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HARNESSING HUMAN CAPITAL THROUGH UNIVERSAL SOCIAL PROTECTION IN KENYA

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ABSTRACT: *In the midst of any shock such as pandemic, epidemic or natural disasters, social protection play a vital role in minimizing the negative ripple effects. Universal social protection minimizes negative coping strategies that can deter growth and workers' productivity in the long run. The COVID-19 pandemic has affected the labour market, hence the need to explore how universal social protection system can be utilized in harness human capital, to help build back a productive workforce. The study sought to analyse how to harness human capital through universal social protection in Kenya. It adopted lifecycle approach, human capital theory and theory of change as the underpinning theories. The study adopted explanatory research design and interpretive research philosophy. Desk review of existing literature and secondary data was conducted. The study found that universal social protection programs should be categorized at national level gender responsive, inclusive and sustainable. A more appropriate lifecycle approach should be adopted as well. The study recommends adoption of a hybrid/integrated approaches to enhance universal social protection floors that work best during crisis and beyond. The approaches include: human-centered approach that involves extending social protection, protecting workers rights, promoting social dialogue and creating decent jobs with decent working conditions. The policy interventions should include: national social protection floors such as national fund; and country level enhanced and universal health care. Social insurance programs such as disability pension schemes, enhanced older persons cash transfers, as well as unemployment insurance schemes can be considered as temporary employee relief schemes. The economic relief measures may include: fiscal measures - tax relief and debt relief as well as social safety nets – cash transfer or payment in kind and increasing safety nets to make up for losses vertically and horizontally. While the labour market policies may include: wage subsidies, employee retention schemes and strategies, continuous capacity building, coaching, and mentoring to improve employability of the workers.*

KEYWORDS: universal social protection; human capital development; human-centered recovery approaches, labour market policies; cash transfers; unemployment insurance schemes.

INTRODUCTION

Social protection has been long overlooked. Everyone has the right to standard of living for adequate quality health and well-being. This is in regard to availability of food, clothing,

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housing, health care, education and the right to social security in the event of unemployment, sickness, disability, widowhood, old age or their lack of livelihood in circumstances beyond their control (Dankmeyer, 2019).

United Nations Research Institute for Social Development defines social protection as policies and programs that prevents, manages and helps in overcoming situations that adversely affects the people's lives. Social protection are policies and actions, including legislative measures which sought to: enhance capacity and opportunities for the poor and vulnerable to improve and sustain the livelihoods and welfare. It also enables income earners and their dependent to maintain reasonable level of income through decent work and ensure access to affordable health care, social security and social assistance (Republic of Kenya, 2019).

Social protection is a sustainable development agenda under Sustainable Development Goal (SDG) Target 1.3 that focuses on implementing nationally appropriate social protection and measures for all, and by 2030 achieve substantial coverage of the poor and the vulnerable. The social protection benefits can have other impacts on economic growth, beyond affecting microeconomic individual behaviour (Palva and Varella, 2019). Palva and Varella (2019) further stated that social spending can also affect economic growth through macroeconomic channels.

Universal social protection involves implementation of integrated social protection programs which include: social assistance, social security, health insurance financing and labour market programs/productive inclusion. The aim of social assistance program is to provide minimum income protection (*"a safety net*") for particularly poor and excluded people and are mainly given on the basis of need. Social security programs aim at maintaining the income of individuals by providing them with earnings–related benefits derived from contributions. While health insurance financing manages the people's health care based on risk pooling as wells as labour market programs as well as relevant Pact For Employment Competitiveness (PECs)..

Social protection is an important instrument in the fight against extreme poverty. Social protection systems help individuals and families, especially the poor and vulnerable, cope with crises and shocks, find jobs, improve productivity, invest in the health and education of their children, and protect the aging population (World Bank, 2020). Hence social protection programs are at the heart of building a solid foundation and boosting human capital for the world's most vulnerable and country's workforce.

Human capital challenges during COVID-19 pandemic

Human capital is the knowledge, skills, abilities/competencies and health that people accumulate throughout their lives (Moroz, 2020). The outbreak of COVID-19 pandemic in 2020, has revealed a lot of human capital challenges despite notable progress that has been made through the country's national human capital development programs. The challenges have been identified

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at the national, organizational and individual levels. Some of the challenges identified includes: loss of lives and livelihoods of employees, general economic loss; job insecurity due to massive redundancies, loss of jobs, unfair termination, illegal pay cuts, unpaid leave, frustrated employment contracts, gender-based violence and harassment at the workplaces, increased poverty, and increased food insecurity (Odhong, 2020). Moroz (2020 also stated that the employer-based social protection schemes in developing countries have excluded a large portion of the population, often the most vulnerable, from protection because they work in informal sector.

Social protection empowers people to be healthy, pursue their education, and seek opportunity to lift themselves and their families out of poverty. Social protection systems that are well-designed and implemented are transformative, shape country’s economy, and enhances human capital and productivity. In addition, social protection systems also increase access to information and services.

