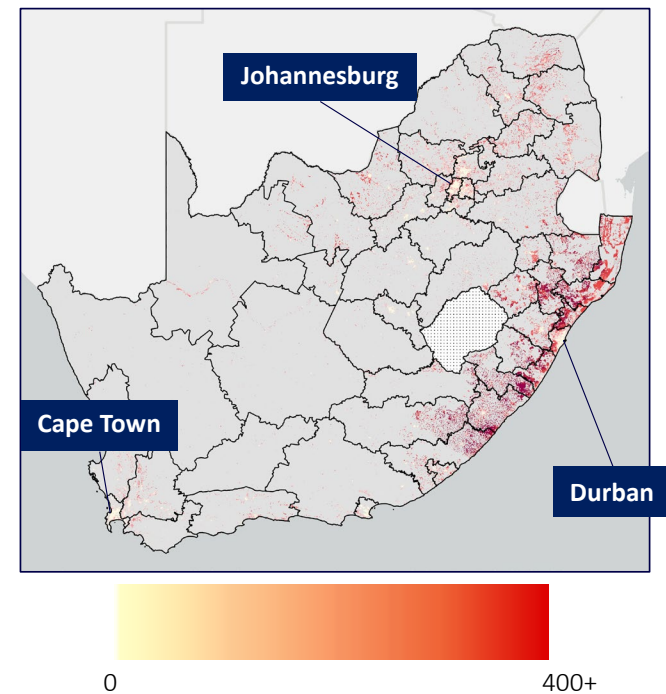
# Target Beneficiary Population

In South Africa, 16.2 million people live in households that meet the general eligibility definition and would be potential beneficiaries of a *fully-scaled up* cash-transfer program. Of these potential beneficiaries, roughly 59 percent are working-age women (aged 15-49).

**Percent of people living in households in poverty and at least one adult working in informal economy or not working<sup>1</sup>**



**Total number of target beneficiaries for a fully-scaled cash transfer intervention<sup>1</sup>**



**Note 1:** Each 1 x 1 square kilometer grid shows the number of target beneficiaries, or the proportion of people who are target beneficiaries. Target beneficiaries for a fully-scaled cash transfer intervention are defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment or is not working and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

Source: Fraym, 2016 DHS

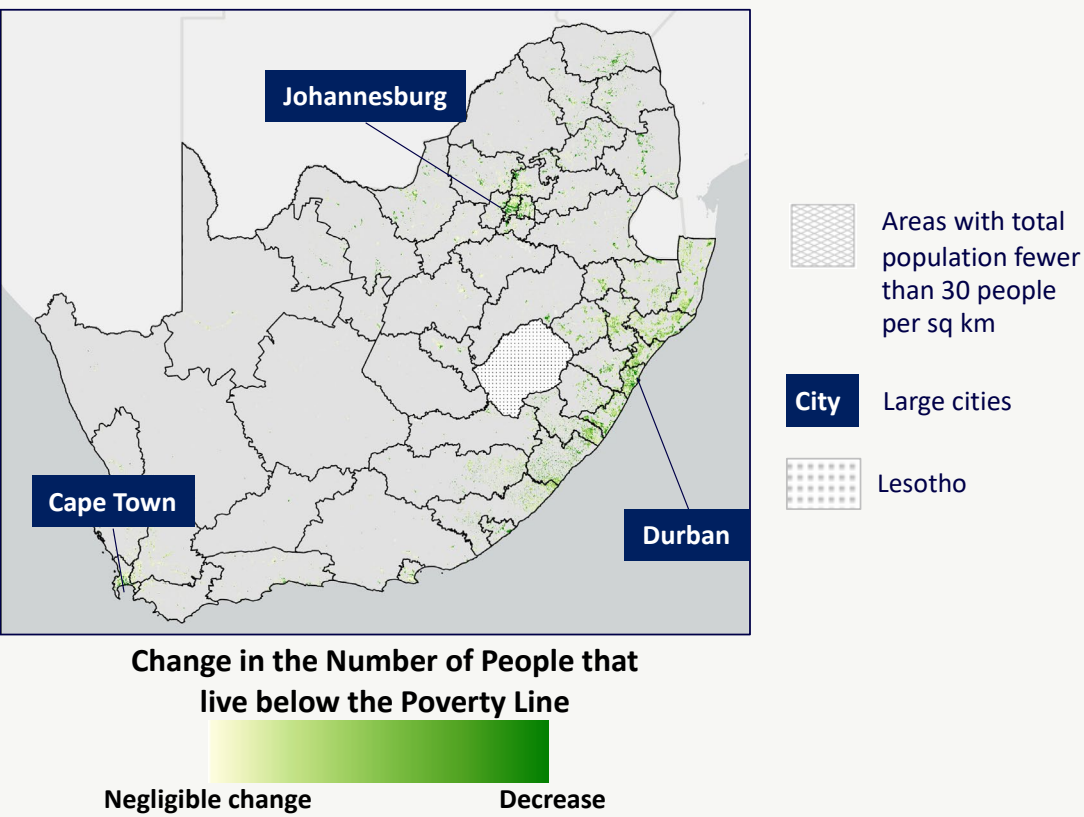
# Estimating Potential Benefits

Based upon similar country program effect ranges, the *initial rollout* of a targeted cash transfer program in South Africa could potentially lift between 1.1 million and 2.4 million people out of poverty.

**Note 1:** This map shows the projected poverty reduction using the lower bound effect at 1x1 kilometer level for individuals who live in a poor household where at least one woman is informally employed and has access to a bank account or mobile phone.

