Extending both the coverage and adequacy of inclusive and comprehensive social protection is essential for achieving the Sustainable Development Goals (SDGs), particularly SDG1 (eradication of poverty), SDG5 (achieving gender equity), and SDG8 (inclusive growth and decent work). However, this endeavour remains a serious challenge across countries.

Social protection is a human right, but women experience less coverage compared to men due to several factors, including lower participation in the labour market; higher rates of informal, temporary or part-time employment; greater work interruption due to reproduction; gender pay gaps; and higher time commitments to unpaid care and domestic work driven by social norms and obligations.

Social protection systems are very often designed in a gender-neutral way, neither acknowledging or addressing the specific needs and challenges that impact people differently according to gender. Gender-neutral design typically limits women and girls’ access to social protection, leaving them more vulnerable to shocks and stressors across the life course. As a response, the Gender-Responsive, Age-Sensitive Social Protection (GRASSP) conceptual framework was developed by the United Nations Children’s Fund (UNICEF) Office of Research - Innocenti, in partnership with the United Kingdom’s Foreign Commonwealth and Development Office (FCDO), to ensure that social protection policies and programmes acknowledge and address the diversity of gender-specific needs and circumstances across the life course.¹

This Brief highlights the experiences of Kenya and Uganda in introducing gender-responsive social protection programming with the support of the Social Protection and Public Finance Management (SP&PFM) programme and draws on global lessons learned on financing gender-responsive social protection.
Main Lessons Learned

► Inclusivity is the core tenet of ‘social protection for all’ and should be considered throughout the design, implementation, and evaluation of social protection programmes and policies.

► Intersectional identities, for example across gender, age, disability or migrant status, may compound challenges and barriers in accessing social protection.

► Social protection is an investment, both economically and socially. Sustainable financing for systems that are gender-responsive and transformative should therefore be considered as integral, rather than additional, to adequate and comprehensive social protection.

► Within contexts of limited fiscal space, governments and partners can take progressive steps towards the realization of inclusive social protection for all.

► Multistakeholder partnership and representation in the governance of social protection systems, including ministries of finance and planning as well as ministries of social protection, social welfare, or vulnerable populations, are needed to increase fiscal space and budget allocation for inclusive social protection.

The Social Protection and Public Finance Management Programme

Funded by the European Union (EU) and implemented jointly by the International Labour Organization (ILO), UNICEF, and the Global Coalition for Social Protection Floors (GCSPF), the Social Protection and Public Finance Management Programme (SP&PFM) supports evidence generation based on sex-disaggregated data and provides technical advice to ensure national social protection programmes can play a key role in responding to the specific needs of boys and girls, men and women, while reversing gender imbalances through social protection laws and programmes, including linkages to complementary social and employment services, and access to information.

The programme also focuses on adequate funding to break the cycle of gender inequality that traps women in informal and low paid work without adequate social protection, to prevent and overcome poverty. Rather than promoting the improvement of social protection in isolation, the programme considers social protection policies in the context of poverty reduction, employment formalization, care, migration, and other micro-economic policies. The programme seeks to address multiple factors leading to marginalization including disability, race, migration status, and sexual orientation, among other characteristics.
Context

Social protection is designed to protect individuals from the risks and vulnerabilities that lead to poverty or deepening poverty. Financing arrangements for social protection systems and programmes can have different impacts for men, women, and children. Contributory schemes, notably social insurance schemes, are financed through contributions from claimants, and in many cases employers and sometimes governments. While contributory schemes tend to have higher benefit values, they also have lower coverage and larger gender gaps due to being attached to formal employment.

The global labour force participation rate for women is 26 percentage points below that of men. Meanwhile, 58 per cent of women in employment globally, and 92 per cent of women in low-income countries, participate in informal or vulnerable employment. They also lack the basic entitlements afforded those engaged in formal employment. This disparity results in gender gaps in access to social protection, notably contributory pensions, unemployment benefits, disability benefits, health insurance in the absence of national schemes, and job protection such as during maternity. Only one in five women enjoy coverage from comprehensive social protection systems compared to one in three men.