Forms of Social Protection

There are two forms of social protection. These includes: contributory and non-contributory social protection programs. The contributory may include: pensions and unemployment insurance, for instance) and non-contributory benefits - such as social pensions and conditional, and unconditional cash transfers (Palva and Varella, 2019). In addition, non-contributory benefits may vary according to the design and existing benefits, such as generous non-contributory schemes, and rights-based benefits can prevent major fluctuations in family income and thus prevent a negative impact on precautionary savings.

This is a contributory benefit since it is a mandatory contributory. Typically, earnings-related social protection has two key expected effects. First is the consumption smoothing over the lifecycle, and keeping family consumption above certain level incase of potential social risks and shock. Second, is an increase in average consumption (and a corresponding decrease in voluntary savings). The examples of social risks include: unemployment, sickness, work injury, old age, disasters others) should be covered by mandatory social insurance (Palva and Varella, 2019).

Estimates by ILO (2020), show that COVID-19 crisis may result in a US$ trillion shortfall in global income, reduce global growth from 20.9 per cent in 2019 to 1.5 per cent for 2020 and increase global unemployment by at least 25 million. Therefore, a durable recovery hinges on restoring human capital while bolstering service delivery through universal social protection system.

According to ILO (2017) only 45 percent of the world’s population is covered by at least one social protection benefit and 4 billion are still unprotected. Only 29 percent of the global population has access to comprehensive social protection and 5.2 billion people, that is (71%) of

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the global population are partially protected. The report also states that 72 per cent of persons with disability worldwide are not protected and only 28 per cent have effective access to disability benefits. This implies that the majority of the world's population are vulnerable and those with pre-existing medical conditions are susceptible.

Countries such as China had implemented Universal Health Coverage by 2018 and Italy that has the best social protection mechanisms were hard hit by the pandemic in 2020. Canada implemented a wide range of social protection programs which comprises individual relation, sectoral, organizational and student's response and recovery plans, a sign of existence of stronger social protection system. Canada's practices on waiving interest on students and apprentice loans was one of the best interventions (Government of Canada, 2021).

According to ILO (2017) in Africa only17.8% are covered by at least one social protection. In Egypt, for example, social protection programs are used to help its most vulnerable. The Egyptian's *Takaful and Karama Progag* (solidarity and dignity) supports in keeping children in school and ensuring access to health care. Egypt also extends the program to the offer assistance to the elderly, providing poor citizens over age 65 with unconditional monthly pension. The program *Takaful and Karama* has benefited more than 9 million people (10%) of the Egypt population (World Banks, 2019). In East Africa, Tanzania introduced Employment Injury Fund (EIF) in 2010 as a move towards social insurance by which employers pay collectively for, through risk sharing (ILO, 2017).

In regard to implementation of social protection policy, Kenya has adopted a wide range of social protection programs. For example, the statutory contributions such as National Social Security Fund and National Health Insurance Fund. The Social Safety Net Programs including cash transfers for orphaned and vulnerable children, older persons, person with severe disabilities and the urban food subsidy, response to emergency and disaster situations, food distributions, national grants and public works opportunities for youth, waives and exemptions; price subsidies; microfinance; subsidized agricultural inputs; social health insurance; and school-based food programs.

Kenya implemented the COVID-19 response strategy in phases. The first set were fiscal, monetary and social insurance policy measures aimed at moderating the social and economic impact of COVID-19 included: Exempting those earning at most KSh.24,000 from paying income tax; Reducing Pay As You Earn (PAYE) capping from 30 percent to 25 percent; Lowering value added tax (VAT) from 16 percent to 14 percent; Reducing turnover tax from 3 percent to 1 percent and Boosting the Social Protection Fund (SPF) by KSh. 10 billion(Omolo, 2020).

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Additional measures adopted in the first phase includes: Suspension of blacklisting of small businesses and corporates by Credit Reference Bureau (CRB); Immediate payment of verified pending bills by MDAs; Lowering of Central Bank Rate (CBR) from 8.25 percent to 7.25 percent; Reducing Cash Reserve Ratio (CRR) from 5.25 percent to 4.25 percent and encouraging commercial banks to negotiate appropriate loan scheduling with individual borrowers (Omolo, 2020). For detailed Kenya's response stimulus package see Appendix 1.

Kenya's COVID-19 containment measures adopted were both long term and temporary measures, which include: closure of the schools and higher learning institutions, reducing non-essential work and promoting teleworking, cancelling mass gatherings, promoting social distancing, promoting general hygiene – hand washing, closing borders, implementing curfews, travel restrictions among other measures. In this regard, cushioning measures taken by the Government of Kenya includes: tariff and non-tariff changes, concessions, fiscal incentives, exemptions, and provision of medical equipment.

Kenya also drafted the Pandemic Response Management Bill (2020) as a long-term plan to complement other existing legal frameworks to maintain harmonious employment relationship and to cushion workers and employers during COVID-19 pandemic and after COVID. Section 30 (1) (a) of the bill stipulates that where a pandemic adversely affects the ability of an employer to pay salaries or wages notwithstanding the provisions of the Employment Act (2021) an employer shall not terminate a contract of service or dismiss an employee, and employer shall not coerce an employee to take a salary cut (Republic of Kenya, 2020).