**Note 2:** The full target population is defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

## Impact on the Initial Rollout Target Population<sup>1</sup>



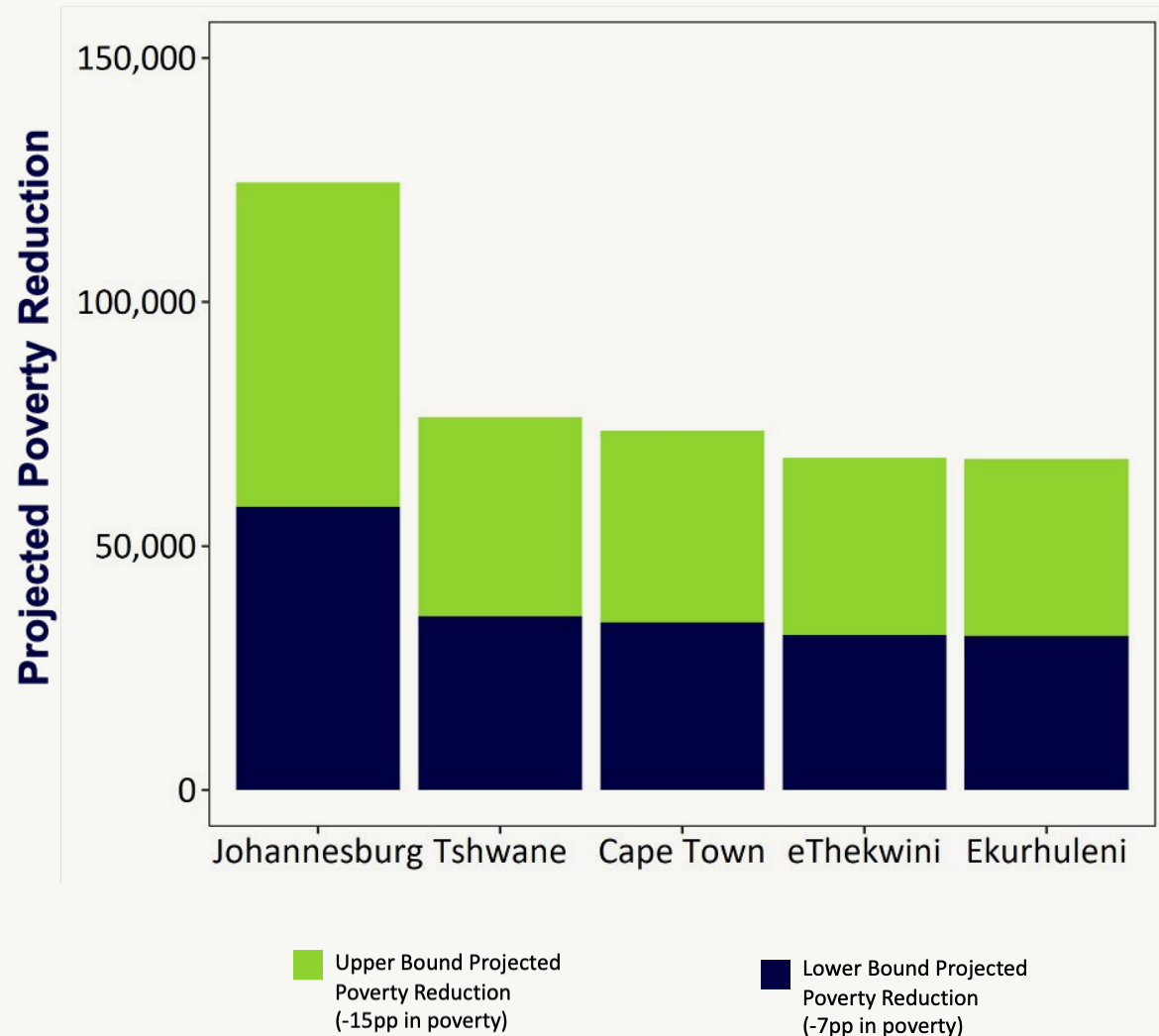
Target Population	Projected Impact
Initial Rollout	
All individuals in households where at least one woman is in the target population	1.11 million – 2.37 million people lifted out of poverty
Fully Scaled Coverage ('Path to 2030 & Beyond')	
Full target population <sup>2</sup>	1.14 million – 2.44 million lifted out of poverty

## SOUTH AFRICA SIMULATION

# Potential Initial Rollout Sub-Targeting & Benefits

Decisionmakers may also want to consider focusing *initial rollout* on municipalities with the largest number of specific target beneficiaries, such as Johannesburg, Tshwane, Cape Town, eThekweni and Ekurhuleni.

Projected Impact for the Initial Rollout  
Top Five Municipalities by Target Population<sup>1</sup>



**Note 1:** The initial rollout target population includes individuals who live in a poor household where at least one woman is informally employed or not working and has access to a bank account or mobile phone.

