

In Practice

# Coaching in Economic Inclusion

Learning from Existing Models  
and Casting a Way Forward

By Shilohni Sumanthiran and Keetie Roelen

© 2023 International Bank for Reconstruction and Development / The World Bank

1818 H Street NW  
Washington DC 20433  
Telephone: 202-473-1000  
Internet: [www.worldbank.org](http://www.worldbank.org)

This work is a product of the staff of The World Bank with external contributions. The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of The World Bank, its Board of Executive Directors, or the governments they represent.

The World Bank does not guarantee the accuracy, completeness, or currency of the data included in this work and does not assume responsibility for any errors, omissions, or discrepancies in the information, or liability with respect to the use of or failure to use the information, methods, processes, or conclusions set forth. The boundaries, colors, denominations, and other information shown on any map in this work do not imply any judgment on the part of The World Bank concerning the legal status of any territory or the endorsement or acceptance of such boundaries.

Nothing herein shall constitute or be construed or considered to be a limitation upon or waiver of the privileges and immunities of The World Bank, all of which are specifically reserved.

### **Rights and Permissions**

The material in this work is subject to copyright. Because The World Bank encourages dissemination of its knowledge, this work may be reproduced, in whole or in part, for noncommercial purposes as long as full attribution to this work is given.

Any queries on rights and licenses, including subsidiary rights, should be addressed to World Bank Publications, The World Bank Group, 1818 H Street NW, Washington, DC 20433, USA; fax: 202-522-2625; e-mail: [pubrights@worldbank.org](mailto:pubrights@worldbank.org).

Cover photo: Michael Karam / Trickle Up

**Volume 10**  
December 12, 2023

**In Practice**

# Contents



## Interactive Table of Contents

Click to navigate

<b>Acknowledgments</b> .....	iv
<b>About the <i>In Practice</i> series</b> .....	v
<b>Abbreviations</b> .....	vi
<b>Introduction</b> .....	10
<b>Coaching Design Parameters</b> .....	12
Scope of Coaching .....	12
Depth of Coaching Support .....	13
Type of Coaching Support.....	15
Level of Engagement .....	17
Caseload .....	18
Staffing .....	19
Tools .....	22
<b>Implementation Considerations</b> .....	24
Staffing .....	24
Recruitment .....	24
Training .....	25
Coaching Tools .....	26
Caseload and Administrative Burden .....	27
Inclusive Coaching .....	28
Program Flexibility and Coordination .....	28
<b>Recommendations</b> .....	31
<b>Appendix</b> .....	33
Economic inclusion programs with a coaching component .....	34
<b>References</b> .....	35

## Figures

1   Scope of coaching .....	12
2   Depth of coaching support .....	14
3   Types of coaching support .....	15
4   Frequency of coaching interactions .....	18
5   Caseload .....	18
6   Staffing options for coaching .....	19
7   Tools for coaching .....	22

## Tables

1   Conversations with program stakeholders .....	11
---	----

## Boxes

Box 1   Comprehensive coaching – Minimum package for Graduation, Rwanda .....	13
Box 2   Impact of group and individual coaching – Graduating to Resilience Activity, Uganda .....	17
Box 3   Community coaches – ASP, Niger .....	21
Box 4   Digital tools in coaching – Fundación Capital .....	26
Box 5   Training of coaches – Targeting the Hard-Core Poor, India .....	30

# Acknowledgements

This report was written by Shilohni Sumanthiran and Keetie Roelen at the Centre for the Study of Global Development at the Open University, UK. It was prepared under the guidance of Colin Andrews, Victoria Strokova, and Janet Heisey from the Partnership for Economic Inclusion (PEI), World Bank.

The report greatly benefited from insights shared by stakeholders from implementing partners BOMA, BRAC Philippines, Fundación Capital, and JEEViKA. The authors are also grateful for valuable feedback from Catherine Mwema (BOMA), Ioana Botea (World Bank), and Victoria Strokova (World Bank).

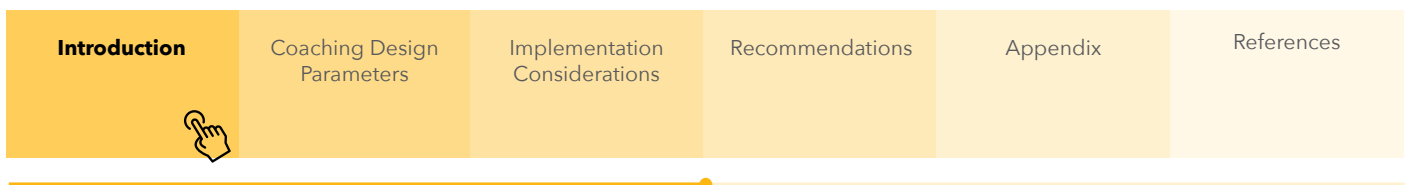



# About the *In Practice* Series

The Partnership for Economic Inclusion introduces the *In Practice* series featuring accessible, practitioner-focused publications that highlight learning, good practice, and emerging innovations for scaling up economic inclusion programs.

## Guide to navigation

The *In Practice* series is interactive and provides built-in technical features to assist readers as they progress, including a navigation bar, progress bar, and the ability to jump to endnotes and back to the text throughout.



**Chapter navigation** 

The navigation bar at the top of each page allows easy navigation with a simple click.

**Progress bar**

The progress bar tracks your progress through each chapter and throughout the document.

### Jump notes<sup>1</sup>

1. Notes throughout the text are linked to allow easy navigation between endnotes and the main text.

# Abbreviations

<b>ASP</b>	Adaptive Social Protection
<b>AVSI</b>	Association of Volunteers in International Service
<b>CGAP</b>	Consultative Group to Assist the Poor
<b>DOLE</b>	Department of Labor and Employment
<b>DSWD</b>	Department of Social Welfare and Development
<b>FC</b>	Fundación Capital
<b>IGA</b>	Income-generating activity
<b>IPA</b>	Innovations for Poverty Action
<b>MPG</b>	Minimum Package for Graduation
<b>MRP</b>	Master Resource Person
<b>NBER</b>	National Bureau of Economic Research
<b>PROFIT</b>	Program for Rural Outreach of Financial Innovations and Technologies
<b>PSNP</b>	Productive Safety Net Program
<b>RCT</b>	Randomized Controlled Trial
<b>REAP</b>	Rural Entrepreneur Access Program
<b>SHG</b>	Self-help group
<b>SJY</b>	Satat Jeevikoparjan Yojana
<b>SLP</b>	Sustainable livelihoods program
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>USAID</b>	United States Agency for International Development
<b>VSLA</b>	Village saving and loan association
<b>WASH</b>	Water, Sanitation, and Hygiene
<b>WINGS</b>	Women's Income Generating Support

# Introduction

This In Practice paper shares insights and lessons learned from a comprehensive literature review of economic inclusion interventions and their approach to coaching.

Economic inclusion programs are those that gradually integrate participants into broader economic and community development processes by using a bundle of multidimensional interventions that support participants in increasing their incomes and assets and strengthening their resilience and future opportunities (Andrews et al. 2021). The paper provides an overview of coaching modalities, discusses their benefits and challenges, and reflects on opportunities for implementation at scale. Where information is available, we comment on evidence for the impact of certain modalities and their cost-effectiveness, although it should be noted that information is limited.

Coaching is used in 90 percent of economic inclusion programs and is increasingly seen as a critical component of such interventions (Andrews et al. 2021). It is a cross-cutting element in economic inclusion programming,

facilitating all other components of a program. As poverty is multidimensional in nature, coaching seeks to address a range of needs and challenges participants face (Cassio and Efremova 2023). It facilitates the ‘human side’ of interventions by providing participants with the extra support and advice they need to take full advantage of program resources. These resources can range from training on livelihood and business plan development to providing life skills and supporting health and nutrition practices. By creating regular touchpoints between the program and participants, coaching better enables participants to utilize economic inclusion programs. It helps boost savings, generate assets, build confidence and agency, or learn life skills. It also acts as a feedback mechanism on what needs to be changed for programs to be more effective. As a result, coaching is often considered the ‘X-factor’ in economic inclusion programs (Roelen 2015).



The paper explores coaching practices against seven design parameters, presenting a spectrum of options for each parameter ranging from low resources and a relatively narrow focus to high resources and a broader focus. This paper considers coaching to be any activity that, in the context of economic inclusion programming, provides ‘handholding’ or mentoring support, delivers technical or other skills, or facilitates access to other services. Analysis is based on a

comprehensive but not exhaustive literature review of publicly available information about economic inclusion programs that included coaching (see Annex 1) and conversations with four program stakeholders in July and August 2023, offering insight across geographic areas (Table 1). Following the review, the paper offers considerations for implementation and provides recommendations.

**Table 1** Conversations with program stakeholders

Organization	In-Text Reference
BOMA, Trickle Up - Sahel program	BOMA, TU-S stakeholder
BRAC Philippines	BRAC-P stakeholder
Fundación Capital, Colombia	FC stakeholder
JEEViKA, India	JVK stakeholder

# Coaching Design Parameters

Coaching approaches differ along seven design parameters: scope of coaching, depth of coaching, type of coaching (individual versus group), level of engagement, caseload, staffing, and coaching tools used in coaching.

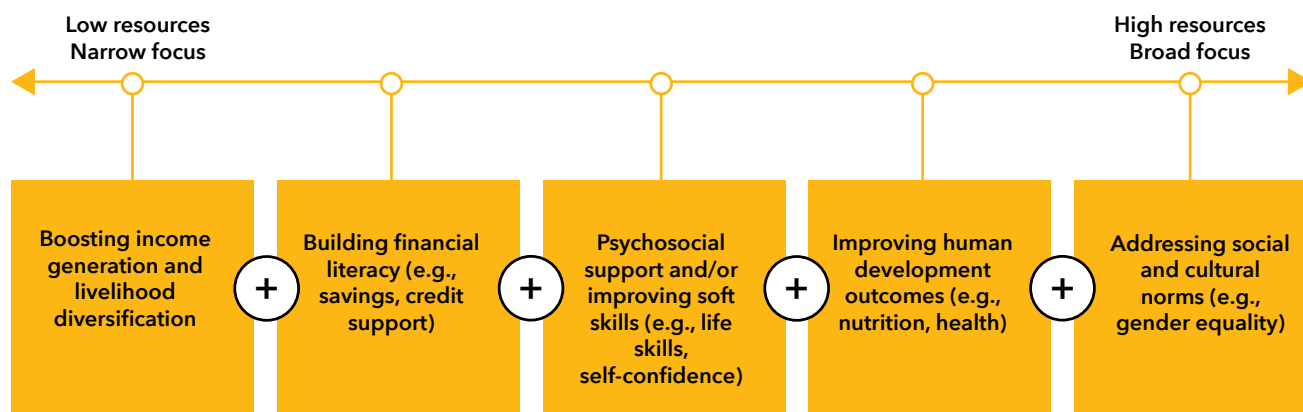
## SCOPE OF COACHING

The scope of coaching extends from providing narrow technical support to enhance economic outcomes to a wider focus on the broader welfare of the household, such as by enhancing gender equality (Figure 1). This scope is dependent on the program's aims and the role coaching plays in achieving those aims. At a minimum, programs include training and business planning for building livelihoods. Along the spectrum, programs may decide to layer support, such as providing more technical training for cohorts engaging in specific income-generating activities (IGAs)

or improving financial literacy skills (often tied in with access to savings or loans). Beyond focusing on livelihoods, coaches may provide psychosocial support and life skills (for example, boosting self-confidence) and facilitate broader developmental outcomes (for example, nutrition, health, and sanitation). They may also address social and cultural norms that limit the economic inclusion of participants such as gender inequality.