In regard to labour market responses, the consultative, tripartite and participatory approach was adopted by the Government, Employers Organizations - Federation of Kenya Employers (FKE) and workers representative – Central Organisation of Trade Unions (COTU). The approach was adopted by the labour market actors so as to ensure that professionals, institutions, private sector organizations, civil societies and the community are all in involved in offering solutions and support. This is in line with the ILO Social Protection Floors (SPFs) recommendations, 2012 (No.202) endorsed by the United Nations. Kenya's Vision 2030 and Kenya's Big Four Agenda on Universal Health Care. In 2018, the Kenya government launched the Universal Health Coverage (UHC) targeting to provide all 47 million citizens with affordable healthcare by 2022.

Statement of the Problem

Globally, about 152 million unemployed workers are unprotected (ILO, 2020). Estimates by ILO (2020), show that COVID-19 crisis may result in a US$ trillion shortfall in global income, reduce global growth from 20.9 per cent in 2019 to 1.5 per cent for 2020 and an increase in global unemployment by at least 25 million, likely to be experienced. In Kenya, the burden brought by COVID-19 pandemic may deter achievement of 15 per cent Gross Domestic Product

(GDP) contribution by 2022. Therefore, a durable recovery hinges on restoring human capital while bolstering service delivery through universal social protection system.

Kenya's Economic Survey report of 2019 shows that in 2017 for example, 64.5% of men have secured chances in wage employment as compared to the 35.5% of women. This denotes that for every female employed there are two male employees, evident in the year 2018 as well (Republic of Kenya, 2019). According to KNBS a total of 1.7 million jobs were lost in 2020, in the formal sector. While in the informal sector, FKE report found that 5 million jobs were lost by May 2021 (Roimen, 2021). This implies a huge loss of livelihoods.

In Kenya, informal sector workers and women are the hardest hit by the pandemic than the workers in the formal sectors (Omolo, 2020). This implies that COVID-19 could push women to a tough edge since majority are now not in paid employment, others were declared redundant, and others had their contracts terminated prematurely (Odhong, 2020). In regard to social protection, global statistics shows that only 29 percent of the global population has access to comprehensive social protection and 5.2 billion people (71%) of the global population are not only partially protected. In Africa only17.8% are covered by at least one social protection.

Despite the global, regional and country level responses, COVID-19 pandemic has uncovered many weaknesses in countries policy frameworks and socials protection systems. The outbreak of the pandemic has led to loss of lives and livelihoods, general economic loss; job insecurity due to massive redundancies: loss of jobs, unfair termination, illegal pay cuts, unpaid leave, frustrated employment contracts, gender-based violence and harassment, increased poverty, and increased food insecurity.

In regard to health insurance, for instance, some organizations adopt the "one off" lump sum payments which are not sustainable and does not provide long-term income security, and quality health care needs to employees. These cafeteria health benefit plans adopted by some organizations is indeed posing challenges to many workers. In addition, many low-income earners do not earn the living wage. Hence, the study sought to analyse how human capital can be harnessed through universal social protection in Kenya.

General Objective

The study sought to analyse how to harness human capital through universal social protection in Kenya. The study specific objectives is to explore the various forms of social protection systems adopted in harnessing human capital in Kenya, linking human capital and social protection, identify good practices adopted and suggest policy recommendations in harnessing human capital through universal social protection.

Scope of the Study

The study sought to analyse how to harness human capital through universal social protection in Kenya. A review of existing literature with a focus on country level good practices was done. A systematic desk review covered studies and reports on social protection systems locally, regionally and globally. Both contributory and non-contributory, and their potential outcomes were identified.

Significance of the study

Social protection is an important instrument in the fight against extreme poverty, helps individuals and families, especially the poor and vulnerable, cope with crises and shocks, find jobs, improve their employability, improve productivity, invest in the health and education of their children. Social protection and jobs interventions are key to building, protecting and deploying human capita.

Specifically, cash transfers can build health, nutrition, and education, the human capital foundations necessary for people to have productive working lives. Skills training, and for poorer households' interventions that combine training with financial assistance and mentorship, can continue to build human capital throughout peoples working lives; health and unemployment insurance can protect human capital during periods of negative shocks; employment services and other active labor market policies can help deploy human capital in productive activities (Moroz, 2020).

UNDERPINNING APPROACH AND THEORIES

A theory is generally already refined constructs that explains a phenomenon. It is a set of principles on which the practice of an activity is based, thus based on the general principle independent of the situation to be explained. The study adopts lifecycle approach, theory of change and Human capital theory. The lifecycle approach enhances understanding of the universal social protection, the theory of change enhances understanding that change is inevitable, and hence the need to enhance resilience and agility as coping mechanisms. While the human capital theory advances understanding of social protection floors as a tool in a nation's human capital development.