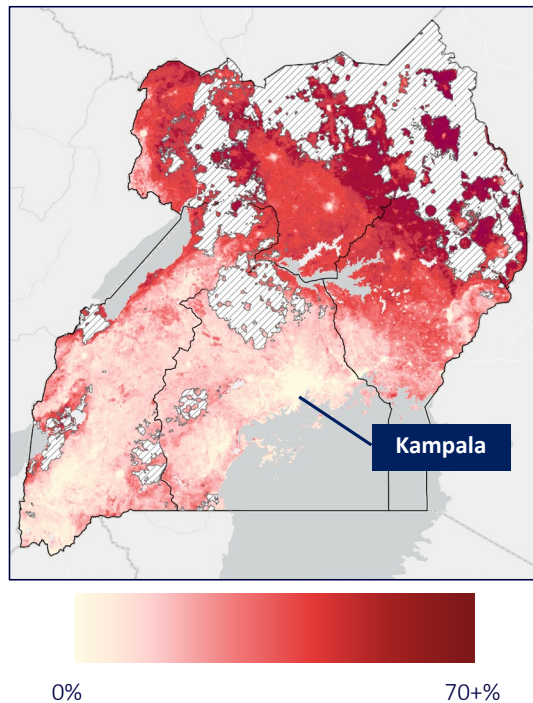


## UGANDA SIMULATION

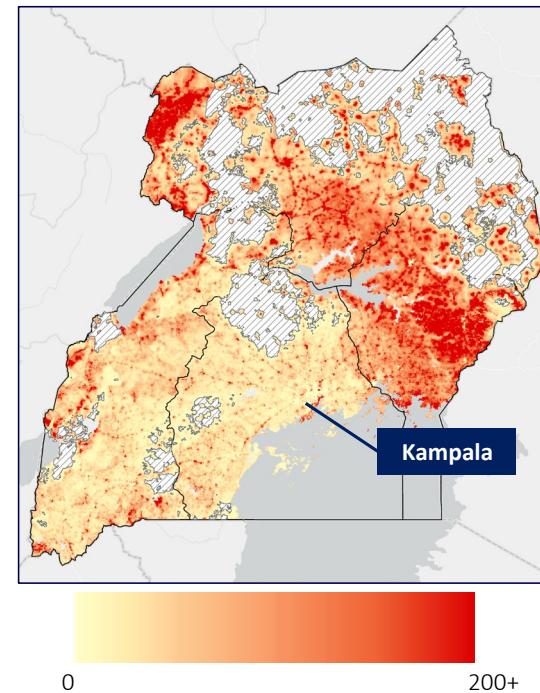
# Target Beneficiary Population

In Uganda, 13 million people live in households that meet the general eligibility definition and would be potential beneficiaries of a *fully-scaled up* cash-transfer program. Of these potential beneficiaries, roughly 56 percent are working-age women (aged 15-49).

**Percent of people living in households in poverty and at least one adult working in informal economy or not working<sup>1</sup>**



**Total number of target beneficiaries for a fully-scaled cash transfer intervention<sup>1</sup>**



Areas with total population fewer than 30 people per sq km

City

Large cities

**Note 1:** Each 1 x 1 square kilometer grid shows the number of target beneficiaries, or the proportion of people who are target beneficiaries. Target beneficiaries for a fully-scaled cash transfer intervention are defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment or is not working and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

Source: Fraym, 2016 DHS

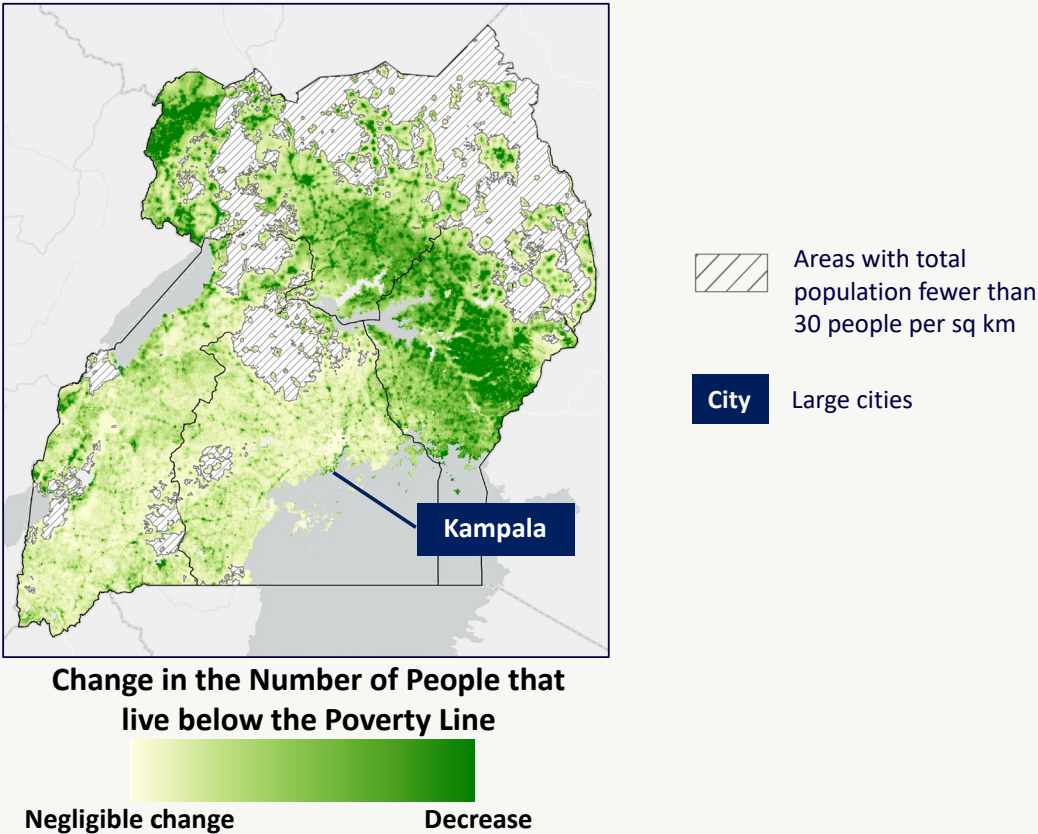
# Estimating Potential Benefits

Based upon similar country program effect ranges, the *initial rollout* of a targeted cash transfer program in Uganda could potentially lift between 475,000 and 1 million people out of poverty.