Most programs offer a variety of coaching support, although the combination differs

**Figure 1** Scope of coaching



across interventions. For instance, the Haku Wiñay Program in Peru combines income generation and financial literacy with a healthy housing component that covers hygienic practices, but it does not include life skills coaching (Conger 2016).

Psychosocial support features in most programs, commonly with a focus on self-reliance (Kingsly and Bernagros 2019). Coaches in the Graduation Program in Ecuador, which worked with refugees, often had psychology degrees so that they could provide quality psychological support to participants (Sanchez 2019). Programs also supported a range of context-specific soft skills and life skills. Coaches in the Targeting the Hard-Core Poor

program in India work toward preventing women from making and smoking bidis (hand-rolled cigarettes) (Dharmadasa et al. 2015; Sengupta 2013).

The range of sociocultural issues that programs choose to address depends on the contextual challenges faced by participants. In the Rural Entrepreneur Access Program (REAP) by BOMA in Kenya, coaches focused on gender-based violence (Tiwari, Schaub, and Sultana 2019). In Western Uganda, in their Graduating to Resilience Program, the Association of Volunteers in International Service (AVSI) integrated messages on gender disparities and promoted equal decision-making regarding resources. This was found to be quite successful

## Box 1 Comprehensive coaching – Minimum package for Graduation, Rwanda

The Minimum Package for Graduation led by the government of Rwanda offers an example of a comprehensive program. Through individual household visits and group training, coaches delivered 12 training modules. These modules covered livelihood activities such as farming and livestock rearing; financial skills such as managing money and saving for the future; and soft skills such as how to dress well, limit drinking, and household hygiene, human development outcomes on healthy diets and family planning, and cultural norms surrounding gender equality. Coaches visit households to monitor the progress of participants and help them create a plan of action going forward.

*Source: Devereux and Isimbi, 2018*

with 76 percent of households in 2021, compared to 47 percent in 2018, endorsing equal rights and treatment for women (Beiträge 2023). Rwanda's Minimum Package for Graduation provides an example of a comprehensive coaching package (Box 1).

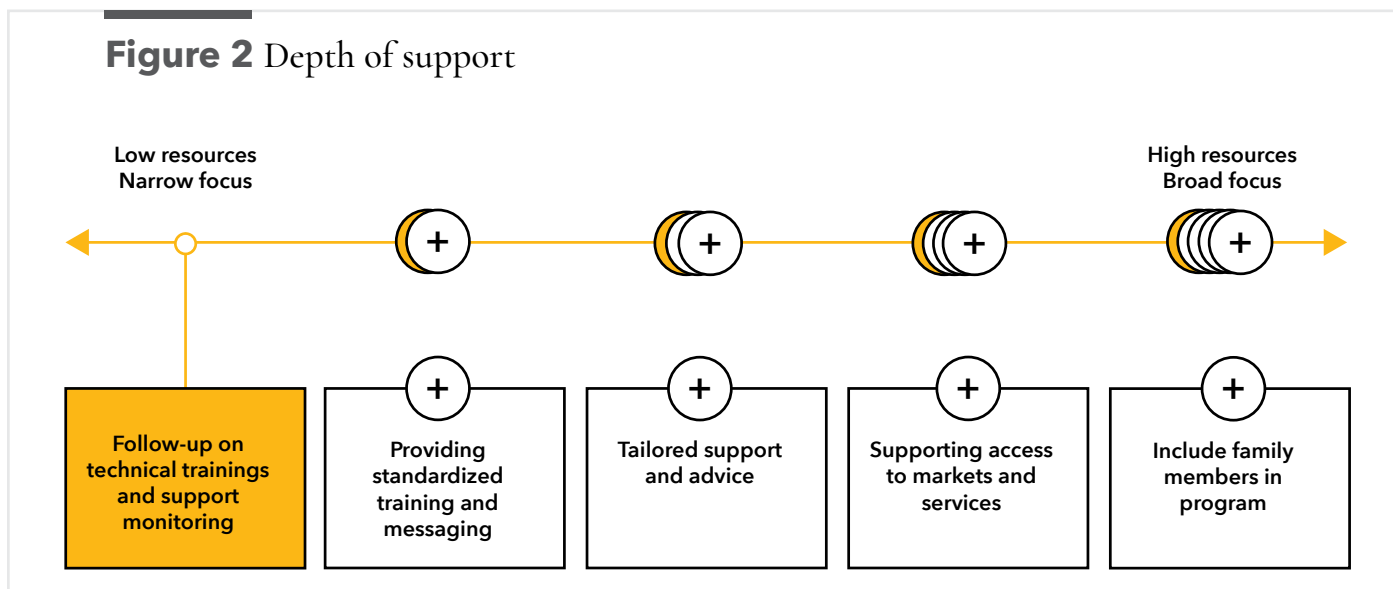
### DEPTH OF SUPPORT

Depth of support refers to the level of support that coaches provide (Figure 2). For programs with a relatively narrower scope, coaches engage in follow-up and monitoring to ensure

that participants attend training, understand the content, and support them in implementing what they have learned. For instance, in some cases coaches may just provide follow-up advice after a training provided by external trainers. Toward the middle of the spectrum, coaches themselves may provide training, from delivering standardized packages of training, often underpinned by a manual, to tailoring their support to individual needs. Further, depth of support entails coaches facilitating access to markets or services and providing participants with social support they require to

utilize the program. The ways in which various types of support build on each other may differ across programs but generally tends to be progressive, as shown in Figure 2.

**Figure 2** Depth of support



Programs at the lower end of the spectrum, in which coaches play a more limited role, are rare. Coaches themselves are commonly involved in providing training, both standardized and tailored. The Satat Jeevikoparjan Yojana (SJY) Program in India invested heavily in standardizing coaching to limit the variation in the quality of coaching. To do this, some programs use manuals and repeated messages. Coaches in Fonkoze’s Chemen Lavi Miyò Program in Haiti discussed 2 of 12 messages, which they rotated and then repeated after a full rotation of six weeks (Roelen and Müller 2018). However, even with standardized plans, coaches often have the flexibility to change the plans to meet the needs of the participants. Despite its focus on standardization, SJY has built-in methods of alternating what coaching and support participants receive based on their needs at the time (JVK stakeholder). Similarly, the Department of Social Welfare and Development (DSWD) Padayon Sustainable Livelihoods Program (SLP) in the Philippines used digital monitoring surveys that, based on participants’ answers, activated prompts for coaches to address the specific needs of that participant (BRAC-P stakeholder).

Further up the scale, coaches focus more on identifying and helping to resolve participants’ unique challenges. In the Department of Labor and Employment (DOLE) Graduation Project in the Philippines, coaches tailored the content of the messaging to reflect the literacy levels of the participants (Schelzig and Jilani 2021). In the Graduation Approach for Refugees in Zambia, coaches visited those who are struggling more often and grouped participants who faced common challenges (Simanowitz 2019). Similarly, in the Productive Safety Net Program (PSNP) IV in Ethiopia, coaches provided less individualized support for those categorized as ‘fast climbers’ (Mahmood 2016).

To meet needs that are not directly met through the program, coaches can also be instrumental in connecting participants to existing services and market actors. In Producing for My Future, in Colombia, coaches accompanied participants to purchase business inputs (Moen 2016). In Niger’s Adaptive Social Protection (ASP) Program, coaches delivered sessions on market access, buying inputs, and choosing suppliers. Some even went as far as acting as market agents for the group by facilitating group

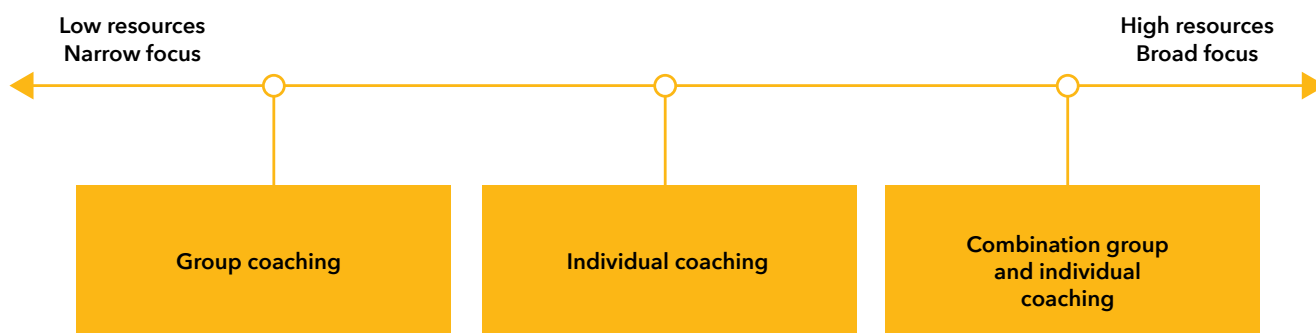
purchases and sales in exchange for a small payment (Bossuroy et al. 2021). In contrast, the Graduation Program in Ecuador shifted toward being less assistance-oriented in the hope it would empower participants to access services themselves. Therefore, coaches shifted from accompanying participants to services to referring and providing participants with guidance on how to access them (Sanchez 2019). Finally, programs sometimes involve family members in the coaching approach. This level of depth is often linked to addressing sociocultural norms and promoting conflict resolution. Involving family members plays a key role in reducing the backlash from male household members and increasing the success of economic inclusion programs (Moqueet, Zaremba, and Whisson 2019). As a result, the Women's Income Generating Support (WINGS) Program in Uganda included male spouses in the program from its inception. Village Enterprise has a family support module that invites family members to be a part of the conversation, while Concern Worldwide employs an 'engaging men and boys' component in its programs in Malawi, Burundi, and Rwanda. Through these modules, the coaches discuss social issues such as gender roles, power, and healthy relationships (Bhari and Laszlo 2020).

