



International  
Labour  
Organization

## Progress Report - ZAMBIA

01/01/2023 – 31/12/2023

ILO GLOBAL FLAGSHIP PROGRAMME ON BUILDING SOCIAL  
PROTECTION FLOORS FOR ALL - PHASE II

ACCELERATING THE ACHIEVEMENT OF UNIVERSAL SOCIAL  
PROTECTION, LEAVING NO ONE BEHIND

**Project GLO/22/31/IRL**



This photograph captures the essence of the project with the National Employers Federation of Zambia (ZFE), aimed at bolstering the employment prospects for persons with disabilities. It features a skilled carpenter and entrepreneur, who is also a person with a disability, actively working in his own workshop in Copper Belt, 2023.

01 December 2023

Donor: Ireland  
Admin Unit: CO-Lusaka

Project title:	ILO GLOBAL PROGRAMME ON BUILDING SOCIAL PROTECTION FLOORS FOR ALL PHASE II – Accelerating the Achievement of Universal Social Protection, Leaving No One Behind
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#### Linkages

ILO Strategic Policy Outcome: P&B Outcome 7 - Universal Social Protection  
ILO Country Programme Outcome: [Fare clic qui per immettere testo.](#)  
Sustainable Development Goal: SDG 1.3

#### Preparation and Review

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## 1. Country context

Zambia's social protection sector has experienced significant growth in recent years, driven by the National Social Protection Policy Framework established in 2014 and currently under revision. The government's current priorities include establishing a comprehensive social protection floor and ladder to facilitate more equitable economic and social development. This involves strengthening the inclusion, integration, and convergence of existing social protection mechanisms, increasing the adequacy and coverage of the

KEY OUTCOME INDICATORS ON SOCIAL PROTECTION (%)		
	2022	2023
Labour force participating in social insurance	38.0	39.3
Health insurance coverage	92.0	93.4
Unemployment insurance coverage	31.2	31.6
Population covered by at least one social protection benefit	30.3	31.5
Children covered by social protection benefits	23.2	24.0
Women giving birth covered by maternity benefits	N/A	10.0
Workers covered in case of employment injury	7.2	9.6
Persons with disabilities receiving benefits	20.9	22.0
Population contributing to pension schemes	15.2	17.0
Older persons receiving a pension	25.9	27.0
Poor population receiving social assistance	47.1	48.0
Vulnerable persons receiving benefits	26.9	28.0

*Source: ILO World Social Protection Database*

national cash transfer, extending social insurance and social health insurance coverage to the informal economy, including through the reform of the pension system into a mandatory scheme.

Social insurance in Zambia covers pensions, including old-age, invalidity, and survivors' benefits, provided through the National Pension Scheme Authority (NAPSA). NAPSA's mandate is to offer income security to workers who lose earnings due to old age leading to retirement, disability, or the death of a family income provider. The scheme currently covers all workers in both the public and private

sectors and has recently expanded to include self-employed individuals in the informal economy. The strategy for this extension is primarily based on institutional readiness for administrative changes in registration and contribution collection, mass communication efforts, leveraging partnerships with stakeholders, and promoting voluntary compliance through an attractive benefits package for the targeted members.

In 2018, the Zambian Government established the National Health Insurance Scheme (NHIS) as a mandatory scheme for all citizens and legal residents to provide sound and reliable healthcare financing. This initiative is part of a broader social health protection policy reform aimed at improving access to healthcare for all, ensuring the financial sustainability of the health system, and eliminating financial barriers to healthcare by removing out-of-pocket payments that limit access to health services, particularly for the poor. By 2022, the National Health Insurance Management Authority (NHIMA) had covered nearly all formal workers, who represent about 30% of the employed population.

Zambia's maternity protection is regulated through the Employment Code Act of 2019, which provides 14 weeks of paid maternity leave for workers in formal employment and 120 days for vulnerable workers without collective agreements or union representation. Consequently, female workers in the informal economy are largely excluded from paid maternity leave, forcing many to continue working late into pregnancy or return to work prematurely, exposing themselves and their babies to significant health risks.