Women’s availability to engage in paid work is significantly affected by the amount of time they have to spend on unpaid caregiving and domestic responsibilities. Women take on 75 per cent of all unpaid care work, and they tend to spend around 3 times more time on unpaid care and domestic work than men, equating to an estimated 67 additional days of ‘invisible work’ per year. In 2018, women considered themselves unavailable for work at a rate 14 times greater than that of men (606 million working-aged women compared to 41 million men). The greater the time burden on domestic and care duties, the less time women have to dedicate to income generation, civic participation, social networks, and leisure.

Domestic work such as caring for siblings or older adults, cleaning, and collecting water or fuel, often falls to girls, while boys typically engage in labour related to livelihoods and future income generation. According to UNICEF, globally, young and adolescent girls spend 160 million more hours than boys every day on unpaid care and domestic work. This imbalance can limit girls’ access to education and future economic opportunities, and also increase the likelihood they will depend on men for their financial security, which can contribute to lack of independence, and increase the risk of violence or exploitation. One in three women globally has experienced physical or sexual violence predominantly due to intimate partner violence.

Non-contributory schemes financed through government tax revenues or donor funding tend to target women and children as a key constituency. However, these non-contributory programmes are often narrowly targeted and less generous than contributory schemes, resulting in coverage gaps, exclusion errors, and intermittent funding. General social assistance programmes such as these reach less than a third of vulnerable persons, with significant regional variations. For instance, the coverage of vulnerable persons receiving social assistance in Sub-Saharan Africa is only 7 per cent.

Globally, life-cycle schemes, such as universal or near-universal child benefits, have been shown to have positive effects on children’s lives. Evidence
indicates that child benefits can reduce child poverty, bolster school attendance, increase food security and improve access to health services, which contributes to improved learning, nutrition and overall well-being. All of these factors create long term benefits for both children and society. Child benefits have also been shown to reduce the likelihood that a child will become engaged in child labour, and protect against early and risky sex, especially for girls.x

Progressive realization of universal social protection—as opposed to narrowly targeted programmes—can be initiated through categorical selection of beneficiaries facing specific vulnerabilities. For example, categorical selection of pregnant and lactating women, primary caregivers of children under the age of 2, adolescent mothers, and so forth. Nonetheless, the vast majority (74 per cent) of girls and boys do not receive any type of child benefit.

Gender-Responsive Social Protection

Inclusive gender-responsive social protection consists of benefits and entitlements that adequately and comprehensively address the needs of the full population across the life course, with specific attention paid to addressing the unequal gender relations that put women and girls at a disadvantage. Structural barriers can limit access to resources and assets and restrict choices including those concerning education, livelihoods, and when and how many children to have. Social protection systems can play an important role in reducing gender inequalities, but only if they are designed and implemented in a way that recognizes and responds to how inequalities can manifest across the lifecycle, and how they interact with intersecting identities. The reduction of gender inequality through social protection is dependent on recognizing how the different facets of a person’s identity (sexual orientation, race, ethnicity, disability status, and gender) interact, and then identifying and reducing barriers to enable full socio-economic inclusion.

Lack of fiscal space is often cited as a main barrier for expanding social protection benefits, especially non-contributory benefits. Yet, according to data from the Social Protection Floor Index, 101 countries would require no more than 2 per cent of GDP to close the existing gaps in social protection systems.xi Another 29 countries have financing gaps between 2 and 4 per cent.xii Thus, nearly 67 per cent of all countries could achieve inclusive social protection that is gender-responsive with less than 4 per cent of GDP.

