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**Swiss Agency for Development and Cooperation SDC**  
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# SDC & Social Protection Online Learning Series

## Module 4: Social Protection in the Context of Education, Employment, Private Sector Development and Financial Inclusion



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# 1. Introduction

# Overall Aim of the SDC Training on SP

- Learn more about the basic concept of social protection
- Identify & show what SDC already does in SP without recognizing it as SP instruments
- To see how social protection may:
  - re-inforce SDC's dev't interventions
  - work as a bridge between different sectors & strengthen their outcomes

# Summary Module 1 & 2: Social Protection & Instruments



- **SP may serve different purposes:**  
Prevention, **P**rotection, **P**romotion and **T**ransformation  
(3 Ps & one T)



- **SDC engagements cover:**
  1. Social assistance
  2. Insurance
  3. Labour market policies &
  4. Systems strengthening

- **SP fits well to SDCs core concepts**  
(LNOB, social inclusion, decent work)



- **Many different non-contributory & contributory SP instruments exist**
  - Social assistance (cash transfers, in-kind transfers, public works)
  - Social services (child protection, family counselling, old age care)
  - Insurances (health, old-age, catastrophic risks/agriculture)
  - Labour market policies (skills training, employability, cash plus)



- There are **many different socio-economic impacts** & evidence exists, but the **context always matters**

- **Presentations & recordings** available on [SDC Poverty-Wellbeing Shareweb](#)

# Overview Training Series

MODULE TYPE	CONTENT	DATE
Basic Module 1:	<b>What is Social Protection in the SDC?</b>	23.06.2021
Basic Module 2:	<b>Overview of Social Protection Instruments &amp; Impacts</b>	18.08.2021
<b>Technical Module 3:</b>	<b>Agriculture, Food Security &amp; Social Protection</b>	22.09.2021
<b>Technical Module 4:</b>	<b>Social Protection in the Context of Education, Employment, Private Sector Development &amp; Financial Inclusion</b>	<b>17.11.2021</b>
Technical Module 5:	<b>Health &amp; Social Protection</b>	<b>26.01.2022</b>
Technical Module 6:	<b>Triple Nexus &amp; Shock-Responsive Social Protection</b>	23.03.2022
Technical Module 7:	<b>Governance / Systems Strengthening &amp; Social Protection</b>	18.05.2022
Technical Module 8:	<b>Gender and Social Protection</b>	22.06.2022
Technical Module 9:	<b>Social Protection Indicators to Leave No One Behind</b>	24.08.2022

A detailed **module description** is available on the [SDC Social Protection Shareweb](#)

# Structure Module 4:

## Social Protection in the Context of Education, Employment, Private Sector Dev't & Financial Inclusion

STRUCTURE	MODULE	TIME
1. Introduction		10 min
2. Technical Input Presentation		45 min
→ Q&A		10 min
	Break	5 min
3. Breakout Groups		35 min
4. Closing Words		10 min
5. Evaluation		5 min



## **2. Social Protection Education, Employment, Private Sector Development & Financial Inclusion**

# Social Protection in the Context of Switzerland's International Dev't Strategy 2021-24



Figure 3: Four objectives

## 1 Economic Development:

Sustainable economic growth, market development & decent jobs

## 3 Human Development:

Saving lives, ensuring quality basic services (education & healthcare) & diminishing causes of forced displacement & irregular migration



# Theory of Change SDC & Social Protection Sector Impacts

## Activities

### Systems-Strengthening

- Coordination & governance across programmes (Linkages)
- Legislation, policy & strategy
- Capacity development
- Programme & design features
- Political economy (acceptance)
- Etc.

### Social Assistance

(non-contributory)

- Cash / in-kind transfers / vouchers
- Public work programmes
- Fee waivers education services
- Subsidies on food or fuel
- Social care services

### Insurances (contributory)

- Health / accident / disability
- Unemployment
- Maternity
- Pension
- Crop / livestock

### Labour Market Policies

- Active & passive measures:
- Employment creation/ promotion/ preservation,
  - Livelihood diversification
  - Legal frameworks & standards

## Outputs

### Improve Quantity & Quality of SP measures

Increase SP **coverage** of target groups to LNOB

Improve & facilitate **access** to SP

Improve SP **adequacy** (transfer size, risk coverage)

## Outcomes

### Protection

- Provide relief once risks occur (**ex-post**)
- Smooth consumption
- Protect livelihoods