**Note 1:** This map shows the projected poverty reduction using the lower bound effect at 1x1 kilometer level for individuals who live in a poor household where at least one woman is informally employed and has access to a bank account or mobile phone.

**Note 2:** The full target population is defined as individuals who live in a household where at least one adult (aged 15-49) works in informal employment and the household lives below the poverty line. Please see slide 14 or the appendix for more details.

## Impact on the Initial Rollout Target Population<sup>1</sup>



Target Population	Projected Impact
<i>Initial Rollout</i>	
All individuals in households where at least one woman is in the target population	475,000 – 1 million people lifted out of poverty
<i>Fully Scaled Coverage ('Path to 2030 &amp; Beyond')</i>	
Full target population <sup>2</sup>	900,000 – 2 million lifted out of poverty

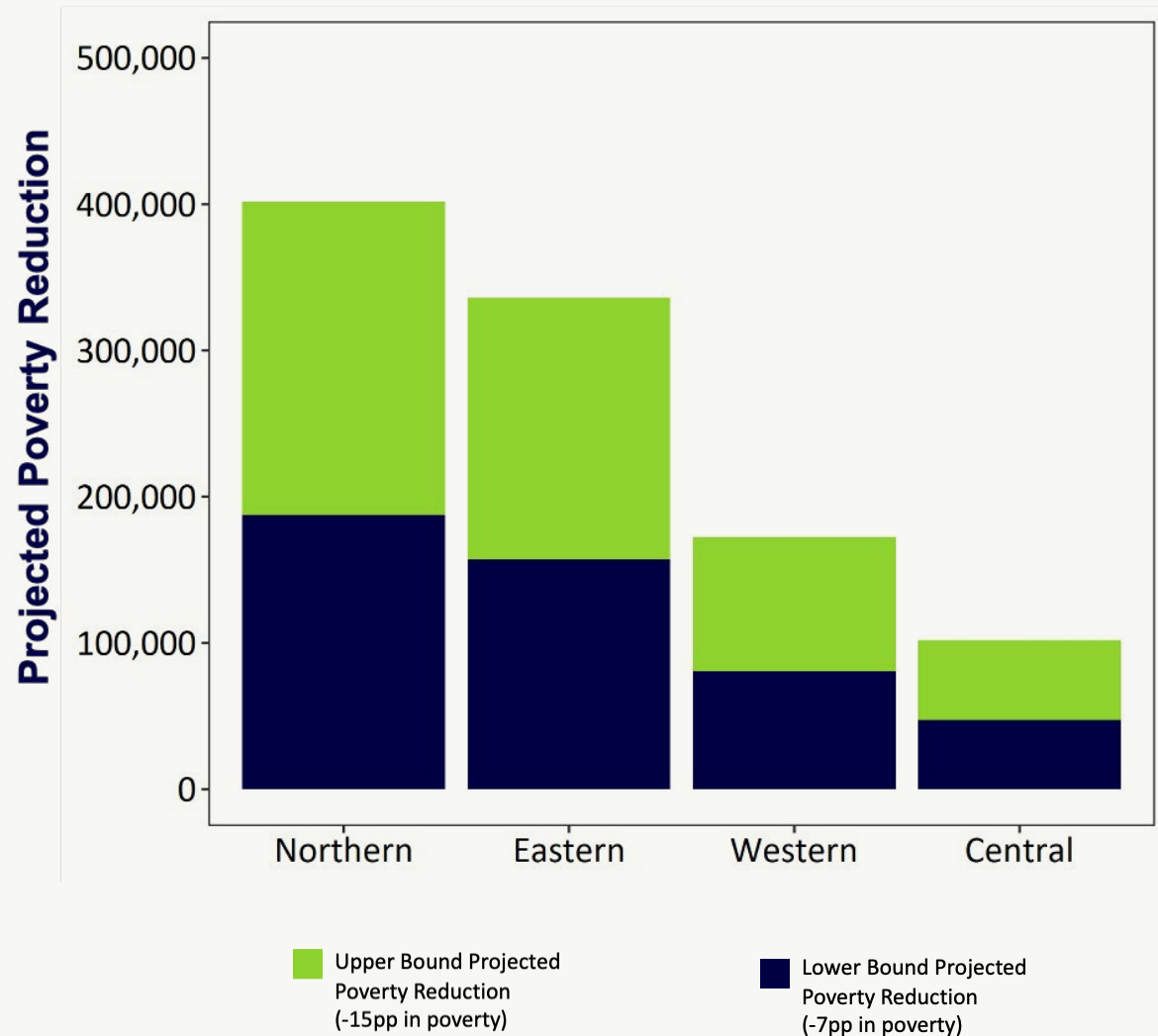


## UGANDA SIMULATION

# Potential Initial Rollout Sub-Targeting & Benefits

Decisionmakers may also want to consider focusing *initial rollout* on regions with the largest number of specific target beneficiaries, namely in the northern region.

Projected Impact for the Initial Rollout  
All Regions of Uganda by Target Population<sup>1</sup>



**Note 1:** The initial rollout target population includes individuals who live in a poor household where at least one woman is informally employed or not working and has access to a bank account or mobile phone.