Governments can also address financing gaps through multistakeholder partnerships and inter-ministerial collaboration; progressive realization of benefits beginning with entitlements such as maternity, disability, and child benefits for children under a specified age; and gradual adjustments to existing fiscal policies such as tax-financed schemes and national retirement age to create fiscal space. Increased inter-ministerial coordination, specifically, can enable cross-identification of beneficiaries, streamline referrals and facilitate an integrated case management system. In Ghana, as an example, the Ministry of Gender, Children, and Social Protection (MoGCSP) leads the coordination of the Department of Gender within the Ministry, as well as the Ministry of Local Government and Rural Development (MLGDRD) which develops policies to bridge gaps identified in social protection assessments; the Ministry of Interior (MoI), which conducts assessments and coordinates between ministry agencies to address social protection and vulnerability...
issues; the Ministry of Finance (MoF), which monitors government funding streams, including transfers to sub-national entities, while overseeing budgeting and finance aspects of social protection programmes; and the National Development Planning Commission (NDPC), which plays a role in day-to-day coordination of specific social protection initiatives. This coordination has resulted in a better integrated social protection system which, in turn, also helps to address financing gaps through a streamlined approach.

The SP&PFM programme supports countries to ensure that gender-responsiveness is integrated throughout all phases of the social protection delivery process: from outreach and communication, registration and payments, to benefit design. The programme also supports evidence generation based on sex-disaggregated data and provides technical advice to ensure that national social protection programmes are better able to play a key role in responding to the specific needs of boys and girls, men and women, while reversing gender imbalances through social protection laws, programmes (including linkages to services and information), and complementary services. The programme also focuses on breaking the cycle of gender inequality that traps women in informal and low-paid jobs without adequate social protection to prevent or overcome poverty. Rather than promoting improvements in gender equality through access to social protection in isolation, the programme considers social protection policies in the context of poverty reduction, employment formalization, care, migration and other macroeconomic policies.

This Brief spotlights the programme's approach in two countries – Kenya and Uganda – which have attempted to address this gap.

From a gender lens, universal social protection can:

- Help build human capital through increased investments in health, education, and skills development by providing cash transfers and comprehensive health insurance coverage including maternal health and sexual and reproductive services.
- Increase women and girls’ access to and control over resources, and enhance their role in decision-making by designing cash transfers and services to target and secure benefits to women.
- Incentivize both girls and boys to stay in school for longer, and reduce the incidence of child marriage or child labour, through child benefits that ensure the economic security of the household and encourage social behaviour change to shift social norms.
- Enhance women and girls’ “productive” capacity, particularly beyond gender-biased and informal work roles, through access to complementary financial services, entrepreneurial and livelihoods training, and other forms of skills development and mentoring programmes.
- Ensure job security through non-discrimination policies and entitlements, including maternity job protection, support for breastfeeding, and other life cycle events.
- Enable women to fulfil both caretaking and economic roles by providing maternity benefits, childcare services, and parental leave for both parents, including encouraging men to participate more in child care through non-transferable paternity leave.
Towards a Comprehensive Social Protection System

Comprehensive Maternity Protection in Kenya

Maternity protection schemes are designed to respond to the specific gendered life cycle risks, both economic and social, arising from maternity. Pre- and postnatal periods are accompanied by increased financial demands for food, transportation, medical care and childcare. These demands come at a time when there is a potential loss of income due to inability to work, caring responsibilities, and need for rest and recovery.

Maternity income protection, along with medical and other benefits, is an important social protection mechanism for women and their children. It increases household economic security by providing cash benefits so that working mothers can take some time off before and after the birth of a child. This enables mothers to rest, recover, breastfeed, and care for their child without incurring financial hardship.

In Kenya, maternity income protection is currently financed by employer liability, with the responsibility for providing income replacement falling solely to the employer. This can lead to employment discrimination against women. Additionally, the current system fails to cover women who are informally employed or self-employed, leading to a sizable coverage gap.

Maternity coverage in Kenya

The Government of Kenya currently provides maternity protection to pregnant women and new mothers through different schemes run by the National Health Insurance Fund (NHIF). Financing for maternity protection is provided through a variety of sources. Civil servant and formally employed expectant and new mothers are covered by mandatory schemes which provide both income replacement and medical care. Those who are informally employed can join voluntary NHIF schemes providing healthcare (not income replacement) for KES 500 a month, with subsidies for eligible low socioeconomic status households. The Linda Mama scheme allows expectant women who are not covered by other NHIF schemes to enrol, free of change, in a basic health care package that includes prenatal care, delivery services and postnatal care.