Lifecycle approach

The approach was introduced by United Kingdom in 1945, and then came to be used across developed countries; and also in a range of developing countries. The lifecycle approach reflects that individual face different risks and vulnerabilities at different stages in life, and that social protection can be designed to address these risks at each stage. The lifecycle approach was adopted by some European countries like Sweden in the early decades of the 20th century. The main characteristic of the lifecycle approach is that it involves long term planning- programs

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directed at particular stages of the Lifecyle. It focuses on particular lifecycle risks, life cycle mapping, early childhood, school age children, youth, working age, programs for old age and covariate risks (Government of Bangladesh, 2021). The lifecycle approach supports the concept of social protection that is adopted in different stages of lifecycle and human capital development.

The lifecycle approach implies that social protection is expected at different levels throughout the stages of life. Figure 2.1 shows the risks and needs at different stages of life, before working age, during working age and post working age. The figure illustrates briefly what is expected in level 1, 2, and 3. For instance, before working age, the social protection programs should focus on early childhood programs, education and care. According to Palva and Varella, (2019) effective child care and adequate nutrition can drive human capital development by preventing stunting and allowing children to reach their full potential.

For example, the Government of Bangladesh has adopted the lifecycle approach. The component of lifecycle approach adopted has a wide range of social protection programs in regard to lifecycle risks – the main risk during the five stages of a citizen, lifecycle mapping, early childhood, the school age children, youth, working age, programs for the old and covariate risks such as disaster and food price shock (Government of Bangladesh, 2021).

Social protection programmes can reach the underserved population, who are difficult to access through health and nutrition platforms or records (WFP, 2020). During working age, the people expect social insurance and quality health care as well income and basic needs. While still in level one of post working age, there is pension and other social protection pillars both contributory and non-contributory.

Without universal social protection, children may not be able to go to school or access health, and less well-nourished leading to stunted growth. They will be at risk of Child Labour and harassment, loss of human capital, lower productivity and increase in gender-based violence and harassment (ILO, 2017). The existing literature reveals that there exist poor relief and lifecycle approaches adopted by countries in implementation of social protection programs. Figure 2.1 describes the lifecycle approach which is more inclusive as compared to the poor relief approach.

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	RISK AND NEEDS	RISKS AND NEEDS	RISKS AND NEEDS
Levels	**Before working age** →	**Working age** →	**Post working age**
Level 1	Early childhood education, and care programs	Social insurance and quality health care	Pension and other social protection Pillar(s)
Level 2	Education and training programs Work life balance services	Service mix	Long-term care pension Pillar II
Level 3	Service mix private provision of services and interventions	Government based welfare Company based welfare	Pension pillar III

Figure: 2.1 Social Protection throughout lifecycle adapted from Ferrera and Maino (2014).

Similarly, Moroz (2020) posits that social protection can help lay the human capital foundations needed for poverty reduction and economic growth while also building, protecting, and deploying human capital needed in the modern dynamic labour market. Figure 2.2 summarizes how social protection can help build, protect and deploy human capital throughout the lifecycle. Starting from the early years and extending into old age. These social protection programs at every stage complements each other.

Human capital practice	**Early years** →	**Transition to employment (School to work transition)**	**Working age** →	**Older people**
Building human capital	✓ Income support plus information, services and nudges and conditions to use services	✓ Skills training ✓ Self-employment and entrepreneurship training ✓ Links between employment services and training	✓ Skills training subsidies, ✓ learning accounts, ✓ graduation program ✓ Productive inclusion	✓ Skills training(subsidies for older workers, ✓ learning accounts)

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Protecting human capital	✓ Income support		✓ Severance pay ✓ Unemployment insurance schemes ✓ Health insurance subsidies	
Deploying human capital		✓ Employment subsidies ✓ Employment services ✓ Mobility incentives	✓ Employment subsidies ✓ Employment services ✓ Mobility incentives ✓ Child care ✓ Parental leave	✓ Employment subsidies ✓ Employment services ✓ Financial incentives for workplace adjustments

Figure 2.2 Building, protecting, and deploying human throughout the lifecycle, adapted from Moroz (2020).

Theory of Change (ToC)

The Theory of Change was formulated in 1950s with Donald Kirkpatrick's, Four Levels of Learning Evaluation Model. Further progress and evolution has included Daniel Stufflebeam's (Context, Input, Process and Products (CIPP) and the widely used log frames. Theory of change is a comprehensive description and illustration of how and why a desired change is expected to happen in a particular context (Dhillon and Vaca, 2018). It is a tool that an organisation utilize to articulate the organisation's work, strategies and processes (Brown, 2016).

The authors, Dhillon and Vaca, (2018) defined the theory of change as the hypothesis about the way that a program brings about its effect. Ideally, it is an organization hypothesis that changes will occur as it is utilizing its strategies and activities to achieve its mission. The theories of change are useful in understanding complex situations, complex programs and hard to measure such as emergency response in times of pandemic - COVID-19 pandemic, Hunger projects, governance, capacity strengthening, and institutional development. tool that supports critical thinking and informed decision making (Dhillon and Vaca, 2018). The Theory of Change is the underpinning theory that supports the understanding of the need to recognize the universal social protection as a key tool in harnessing human capital.