# Conclusion

## CONCLUSION

# Providing Economic Lifelines

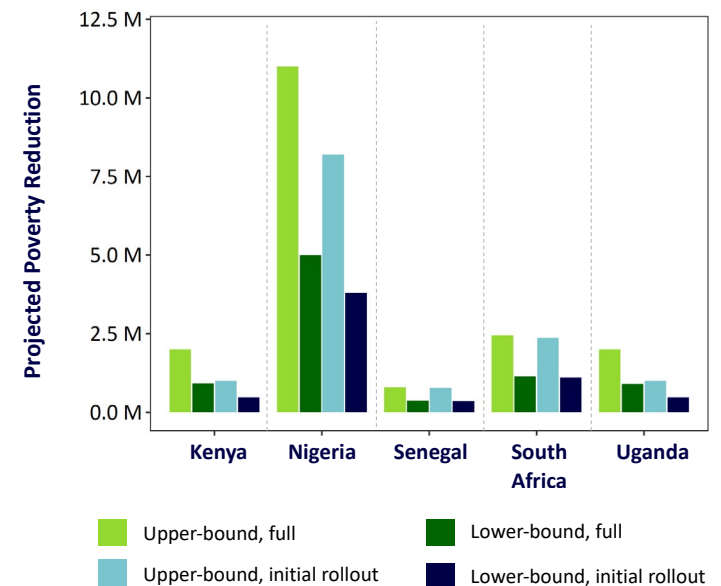
The COVID-19 pandemic is a once-in-a-century crisis. The pandemic has deepened gender inequalities and reinforced gender stereotypes, with women and girls bearing the brunt of care work and disruptions in education and employment. The global community—led by the G7 and G20 and supported by IDA and regional multilateral development banks (MDBs)—has a momentous opportunity to launch a Gender-Transformative Global COVID-19 Recovery Plan.

This report highlights how a targeted rollout of cash transfer programs can support economic resilience, equity, and inclusion amongst vulnerable populations, particularly those working in the informal economy. This includes between 6.2 and 13 million people in just five of the focus countries alone (Kenya, Nigeria, Senegal, South Africa, Uganda) through an initial programmatic rollout.

- 1 An *initial rollout* targeted cash transfers could lift **as many as 13 million people out of poverty** in Kenya, Nigeria, Senegal, South Africa, and Uganda alone. In India, as many as 41 million people could be lifted out of poverty.
- 2 A *fully scaled-up program* over time could potentially reduce poverty by as many as 18 million people in these same five countries. In India, this figure is 44 million.
- 3 The global community has a unique opportunity to financially support a **targeted, efficient, and sequenced rollout** of these types of inclusive economic lifeline and poverty reduction programs.
- 4 Specifically, the G7 Summit, Generation Equality Forum, G20 Summit, and IDA20 Replenishment present **key political moments for ambitious action**.

## Intervention Simulation (excluding India)

Between 6.2–13 million people could be lifted out of poverty through an initial programmatic rollout



# Appendix

- a. Existing Social Protection Programs
- b. Defining Informal Employment
- c. Endnotes
- d. About Fraym
- e. Data Sources

## APPENDIX

# Existing Cash Transfer Programs in India

All focus countries have some form of national social protection program that involves cash transfers, and many have implemented COVID-19 specific policies. However, the eligibility and coverage varies widely across countries and does not necessarily overlap with the target populations identified in this report.

Country	Social Protection Programs <sup>1</sup>	COVID-19 Specific Policies <sup>3</sup>
India	<p><b>National</b></p> <ul style="list-style-type: none"> <li>At the national level, the National Social Assistance Program (NSAP) provides financial assistance to the elderly, widows and persons with disabilities in the form of social pensions. There are a total of 33.5 million beneficiaries.<sup>2</sup></li> </ul>	<p><b>National</b></p> <ul style="list-style-type: none"> <li>200 million female Pradhan Mantri Jan Dhan Yojana (PMJDY) account holders received Rs 500 (US \$6.50) per month between April and June 2020.</li> <li>87 million farmers received Rs 2,000 (US \$26.50) for 3 months as part of the Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) program.</li> </ul> <p><b>State or Local Initiatives</b></p> <p>In addition to national level initiatives, several Indian states have implemented their own cash transfer programs.</p> <ul style="list-style-type: none"> <li>Poor workers who lost their jobs during the pandemic received compensation from the state of Uttar Pradesh. Target beneficiaries include vegetable vendors, construction workers, rickshaw pullers and temporary staff.</li> <li>In March 2020, Uttar Pradesh also transferred Rs 611 crore (\$83 million USD) to 2.7 million workers enrolled in MNREGA.<sup>4</sup></li> <li>Uttar-Pradesh sent a one-time transfer of Rs 1,000 (\$14 USD) to 480,000 daily wagers.</li> <li>The state of Bihar sent Rs 1,000 (\$14 USD) to needy families who reside in Bihar but who were stranded in other states due to the lockdown. Bihar also sent cash transfers to 1,011,000 workers.</li> </ul>

**Note 1:** Information on country's existing national social protection programs comes from socialprotection.org, a knowledge-sharing platform on social protection, unless otherwise noted. Estimated coverage is included where available.

**Note 2:** <https://nsap.nic.in/>

**Note 3:** Ugo Gentilini, Mohamed Almenfi and Pamela Dale. "Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures" (Living Paper). The World Bank Group, 2020.