The ILO estimates that the NHIF covers approximately three quarters of pregnant women in Kenya with medical benefits. Coverage is driven largely by the Linda Mama scheme, which covers 66 per cent of expectant or new mothers. While efforts to expand coverage are commendable, around one in five pregnant or new mothers still lacks financial protection against the costs of prenatal care, delivery, and postnatal care under the existing system.

There are also substantial coverage gaps when it comes to maternity income protection. Only 5 per cent of pregnant women are eligible for maternity income protection. These women are formally employed and enrolled in the mandatory NHIF schemes. Currently the voluntary schemes do not provide maternity cash benefits.

Role of the SP&PFM programme

In 2023, the Government of Kenya passed a bill making social health insurance mandatory for the entire population. The introduction of a maternity cash benefit was seen as an option for increasing enrolment in the NHIF. The Government of Kenya, with support from the SP&PFM programme, expected to expand coverage.
from the SP&PFM programme, assessed different design and financing options for extending maternity income protection to informal workers. Two different policy options were assessed, namely: 1) attaching a maternity cash benefit to existing NHIF schemes; and 2) universal benefit for all pregnant women. The programme support from SP&PFM came at a critical time, helping to inform the government on different options to redesign the NHIF into a social health insurance fund, including new financing modalities, a new benefit package and contribution structures.

**Social Protection for Urban Adolescent Girls in Kampala, Uganda**

Prior to COVID-19, Uganda’s social protection systems covered only 3 per cent of the population, well below the regional average of 18 per cent. The Government of Uganda, with support from UNICEF and the SP&PFM programme, is now taking steps to develop a gender- and age-responsive social protection programme targeting adolescent girls.

In Uganda, adolescent girls living in urban areas face high rates of poverty, vulnerability, and exclusion. These include increased rates of sexual and gender-based violence, higher risk of HIV infections compared to male counterparts, early marriage, and teen pregnancies, which contribute to higher school drop-out rates and reduced future economic potential.

**Empowering adolescent girls**

The Kampala Capital City Authority, in partnership with SP-PFM, developed the Girls Empowering Girls (GEG) programme aimed at supporting adolescent girls to safely navigate the transition into adulthood with greater autonomy and protection. Leveraging a cash-plus model, the programme provides adolescent girls with cash transfers combined with services, mentoring and training to increase their socio-economic prospects and empower them to achieve their goals.

The GEG programme reached 3,000 girls, targeting two categories of vulnerable adolescent girls who live in areas of Kampala with high levels of multidimensional child and household poverty. The first cohort targeted girls already enrolled in upper primary schools with high drop-out rates, and who were at-risk of not transitioning to secondary school. The second cohort targeted adolescent girls who were currently out of school. Special attention was given to girls with overlapping vulnerabilities, specifically girls with disabilities, refugee status, and/or pregnant and teenage mothers.

Both cohorts received an unconditional cash transfer of UGX 40,000 per month (approximately USD 130 per school year) delivered three times during the school year. Girls enrolled in secondary school received an additional UGX 20,000 per month to incentivize enrolment and attendance. The programme also provided a top-up of UGX 20,000 for adolescent girls with disabilities. Given the age of the intended recipients, payments were made through mobile money to guardians registered to legally receive the transfer on the girls’ behalf. Support was provided to ensure that funds were spent on the girls.

In addition to the cash, the girls received support through a peer mentoring programming. Each peer mentor was assigned five mentees and conducted monthly one-on-one and groups sessions to equip the girls with foundational, twenty-first century life skills. The mentoring also focused on supporting the transition to secondary school and re-enrolment for out-of-school girls as well as referrals to health, education, and protective services, when needed.
Role of the SP&PFM programme
The SP&PFM programme demonstrates the key leadership role that local governments can play in designing and implementing social protection. In particular, SP&PFM strengthened the capacity of the Gender and Community Services Directorate within Kampala Capital City Authority to use the experiences of the GEG pilot programme to highlight the nuances of age, gender and geography in policy dialogues, as well as the mobilization of resources for scaling up the programme. Furthermore, the technical assistance provided to the Social Protection Platform in Uganda and the Ministry of Gender Labour and Social Development allowed for identifying 12,000 older people (65 per cent of women) still excluded from the Senior Citizen Grant due to the lack of identification documents.