Furthermore, the Workers' Compensation Act, which establishes the Workers Compensation Fund (WCF), provides cash and non-cash benefits to employers, injured workers, and dependents in the event of injury, disablement, medical expenses, and death resulting from job-related accidents or industrial diseases. Non-cash benefits include rehabilitation, return-to-work programs, 24/7 nursing care, constant attendance allowances, periodic medical examinations, occupational health programs, medical supplies, assistive devices, and medical mobility aids. Employers are responsible for registering and paying premiums on behalf of all employees, whether permanent or casual. However, these systems primarily cover the formal economy. Despite increasing accidents and disease in the informal economy, there is a lack of safety and health programs, making it difficult to assess the associated risks.

Zambia's social protection landscape also includes five major non-contributory programs and several smaller interventions and social care services. The main social assistance programs managed by the government are the Social Cash Transfer Scheme, the Public Welfare Assistance Scheme, the Home-Grown School Meals Program, the Bursary for Orphans and Vulnerable Children, and the Keeping Girls in School initiative. These programs aim to promote human capital investment among incapacitated households and provide secure access to food, basic needs, and services such as health and education. Importantly, there is currently no legal framework for the provision of social assistance programs in Zambia. A Social Protection Bill, which has been in development for a considerable time, aims to provide a legal basis for these and other interventions.

## 2. Progress report

**Outcome 1: Social protection coverage in Zambia is extended and enhanced with the aim to increase inclusiveness, adequacy of benefits and fiscal space.**

***Output 1: MLSS strategy of extension of coverage to the informal economy is supported through promotion of public discussions and wider information dissemination on contribution modalities and benefits***

Output status: Completed

A collaborative effort among with the Ministry of Labour and Social Security (MLSS), Ministry of Community Development and Social Services, National Health Insurance Management Authority (NHIMA), National Pension Scheme Authority (NAPSA), Zambia Association for People with Disabilities (ZAPD), various Informal economy associations and others, has been facilitated in collaboration with SOCPRO to revise the national strategy for extending social protection to the informal economy, launched in December 2023 by the minister of Labour and Social Security.

***Output 2: Studies are conducted and shared to identify the needs, gaps, and policy options to enhance the contributory capacity of workers and enterprises in the informal economy, with a focus on gender and disability, with recommendations on how to align ongoing activities with the objectives of the new national development plan (8NDP)***

Output status: On schedule

The study has been launched and completed by about 75%. A draft report has been submitted and comments and feedback provided to the consultant. Once the draft is finalised a validation meeting will be held at the end of March 2023 involving various stakeholders including the informal economy associations. The study has also explored the feasibility of extending social protection to new areas such as sports and arts community which rarely have social security subscriptions. This is considered as innovative and a new way of reaching out to those sections of the population that are outside the traditional labour markets.

***Output 3: 'The campaign for ratification of Convention No. 102 is implemented, which will include comparative assessments between national legislation and practice and ILO social security standards at the request of tripartite stakeholders, and tripartite workshops to validate the conclusions and plan ahead.***

Output status: On schedule

This output is on schedule and the process has started with preparations for a combined capacity building seminar on C102 between Zambia and Malawi. The objective of the seminar is to raise knowledge and awareness about social security minimum standards among social protection practitioners in Zambia and Malawi. The capacity building seminar will lay a foundation for a comparative analysis study between current practice and minimum social security standards. Eventually the idea is to build enough demand for ratification of the C102.

***Output 4: The design and implementation of effective and sustainable social protection including contributory and non-contributory schemes, with a focus on PWD, ethnic minorities and other uncovered vulnerable persons, as well as on promoting transitions from informal to formal employment is supported.***

Output status: On schedule

Consultations and constructive dialogue are conducted between constituents for policy reform of existing national social protection programmes to better address the needs of older people (women and men), children and people with disabilities.

The ILO has significantly contributed towards this goal of reforming national social protection policies to better meet the needs of older people, children, and those with disabilities in Zambia. In 2023 in assisting the Ministry of Labour and Social Security (MLSS) with the development of the National Social Protection Policy, which adopts a life cycle approach. In 2023, the ILO provided substantial expert advice, facilitated knowledge sharing, and offered technical support, notably through collaborations with the Social Protection Department (SOCPRO) and its Pretoria office. Furthermore, the ILO has been instrumental in advocating for a comprehensive and inclusive policy framework that aligns with ILO standards and integrates key social protection elements like decent work and social insurance. Additionally, the organization has played a crucial role in supporting the Ministry of Community Development and Social Services (MCDSS) in developing its national policy on disability. The ILO has further supported the extension of health services to the poor and vulnerable through the National Health Insurance Scheme. This intervention ensures beneficiaries of the of the country's flagship social cash transfer also receive health services regardless of their ability to pay.