**Note 4:** <https://www.outlookindia.com/website/story/india-news-amid-coronavirus-lockdown-up-govt-transfers-rs-611-crore-to-27-lakh-mnrega-workers/349701>

## APPENDIX

# Existing Cash Transfer Programs in Kenya

All focus countries have some form of national social protection program that involves cash transfers, and many have implemented COVID-19 specific policies. However, the eligibility and coverage varies widely across countries and does not necessarily overlap with the target populations identified in this report.

Country	Social Protection Programs <sup>1</sup>	COVID-19 Specific Policies <sup>3</sup>
Kenya	<p><b>National</b></p> <ul style="list-style-type: none"> <li>Kenya has a National Safety Net Programme (Inua Jamii), which consists of the following cash transfer programs: <ul style="list-style-type: none"> <li>Cash Transfer for Orphans and Vulnerable Children</li> <li>Older Persons Cash Transfer</li> <li>Persons with Severe Disabilities Cash Transfer</li> <li>Hunger Safety Net Programme</li> </ul> </li> </ul> <p>In 2019, 5 million people were covered (of which 2.3 million are women).<sup>2</sup></p>	<p><b>National</b></p> <ul style="list-style-type: none"> <li>Under Inua Jamii, 1,094,238 beneficiaries received an additional Ksh 8,000 (US \$80) each as protection from the economic impact of the pandemic. 3,000,000 new beneficiary households were also added to the NSNP.</li> <li>Kenya's National Treasury allocated Ksh 10 billion (US \$100 million) to use towards supporting elderly, orphans and other vulnerable members of society with cash transfers.</li> </ul> <p><b>Sub-National</b></p> <p>In addition to national level initiatives, Kenya has implemented mobile cash transfers to vulnerable groups, with support from the international development community.</p> <ul style="list-style-type: none"> <li>Kenya's Ministry of Labour and Social Protection delivered cash mobile (M-Pesa) cash transfer payments to 120,000 vulnerable Kenyans living in informal settlements in Nairobi and Mombasa. Beneficiaries include survivors of sexual and gender-based violence (SGBV) and those at risk, pregnant and lactating mothers, the elderly, the disabled, the chronically ill, orphans and domestic workers. These transfers are intended to complement Inua Jamii.</li> </ul>

**Note 1:** Information on country's existing national social protection programs comes from socialprotection.org, a knowledge-sharing platform on social protection, unless otherwise noted. Estimated coverage is included where available.

**Note 2:** <https://www.worldbank.org/en/results/2019/04/18/in-kenya-uplifting-the-poor-and-vulnerable-through-a-harmonized-national-safety-net-system>

**Note 3:** Ugo Gentilini, Mohamed Almenfi and Pamela Dale. "Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures" (Living Paper). The World Bank Group, 2020.

## APPENDIX

# Existing Cash Transfer Programs in Nigeria

All focus countries have some form of national social protection program that involves cash transfers, and many have implemented COVID-19 specific policies. However, the eligibility and coverage varies widely across countries and does not necessarily overlap with the target populations identified in this report.

Country	Social Protection Programs <sup>1</sup>	COVID-19 Specific Policies <sup>3</sup>
Nigeria	<b>National</b> <ul style="list-style-type: none"> <li>The National Cash Transfer Programme (NCTO), under the National Social Safety Net Program (NASSP), targets poor and vulnerable groups (including women and people with disabilities). As of June 2020, roughly 1.2 million households are enrolled in the NCTO.<sup>2</sup></li> </ul>	<b>National</b> <ul style="list-style-type: none"> <li>The government is using the NASSP platform for a COVID-19 emergency relief fund. In addition to regular support, it is estimated that 1 million poor and vulnerable households will benefit from the emergency relief fund.</li> <li>The government allocated 10 billion Naira (\$24 million USD) to use towards financial assistance for road transport workers.</li> </ul> <b>Sub-National</b> <ul style="list-style-type: none"> <li>Lagos State provided emergency food packages (direct food/cash distribution) targeting 200,000 of the most vulnerable households, with priority given to single women, elderly, and disabled people.</li> </ul>

**Note 1:** Information on country's existing national social protection programs comes from socialprotection.org, a knowledge-sharing platform on social protection, unless otherwise noted. Estimated coverage is included where available.

**Note 2:** <https://ncto.gov.ng/>

**Note 3:** Ugo Gentilini, Mohamed Almenfi and Pamela Dale. "Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures" (Living Paper). The World Bank Group, 2020.

# Existing Cash Transfer Programs in Senegal

All focus countries have some form of national social protection program that involves cash transfers, and many have implemented COVID-19 specific policies. However, the eligibility and coverage varies widely across countries and does not necessarily overlap with the target populations identified in this report.

Country	Social Protection Programs <sup>1</sup>	COVID-19 Specific Policies <sup>2</sup>
Senegal	<b>National</b> <ul style="list-style-type: none"> <li>The Programme National de Bourses de Sécurité Familiale (PNBSF) provides transfers to vulnerable families with young children and elderly members. At least 250,000 families have benefited.</li> </ul>	<b>National</b> <p>The government of Senegal allocated 69 billion FCFA to use towards purchasing food for 1 million poor households (including the daraas) in the form of one-time food kits (pasta, rice, soap and sugar), costing FCFA 66,000 per household.</p>

**Note 1:** Information on country's existing national social protection programs comes from socialprotection.org, a knowledge-sharing platform on social protection, unless otherwise noted. Estimated coverage is included where available.

**Note 2:** Ugo Gentilini, Mohamed Almenfi and Pamela Dale. "Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures" (Living Paper). The World Bank Group, 2020.