## TYPE OF COACHING SUPPORT

Coaching can be delivered at a group level, individual level, or combined level (Figure 3). At the lower end of the spectrum, programs focus on group coaching only, thereby reaching the largest number of participants but with relatively little individual-level engagement. Further along the spectrum, households and their members are engaged by coaches through home visits or at an individual level. This allows coaches to offer deeper and more tailored support but inevitably reduces the number of people that a coach can serve. Combined support sits at the far end of the spectrum, as it represents the modality offering broadest and deepest support and tends to be most complex in terms of implementation.

Group coaching can take place in a variety of forums, locations, and forms. The groups themselves can have different origins, such as saving groups, Village Saving and Loans Associations (VSLAs), self-help groups (SHGs), and groups formed around livelihood activities or based on geography. The Stronger Women, Stronger Nations Program in Nigeria used group coaching through VSLAs. A randomized controlled trial (RCT) conducted on this program showed that group coaching had a

**Figure 3** Type of coaching support



significant positive impact on average income when compared with no coaching (Women for Women International et al. 2022). Many programs highlight that group coaching facilitates peer-to-peer learning and helps build community between participants.

To that effect, group coaching often includes team-based activities that build trust and skills. Administratively, this increases the possible caseload of a coach. It should be noted that within group coaching, it is still possible to individualize content. The DOLE Graduation Project in the Philippines had small groups alongside interactive and hands-on sessions. This program combined individualized livelihood programs with group coaching for life skills, thereby giving participants flexibility and autonomy over their livelihood and operation while also allowing them to benefit from peer-to-peer learning and camaraderie (Schelzig and Jilani 2021).

Other programs, such as Building Self Reliance and Resilience in Uganda and the Kakuma Graduation Project in Kenya, use individual coaching, typically through household visits (Trickle Up 2023a). Group settings make it difficult for a coach to understand the specific concerns or contexts that may affect a participant's ability to progress. Individual visits, however, let them build a more trusting relationship and friendship with participants and tailor their support to that participant's needs. As a result, many implementing organizations suggest that individualized coaching is crucial to the success of the graduation approach (Moqueet, Zarembo, and Whisson 2019).

Most programs use both group and individual coaching, where the coach facilitates a group discussion and follows up with individuals privately or uses the group setting to reinforce lessons from individual coaching sessions.

The Targeting the Hard-Core Poor in India had hour-long group sessions during which coaches encouraged peer-to-peer learning. These sessions were followed by coaches visiting households for half an hour to inspect the household and help participants with the specific challenges they faced (Sengupta 2016). Similarly, in Ethiopia's PSNP IV, the government balanced cost-efficiency and quality by having coaches meet groups of 20 to 30 participants every two weeks and conducting individual household visits monthly (Mahmood 2016).

There is some evidence about the relative benefits of group versus individual coaching, but findings are mixed. In Targeting the Hard-Core Poor in India, the program found that home visits played a pivotal role in transforming the confidence levels and aspirations of women (Sengupta 2013). In the DOLE Graduation Project in the Philippines, the research found that while the retention rate was similar, the average attendance rate was higher in individual sessions than in group sessions (Schelzig and Jilani 2021). However, the Program for Rural Outreach of Financial Innovations and Technologies (PROFIT) pilot in Northern Kenya, which delivered coaching to individual businesswomen alongside coaching to three-person business groups, found that the three-person businesses resulted in greater income diversity and division of labor benefits, while individual businesses found it difficult to get started and keep afloat. The two groups showed no substantial differences regarding food security, water treatment, and family planning knowledge (Lewis and Mallé 2020). As reflected in the case study on Uganda's Graduating to Resilience Program (Box 2), Innovations for Poverty Action (IPA) found that group and individual coaching had similar impacts, with group coaching costing 13 percent less than individual coaching (IPA 2023).

## Box 2 Impact of group and individual coaching - Graduating to Resilience Activity, Uganda

The Graduating to Resilience Activity in Uganda is a seven-year activity that was initiated in 2017. IPA has conducted a randomized evaluation to assess the effectiveness of the program while AVSI Foundation reported an assessment of the program for the first cohort. Key findings from these assessments provide insight into the impact of specific approaches to coaching.

**Overall:** Coaching contributed significantly to the graduation of poor refugee and host communities. Coaching also had the strongest impact on nutrition and water, sanitation, and hygiene practices.

**Participant feedback on coaching:** 97 percent of participants said coaching was beneficial and relevant for addressing their household needs, particularly savings, income and business generation, and basic food and nutrition, while 98 percent of participants indicated that their skills had improved due to coaching. However, participants found it difficult to implement topics such as action planning, setting Specific, Measurable, Achievable, Relevant, and Time-Bound (SMART) goals, and conflict management and negotiation.

**Group versus individual coaching:** Group and individual coaching had similar impacts, with group costing 13 percent less than individual coaching. Nearly 85 percent of participants indicated that they received individual attention in group coaching.

**Family coaching:** A gender assessment showed that both men and women found that family coaching helped them manage family conflict and facilitated implementation of their plans.

**Coaching feedback:** 94.4 percent of coaches had either received or provided support to another coach. Coaches reported reaching out to other coaches for support, primarily on technical, personal, or administrative issues.

*Source: IPA 2023; USAID and AVSI 2021. Note: USAID = United States Agency for International Development*

### LEVEL OF ENGAGEMENT

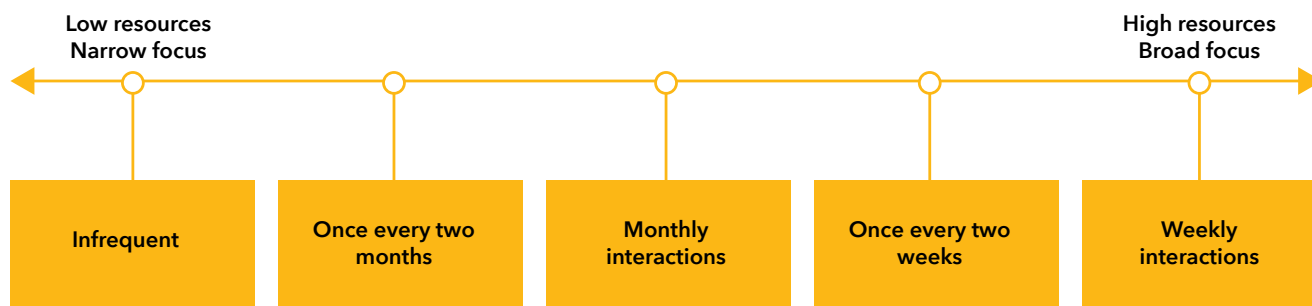
The parameter regarding the level of engagement refers to the frequency of interactions and intensity of coaching. At the lower end of this spectrum, interactions take place infrequently—once every few months—thereby requiring fewer resources in terms of labor and time. At the higher end of the spectrum, interactions take place on a weekly basis (Figure 4).

The frequency of visits can be critical in establishing a strong relationship between the participant and the coach (Cassio and Efremova 2023). Most programs have coaching sessions

once every two weeks or weekly, as per the suggested frequency in BRAC's 2019 Ultra-Poor Graduation Handbook. The Consultative Group to Assist the Poor (CGAP)-Ford Foundation pilots, for instance (in Bangladesh, Ethiopia, Ghana, Honduras, India, and Pakistan), used weekly coaching visits (Hashemi and de Montesquiou 2011). Some coaching standards state that coaching should ideally take place at least once a month (Moqueet, Zarembo, and Whisson 2019).

Some programs alter the frequency of visits based on contextual factors such as the level of household vulnerability and the need for more support, distances between participants,

**Figure 4** Frequency of coaching interactions



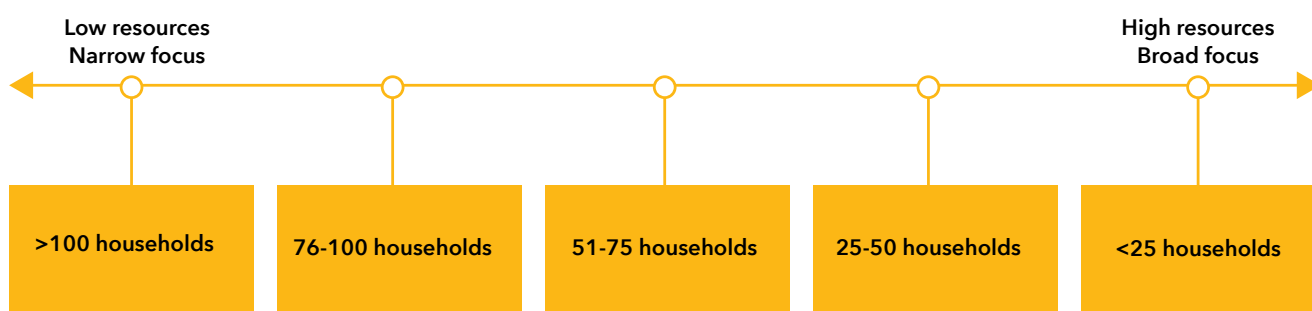
and availability of resources to conduct regular visits. They are also often timed to coincide with other program activities such as savings group meetings. Frequency may change over time, in recognition of changes in participant status that emerge over time. The Empowering Women and Youth through the Graduation Approach and Financial Inclusion Program in Mexico effectively phased out coaches' engagements from once every two weeks to monthly, and eventually twice quarterly (Sanson, Alfaro, and Ahlenius 2021). Similarly, in the ASP Program in Niger, coaching was intensive during the first three months and then reduced in intensity and was based on need (BOMA-S stakeholder). Devereux et al (2015) found no difference between high- and low-intensity support, although this was partly explained by community spillover effects.

The length of coaching sessions varies across programs. However, there is no clear relationship between the number of visits and the amount of time coaches spend with participants. In the Terintambwe Program in Burundi, visits could range from three minutes to an hour, with some home visits being limited to monitoring, while in Producing for My Future in Colombia, visits were 30 minutes long but were extended once coaches developed a relationship with participants (Moen 2016; Roelen et al. 2019).