***Output 5: Costing and fiscal space analysis are conducted for nationally defined social protection floors, including a data collection exercise from the informal sector for an actuarial evaluation as well as determination of contributions capacity and recommendations for benefit design to be discussed in national tripartite social dialogue.***

Output status: On schedule

Costing and fiscal space issues have been discussed in various social protection forums in 2023 including during the social protection week where a forum on financing social protection was held. From this forum, a policy brief on financial social protection in Zambia has been developed. The data collection activity was

reprioritised to 2024 where a data collection exercise is planned in conjunction with UNU-WIDER which would estimate the willingness of informal economy workers and business to contribute to social insurance in the event of climate related shocks.

***Output 6: An implementation plan for extending social protection coverage is designed and discussed in national tripartite social dialogue including an investment plan consolidating contributions from national government (relevant ministries and public institutions), funding partners (UN agencies, IFIs), and the private sector..***

Output status: On schedule

In 2023 the ILO supported the development of the strategy for the extension of social security to the informal economy. The strategy was developed, discussed and validated through a tripartite approach. It also involved a wide range of informal economy associations as an extension of social dialogue. An implementation plan for the extension of coverage was also designed but validation and approval will be done in 2024.

**Outcome 2: The governance of the social protection system is improved to strengthen its administrative, operational, and financial capacity in Zambia.**

***Output 1: Studies are conducted and published to improve the coordination of the social protection system building on the experience of the Single Window Service in Zambia.***

Output status: On schedule

Coordination of social protection continues to be an important policy objective of the Government. The ILO support to the implementation of the Single Window Services at district level is the hallmark of coordination of social protection services. A study is planned for reviewing and assessing the impact and experiences with the implementation of the single window services. Once completed in 2024 the study will provide additional insights on how best to calibrate service delivery and improve coordination.

***Output 2: tools to improve the transparency and accountability of existing social protection systems are developed and disseminated.***

Output status: On schedule

The ILO is building the capacity of Zambia's main civil society organisations such as the Civil Society for Poverty Reduction (CSPR) to develop tools intended to improve transparency and accountability of existing social protection systems. In 2023, an implementation agreement was signed between CSPR and the ILO allowing the CSPR to train local communities on social accountability as well as budget tracking. This is important to monitor the allocation and use of social protection resources while allowing citizens to participate in the process of improving social protection resources.

***Output 3: Administrative processes of contributory schemes (NHIMA, NAPSA. Workers) are simplified to incentivize registration and affiliation of micro, small and medium enterprises and the self-employed with a focus on the Green economy.***

Output status: On schedule

In 2023 the ILO supported the Ministry of Green Economy to develop the Green Growth Strategy and provided inputs to ensure strong linkages between climate change and social protection. While Zambia remains prone to climatic variabilities, little integration has been made between Government climate rated interventions and social protection. The ILO is leading the Government into this direction to ensure all informal workers exposed to climate change are covered by various forms of social insurance schemes.

***Output 4: Technical assistance is provided to ILO constituents and civil society organizations (e.g., representative of women, PWDs, ethnic minorities) to encourage their participation and contribution in the design, implementation, and monitoring of social protection interventions.***

Output status: On schedule

The ILO has built the capacity of CSOs in Zambia to participate in the social protection policy formulation process that the Government has been undertaking. A network of CSOs in social protection has been established and has participated in important policy formulation processes and questioned the inclusion and exclusion of some important aspects of social protection. The CSOs have also engaged with communities through training of local leaders at district levels on social accountability and how to undertake budget tracking for social protection spending.

***Outcome 3: An inclusive culture of social protection is promoted in Zambia, ensuring that the capacity of leaders and practitioners is strengthened and that vulnerable groups are informed about social protection rights and services.***

***Output 1: Knowledge products (policy briefs, RMT, ILO tools, country studies on the development of national social protection systems e.g., financing, extension of social protection, comparative analysis, SWS, TRANSFORM etc.) are published and shared in national, regional, and South-South platforms including Asia-Africa dialogues.***

Output status: On schedule

Following the completion of the 2023 social protection week and the launch of the strategy for the extension of coverage to the informal economy, the project has advanced to develop podcasts that disseminate information on the two important processes. Knowledge products have also been developed including a policy brief on financing social protection in Zambia and is due for publication in 2024.