# Existing Cash Transfer Programs in South Africa

All focus countries have some form of national social protection program that involves cash transfers, and many have implemented COVID-19 specific policies. However, the eligibility and coverage varies widely across countries and does not necessarily overlap with the target populations identified in this report.

Country	Social Protection Programs <sup>1</sup>	COVID-19 Specific Policies <sup>2</sup>
South Africa	<p><b>National</b></p> <ul style="list-style-type: none"> <li>South Africa has a number of non-contributory social assistance programs that involve direct cash transfers for the elderly, children from poor households, and those with disabilities, including: <ul style="list-style-type: none"> <li>Old Age Grant (an estimated 3.1 million beneficiaries as of 2015)</li> <li>Child Support Grant (an estimated 12 million beneficiaries as of 2015)</li> <li>Disability Grant (an estimated 1 million beneficiaries as of 2015).</li> </ul> </li> </ul>	<p><b>National</b></p> <ul style="list-style-type: none"> <li>Elderly and people with disabilities received early social grant payments from the South African Social Security Agency (SASSA) in March 2020.</li> <li>An emergency relief package of R 500 billion (US \$25 billion or 10 percent of GDP) was approved to provide economic protection during the lockdown. This package involved the expansion of existing social grants, amounting to R 50 billion (\$4 billion USD). The amount paid under the Child Support Grant increased by R 300 (\$13 USD) in May 2020 and R 500 (\$26 US) per month from June to October. Similarly, the amount paid under the Old Age Grant increased by R 250 (\$20 USD) per month from May to January. In addition, a “Covid-19 Social Relief of Distress Grant” was introduced to protect people who are unemployed but are not receiving any social assistance. Under this grant, a monthly amount of R 350 (\$25 USD) was paid to at least 3.5 million beneficiaries over 6 months.</li> </ul>

**Note 1:** Information on country’s existing national social protection programs comes from socialprotection.org, a knowledge-sharing platform on social protection, unless otherwise noted. Estimated coverage is included where available.

**Note 2:** Ugo Gentilini, Mohamed Almenfi and Pamela Dale. “Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures” (Living Paper). The World Bank Group, 2020.

## APPENDIX

# Existing Cash Transfer Programs in Uganda

All focus countries have some form of national social protection program that involves cash transfers, and many have implemented COVID-19 specific policies. However, the eligibility and coverage varies widely across countries and does not necessarily overlap with the target populations identified in this report.

Country	Social Protection Programs <sup>1</sup>	COVID-19 Specific Policies <sup>3</sup>
Uganda	<p><b>National</b></p> <ul style="list-style-type: none"> <li>The Direct Income Support, part of the Expanding Social Protection Programme provides grants to senior citizens. In the past the government also provided grants to vulnerable families, but this was passed out in 2016.</li> </ul> <p><b>Sub-National</b></p> <ul style="list-style-type: none"> <li>Managed by Kampala Capital City Authority (KCCA), Girls Empowering Girls is a program working to support the future of adolescent girls living in Kampala by providing schooling, mentorship, training and support services, and a small cash transfer. Target beneficiaries are adolescent girls who are in upper primary and are attending Universal Primary Education schools with high drop-out rates, and adolescent girls who have dropped out of school. The first cohort includes 1,500 girls across all five divisions of Kampala.<sup>2</sup></li> </ul>	<p><b>National</b></p> <ul style="list-style-type: none"> <li>Uganda provided one-time emergency cash transfers to women and children impacted by the pandemic in West Nile, including refugees and citizens.</li> </ul>

**Note 1:** Information on country's existing national social protection programs comes from socialprotection.org, a knowledge-sharing platform on social protection, unless otherwise noted. Estimated coverage is included where available.

**Note 2:** <https://trailblazersuganda.org/http-trailblazersuganda-org-projects/girls-empowering-girls/>

**Note 3:** Ugo Gentilini, Mohamed Almenfi and Pamela Dale. "Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures" (Living Paper). The World Bank Group, 2020.

## APPENDIX

# Defining Informal Employment

Fraym used the ILO definition of informality to approximate informal employment with the available employment indicators from the DHS surveys.<sup>1</sup>

Based on the ILO, Fraym determined an individual is considered informally employed if any one of the following is true about an individual's employment: not paid, paid in-kind, works in the domestic sector, self-employed in agriculture, works as a seasonal or occasional worker, or reports self-employment or employment by a family member.

Additionally, Fraym included individuals who are not working into the target population definition under the assumption that said individuals may be informally employed such as through self-employment.

Country	DHS (as % of adults, aged 15-49 who are currently employed)	External Sources <sup>2</sup>
India	69%	88%
Kenya	70%	84% <sup>3</sup>
Nigeria	55%	93%
Senegal	65%	91%
South Africa	31%	34%
Uganda	79%	94%

Note 1: <https://ilostat.ilo.org/resources/concepts-and-definitions/description-informality/>

Note 2: Women and men in the informal economy: a statistical picture (third edition) / International Labour Office – Geneva: ILO, 2018

Note 3: Kenya Economic Survey 2018. Kenya National Bureau of Statistics.