### CASELOAD

Caseloads range (Figure 5) from 10 households, such as in Targeting the Hard-Core Poor in India, to between 500 and 1,000 households, such as in some of the ASP Programs (Sengupta 2016; JVK stakeholder). Most programs have

**Figure 5** Caseload





caseloads with fewer than 75 households per coach and a small number of interventions have very high caseloads of over 100. Caseloads are an important determinant of how much time coaches can spend with households and how well they are able to support each household.

The caseload a coach can realistically take on depends on the role that the coach plays, what activities they need to complete during sessions (thereby how long the session is likely to take), and the travel time between households. In India's Targeting the Hard-Core Poor Program, coaches supported up to 75 households each in some areas but only 50 in those with lower density or more difficult terrains (Sengupta 2016). Caseload also depends on whether coaches are interacting with participants in groups or individually.

Recommended caseloads range widely from 40 to 50 (Kingsly and Bernagros 2019) and 40 to 120 households (Moquet, Zaremba, and Whisson 2019). When meeting in groups, coaches can effectively have higher caseloads, with groups often having between 15 and 25 people. The DOLE Graduation Project and DSWD Padayon SLP Program in the Philippines facilitated caseloads as high as 150 by combining group coaching for skills trainings and individual coaching to support livelihoods, further enabled by rapid monitoring (digital) tools that helped focus the tasks of coaches on participants' needs (BRAC-P stakeholder).

Programs sometimes adjust their caseloads over time, reacting to the feedback they receive from coaches. In Rwanda's MPG Program, coaches covered 14 to 16 households each in the first phase of the intervention, but this subsequently increased to 40 to 50 households in phase two (Devereux and Isimbi 2020). Producing for My Future in Colombia moved in the opposite direction, with the caseload reducing from 100 participants to 60 (Moen 2016).

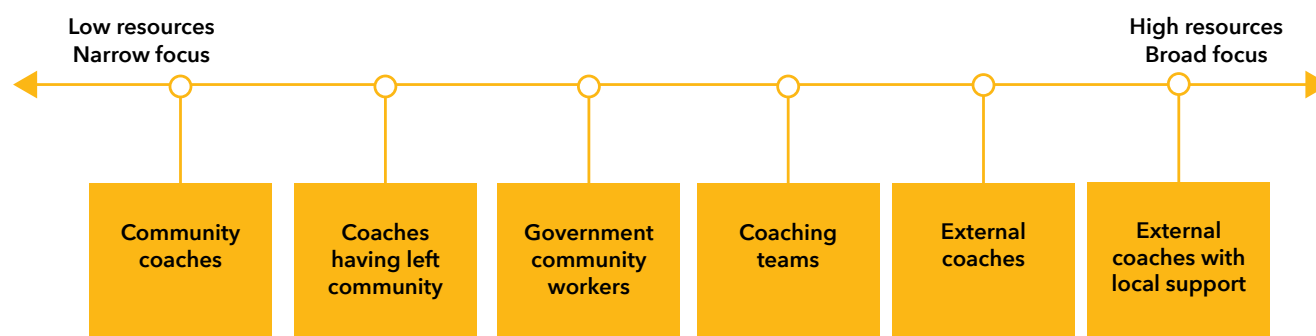
## STAFFING

Coaching is implemented by different staff (Figure 6). Among the options for low-resource operations, programs may involve coaches from within the community, sometimes non-remunerated or, more commonly, working for a small stipend. At the upper end of the spectrum, programs may involve external coaches who often have higher skills and will be relatively well remunerated. Government community workers serving as coaches would sit in the middle of this spectrum. A range of terms is used to describe the roles played by coaches, including 'mentor,' 'field officer,' or 'community resource person.' While these terms have slightly different connotations, they all deliver one or more components of coaching.

Most programs that recruit community coaches do so for the following reasons:

- Community coaches have better knowledge

**Figure 6** Staffing options for coaching



of the context and language, allowing them to build strong relationships with participants, show empathy, and establish trust. Community coaches also often show a stronger commitment to supporting participants. In the Graduation Approach for Refugees in Zambia, coaches visited participants more times than they were required to and even tried to visit indirect beneficiaries when possible (Simanowitz 2019).

- Salaries tend to be lower compared to external or professional coaches. Logistically too, coaches often incur fewer costs because they live in the area with participants. There is however a large pay range for community coaches, from part-time community mobilizers in SJY receiving between US\$ 9 and US\$ 12 (paid by SHGs) to US\$ 200 a month in Uganda's Graduating to Resilience Program (JVK stakeholder; USAID and AVSI 2022). Furthermore, in the Graduation Approach for Refugees in Zambia coaches were only paid part-time but had an informal agreement to work full-time (Simanowitz 2019).

There are also trade-offs in engaging community coaches:

- They often have fewer educational qualifications than external coaches. In Producing for My Future in Colombia, the program experienced difficulties finding coaches in rural areas who met their qualification requirements. Additionally, the program had concerns that local coaches may try and cut corners and merge work with social visits (Moen 2016).
- The Ultra-Poor Graduation Handbook notes that while coaches should be from the same area as the participants, they should not be from the same community to prevent potential biases (Moqueet, Zaremba, and Whisson 2019).

The ASP program in Niger (Box 3) highlights some of the benefits and challenges of employing community coaches. Broadly speaking, programs prefer community coaches—valuing their interpersonal skills and ability to build trust over technical and educational qualifications.

Sometimes it may be beneficial to hire community coaches who have left the community to pursue education or work. In the Empowering Women and Youth through the Graduation Approach and Financial Inclusion Program in Mexico, indigenous women who had left for education or employment were hired as coaches, enabling them to act as role models and promote the transformation of gender norms while still having the benefit of local knowledge (Sanson, Alfaro, and Ahlenius 2021).

Government community workers, who are local to the community, can also act as coaches. They are more likely to have the qualifications needed and are already working within the government system but require lower pay and qualifications than external coaches. In Ethiopia's PSNP IV, the government had development agents who already worked for the PSNP act as coaches so that they would not have to hire new people (Mahmood 2016). During the second round, the Terintambwe Program coaches shifted to government community workers who had lower pay and qualifications than the Concern Worldwide managers who had previously held the role (Roelen et al. 2019). Additionally, as they are already hired for this role, government workers reduce the burden on programs to hire new people and allow for the possibility of scaling up. However, government workers often have other responsibilities that limit how much they can take on in the program. In fact, although the program initially wanted to use government community development workers as coaches in the Graduation Approach for Refugees in Zambia, they were unable to do so because of all the pre-existing responsibilities of the government workers (Simanowitz 2019).

### Box 3 Community coaches – ASP, Niger

The ASP program in Niger offers a case study of community coaches. Some programs in the Sahel ASP program, such as Senegal, used field agents, who served as coaches in more than one community. Niger, however, employed community coaches. In contrast to field agents, community coaches were better able to engage in individualized needs-based coaching. This was because they had more time as they lived with the communities that they supported. Field agents in Senegal also found it more difficult to integrate into the community and build trust as they were not from the community. Community coaches in Niger posed fewer costs to the program, unlike the field agents in Senegal who required fuel for motorbikes, had to travel far distances, and were more expensive in labor costs.

However, the program experienced challenges in recruiting community coaches with adequate levels of education and training them effectively. Seeking to work successfully with coaches with lower levels of education and different language skills, coaching manuals included pictures rather than text. However, pictures were not uniformly understood or interpreted across coaches, thereby undermining their ability to communicate program messages to its participants.

Recruitment of suitable coaches was also undermined by community leaders interfering with the selection process and putting forward their own candidates, even if they didn't fit the criteria. The program responded to this challenge by gathering the whole community together and informing them of the role and requirements for a coach, and how coaches are chosen. They also used a script for choosing coaches.

The practitioner we spoke to felt that despite the challenges community coaches pose, they should be the preferred coaches due to their ability to engage meaningfully with participants.

*Source: BOMA, TU-S stakeholder*

Some programs that struggled to find community coaches with the necessary skills resolved the issue by having coaching teams. One partner in the Empowering Women and Youth through the Graduation Approach and Financial Inclusion Program in Mexico used groups of two to three coaches. This enabled the group to have the necessary technical, social, and language skills (Sanson, Alfaro, and Ahlenius 2021). This also helped with accountability and staff turnover. However, it resulted in duplication of efforts and could increase costs. While the DOLE Graduation Project in the Philippines did not use coaching teams, they did have coaches from different professional backgrounds. Therefore, when specific issues arose, it enabled those with the relevant expertise (such as nurses for health issues) to address the concern at hand, tapping into experience or offering advice as required (BRAC-P stakeholder).

Programs also use external coaches with stronger educational and technical qualifications than community coaches. External coaches are often from the implementing organization or from other parts of the country. The Jharkhand State Livelihood Promotion Society Program initially had to recruit coaches from other parts of India because they could not find coaches with the necessary qualifications in Jharkhand (Parida 2015). External coaches, although qualified, are also often much more expensive. It can also be reasonably assumed that programs will find it more difficult to recruit external coaches willing to live in particularly remote areas. Moreover, it is harder for them to connect with locals due to language barriers and a lack of local knowledge. Programs sometimes hire locals to support the external coaches. For instance, another implementing partner in the Empowering Women and Youth through the

Graduation Approach and Financial Inclusion Program hired women from the community to help build trust with participants. These women were not coaches but instead helped bridge the gap between external coaches and the community. However, this led to power asymmetries between the lower-paid locals and the external coaches (Sanson, Alfaro, and Ahlenius 2021).

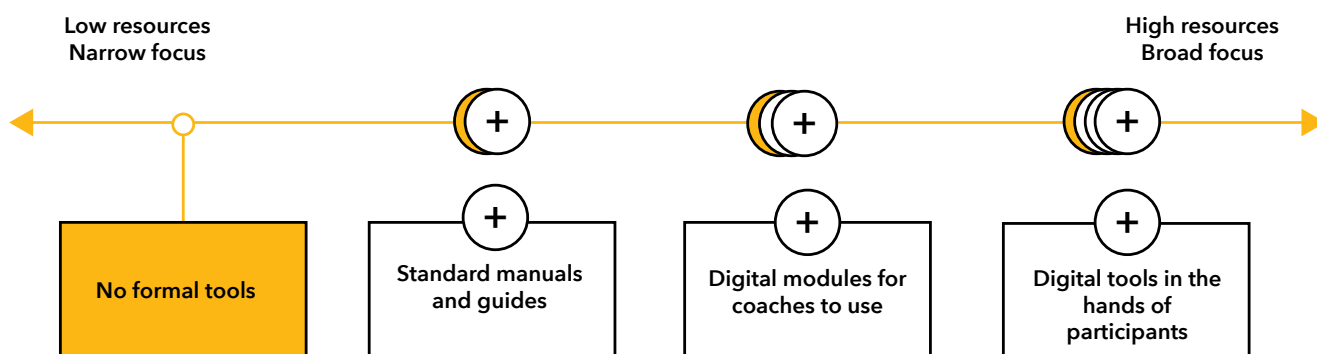
## TOOLS

Coaches are provided with tools to support them in carrying out their roles, ranging from no formal tools being used (such as standard manuals or modules) to digital tools to be used by coaches or even by participants themselves (Figure 7).