Human Capital Theory

The origin of human capital goes back to emergence of classical economics in (1776) and thereafter developed a scientific theory. The idea of investing in human capital was first developed by Adam Smith (1776), who argued on the Wealth of Nations that differences between the ways of working of individuals with different levels of education and training reflected differences in the returns necessary to defray the costs of acquiring those skills. In 1961 Schultz recognized human capital as one of the important factors of national economic growth in the modern economy.

Human capital theory holds that education, key competences, skills, knowledge and abilities of the workforce that contributes to organizations competitive advantage. The theory argues that a person's formal education determines his or her earning power. Moroz(2020) emphasized that more schooling and better schooling mean higher wages. The theory focuses attention on resourcing, human capital development, and reward strategies and practices. Elliot (1991) advanced the theory of human capital. Human capital is understood in terms of the quality, not quantity, of the labour supply (Odhong, 2018). Human capital theory supports the study since education is an investment and a potential social protection tool, that is believed could potentially bestow private and social benefits.

METHODOLOGY

A systematic desk review was conducted. The study adopts interpretive research philosophy to enhance understanding of the reader(s) and contribute to the body of knowledge. Secondary data was used to explain and demonstrate understanding of the existing situation, and suggest solution. The paper also identified relevant case studies from selected countries, highlighting good practices that has been adopted in Kenya and some other countries within the global lens.

FINDINGS AND DISCUSSIONS

Social protection is the most direct tool that societies have at their disposal to combat poverty and inequality, and a response mechanism in times of crisis (Cichon, 2015). Social protection consists of policies and programs designed to reduce poverty and vulnerability by promoting efficient labour market, reducing people's exposure to risks and enhancing their capacity to manage economic and social risk such as unemployment, exclusion, sickness, disability and old age. There exists empirical evidence that existence of effective social protection floors can contribute in stabilizing household incomes, aggregate demand and contributing to recovery of the economy and most importantly address the needs of the vulnerable groups such older persons, person with disabilities, domestic workers, migrant workers, and those workers in non-standard employment who are particularly at high risk during crisis.

Many workers around the globe lose their livelihoods at some point. Hence, well thought social protection floors play a vital role in minimizing the huge negative ripple effects and the negative coping strategies that can deter growth and productivity in the long run. To reduce the impact of COVID 19 on people lives, businesses, workers, customers and the public universal social protection floors acts as a tool in harnessing human capital as a sustainable approach and faster ways of improving people's lives. The social protection programs have proved to be a powerful tool in the battle against pandemics, poverty and inequality. Therefore, universal social protection ensures that all people have access to essential goods and services.

Social protection ensures that people can effectively access healthcare, support job and income security, unemployment and informality, strengthen economic and social stability and as well as maintaining peace. In addition, social protection is powerful economic and social stabilizer, and helps in maintaining peace. It is a tool for harnessing human capital for a healthy and productive nation. The report by UNICEF (2020) provides the following key gender responsive responses: Prioritize gender alongside disability, age and marginalized group in needs assessment and decisions; up scaling existing cash transfer programs – design for identifying the target group should be robust and identified in an inclusive manner.

Measurement of Human Capital
World Bank's Human Capital Index (HCI) is designed to capture the amount of human capital a child born today could expect to attain by age 18. The human capital index has three components: survival; expected years of adjusted school and health. The child survival is measured using the under 5 mortality rate. The expected years of adjusted school is measured by combining quantity of education with quality in regard to how much children learn in school based). While the health component uses two indicators for a country's overall environment (first indicator is the rate of stunting of children under age 5 and the second is the adult survival rate, defined as the proportion of 15-year old who will survive until age 60(World Bank, 2018).

Figure 4.1 shows that Kenya's has a score of 0.5, since 2017, implying that Gross Domestic Product per worker could be twice as high if, the country reached the complete benchmark of education and full health. This justifies the need to come up with new approaches in harnessing human capital. By improving their skills, health, knowledge and resilience, the countries human capital can be more productive, flexible and innovative.