***Output 2: Government and social partners are supported to promote a culture of social protection by organizing Media training workshop, Workshop for journalists, education, and advocacy campaigns, including in the context of the Zambia's Annual Social Protection Week and the Convention No. 102 Ratification campaign.***

Output status: Completed

The ILO supported the Government to hold a successful Social Protection Week event opened by Zambia's Vice President Ms. Mutale Nalumango making it one of the most important publicity events in the history of social protection advocacy. The campaign was designed to showcase progress made in social protection and use it to get commitment from the government to continue improving the governance of social protection while extending coverage to more vulnerable people. Media houses played different roles including capturing events on video and reports on national television and local radio and print media.

***Output 3: Capacity building workshops using TRANSFORM training tools are prepared and implemented, with the view to enhance social protection in general, including e.g., shock responsiveness, M&E and financing, in line with national objectives***

Output status: Completed

The ILO has supported capacity building using the TRANSFORM initiative intended at strengthening the leadership capacity of Government for social protection at national and sub-national levels. A total of 15 local Master Trainers from Government, academia and civil society were trained as part of the process for the institutionalisation of TRANSFORM. Earlier in 2023 about 50 Government officials from several districts were trained in the application of the TRANSFORM material in their daily work.

***Output 4: CSOs network on social protection are established and strengthened with the view to foment and set up partnerships with civil society organizations, including Civil Society traditional authorities, faith leaders, citizens, and non-state actors that could facilitate effective participation in and promotion of social protection***

Output status: Completed

The ILO has supported local CSOs to establish a network and partnership of CSOs working in social protection. This is to have a unified voice and coordinated approach when participating in social protection matters. The network of CSOs has since mobilised several activities including frequent seminars to coordinate inputs for the social protection policy process that the Government as been undertaking.

<b>OUTPUTS: Overall delivery assessment<sup>1</sup></b>			
<input checked="" type="checkbox"/>	Highly satisfactory Implementation of almost all (>80%) outputs is on schedule as envisaged in the implementation plan and almost all (>80%) indicator milestones have been met.	<input type="checkbox"/>	Satisfactory Implementation of the majority (60-80%) of outputs is on schedule as envisaged in the implementation plan and the majority (60-80%) of indicator milestones have been met.
<input type="checkbox"/>	Unsatisfactory Some (40-60%) outputs are being implemented on schedule as envisaged in the implementation plan and/or only some (40-60%) indicator milestones have been met.	<input type="checkbox"/>	Very unsatisfactory Few (<40%) outputs are being implemented on schedule as envisaged in the implementation plan and/or only a few (<40%) indicator milestones have been met.

<sup>1</sup> This is a self-assessment.

## Summary of outcome(s)

OUTCOME ACHIEVEMENT <sup>2</sup>				
Indicator	Baseline (before project start)	Indicator Milestone (compare planned against actual)	Target (end-of-project goal)	Immediate Outcome Summary
Outcome 1 Social protection coverage in Zambia is extended and enhanced with the aim to increase inclusiveness, adequacy of benefits and fiscal space.				
Social Health Insurance Coverage (%)	40%	40%	50%	On track: most milestones met
Proportion of persons in employment in the informal sector registered with social security schemes disaggregated by contingency, sex, age, disability, urban, rural and sector (%)	35%	35%	40%	
<b>Proportion of formal and informal establishments registered with employment injury schemes</b>	na	na	na	
Average value of permanent disability pension as a percentage of national average earning	na	na	na	
Percentage of pregnant employees benefiting from paid maternity leave disaggregated by informal/formal economy, rural/urban age & disability.	na	na	na	
Percentage of vulnerable and/or poor people covered by social assistance programmes disaggregated by age, sex, disability and location (c/o DWCP Indicator 3.1.3)	40%	40%	60%	
Proportion of gross domestic product (GDP) allocated to basic social protection programmes (%)	1.4	1.4	na	
Number of persons in employment registered with social security schemes (disaggregated by contingency, sex, age, disability, urban, rural and sector)	775,000	775,000	1,000,000	