While the Terintambwe Program in Burundi had no formal manuals (Roelen et al. 2019), most programs work with manuals or coaching

guides. The use of digital tools is increasing. Importantly, most programs use a mix of these tools—providing coaches with a manual for guidance while also implementing digital modules. Fundación Capital (Box 4), Village Enterprise, and BOMA give their coaches tablets to monitor the progress of participants. Trickle Up has developed an application called *Echbeenink* to support coaches through 100 interactive modules and a tool called *M-POWERED* that puts phones in the hands of participants to support information-sharing between coaching sessions (Trickle Up 2023b). Fundación Capital uses platforms such as WhatsApp and Facebook Messenger to share information with participants outside of coaching sessions. The inclusion of digital technologies in coaching has led to increased digital literacy of participants, yet the aspect of the human touch of a coach is invaluable and cannot be replaced by digital tools (FC stakeholder).

**Figure 7** Tools for coaching



## Box 4 Digital tools in coaching - Fundación Capital

Fundación Capital has been developing and diversifying the use of digital tools as part of coaching. Context is vital in deciding the types of technology to employ and how they are used. In remote areas with limited connectivity and high levels of illiteracy, tablets are used by coaches to deliver training content. As connectivity improves along with household smartphone ownership, Fundación Capital is transitioning toward the use of apps on participant devices.

Digital technologies can help coaches provide more tailored support and respond better to beneficiaries' needs. Instead of having to memorize all training content, for example, coaches can be more attentive to beneficiaries' specific situations, such as the establishment of business plans or plans for life skills development. Face-to-face engagement for such tailored support is crucial, meaning that digital technology can enhance the human touch but not replace it.

Digital technologies also address the limitations programs face when trying to recruit coaches with the right profile and skillset. As much of the technical content is provided through digital technology, programs are less dependent on the knowledge base of coaches.

Digital technologies also bring various benefits in terms of cost-effectiveness. First, the use of digital technology significantly reduces the cost of training coaches, especially in remote areas. Virtual delivery of training-of-trainers, especially when rolling out training to large cadres of coaches, can largely replace face-to-face training, depending on coaches' pre-existing (digital) skills. Second, the use of technology allows for a slight increase in caseload as it helps coaches work more efficiently. Less time is spent on the delivery of standard training, freeing up time for more tailored engagement within the existing caseload, and for reaching more participants. This is an important consideration, especially in helping governments to move to scale, such as those supported by Fundación Capital.

Fundación Capital's experience offers various lessons that are important to keep in mind when integrating digital technologies in the delivery of coaching. First, technology development requires large up-front investment. Depending on organizations' in-house capacity, such development might need to be outsourced, especially in the start-up phase. Second, it is crucial to adapt the technology to the context and test apps or other tools. Third, and relatedly, engaging coaches and participants in the development of apps or tools will ensure that they will support coaches' work and benefit participants in the best way possible. Fourth, integration of technology requires continuous development to update and improve both front-end user experience and back-end functioning.

Overall, Fundación Capital's experience shows that the use of digital technology can harness the power of coaching while at the same time supporting a move to scale. The use of apps and other tools can improve the quality of coaching by delivering training content in an engaging manner and allow coaches to focus on the relational aspect of their work. The digital delivery of training content allows for a modest increase in caseload, while digital training-of-trainers can lead to substantial cost savings.

However, the program experienced challenges in recruiting community coaches with adequate levels of education and training them effectively. Seeking to work successfully with coaches with lower levels of education and different language skills, coaching manuals included pictures rather than text. However, pictures were not uniformly understood or interpreted across coaches, thereby undermining their ability to communicate program messages to its participants.

Recruitment of suitable coaches was also undermined by community leaders interfering with the selection process and putting forward their own candidates, even if they didn't fit the criteria. The program responded to this challenge by gathering the whole community together and informing them of the role and requirements for a coach, and how coaches are chosen. They also used a script for choosing coaches.

The practitioner we spoke to felt that despite the challenges community coaches pose, they should be the preferred coaches due to their ability to engage meaningfully with participants.

Source: FC stakeholder

# Implementation Considerations

The review of coaching approaches brings to the fore a range of challenges in implementing coaching as part of economic inclusion programming, especially when bringing programs to scale.

## STAFFING

Various factors should be considered in deciding who is best placed to implement coaching.

- Programs often require coaches with specific knowledge or skills. The Haku Wiñay Program in Peru selected coaches from local farmers based on their knowledge of farming, agricultural techniques, and the ecosystem (Conger 2016). Coaches' soft skills are crucial in supporting participants' success. As a result, many programs highlight the need for coaches to have strong mentorship, listening, and communication skills, for instance (de Montesquiou et al. 2017; Moqueet, Zaremba, and Whisson 2019). Most programs prioritize coaches who can establish trust with participants, with many programs preferring coaches from within the community for that reason. However, there are contextual considerations that affect trust. For example, in refugee camps, ethnicity may play a big role in the ability of coaches to gain trust (Kingsly and Bernagros 2019). Similarly, factors such as age, gender, and language should be considered.

- Budgets often dictate what type of coaches programs can afford. Programs must ensure that remuneration for coaches aligns with the skillset and profile that they require to avoid high turnover of coaches (Kingsly and Bernagros 2019). Cost-effectiveness also comes into play, with organizations striving to provide low-cost solutions that offer high value for money.

## RECRUITMENT

The following considerations come into play when recruiting coaches with the requisite profile and skills.

- Attracting coaches with the right profile can be difficult. As previously mentioned, most programs prefer community coaches, yet community members may not meet formal qualification criteria, even if minimal. As a result, programs may need to hire external coaches—who are more expensive and lack local knowledge—or choose options such as coaching teams that are also resource intensive. For instance, the Terintambwe Program in Burundi and Empowering Women and Youth through the Graduation Approach and Financial Inclusion Program in Mexico had to hire

coaches from outside their communities due to issues such as low education and literacy levels in the community (Roelen et al. 2019; Sanson, Alfaro, and Ahlenius 2021). In some instances, as in Jharkhand's State Livelihood Promotion Society Program, this could act as a temporary measure while the program builds the capacity of community coaches (Parida 2015).

- The recruitment process requires careful attention. Community involvement in recruitment processes is common, supporting community ownership of a program but also raising challenges. In the ASP Program in Niger, community leaders were tasked with choosing coaches based on the profile given to them by the program. However, in some instances, they would choose their own children, regardless of whether they met the requirements for the role. In other instances, coaches who were leaving the program would choose their replacement themselves before leaving. Such issues undermine the program's ability to have coaches with the chosen profile (BOMA, TU-S stakeholder). This risk can be minimized by giving those selecting coaches a script to guide recruitment and announcing the role and requirements of the coach to the whole community. Additionally, communicating the procedure to all stakeholders in the event of a coach's resignation may help prevent coaches from recruiting their own replacements.
- Context matters. In the refugee context, there are additional challenges to recruiting coaches. For instance, local regulations can restrict the formal hiring of refugee coaches. This was an issue in the Kakuma Graduation Project in Kenya, where refugees do not have the legal right to work. In this situation, the program focused on building transferrable skills to support the professional development of coaches as they could not receive a salary (Trickle Up 2023a).

## TRAINING

Training of coaches depends on the scope and depth of coaching, and thus the mix of requisite hard and soft skills that coaches should have to fulfill their roles.

- Across programs, coaches tend to receive training in a range of foundational areas, such as being sensitive to beneficiaries' needs and diverse situations to avoid any bias (de Montesquiou et al. 2014). Training content is determined by the outcomes the coaching aims to achieve. Coaches who support participants with their livelihoods may require trainings with entrepreneurs or in market assessments (de Montesquiou et al. 2014). In the ASP Program in Burkina Faso, agriculture extension workers trained coaches so that they could facilitate access to quality agricultural inputs and outlets (BOMA, TU-S stakeholder).
- Who provides the training and through what medium will have implications for training efficacy and associated costs. Professional trainers may have stronger skills but are more expensive, while community trainers may lack necessary skills but can be engaged at lower cost for the program. In the ASP Program in Niger, coaches were trained by community trainers, but trainers were unable to transfer knowledge at the same capacity. Therefore, Trickle Up started providing the training and the refresher training directly (BOMA-S stakeholder). In some programs, coaches provide training-of-trainers, especially in relation to livelihoods.
- Refresher trainings are critical for ensuring that coaches remember what they learned. In the Terintambwe Program in Burundi, reduced training and follow-up training led to coaches having low confidence in how to conduct their duties (Roelen et al. 2019). Moreover, coaches working with participants who require specialized support may require additional training.

## Box 5 Community funding mechanism for coaches - SJY, India

The Targeting the Hard-Core Poor program in India, which was initiated in 2007, provides an example of a relatively comprehensive training curriculum. Coaches who were hired for this program underwent classroom-based training over a period of seven to eight months. This training covered how to screen for participant eligibility, how to support social development enterprise development, and the graduation process. The program then provided refresher trainings based on their performance. Additionally, the field experience provided coaches with experiential learning that helped them cultivate sensitivity toward the participants and trained them in dealing with unexpected issues.

Source: Sengupta 2016

For instance, coaches in the Empowering Women and Youth through the Graduation Approach and Financial Inclusion Program in Mexico were supposed to help participants with disabilities access specialized health and rights services, yet they lacked knowledge of these services and were therefore limited in their ability to carry out their role (Sanson, Alfaro, and Ahlenius 2021).