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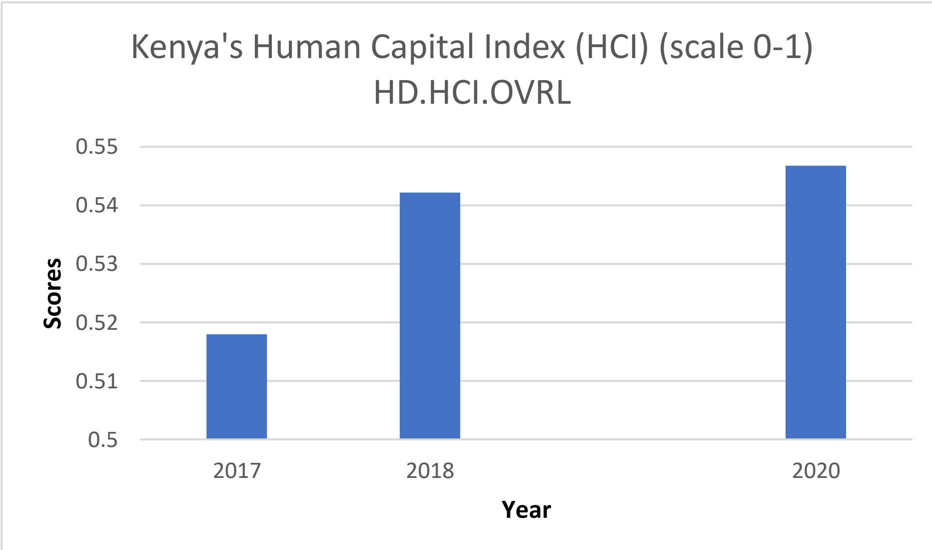

Figure 4.1 Kenya's Human Capital Index
Source: (World Bank Group 2021)

Linking Human Capital and Social Protection
Human capital comprises skills, knowledge, abilities as well as health and wellbeing. Harnessing human capital for competitive advantage calls for universal social protection that is implemented in accordance with provisions of Kenya's Constitution. Securing resources for human capital involves placing human capital outcomes at the center of the budget process and prioritizing its expenditure that contributes to human capital accumulation and utilization (World Bank, 2021). Human capital investment approaches enhance social protection floors, improves livelihood and offers sustainable long-term solution to workforce includes: coaching, mentorship, continuous capacity building and job retention strategies.

Social protection must be seen as an investment not as additional cost. Adoption of the World Bank Human Capital Project which provides innovative ways to countries to protect and invest in their people can be considered as one of the best approaches. According to World Bank (2019), Indonesia adopted the World Bank Human Capital Project and is among the many countries around the world using Social Safety Nets (SSNs) to help an estimated 10 million of its poorest and most vulnerable.

Indonesia implemented two main social assistant programs which includes: the Program Keluarga Hurapan (PKH) and Bantuan Pangan Non-Tunai (BPNT) are part of their government

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commitment to accelerate investments in human capital through programs such as The Strategy to Accelerate Stunting Reduction (STRANAS). Social protection floors create the foundation for more just, equitable and inclusive societies, helping ensure the prosperity and stability on all nations (World Bank, 2019).

The positive impact of social protection has been realized in many countries globally. Targeting most affected sectors, target workers who are at high risk and target sectors that benefit from the pandemic and offer the necessary support for accelerated growth. These sectors includes: the Export Processing Zone (EPZ) manufacturing masks, Innovators offering solution such as developing incubators, community health workers enhancing awareness among others.

Countries have to invest in social protection and expand the coverage to the rural areas, while integrating gender responsive measures, since it is the fastest way of improving the people standard of living. For example, since outbreak of the global pandemic, many countries globally, had schools closed, and workers stay at home, others given the Work from Home (WFH) option. For others, WFH is not working and has many challenges.

This however, has led to cases of domestic violence, redundancies, wage cuts, no salary, increased mental health problems. These challenges have been attributed to lack of finances and deficits due to lack of universal social protection floors that work. It is evident that the COVID-19 pandemic will widen the critical skills shortage gap. Health workers, and professionals have lost their lives due the pandemic, hence there is a looming global skills shortage.

Palva and Varella, (2019) in their study posited that increasing expenditures with social protection benefits, for instances, can compete with infrastructure or education investments, which could lead to long-term consequences for economic growth. This justifies the need to assess social protection in consumption and saving, labour supply, education, skills acquisition, labour migration as well as creativity and innovation.

Education can be described as the development of knowledge, skills, values and understanding required in all aspects of life. There is evidence of positive impact of modest cash transfers - particularly when attached to conditionalities on school enrollment and attendance. It is also important to relook at social security and education through the lens of generations. In addition, it is evident that poor families cannot achieve an optimal level of private investment in education due to market and policy failures. This justifies the need to strengthen the social protection, to support education. Education is a human right.

While skills development is described as the full range of formal and non-formal vocational, technical and skills-based education and training for employment and/or self-employment. This include: pre-employment and livelihood skills training; vocational education and training and

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apprenticeships; education and training for employed workers, including workplace training and employment-oriented and job-related short courses (ILO, 2020).

The study also found that effective policy interventions also require Gender responsiveness. The gender responsive social protection floors implemented during crisis should respond to the needs of the vulnerable groups. For instance, persons living with disabilities, women, youth and the senior citizens should be categorized so that their needs can be addressed through the interventions.

The study also found that, to ensure success of the specific interventions there are underpinning principles in implementation of social protection floors. This is to ensure success and inclusivity. First, Information sharing: for protection and prevention measures. Second, emphasize on social dialogue – that is consultative, participatory and ensure inclusivity in decision making. Embracing solidarity: at the national, regional and global level: both intergenerational solidarity and solidarity by gender is very vital. effective employee wellness programs, retention strategies as well as family friendly actions such as flexible working hours.