# Endnotes

## Studies used to simulate the selected exemplar intervention (slide 13):

- 1 Moeen, Muhammad Saad; Haider, Zeeshan; Shikoh, Sania Haider; Rizwan, Noormah; Davies, Stephen; and Rana, Abdul Wajid. (2020). *COVID-19: Estimating impact on the economy and poverty in Pakistan: Using SAM Multiplier Model*. PACE Policy Working Paper December 2020. Washington, DC: International Food Policy Research Institute (IFPRI).
- 2 Angeles, G., Barrington, C., Handa, S., Mvula, P., Tsoka, M. (2016). *Malawi Social Cash Transfer Programme Endline Impact Evaluation Report*. Chapel Hill, NC: University of North Carolina at Chapel Hill.
- 3 Handa, S., Seidenfeld, D., Tembo, G. (2016). *Zambia's Multiple Category Targeting Grant: 36-Month Impact Report*. Washington, DC: American Institutes for Research.
- 4 Handa, S., Seidenfeld, D. (2014). *12 Month Impact Report for the Evaluation of Zimbabwe's Harmonised Social Cash Transfer Programme*. Washington, DC: American Institutes for Research.
- 5 This is an Author Accepted Manuscript by Skoufias, Emmanuel; Unar, Mishel; González-Cossío, Teresa The Poverty Impacts of Cash and In-Kind Transfers : Experimental Evidence from Rural Mexico © World Bank, published in the Journal of Development Effectiveness5(4) 2013-10-21 CC BY-NC-ND 3.0 IGO <http://creativecommons.org/licenses/by-nc-nd/3.0/igo/>

## APPENDIX

# About Fraym

Fraym has built machine learning (ML) software that weaves together geo-tagged household survey data with satellite imagery to create localized population information (1 km<sup>2</sup>).

1

The primary ML model input is data from high-quality, geo-tagged household surveys. Key indications of a high-quality household survey include implementing organization(s), sample design, sample size, and response rates. After data collection, *post-hoc* sampling weights are created to account for any oversampling and ensure representativeness.

2

The second major data input is satellite imagery and related derived data products, including earth observation (EO) data, gridded population information (e.g., human settlement mapping, etc.), proximity to physical locations (e.g., health clinics, ports, roads, etc.) and biophysical surfaces like soil characteristics. As with the survey data, Fraym data scientists ensure that the software only uses high-quality imagery and derivative inputs.

3

To create spatial layers from household survey data, Fraym leverages machine learning to predict an indicator of interest at a 1 square kilometer resolution. This methodology builds upon existing, tested methodologies for interpolation of spatial data. The resulting model is used to predict the survey data for all non-enumerated areas. A similar approach was originally developed by academic researchers focused on health outcomes, which were expanded upon by USAID's Demographic and Health Surveys program since then by Fraym and others.<sup>1</sup>



### ACQUIRE DATA

Geo-tagged household surveys

Satellite imagery

Partner datasets

Mobility data from network operators

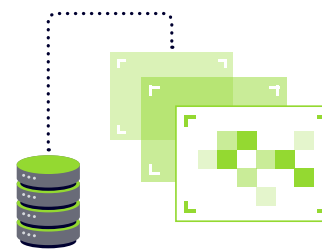


### HARMONIZE DATA

Validate

Clean

Geospatially enable

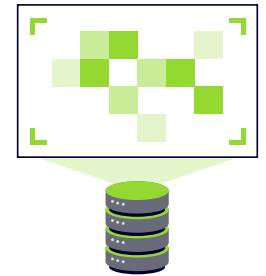


### MACHINE LEARNING

Proprietary algorithms

Human-centric QA/QC

Automation



### GEOSPATIAL INSIGHT

Predictive modeling

API enabled

Analytic services

Front-end tools

**Note 1:** Gething, Peter, Andy Tatem, Tom Bird, and Clara R. Burgert-Brucker. 2015. Creating Spatial Interpolation Surfaces with DHS Data DHS Spatial Analysis Reports No. 11. Rockville, Maryland, USA: ICF International. Other notable, relevant work includes: Weiss DJ, Lucas TCD, Nguyen M, et al. Mapping the global prevalence, incidence, and mortality of *Plasmodium falciparum*, 2000–17: a spatial and temporal modelling study. Lancet 2019 and Tatem A, Gething P, Pezzulo C, Weiss D, and Bhatt S. 2014. Final Report: Development of High-Resolution Gridded Poverty Surfaces. University of Southampton. <https://www.worldpop.org/resources/docs/pdf/Poverty-mapping-report.pdf>

# Data Sources

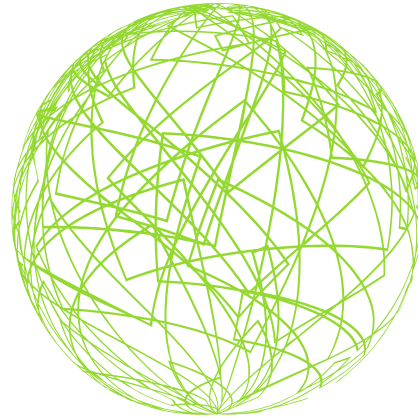
The main microdata sources for this report include the Demographic and Household Surveys and WorldPop.

Fraym used the Demographic and Health Surveys (DHS) as the primary ML model input. These are the latest available geo-tagged surveys for each country.

Additionally, granular population distribution data comes from WorldPop, a publicly available and detailed population distribution and composition data source that leverages existing census data to produce 100m x 100m resolution estimates of population density.

Geo-tagged Household Surveys

Country	Survey
India	2016 DHS
Kenya	2014 DHS
Nigeria	2018 DHS
Senegal	2019 DHS
South Africa	2016 DHS
Uganda	2016 DHS



*fraym*®

Have questions about how Fraym data can help your organization?

[info@fraym.io](mailto:info@fraym.io)