- Digitalization is increasingly used as a part of coaches' training and can pose a solution to some challenges surrounding the standardization of training, quality of training, and cost of training (Box 5). According to Fundación Capital, using e-learning courses to train coaches has reduced costs and improved learning outcomes for coaches, with 100 percent of coaches from a program in Colombia stating that the content has been useful, and 90 percent completing every module (Dharmadasa et al. 2015). However, developing digital training applications require a substantial initial investment by programs.
- Many programs work with manuals to outline the content that coaches need to cover. However, depending on the profile of the coach, this can pose challenges. In the ASP Program in the Sahel, coaches' low levels of education meant that they sometimes struggled to use manuals. The program tried addressing this issue by using pictures, but this conveyed different messages to different coaches and led to inconsistent implementation (BOMA, TU-S stakeholder).
- Some programs include resources that participants can use themselves, such as workbooks. Such tools pose challenges similar to those of coaching manuals. In the Producing for My Future Program in Colombia, participants were given workbooks that were too dense for them. Unfortunately, because altering these workbooks needed approval from the government, the budget limitations and the bureaucracy made updating this content difficult (Moen 2016).
- Digital technology increasingly facilitates coaching and direct communication with participants, such as through WhatsApp, which has proved helpful in continuing program delivery during the COVID-19 pandemic. Yet, while some communities have increased access to smartphones and applications, this is still a challenge in many

### COACHING TOOLS

The tools that are used to deliver coaching are key in amplifying coaching impact and can have strong cost implications.



parts of the world. In the Empowering Women and Youth through the Graduation Approach and Financial Inclusion Program in Mexico, participants who did not have WhatsApp were unable to benefit from the coaching that was delivered through that medium (Sanson, Alfaro, and Ahlenius 2021). The use of digital tools can increase participants' dependency on the program or others. For example, in REAP in Kenya, participants lacked an understanding of mobile phones and virtual money and became dependent on coaches and others, including children or relatives, instead of facilitating their independence (Tiwari, Schaub, and Sultana 2019). However, Fundación Capital found that a side benefit of using these tools is that participants become more digitally literate over time (FC stakeholder). The difference between whether they become dependent or digitally literate may hinge on how coaches introduce digital tools and explain their usage to participants.

## CASELOAD AND ADMINISTRATIVE BURDEN

Coaches' caseload and administrative burden need to be balanced against the cost of employing more coaches and the resultant impact on cost-effectiveness.

- Caseloads are commonly high and difficult to manage. Coaches in Colombia's Producing for My Future Program had to work weekends to meet their targets. In the Terintambwe Program in Burundi, coaches were supposed to have caseloads of 40 households. Yet, they often had between 45 and 51, with some coaches even having up to 65 households. Therefore, despite coaches only being hired for four-day work weeks, they ended up working overtime. Coaches struggled to manage their caseload, encountering practical issues such as participants not being home when they
- visited and having to cover vast distances between households (Roelen et al. 2019).
- Responsibilities beyond coaching also contribute to coaches' workload. Many programs also require coaches to engage in administrative work on top of their coaching duties, such as entering participant data, meeting with supervisors, and doing other office work. Some programs even devote a full or half day for such work (Kingsly and Bernagros 2019).
- High workloads can affect the well-being of coaches and lead to high staff turnover. In fact, the very programs that report high workloads for coaches—Terintambwe Program in Burundi and Producing for My Future in Colombia—also report high turnover rates (Moen 2016; Roelen et al. 2019). High turnover rates can also be due to coaches having gained skills that increased their employability. This was one of the reasons for the 10–20 percent turnover rate of community mobilizers in SJY (JVK stakeholder). Some programs address this issue by training a larger pool of candidates and retaining them to fill in if needed (Trickle Up 2023a).
- Spreading the roles of coaching across individuals is one option to address coaches' overburdening. SJY employs master resource persons who provide individual coaching, community mobilizers who support the SHGs, and community resource persons who each have specific skills with which they can support community mobilizers. Additionally, they have dedicated bookkeepers and poultry or animal husbandry resource persons (JEEViKA 2021; JVK stakeholder). This system gives each person the time and focus to delve deeply into the area of support that they provide while ensuring that the program covers a broader scope of coaching. Another option is to gradually

expand the scope or depth of the coaching approach over time as the implementer builds capacity and experience—thereby reducing the additional burden of employing a more intense coaching approach on the coaches.

## INCLUSIVE COACHING

An important, yet often overlooked, challenge in the implementation of economic inclusion programming, including its coaching component, is the meaningful inclusion of all program participants.

- Participants sometimes self-exclude from programs. In the Empowering Women and Youth through the Graduation Approach and Financial Inclusion Program in Mexico, coaches found it difficult to convince participants, or their family members, with disabilities to participate in the program (Sanson, Alfaro, and Ahlenius 2021). Trickle Up found that this challenge is also common among extremely poor households, where participants self-exclude due to low self-confidence, suspicion of outsiders, and community stigma. One way of mitigating this problem is for coaches to make multiple household visits to build rapport and trust with the household and to provide them with examples of others in similar situations (Trickle Up 2023a).
- The coach's profile can undermine meaningful engagement with coaching topics, especially those that are highly shaped by social and gender norms. In the Empowering Women and Youth through the Graduation Approach and Financial Inclusion Program in Mexico, participants were not comfortable discussing certain topics with male coaches while local authorities were reluctant to engage with female staff. The program dealt with this issue by using coaching teams that had a male and female coach (Sanson, Alfaro, and Ahlenius 2021).

- A coach being from the community they serve will inevitably influence the dynamics of their interactions. As noted above, their position in the community often ensures a sense of rapport and trust. However, there may also be negative effects. In Producing for My Future in Colombia, the program found that because coaches were from the community, they would sometimes cut corners during the visits by combining a work visit with a social visit or consolidating individual visits into a group visit, for instance (Moen 2016). Invariably, programs had to deal with coaches who misused their positions. For instance, in Uganda's Graduating to Resilience Activity, there were cases of coaches borrowing money from participants and defaulting on their payment (USAID and AVSI 2021).
- Social cultures and norms continue to pose a challenge to coaching. While Uganda's Graduating to Resilience Activity reported positive outcomes from family coaching, they did struggle to engage male spouses in the process. Additionally, some women reported not wanting to share incidents of gender-based violence with coaches out of fear that they would be labelled bad wives (USAID and AVSI 2021). Therefore, coaches must be aware of the contextual nuances of the societies they are coaching and take steps to overcome them.

## PROGRAM FLEXIBILITY AND COORDINATION

Program features such as flexibility to adapt and the way in which it coordinates across other programs can affect the quality of the coaching and the sustainability and potential for scale-up of economic inclusion programs.

- Programs commonly make changes in how they implement their coaching component over the course of the program period. This includes who does the actual coaching, the delivery of group versus individual coaches,

and other elements of the coaching model. Doing so is vital to ensure that the coaching model is tailored to the context of the program and the needs of participants. For instance, REAP by BOMA adapted the role and profile of coaches to support better quality business support to beneficiaries (ThinkPlace and USAID, n.d.). Similarly, the DSWD Padayon SLP Program in the Philippines was able to build on the learnings from a study by IPA on group and individual coaching to adopt a cost-effective combination of individual and group coaching (BRAC-P stakeholder).

- A key feature in facilitating flexibility is having administrative systems that allow informed changes to the program. In the Graduation Approach for Refugees in Zambia, coaches had regular meetings with the program to discuss the progress of participants and any challenges the coaches were facing (Simanowitz 2019). Uganda's Graduating to Resilience Program even conducted a needs assessment of participants and coaches (USAID and AVSI 2021) while India's SJY had performance reviews quarterly, bi-annually, and annually (JEEViKA 2021). Fundación Capital also highlighted the importance of using participant and coach feedback when designing and adapting their tools (FC stakeholder). Therefore, consistent reviews of the coaching approach that uses the feedback of key stakeholders are critical for raising the relevance of the approach for the given program.
- Many programs rely on coordination between multiple parties such as governments and nongovernmental organizations to effectively carry out economic inclusion programs, including its coaching component. The lack of clarity regarding responsibilities can undermine implementation. For instance, in the Terintambwe Program in Burundi,

coaches were employed by the government but were paid by Concern Worldwide, causing confusion for coaches (Roelen et al. 2019). Moreover, within a program, those with different roles must coordinate with one another. Many programs, therefore, highlight the importance of clear communication and coordination between the different stakeholders involved. The bigger a program is, the more of a challenge this poses. Programs sometimes address this challenge by including staff members who support coordination. For instance, in Producing for My Future in Colombia, one coordinator oversees the work of five coaches (Moen 2016).

- Coordination, and ideally integration, with government systems helps ease the pressure on programs, as they scale up and enable them to be more sustainable. As reflected in the case study on SJY in India (Box 6), using existing systems and personnel, programs incur lower financial costs and potentially expand the scope of the program. Similarly, some government programs in Mexico had the ability to provide grants to women, yet could not provide coaching (Sanson, Alfaro, and Ahlenius 2021). Thus, by complementing these programs with coaching, Trickle Up could facilitate more sustainable outcomes.
- The cost of coaching is core to discussions about the potential and feasible role of coaching in economic empowerment programming. Coaching is generally seen as an expensive component of economic inclusion programming. In the six-country CGAP study, costs of the training and coaching component were on average twice that of direct transfers, although costs vary greatly per program (Banerjee et al. 2015). The cost of coaching depends largely on the scope, depth, and staffing approaches that the program employs. The costs can therefore range from negligible amounts,

as in the Productive Social Safety Net Project in Côte d'Ivoire and Graduating to Resilience in Uganda, to 35 percent of the total cost in Togo's Employment Opportunities for Vulnerable Youth Project and 27 percent in Peru's Haku Wiñay Program (Chaudhary, Chaman, and Swatton 2022). Importantly, this challenge should not be addressed by paying coaches low or unlivable wages or substituting pay for other benefits. Instead, one way of addressing this challenge is to design the program to be increasingly self-reliant. In

the ASP Program in Niger, VSLAs and the program each contributed 50 percent to the salary of coaches. This allowed the participants to feel like they had more ownership over the program and enabled the continued support by coaches when external funding for coaches stopped (BOMA, TU-S stakeholder). The case study on SJY (Box 6) also depicts a potential avenue for programs to self-fund.

## Box 6 Community funding mechanism for coaches - SJY, India

Satat Jeevikoparjan Yojana (SJY) in Bihar, India, began in 2018 and has reached approximately 140,000 households. SJY presents two useful considerations for programs looking to scale up. The first is on funding. Master resource persons (MRPs) and community mobilizers largely play the roles of individual and group coaches. Over time, SJY reduced its dependence on funds from the project to pay these coaches and increased its ability to self-fund. In SJY, communities form self-help groups (SHGs). At least 25 percent of the interest generated from the savings in SHGs goes to village organizations that employ people such as bookkeepers and 25 percent goes to the level above village organizations—cluster-level federations—to pay their staff. The remaining interest is used to pay the community mobilizers (INR 50 from each group—USD \$0.60) who support 15 to 20 SHGs. The MRPs are paid INR 10,000 (US\$ 120) by the program but also receive some support from the SHGs.