### Prevention

- Prevent, reduce risks or mitigate their effects (**ex-ante**)
- Strengthens resilience

### Promotion

- Enhance & stabilize incomes/livelihoods (e.g. ALMP)
- graduate out of poverty

### Transformation

- Enhance social inclusion, equity, empowerment & rights (structural inequalities)

## Sector-specific Impacts

### Education

Short-term:

- ↑ School enrollment, attendance & retention

Medium-term:

- Education completion
- ↑ Learning, cognitive, psycho-social skills

Long-term:

- ↑ civic participation, social cohesion
- ↑ resilience,
- ↑ health
- ↑ gender equality

### Employment & Income

- ↑ Economic opportunities – Transition to Work
- ↑ Quality of jobs (decent work)
- ↑ Financial inclusion (basic financial services)

### (Inclusive) Economic Growth

- Micro-, Meso- and Macro level

Instruments / Modalities

Measures

Measures

Measures

Measures



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## **2.1 Social Protection for Education**

# SP has an important impact on addressing equity & inclusion in education

## Instruments:

- (Un-)conditional cash transfers: alleviate opportunity costs & out of pocket expenses (travel, textbook & uniforms)
- Consumption transfers: abolition of fees
- In-kind transfers: school feeding programmes & take home rations
- School stipends & take home rations for girls



## Impacts:

- Positive impacts on school attendance & enrolment (short-term)
- Positive impacts on retention rates, school completion (medium-term) & increased transition to secondary schools
- Positive impacts on gender equality in education
- Higher impact for children from un-educated & poorest HHs among beneficiaries
- Improved learning, cognitive, social & emotional skills and abilities
- Increased enrolment of girls and vulnerable/marginalised children, incl. forcibly displaced

# SP supports out-of-pocket costs for children to get enrolled & attend more regularly & perform better in school

## LEAP Livelihood Empowerment Programme Ghana (since 2008)

**Target group: Indigent households** (incl. orphans & vulnerable children, people with severe disabilities, and people over 65 years) ~2,2 Mio. people

**Objective:** reduce extreme poverty, increasing consumption & promoting equitable access to services (health and education)

**Transfer/ Intervention:** (conditional) cash transfers ranging from 8 to 15

### Results:

- Increased **enrolment** mainly at the higher age-group (13-17)
- **Increased attendance: missed school days** strong effect on 5-12 years old; reduction by more than 10%
- Significant increase in **schooling inputs** (school supplies, uniforms, overall schooling expenditures)
- Positive influence on **parent's investment for education**: 22% increase in enrolment 13-17 years-old with lower cognitive ability
- Decrease in missed school days of up to 13% for both 5-12 & 13-17 years



# SP has an important role in addressing gender-inequalities in education

## Instruments

- School feeding programmes (normal & emergency context)
- (Conditional) cash transfers
- Take home rations (THR) for girls
- Special school feeding targeting girls
- School bursaries or stipends to increase girls' school attendance

## Impact

- Reduction in absenteeism for both sexes
- Increased likelihood of girls being enrolled in school
- Increased retention, completion and transition rates to secondary school
- Significant reduction in drop-out rates for girls through THR
- Improved Literacy, dietary diversity, health & nutrition for both sexes
- Reduction in prevalence of anaemia by up to 20%
- Positive impacts on years of sexual debut for both boys and girls
- Reduced early pregnancies & early marriage

# SP has an important role in addressing gender-inequalities in education

## Punjab's Female School Stipend Program (FSSP)

**Target group:** Girls in grades 6-10 living in 15 districts with the lowest literacy rates

**Objective:** Reduction in the gender-gap in schooling

**Transfer:** 10 US\$/three months for transport & schooling

### Results:

- Increased enrolment from 11 % to 32 % (increase with school grades)
- Increased chances to complete middle school (4,5% compared to control group) & transition into high school (5%)
- Reduction in labour force participation for girls
- Postponement of marriage by 1.5 years
- Postponement of birth and reduction in fertility rates



# SP supports retention with positive outcomes on health & well-being, social cohesion & political participation

## Instruments

- (Un-)conditional cash transfers
- School meals  
(both in dev't & emergency context)
- Vouchers for education  
(both in dev't & emergency context)



## Impacts

- Psycho-social dimension of education  
(self-esteem, inclusion)
- Reduction of gender-based violence,  
early pregnancies & marriage
- Health dimension of education
  - improved life-expectancy,
  - improved food & nutrition  
conditions for children,
  - Improved reproductive health etc.
- Empowerment, social cohesion &  
political participation