<sup>2</sup> Based on the M&E plan

Outcome 2 The governance of the social protection system is improved to strengthen its administrative, operational, and financial capacity in Zambia				
Number of districts providing single-window social protection services	33	33	44	On track: most milestones met
Social Protection Bill enacted and Statutory Instruments approved	na	na	na	
Number of workers in the informal economy covered by a social insurance scheme				
Number of Civil Society Organizations (CSOs) with an active role in the development, implementation, and or monitoring of social protection programmes and policies				
Outcome 3 'An inclusive culture of social protection is promoted in Zambia, ensuring that the capacity of leaders and practitioners is strengthened and that vulnerable groups are informed about social protection rights and services.				
Number of physical and online publications on social protection produced to support social protection advocacy				On track: most milestones met
Number of ministries with approved guidelines, strategies and dedicated budgets for disability mainstreaming				
Number of districts participating in capacity building training in social protection including shock responsiveness, M&E and financing in line with national objectives				
Social protection coordination mechanisms and institutions established and operational				

### 3. Collaboration and partnerships

The programme continued fostering partnerships for enhanced delivery of results for social protection by building strong synergies and implementation of activities in close coordination with other programmes funded from other resources. The flagship program has been collaborating with United Nations Joint Program for Social Protection implemented in Zambia. Specifically, the UNJPSP has supported implementation of the TRANSFORM capacity building initiative and its initial institutionalisation processes in Zambia, for instance, through a Training of Trainers (ToT) involving a national cohort of Master Trainers from Government ministries, civil society organisations, and academia. The main purpose of the ToT is to promote the creation of national training and facilitation expertise in social protection through the development of a pool of accredited TRANSFORM Master Trainers to address various challenges related to transfers and attrition of trained district staff in the Single Window implementing districts. The selected staff were taken through a unique pedagogical approach, with cutting-ed technical content focusing on management and leadership and transformation within different public institutions.

The UNJPSP has also co-funded the implementation of Social Accountability activities for effective engagement of non-state actors, media, academicians and parliamentarians in social protection policy debates and decision making. Co-funding by both programmes resulted in the formulation of a coalition and network of CSOs working in social protection whose objective was to improve coordination of voices of communities on social protection policy development and programming delivered using CSOs. This has facilitated information dissemination to communities on current social protection programs and policy change processes and helped bridge the information gap that is often found between social protection services providers and beneficiaries. The end result of these combined activities is a harmonious environment for successful delivery of services.

The synergies between the Irish Aid and UNJPSP have also led to the promotion of the extension of social security to the informal economy leading to the development of a national strategy on extension of social security to the informal economy to guide programme implementation. The extension of coverage includes health services through the National Health Insurance Management Authority (NHIMA). Through the joint implementation of activities, a new partner has been found through the Global Fund who have agreed to fund a pilot project to extend health services to the beneficiaries of the Social Cash Transfer (SCT) in line with the NHIMA Act of 2018 which mandates then scheme to extend health services to the poor and vulnerable who lack the capacity to pay.

Through the Global Fund partnership, a total of \$3 million has been secured which will subsidize access to health services of 16,000 poor households in Seven provinces namely Lusaka, Kitwe, Ndola, Chongwe, Kafue and Kasempa. The period of the pilot is expected to demonstrate added value of health benefits to the recipients of the cash transfer as a form of the Cash Plus initiative of the Government intended to multiply benefits of cash recipients to fight generational poverty efficiently. The Government would be expected to fund further extension of health services to the poor and vulnerable in order to fulfil the requirements of the law.

## 4. Main challenges and corrective actions

The project's implementation has encountered several challenges, primarily stemming from a limited budget. This constraint necessitates careful selection and prioritization of activities, potentially sidelining those that, while seemingly less critical, could significantly impact the project's overall success. For instance, the project aimed to enhance the capacity of institutions and stakeholders to extend social security coverage to the informal economy. Achieving this requires supporting informal economy associations in conducting activities that leverage their influence within this sector. Such support is vital for increasing social security uptake among informal businesses and individuals. However, due to limited resources, this support has been insufficient, and capacity-building programs have lacked follow-up actions to ensure that lessons learned are effectively applied.