Since outbreak of the COVID-19 pandemic, countries have reported many cases of increase in gender-based violence. According to the data provided by KNBS 23.6 per cent of Kenyans have witnessed cases of domestic violence since the introduction of COVID 19 containment measures. In addition, the national gender base violence hotline (1195) received 646 cases in August compared to 740 cases in July 2020 showing a decline of 20 per cent, with Nairobi County leading with 132 cases (UNOCHA, 2020).

Response towards ending gender-based violence and mitigation approaches. Ensure that a social protection program responds to risks of GBV and mitigation approaches. It is important to actively get involved in activism to end gender-based violence. Most importantly complains regarding GBV are extremely sensitive and can cause trauma to the survivors if handled carelessly. The victims should not go through the general complaints' procedures, if possible and all staff in the focal point should provide psychosocial support, risk communication and enhancing awareness.

Last, the study found that bilateral and multilateral agreements on social protection systems can be beneficial alongside global funds. Lessons can be drawn from United States of America that has bilateral social security within 30 countries, that has helped in improving benefit protection for all workers. In addition, they also eliminate dual social security coverage and taxes for multinational companies and expatriate. Brazil and India also had bilateral social protection agreement in 2018. There is need a completely new approach to social protection systems, due to the dynamic labour market (World Bank, 2020).

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CONCLUSIONS AND RECOMMENDATIONS

The study concludes that there exist sustainable approaches in implementation of social protection programs. These approaches include: lifecycle approach and good practices, that works. The approaches should be hybrid/integrated to include the policy interventions, gender responsive interventions, labour market interventions, institutional interventions in regard to technical education and skills development framework. Clearly identifying the social assistance, social security and health care insurance financing as pillars to a solid social protection system.

The policy interventions identified include: First, forging partnership to ensure success of global social protection floors, such as global fund. Second, Universal Health Care - to enhanced and accessible medical health care is critical to all and more specifically for the vulnerable groups. Third, unemployment insurance schemes – as temporary employee relief schemes has proved to be one of the quick interventions to relieve employees. Fourth, is enhanced Older Person's Cash Transfer (OPCT).

Economic relief measures: which includes fiscal measures such as tax relief and debt relief as well as Social Safety Nets, responsive labour standards and compliance is very vital and most importantly respecting workers' rights. Lastly, there is need to highlight the need to combine effective universal health interventions with social protection measures in every government crisis management policy response

Cash transfer program that is gender transformational and responsive – information delivered through equality messaging; Provision of Universal Health Care; Gender responsive and family friendly actions – parental leave, flexible working, increased child/family benefits; enhanced older persons cash transfer programs, protection of domestic workers and ensure effective and inclusive grievance redress process.

Informal sector workers and women are the hardest hit by the pandemic than the workers in the formal sectors. A robust social protection floors should therefore be extended to the rural areas and use of reliable database in mapping of the vulnerable persons in the informal sector is very important. To ensure sustainability of social support floors formalization of the informal sector should be considered as a priority to offer long term solutions. Other social safety nets that support the informal sector workers are voluntary contributory payments in cash or in kind – although cash transfer most preferred and most effective.

There is need for countries to accelerate cash transfer programs during and even after COVID-19. In deed robust social protection for workers offering essential services and are in the frontline and, at high risk level – should have better and sustainable social protection floors during pandemic outbreak. In addition, economic inclusive actions such as continuous resource mobilization and infrastructural development focusing on information communication technology to bridge the digital gap are vital.

Labour market policy approaches should be taken to improve the employability of the informal sector workers should be of priority. These includes: Coaching, mentoring and capacity building offer sustainable livelihood for the informal sector workers. Retaining them equally reduces their vulnerability. Students' emergency fund should also be considered in times of crisis. For instance, many students in Kenya have been skipping meals, due to lack of funds.

The paper also recommends adaptive social protection framework during implementation of the social protection floors while integrating a lifecycle approach. The adaptive social protection refers to the efforts to integrate social protection floors with disaster risk reduction and climate change adaptation. The lifecycle approach reflects that individual face different risks and vulnerabilities at different stages in life, and that social protection can be designed to address these risks at each stage with a gender responsive lens.

Strengthening the social protection floors by ensuring that every policy intervention integrates both contributory and non-contributory benefits. This can be achieved through continuous consultative approach and stakeholder engagement policy formulation and implementation. Building resilience at national, organizational and individual level. Building resilience should go hand in hand with comprehensive and shock responsive social protection programs that responds to the needs of the people. For instance, cash transfers are meant for the lower-level income and it is not risk or rights based.

Continuous Information sharing, embracing social dialogue and solidarity - at the National, Regional and Global level with interventions that put more emphasis on Intergenerational solidarity and solidarity by gender, should be a principle. In addition, infrastructural development focusing on information communication technology to bridge the digital gap while enhancing digital inclusion.