# School Meals as Shock Responsive Social Protection

## National School Meals Programme Jordan (since 1995):

**Target:** public schools in poor areas

**Objective:** raise health and nutrition conditions of marginalised children

- Since 2013 in collaboration with WFP (onset of Syrian crisis)
- Increase in coverage from 20%-37% (2013-2020) (115.000-419.000) including extension to three refugee camps

### Results

- Increase in school enrolment and attendance
- Inclusion of refugees important for psycho-social dimension & social inclusion / integration





# Transition to Work – SP supports human capital formation with positive outcomes on employability & productivity

- Education is one of the main drivers of economic growth ('youth dividend' & social stability)
- Quality basic education & vocational skills dev't enable:
  - individuals to broaden social & economic opportunities
  - access to better & better paid jobs
- More years in education → more productivity
  - through more educated & healthier workers
- Investment in education & SP facilitate access to education:
  - high returns on investments
- **High return of investments:**
  - for every USD 1 invested in **school feeding** USD 20 are returned to education (human capital dev't) & the local economy (WFP 2020)
  - **cash transfer** have an economic return between 2 and 3 times the transfer value (transfer project)





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## **2.2 Employment Promotion with Active Labour Market Policies**

# ALMP: SP supports human capital formation with positive outcomes on employability & productivity

“**Active Labour Market Policies**” include measures that actively try to enhance the (re-)integration into the labor market – often complementing cash assistance, such as unemployment benefits or social cash transfers (passive measure) and/or increase employability & create opportunities for income

- TVET (incl. basic literacy/ numerical skills)
- Public Works
- Self Employment & Micro-Enterprise Creation
- Labour Market Services
- Employment Subsidies



# ALMPs & Decent Work in a Low-Income Context

Measures	Implementation
<b>Training (TVET)</b>	To improve skill portfolio; may be accompanied by other active measures (i.e. public works) and include some type of income support
<b>Public Works</b>	Closely related to poverty alleviation, frequently providing social & income protection during economic downturns/ lean-season-response, etc.
<b>Self-employment and micro-enterprise creation</b>	Necessary support to start a business activity often combined with cash transfers, micro-credit or savings
<b>Labour Market Services</b>	Interventions aimed to connect jobseekers & employers (counselling, labour market intermediation & job-search assistance)
<b>Employment Subsidies</b>	Mainly used in the context of paying employers to hire employees from poor backgrounds

# TVET: SP to improve Skills for Formal & Informal Employment

## Employment for Prosperity in Colombia

- **Target:** vulnerable and marginalised people
- **Objective:** Labour market integration of the vulnerable & marginalised
- **Interventions:**
  - 1) TVET (12 months training with theory and practice)
  - 2) Life skills & psychosocial support
  - 3) Employment subsidies
  - 4) Job placement (apprentice contract)
  - 5) Addressing practical barriers to training & employment: stipend for transportation, food & uniform (LNOB)