The financial constraints have also led the project to rely on co-funding from other ILO projects with similar objectives. While this collaboration is beneficial, differing financial regulations and structures across projects have complicated the integration and timely implementation of activities. Negotiating the appropriate mix of funds and activities has delayed some implementations, leading to missed opportunities to contribute to national processes and discussions, such as the ongoing review of the national social protection policy.

Additionally, delays at the project's inception have posed significant challenges. Even after finalizing and agreeing on project documents with partners, fund transfers experienced delays, risking the timely execution of key activities and priorities identified by partners. This is particularly problematic when partners, especially governmental bodies, have set specific timelines for achieving certain milestones. For example, the development of a strategy to extend social security to the informal economy faced delays due to the Ministry of Labour and Social Security's deadline commitments to the central government. The delay in project funding, which was crucial for supporting this process, complicated the adjustment of these pre-established deadlines. Consequently, partners might have had to seek support from alternative sources, despite the ILO's expertise and established reputation in this area.

## 5. Summary and outlook

The Zambia project has advanced social protection significantly, with pivotal milestones across various dimensions:

- A collaborative effort among with the Ministry of Labour and Social Security (MLSS), National Health Insurance Management Authority (NHIMA), National Pension Scheme Authority (NAPSA), Zambia Association for People with Disabilities (ZAPD), and others, has been facilitated in collaboration with SOCPRO to revise **the national strategy for extending social protection to the informal economy**, with a launch planned for the year's end, supported by a podcast with social partners commenting on formalization and a photo series on [inclusion of persons with disabilities](#).



ILO conducting a community-based joint assessment of social protection (JAR 2023)

- **A roadmap for expanding health insurance** to the recipients of the Social Cash Transfer programme has been developed, targeting 16,000 households across five districts, with initial funding from the Global Fund, in complementarity with interagency programmes such as UNJPSP and UNPRPD.

- Analytical studies, supported by ILOHQ Enterprise and SOCPRO departments, have reviewed **the informal economy's potential contributions to social protection**, proposing simplifications to engage more micro and small enterprises.

- The Ministry of Green Economy and Environment has developed with support from the programme **a Green Growth strategy that integrates social protection**, to be launched at COP28.

- The project supported **the Joint Annual Review of the national cash transfer programme**, a nationwide field mission concluded by a 2-days seminar, assessing, and exploring through social dialogue its extension and integration with social insurance (Health) and broader social services (CASH+). - **Institutionalization of the TRANSFORM initiative** includes accrediting 15 public servants as master trainers, to mainstreaming this approach nationally and at the district level. [TRANSFORM sessions were also held for ZAPD and disability representatives](#), and to support the design of the upcoming National Social Protection Strategy (NSPP).

- [The 2023 Social Protection Week](#), inaugurated by Vice President Mrs. Mutale Nalumango, showcased the government's reinforced commitment to social protection. **A policy brief on social protection financing** by the ILO has been produced after the discussions held during the SPW.

- Collaboration with the Civil Society for Poverty Reduction (CSPR) has strengthened civil society's role in revising the National Social Protection Policy, enhancing governance and community participation.



Participation of a representative of persons with disabilities with a sign interpreter (ZAPD)

- The project supported the [Wider Cooperating Partners Group](#), a critical platform for discussing social protection with various stakeholders, including government ministries, donors, UN agencies, NGOs, social partners, and civil society.

**In 2024, the ILO Zambia office emphasizes the following core initiatives:**

- Under Outcome 1, the focus is on enhancing the capacities of constituents and partners regarding ILO C102 on Social security Standards, aiming to inform the forthcoming national social protection policy (NSPP), and on executing the Ministry of Labour's strategy to extend social security in the informal economy, emphasizing digital registration and outreach efforts, especially targeting persons with disabilities and informal economy workers and employers.
- Outcome 2 entails the validation of a study investigating barriers to SME registration, bolstering the Ministry of Labour's participation in the Joint Annual Review, and a comprehensive study into the single window service delivery's best practices and lessons learned.
- Finally, for Outcome 3, the office plans to support the Social Protection Week, facilitate media training for improved social security outreach, collaborate with the Civil Society for Poverty Reduction for better citizen participation in social protection programs, and disseminate knowledge through mediums like policy briefs, public lectures, and social media platforms to raise awareness on social protection.