Policy interventions should be gender responsive and inclusive, thus a more gender responsive social protection and family friendly policies have to be adopted. Policy makers should address contentious issues and provide answers to key questions such as: To ensure effective implementation of social protection floors, is mapping possible during crisis management? If not, which data set can be applicable, and can provide an urgent, relevant and inclusive framework?

A deeper understanding and review of the extent to which social protection could improve policy interventions with a focus on the people's consumption and savings, labour supply, education,

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training, labour migration, creativity/innovation and risk mitigation approaches. This will inform policy makers to adjust the transfer size to better meet the objectives and needs of the people.

Last, considering adoption of bilateral and multilateral social security agreements. These are essential tools to extend social security coverage by providing access to social security for migrant workers. There is need to explore ways of coordination, collaboration and sharing of information on good practices.

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APPENDIX

Appendix 1: Highlights of social protection floors from selected countries.

Kenya's social protection measures	Global States
Overall, **Kenya's** policy responses comprised of fiscal, monitory policies and social protection policies that were implemented in phases since March 2020. The first set were fiscal, monetary and social insurance policy measures aimed at moderating the social and economic impact of COVID-19 included: ✓ Exempting those earning at most KSh.24,000 from paying income tax; ✓ Reducing Pay As You Earn (PAYE) capping from 30 percent to 25 percent; ✓ Lowering value added tax (VAT) from 16 percent to 14 percent; ✓ Reducing turnover tax from 3 percent to 1 percent; ✓ Boosting the Social Protection Fund (SPF) by KSh. 10 billion; ✓ Suspension of blacklisting of small businesses and corporates by Credit Reference Bureau (CRB); ✓ Immediate payment of verified pending bills by MDAs; ✓ Lowering of Central Bank Rate (CBR) from 8.25 percent to 7.25 percent ✓ Reducing Cash Reserve Ratio (CRR) from 5.25 percent to 4.25 percent ✓ Encouraging commercial banks to negotiate appropriate loan scheduling with individual borrowers. **The second set of COVID-19 stimulus package came in form of 8-point economic stimuli at a cost of KSh. 53.7 billion**. The stimulus focused on: ✓ Rehabilitation of access roads, footbridges and other public infrastructure through public works programme. ✓ Hiring of additional 10,000 teachers, and 1,000 information and communications technology (ICT) interns to support digital learning; and acquisition of 250,000 locally fabricated desks. ✓ Allocation of KSh. 10 billion to fast-track payment of outstanding VAT refunds and other	**United State American** has all along implemented Unemployment Insurance Schemes. Unemployment compensation has long been the nation's frontline program for providing timely aid to jobless works and injecting counter cyclical stimulus into a declining economy. The two basic components of the system includes: first regular unemployment insurance programs administered under broad federal guideline by the 50 States and three other administrative regions. Both Unemployment Insurance (IU) benefit formulas and the UI payroll tax schedules are devised by state legislatives with little direct supervision by the federal government. Second, is a set of federally designed and funded add-ons have been established by congress near the beginning of each recession going back to the 1950s(Burtless, 2020). Overall **Pakistan's** social policy response involved multiple measures aimed at mitigating the social economic impact of COVID 19. The focus is on the social policy measures specifically taken under the Umbrella of the Ehsaas program to protect vulnerable people and segments of the population who were pushed below the poverty line by global crisis. The program focused on 134 policies The measures includes: Emergency cash transfers, Distribution program for Rashan (food packages) for vulnerable families, Disbursement from the Prime Ministers COVID 19 fund for those who lost their jobs or livelihoods, Langa meals (centers) programs, Wage subsidies for laid off formal and informal sector workers, Subsidized loans for firms and self-employed workers and utility bill waivers.

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pending bills, ✓ KSh. 3 billion given as seed capital for SME Credit Guarantee Scheme ✓ Hiring additional 5,000 health workers and expansion of bed capacity in public hospitals. ✓ Supply of farm inputs to 200,000 small scale farmers, and an allocation to support horticultural farmers to access international markets. ✓ Renovation of facilities, employment of community scouts and support to community conservancies. ✓ Allocation for greening the environment, which targeted employment of 270,000 young people at a daily wage of KSh. 455 under the Kazi Mtaani programme ✓ Support to the manufacturing sector under the "**Buy Kenya Build Kenya**" initiative Source: (Omolo, 2020; Roimen, 2021).	Source:(Hassan, 2021). In **Philippines**, the Technical Education and Skills Development Authority (TESDA)'scholarship programs support affected and temporarily displaced workers through up skilling and reskilling. It includes free courses for all who would like to acquire new skills from convenience of their own homes, mobile phones and computers though the TESDA online program. **South Africa** South Africa has a social security system based on the constitutional right, composed of three pillars: non-contributory schemes, including targeted social assistance and public employment programmes, mandatory social insurance, and voluntary insurance. South Africa has social security agency, expanding benefits to children and elderly, and extending the unemployment insurance fund to include domestic workers. The child support grant and the Old persons grant are the two major programs that compose south Africa's social protection floor (ILO, 2011).