The second consideration is integrating the program within the community and converging it with government systems. Integrating the program within the community could involve designing it to enhance the community's ownership over the program or utilizing coaches recruited from within the community. Convergence with the government system could include using existing government structures, such as linking or referring participants to existing government programs where appropriate or engaging different government departments and ministries as needed. This is important because the program cannot be expected to provide all the support that the participants require. Instead, they should be able to help the participants access existing government programs and support systems.

*Source: JVK stakeholder*

# Recommendations

This paper highlights the vast range of approaches to coaching, from whom to employ to what tools to use in delivery. Decisions along each of the design parameters come with both benefits and limitations.

Decisions along each of the design parameters come with both benefits and limitations. There is no one-size-fits-all approach or an ideal coaching model. Instead, decisions about coaching must be made against the backdrop of program objectives, implementation context, available resources, and participants' needs. We identify various best practices that implementers may consider when designing their coaching components.

1. **Consider the profile of participants and the coach's responsibilities when determining the coach's profile.**

While there is a general preference for community coaches—primarily due to their ability to build trust with participants and because of their relatively low cost—this may not always be the most appropriate option, especially when needing to respond to complex needs or in contexts of deep marginalization. A program's coaching component should primarily focus on the elements that are critical for a participant's success in sustaining economic activities. Therefore, staffing decisions should be driven by the roles that coaches are required to play to support this success and the skills they need to achieve the intended program objectives.

2. **Ensure sufficient training and support for coaches.** This includes refresher trainings throughout the program lifecycle to mitigate the risk of coaches forgetting what they have learned, to boost their confidence, or to give the program a chance to update coaching approaches. Coaches also benefit from continuous support and supervision, through digital or other means. As with choosing coaches, a range of factors are to be considered, including assessing available resources, training needs, and other skills, such as coaches' literacy and numeracy levels.
3. **When possible, include families in coaching.** This can create a social context that enables the participants to succeed in their goals. Considering gender and social norms will be important for making this work, for instance, to increase the likelihood of participation of the primary participant and family members in the program or to facilitate open conversations about sensitive topics.
4. **Give coaches agency to adapt the content to participants' needs.** This remains consistent across programs, whether they use standardized or flexible coaching. The programs analyzed in this paper used a range of approaches to standardization.

Yet, they included ways of ensuring that coaches could adapt to the situation as needed.

5. **Limit the caseload, scope, and depth of a coach's workload to a manageable amount**, enabling them to spend sufficient time with participants. The overworking of coaches has posed a notable challenge in many programs, leading to high staff turnover and lower-quality coaching. Therefore, programs must intentionally assess how much time coaching will take, considering practical factors such as distance and terrain.
6. **Embrace the role that digital technologies can play** in addressing coaching challenges and improving the quality of coaching. However, in doing so, programs must be keenly aware of potential risks such as alienating those without digital devices or increasing the dependency of participants, and include safeguards against these risks in their programming. Critically, digital technologies should not be considered a replacement to the human element of coaching, but instead a means of supporting coaches in their roles.
7. **Include an inclusive and responsive feedback mechanism** that allows all stakeholders, including coaches, to comment and reflect on program implementation and adapt the coaching component accordingly. This will enable programs to engage in continuous learning and adapt as needed based on the specific challenges their coaches face, as was the case for many programs in this study.
8. Consider designs that **enhance the ability of the program to self-fund its key components**, such as coaching. This will support the ability of programs to sustain themselves when external funding ceases. It can also serve as a mechanism to embed the program activities (for example,

VSLAs) within the community and increases community ownership over the program and its outcomes.

9. **Establish effective communication and coordination systems**. Programs should facilitate communication about the program and its goals with all those involved in the program and those who are tangential to the program—from the community it operates to the government services that occupy the same social spaces. In relation to coaching, this includes announcing the role and requirements of coaches and coordinating between coaches, households, external services, and other program staff.
10. **Integrate or converge with government systems where possible**. Economic inclusion requires a multifaceted approach. Yet, realistically, the budget and scope of programs are often limited. Using existing government programs, staff, and systems helps programs save resources. Additionally, as discussed above, this removes the burden on programs to provide services outside their scope, as they can link participants to other existing services.

Finally, while there is widespread evidence of the combined effect of multiple program components, literature that isolates the impacts of coaching or its various modalities is limited. We have referred to evidence where available, but more research is needed to understand what type of coaching works for whom and under what conditions. Similarly, evidence on cost-effectiveness is highly limited, pointing to the need for organizations to better document costs associated with implementation and bring this information into the public domain. Both extensions of the evidence base will be vital in supporting programs moving to scale.

# Appendix

## Appendix

## Economic inclusion programs with a coaching component

Program	Type
<a href="#">Bangladesh, Targeting the Ultra Poor</a>	Non-government
<a href="#">Burundi, Terintambwe Program</a>	Non-government
<a href="#">Colombia, Producing for My Future</a>	Mix
<a href="#">Ecuador, Graduation Program</a>	Non-government
<a href="#">Egypt, Bab Amal Graduation Program</a>	Non-government
<a href="#">Ethiopia, Graduation Pilot and Productive Safety Net Program (PSNP) IV</a>	Government
<a href="#">Ghana, Graduation Pilot</a>	Non-government
<a href="#">Haiti, Fonkoze's Chemen Lavi Miyò Program</a>	Non-government
<a href="#">India, Jharkhand State Livelihood Promotion Society</a>	Mix
<a href="#">India, Odisha Pilot</a>	Non-government
<a href="#">India, Satat Jeevikoparjan Yojana (SJY)</a>	Government
<a href="#">India, Targeting the Hard-Core Poor</a>	Non-government
<a href="#">Kenya, Kakuma Graduation Project</a>	Non-government
<a href="#">Kenya, Program for Rural Outreach of Financial Innovations and Technologies (PROFIT)</a>	Non-government
<a href="#">Kenya, Rural Entrepreneur Access Program (REAP)</a>	Non-government
<a href="#">Malawi, Graduation program (Tiwoleke)</a>	Non-government
<a href="#">Mexico, Empowering Women and Youth through the Graduation Approach and Financial Inclusion Project</a>	Non-government
<a href="#">Niger, Adaptive Social Protection Program</a>	Mix
<a href="#">Nigeria, Stronger Women, Stronger Nations Program</a>	Non-government
<a href="#">Paraguay, Graduation Program</a>	Mix
<a href="#">Peru, Graduation Pilot</a>	Non-government
<a href="#">Peru, Haku Wiñay</a>	Government
<a href="#">Philippines, Department of Labor and Employment (DOLE) Graduation Project</a>	Government
<a href="#">Philippines, Department of Social Welfare and Development (DSWD) Padayon Sustainable Livelihoods Program (SLP) Program</a>	Government
<a href="#">Rwanda, Minimum Package for Graduation (MPG)</a>	Mix
<a href="#">Senegal, Adaptive Social Protection Program</a>	Mix
<a href="#">Uganda, Building Self Reliance and Resilience</a>	Non-government
<a href="#">Uganda, Graduating to Resilience</a>	Non-government
<a href="#">Uganda, Women's Income Generating Support (WINGS)</a>	Non-government
<a href="#">Zambia, Graduation Approach for Refugees</a>	Non-government



# References

## References

- Andrews, Colin, Aude de Montesquiou, Inés Arévalo Sánchez, Puja Vasudeva Dutta, Boban Varghese Paul, Sadna Samaranayake, Janet Heisey, Timothy Clay, and Sarang Chaudhary. 2021. *The State of Economic Inclusion Report 2021: The Potential to Scale*. World Bank. <https://doi.org/10.1596/978-1-4648-1598-0>.
- Banerjee, A., E. Duflo, N. Goldberg, D. Karlan, R. Osei, W. Pariente, J. Shapiro, B. Thuysbaert, and C. Udry. 2015. “A Multifaceted Program Causes Lasting Progress for the Very Poor: Evidence from Six Countries.” *Science* 348 (6236): 1260799–1260799. <https://doi.org/10.1126/science.1260799>.
- Beiträge, Alle. 2023. “Graduation to Resilience: Interview with AVSI.” Poverty Alleviation Coalition (blog), October 9, 2023. <https://alleviate-poverty.org/blog/f/graduation-to-resilience-interview-with-avsi>.
- Bhari, Anoushka, and Sonia Laszlo. 2020. “Policies and Practices to Enhance the Gender Transformative Potential of Multi-Faceted Social Protection Programs.” McGill University. [https://www.peiglobal.org/sites/pei/themes/pei/kc\\_files/Bhari%20and%20Laszlo%202020.pdf](https://www.peiglobal.org/sites/pei/themes/pei/kc_files/Bhari%20and%20Laszlo%202020.pdf).
- Bossuroy, Thomas, Markus Goldstein, Dean Karlan, Harounan Kazianga, William Parienté, Patrick Premand, Catherine Thomas, Christopher Udry, Julia Vaillant, and Kelsey Wright. 2021. “Pathways out of Extreme Poverty: Tackling Psychosocial and Capital Constraints with a Multi-Faceted Social Protection Program in Niger.” Policy Research Working Papers, World Bank. <https://doi.org/10.1596/1813-9450-9562>.
- Cassio, Laura, and Georgia Efremova. 2023. *Multidimensional Coaching for Socio-Economic Advancement of People in Poverty: Insights from Innovative Practices across the World*. Luxembourg: Publications Office of the European Union. <https://data.europa.eu/doi/10.2760/417670>.
- Chaudhary, Sarang, Hugo Brousset Chaman, and Jenny Swatton. 2022. “A Standardized Approach to Estimating the Cost of Economic Inclusion Programs.” PEI In Practice; Volume 6. Washington, DC: World Bank Group. <https://openknowledge.worldbank.org/server/api/core/bitstreams/fa76bb45-od89-5b3f-bbf8-b761f5df74a1/content>.
- Conger, Lucy. 2016. “Peru Case Study.” Preserving the Essence, Adapting for Reach: Early Lessons from Large-Scale Implementations of the Graduation Approach. Ford Foundation. [https://doi.org/10.1163/2210-7975\\_HRD-0152-2016001](https://doi.org/10.1163/2210-7975_HRD-0152-2016001).
- de Montesquiou, Aude, Syed Hashemi, Janet Heisey, and Ziad Ayoubi. 2017. “Economic Inclusion of the Poorest Refugees: Building Resilience through the Graduation Approach.” United Nations High Commissioner for Refugees (UNHCR), Trickle Up, and CGAP. <https://www.findevgateway.org/paper/2017/03/economic-inclusion-poorest-refugees-building-resilience-through-graduation-approach>.
- de Montesquiou, Aude, Tony Sheldon, Frank F. DeGiovanni, and Syed M. Hashemi. 2014. “From Extreme Poverty to Sustainable Livelihoods: A Technical Guide to the Graduation Approach.” CGAP, Ford Foundation. <https://www.peiglobal.org/resources/extreme-poverty-sustainable-livelihoods-technical-guide-graduation-approach>.
- Devereux, Stephen, and Roberte Isimbi. 2020. *Understanding Graduation Outcomes in Rwanda: Coaching, Relationships and Empowerment in Concern Worldwide’s Graduation Programme*. Institute of Development Studies, Centre for Social Protection, FATE Consulting. Accessed July 19, 2023. [https://admin.concern.org.uk/sites/default/files/documents/2020-11/Understanding%20Graduation%20Outcomes%20in%20Rwanda%20-%20Coaching%20C%20Relationships%20and%20Empowerment%20in%20Concern%20Worldwide%E2%80%99s%20Graduation%20Programme%202019\\_241.pdf](https://admin.concern.org.uk/sites/default/files/documents/2020-11/Understanding%20Graduation%20Outcomes%20in%20Rwanda%20-%20Coaching%20C%20Relationships%20and%20Empowerment%20in%20Concern%20Worldwide%E2%80%99s%20Graduation%20Programme%202019_241.pdf).