# Public Works Programms: Facilitates employment creation & skills

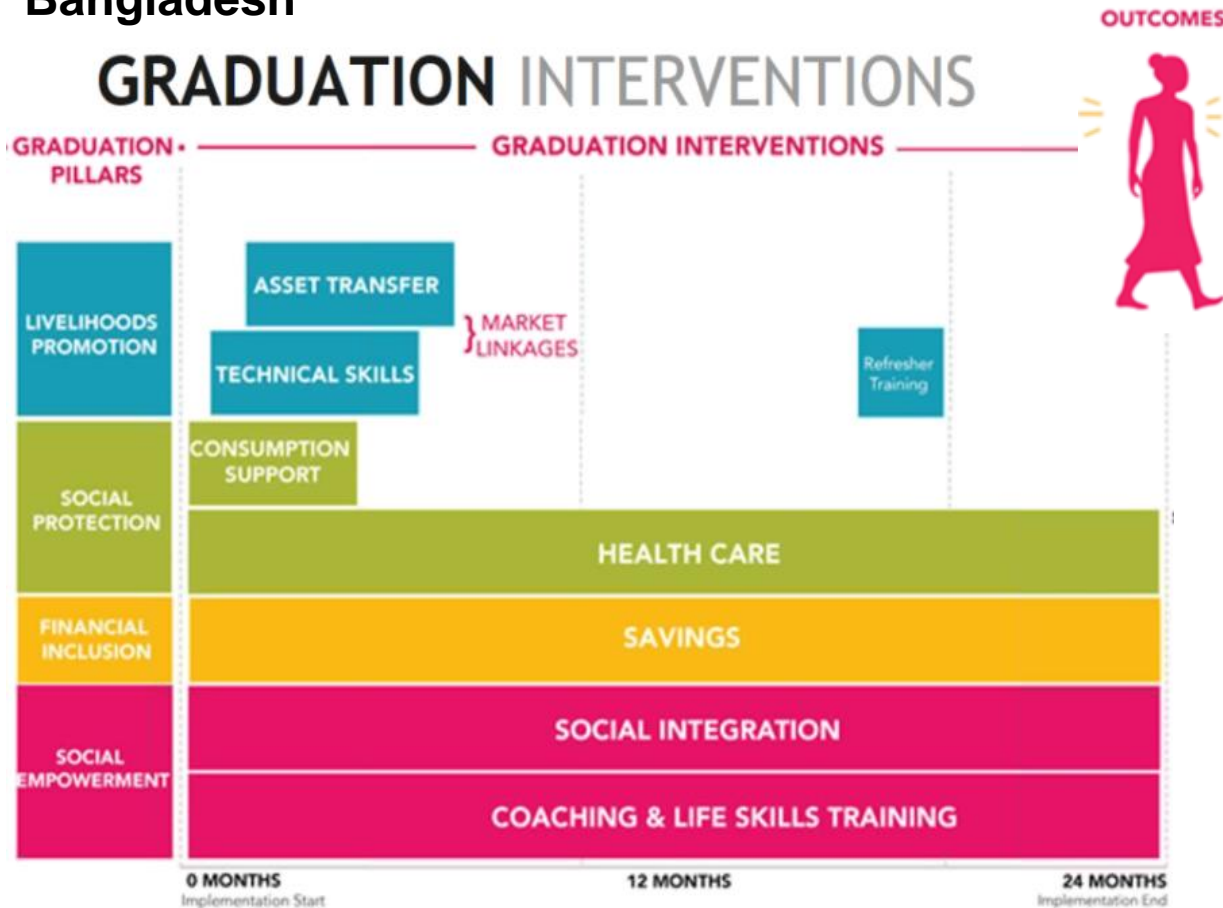
## The MUVA Assistentes Model (Mozambique)

- **Objective:** train girls from poor urban background as assistant teachers
- **Target Group:** Adolescent girls & young women (aged 18-25) (10th grade)
- **Measure:** intensive 4-week training course, followed by a year of paid work experience as part-time teaching assistants (4 hours per day) in over-crowded primary school classrooms (32US\$)
- **Results:**
  - poverty reduction & graduation from poverty
  - youth skills & employment
  - improvement of primary education experience



# Graduation Programmes: for micro-enterprise creation and self-employment

## Targeting the Ultra-poor Graduation Model BRAC Bangladesh



- Sustainable Livelihoods & Resilience
- Savings
- Access to financial services
- Productive Skills
- Livelihood Diversity
- Access to Markets & Services
- Food security
- Adequate Nutrition
- Increase social capital
- Psycho-social resilience





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## 2.3 Financial Inclusion



# Insurance: SP to protect employment, income & productivity

## Instrument:

- **Inclusive insurance** to protect investments, assets, etc.
  - Micro-insurance products (stand-alone and combined products): agriculture, housing, health,
  - Large scale risk pools (strong government involvement & insurance at global reinsurance market)
- **Access to voluntary insurance** in the informal sector (micro-insurance or community-based)



## Impacts:

- Improved resilience & through risk management mechanisms
- Invest more confidently in their diverse livelihoods, and increase productivity
- Improved SP for informal workers
- Improved access to SP measures



## African Risk Capacity (ARC)\*

- **Objective:** To build resilience to climate related shocks through early response and disaster risk management against natural disaster (flood, tropical cyclones) & outbreak of contagious diseases
- **Measures:** insurance products, contingency plans
- **Target:** smallholder households & the most vulnerable, food insecure populations of the African Union
- **Impacts:**
  - Issuing of 41 drought insurance policies to 10 AU member states
  - Outbreak & epidemics insurance product
  - Flood insurance product
  - Comprehensive disaster risk management through integration of early warning & contingency plans into insurance model

# SP facilitates financial inclusion

## Instruments:

- **Cash plus:** Access to micro-credits, savings & loans groups (linkages & complementary measures)
- **Graduation models:** coaching & life skills & financial skills & micro-credit