While ownership of the GEG programme proved to be a key strength for implementing a multifaceted programme, financing continues to remain a barrier to scaling-up and sustainability. The current programme relies on donor funding to support 3,000 girls, which covers only 3 per cent of adolescent girls in need in Kampala. While financing for locally managed and implemented social protection programmes should be ensured at the central level, the government spends less than 0.3 per cent of the national budget on direct income support annually. Self-financing from narrower local revenues may not be possible. Despite this, lessons learned from the pilot provide a much-needed evidence and advocacy base for future social protection system reforms.

Conclusion
Two of the main challenges for ensuring the inclusivity of social protection policies and programmes, specifically gender-responsive ones, are political will and fiscal space. Analysis from the Social Protection Floor Index reveals that many countries, particularly middle-income countries, can afford to finance social protection floors through their own revenues. In such situations, a lack of political will and competing policy priorities are the primary barriers to realizing inclusive social protection. Different techniques have been used in advocacy efforts to try to move the needle towards gender-responsive budgeting, especially through the SP-PFM programme.

One such approach is building evidence on the costs of inaction, which considers the consequences and costs of the failure to meet the needs of women and children and compares these to the costs of taking action. Through this comparison, social protection is increasingly viewed as an investment. Another approach includes generating evidence through programming on what works most effectively relative to costs, such as research demonstrating the cost savings of categorical universalism over stringent targeting, especially in environments with a high burden of poverty. This might include, for example, extending a universal child benefit to all children under the age of 2, rather than targeting households based on poverty indicators in contexts with exceptionally high rates of child poverty.

Lack of fiscal space is another significant barrier to inclusive social protection that is gender-responsive or transformative. This is especially true in low-income countries which may face significant financial hurdles to financing and sustaining social protection systems and a high reliance on donor financing. Reducing gender gaps calls for a shift from employer liability to collectively financed public social policy. Yet closing
the gap in social protection floors to be inclusive and comprehensive according to gender needs and across the life course may not be immediately possible in the short-term. However, expanding coverage progressively and universally can gradually build a foundation for an inclusive social protection system. This may entail child benefits for target groups such as infants during the critical first 1,000 days of life, or children under the ages of 1, 2, or 5 years, then scaling-up in a stepwise fashion. It could comprise a disability benefit for all children of a certain age group, or lower value transfers that are budgeted to increase over time with growing tax revenues. Working with local government, it may require introducing benefits to specific geographical areas and subsequently scaling up. Creating fiscal space likewise requires fiscal mechanisms that reduce corruption and leakage to ensure that tax revenues and benefits are appropriately sourced and allocated.

Progressively moving from donor-supported and financed pilot programmes to nationally owned and financed social protection systems requires time and well-planned transition processes. In some cases, pilot programmes may not be scaled-up nationally, but as in Uganda, evidence from pilots can provide a useful advocacy base from which to leverage elements that may be integrated into other programmes. In other cases, co-delivery of innovative approaches as in Kenya can provide government ministries with the experience to systematically integrate a new approach.

Costing and simulations are additional key tools. Elements that make transitions of donor-supported and financed programmes successful include:

- early engagement with local governments, local communities, and local organizations to generate local ownership and commitment;
- establishing plans for transition and sustainability, including commitments for funding to be reflected in government budgets; and
- building capacity of governments not only to implement programmes but also to finance them.

In this way, inclusive social protection systems can be designed and delivered to be not only gender-responsive, but also to comprehensively meet the needs of all populations.
References


x Ibid.

xi Friedrich Ebert Stiftung (FES) (no date) Social Protection Floor Index 2020.

xii Ibid.


xiv Ibid.