- Devereux, Stephen, and Roberte Isimbi. 2018. "Understanding Graduation Trajectories in Rwanda." Institute of Development Studies, Centre for Social Protection, FATE Consulting. <https://concernusa.org/reports/understanding-graduation-trajectories-in-rwanda-2019.pdf>.
- Devereux, Stephen, Keetie Roelen, Ricardo Sabates, Dimitri Stoelinga, and Arnaud Dyevre. 2015. "Final Evaluation Report: Concern's Graduation Model Programme in Burundi." [https://admin.concern.org.uk/sites/default/files/media/migrated/graduation\\_model\\_programme\\_in\\_burundi\\_-\\_evaluation\\_report\\_227.pdf](https://admin.concern.org.uk/sites/default/files/media/migrated/graduation_model_programme_in_burundi_-_evaluation_report_227.pdf).
- Dharmadasa, Harshani, Syed M. Hashemi, Sadna Samaranayake, and Lauren Whitehead. 2015. "PROPEL Toolkit: An Implementation Guide to the Ultra-Poor Graduation Approach." [https://issuu.com/bracultrapoor/docs/brac\\_propel\\_toolkit](https://issuu.com/bracultrapoor/docs/brac_propel_toolkit).
- Hashemi, Syed M., and Aude de Montesquiou. 2011. "Reaching the Poorest: Lessons from the Graduation Model." <https://documents1.worldbank.org/curated/en/818891468331772094/pdf/633360BRIoReacooBoxo361513BoPUBLICo.pdf>.
- IPA. 2023. "The Impact of a Graduation Program on Livelihoods in Refugee and Host Communities in Uganda." Accessed November 8, 2023 <https://poverty-action.org/impact-graduation-program-livelihoods-refugee-and-host-communities-uganda>.
- JEEViKA. 2021. "The ChangeMakers." Transforming Rural Bihar.
- Kingsly, Atemnkeng, and Alexi Bernagros. 2019. Graduation and Refugee Standards: A Guide for UNHCR Operations & Implementing Partners. First Edition. New York: Trickle Up. [https://refugees.trickleup.org/wp-content/uploads/2019/08/Graduation-and-Refugee-Standards\\_A-Guide-for-UNHCR-Operations-Implementing-Partners.pdf](https://refugees.trickleup.org/wp-content/uploads/2019/08/Graduation-and-Refugee-Standards_A-Guide-for-UNHCR-Operations-Implementing-Partners.pdf).
- Lewis, Erin, and Yéréfólo Mallé. 2020. "Mentoring and Coaching: Supporting Graduation from Social Safety Nets through Savings Groups." Accessed July 3, 2023. [https://seepnetwork.org/files/galleries/Mentoring\\_Coaching\\_200728v8.pdf](https://seepnetwork.org/files/galleries/Mentoring_Coaching_200728v8.pdf).
- Mahmood, Omar. 2016. "Ethiopia Case Study." Preserving the Essence, Adapting for Reach: Early Lessons from Large-Scale Implementations of the Graduation Approach. Ford Foundation. <https://www.fordfoundation.org/wp-content/uploads/2016/11/pdfi-english-final-24-oct-14h30.pdf>.
- Moen, Alissa. 2016. "Colombia Case Study." Preserving the Essence, Adapting for Reach: Early Lessons from Large-Scale Implementations of the Graduation Approach. Ford Foundation. <https://www.fordfoundation.org/wp-content/uploads/2016/11/pdfi-english-final-24-oct-14h30.pdf>
- Moqueet, Nazia, Jo Zarembo, and Isabel Whisson. 2019. "Ultra-Poor Graduation Handbook." Second Edition. BRAC and World Vision International. <https://www.wvi.org/sites/default/files/2019-07/WV-BRAC%20Ultra-Poor%20Graduation%20Handbook%20V2%20-%20July%2019.pdf>.
- Parida, Bishnu C. 2015. "Introducing the Graduation Approach in India's Jharkhand State." CGAP (blog), December 9, 2015. <https://www.cgap.org/blog/introducing-graduation-approach-in-indias-jharkhand-state>.
- Roelen, Keetie, and Catherine Müller. 2018. "Fonkoze's CLM Ultra Poverty Programme: Understanding and Improving Child Development and Child Wellbeing." Institute of Development Studies, Centre for Social Protection, Development Research Institute. <https://www.ids.ac.uk/publications/fonkozes-clm-ultra-poverty-programme-understanding-and-improving-child-development-and-wellbeing/>.
- Roelen, Keetie, Dilmurad Yusupov, Emmanuel Nshimirimana, and Gloria Sigrid Urunu. 2019. "Implementing Coaching and Support in Graduation Programmes: A Case Study of the Terintambwe Programme in Burundi." Institute of Development Studies - The Impact Initiative.. <https://core.ac.uk/download/pdf/327123679.pdf>.

- Roelen, Keetie. 2015. "The Two-Fold Investment Trap: Children and their Role in Sustainable Graduation." *IDS Bulletin* 46 (2): 25–34. <https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/7281>.
- Sanson, Jo, Daniel Alfaro, and Bethany Ahlenius. 2021. "Empowering Women and Youth through the Graduation Approach and Financial Inclusion in Mexico." New York: Trickle Up. [https://www.peiglobal.org/sites/pei/themes/pei/kc\\_files/Sanson,%20Alfaro,%20Ahlenius%202021.pdf](https://www.peiglobal.org/sites/pei/themes/pei/kc_files/Sanson,%20Alfaro,%20Ahlenius%202021.pdf).
- Schelzig, Karin, and Amir Jilani. 2021. "Assessing the Impact of the Graduation Approach in the Philippines." *ADB Briefs*. Manila, Philippines: Asian Development Bank. <https://doi.org/10.22617/BRF210088-2>.
- Sengupta, Anasuya. 2013. "Bandhan's Targeting the Hard Core Poor Program: A Qualitative Study on Participants' Ascent out of Extreme Poverty." <https://www.findevgateway.org/sites/default/files/publications/files/bandhan-thp- a qualitative study on participants ascent out of extreme poverty .pdf>.
- Sengupta, Anasuya. 2016. "India Case Study." *Preserving the Essence, Adapting for Reach: Early Lessons from Large-Scale Implementations of the Graduation Approach*. Ford Foundation. [https://doi.org/10.1163/2210-7975\\_HRD-0152-2016001](https://doi.org/10.1163/2210-7975_HRD-0152-2016001).
- Sanchez, Ines. 2019. "Adapting the Graduation Approach for Refugees in Ecuador." Trickle Up. [https://refugees.trickleup.org/wp-content/uploads/2019/12/Adapting-Graduation-for-Refugees-in-Ecuador\\_Case-Study\\_FINAL.pdf](https://refugees.trickleup.org/wp-content/uploads/2019/12/Adapting-Graduation-for-Refugees-in-Ecuador_Case-Study_FINAL.pdf).
- Simanowitz, Anton. 2019. "Adapting the Graduation Approach for Refugees in Zambia." Trickle Up. [https://www.peiglobal.org/sites/pei/themes/pei/kc\\_files/Simanowitz%202019.pdf](https://www.peiglobal.org/sites/pei/themes/pei/kc_files/Simanowitz%202019.pdf).
- ThinkPlace and USAID. n.d. "REAP Implementation Guide." [https://www.advancingnutrition.org/sites/default/files/2023-07/HCD\\_REAP\\_FOR\\_NUTRITION\\_IMPLEMENTATION\\_GUIDE.pdf](https://www.advancingnutrition.org/sites/default/files/2023-07/HCD_REAP_FOR_NUTRITION_IMPLEMENTATION_GUIDE.pdf).
- Tiwari, Jaya, Emily Schaub, and Naziha Sultana. 2019. "Barriers to 'Last Mile' Financial Inclusion: Cases from Northern Kenya." *Development in Practice* 29 (8): 988–1000. <https://doi.org/10.1080/09614524.2019.1654432>.
- Trickle Up. 2023a. "COACHING: Experiences from Graduation Projects in Displaced Contexts." <https://trickleup.org/coaching-in-displaced-contexts/>.
- Trickle Up. 2023b. "Project MPOWERED." MPOWERED - Trickle Up
- USAID and AVSI. 2021. *Graduating to Resilience Annual Report: FY 2021*. [https://pdf.usaid.gov/pdf\\_docs/PAooZ81K.pdf](https://pdf.usaid.gov/pdf_docs/PAooZ81K.pdf).
- USAID and AVSI. 2022. *Graduating to Resilience Annual Report: FY 2022*. [https://pdf.usaid.gov/pdf\\_docs/PAooZRXX.pdf](https://pdf.usaid.gov/pdf_docs/PAooZRXX.pdf).
- Women for Women International, Tufts University, Nielsen Foundation, and Hanovia Limited. 2022. *The Impact of Mentorship and VSLAs on Women Micro-Entrepreneurs in Northern Nigeria*. <https://www.womenforwomen.org/sites/default/files/2022-05/NigeriaRCT-8pager.pdf>.



### **The Partnership for Economic Inclusion (PEI)**

is a global partnership with a mission to support the adoption of national economic inclusion programs that increase the earnings and assets of extremely poor and vulnerable households. PEI brings together global stakeholders to catalyze country-level innovation, advance innovation and learning, and share global knowledge. PEI is hosted by the Social Protection and Jobs Global Practice of the World Bank.