## Impacts:

- Enabling sustainable livelihoods & graduation from poverty
- Improved productivity & informal employment
- Increase of households involved in non-farming activities (diversification of income sources)
- Lifting liquidity, savings & credit constrains & enabling investments



# Cash Plus: Economic dev't through access to & use of financial services appropriate to each socio-economic level of poverty

## Financial Access for Rural Markets, Smallholders & Enterprise (FARMSE) Programme in Malawi

### a) Ultra-poor graduation upscaling:

- ✓ Provision of economic activity selection, planning & management training
- ✓ Capacity building on financial literacy & financial education to the ultra-poor
- ✓ Linking participants to formal financial service providers
- ✓ Train program participants on business & enterprise specific skills
- ✓ Provision of start-up capital to the Ultra Poor Household
- ✓ Engage market actors in collaborative marketing dialogue



### b) Support to Community Based Financial Organization (CBFO)

- ✓ Access to financial resources SHFs for farm inputs & off-farm-enterprises



1. Ultra poor but labour's constrained



2. Ultra poor but non-labour constrained



3. Poor but food secure



4. Vulnerable to poverty



5. Resilient to poverty



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## 2.4 SDC Entry Points

# What Does This Mean For SDC?

*Where are entry points in the strategic approaches of the SDC's various sector concepts for social protection?*

- **Education:**
  - Inclusion and Equity
  - Quality and Relevance
  - Protection (shock-responsive social protection, incl. school feeding)
  - Transition to Work
- **Decent Work, Economic & Private Sector Development**
  - **More jobs** (creating employment opportunities)
  - **Better jobs** (raising productivity, incomes & working conditions)
  - **Improving access to jobs** (labour market functioning)
- **Financial Inclusion**
  - Complementary financial services
  - Inclusive insurance products
  - Financial services for efficient & effective implementation (mobile money/ banking, e-payments etc.)



# How to Link up to Social Protection Measures and Complement SDC Measures

- **Make it part of your background analysis:**
  - **Stakeholder mapping:** Who are the main SP stakeholders, incl. government?
  - **Context analysis:** What exists already? Are the major programmes out there? How do they work? Where are linkages?
  - **Needs & sustainability assessment:** What are current gaps? How can existing national/local systems be strengthened by SDC in a sustainable way?
- **Goals:**
  - to be able to realize cross-sectorial linkages (e.g. by linking up, aligning programmes objectives or streamlining pilot districts)
  - to take into consideration long-term objectives/impacts of SP
  - to influence decision making processes with regards SP measures
  - to strengthen national/local structures/systems (avoid parallel structures/systems)

# 3. Break Out Groups

Please select a working group by typing in the chat the number 1, 2 or 3

## Working Group 1: Education



## Working Group 2: Financial Inclusion



## Working Group 3: Private Sector Dev't & Decent Work



Please discuss within your group for 20 min:

- **What kind of social protection measures/projects do you know in your work/country context?** What makes this a social protection measure/project?
- **How could the impact of programmes in your work/country context be linked to or complemented with existing or new social protection measures?** What potential synergies could be identified between sectors?
- How can the impact of your project be improved for specific disadvantaged/ marginalized/ vulnerable groups (e.g. coverage, access, adequacy)?



# Theory of Change SDC & Social Protection Sector Impacts

## Activities

### Systems-Strengthening

- Coordination & governance across programmes (Linkages)
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## Outputs

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Improve & facilitate **access** to SP

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## Outcomes

### Protection

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- Prevent, reduce risks or mitigate their effects (**ex-ante**)
- Strengthens resilience

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### Transformation

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## Sector-specific Impacts

### Education

Short-term:

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Medium-term:

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Long-term:

- ↑ civic participation, social cohesion
- ↑ resilience,
- ↑ health
- ↑ gender equality

### Employment & Income

- ↑ Economic opportunities – Transition to Work
- ↑ Quality of jobs (decent work)
- ↑ Financial inclusion (basic financial services)

### (Inclusive) Economic Growth

- Micro-, Meso- and Macro level

Instruments / Modalities

Measures

Measures

Measures

Measures

# Plenary – Institutional Feedback

## Working Group 1: Education



## Working Group 2: Financial Inclusion



## Working Group 3: Private Sector Dev't & Decent Work



- **Summary of group discussions:**
  - What exists? Potential for improvement? Complementarity? Synergies?
- **Institutional feedback:**
  - How is SP embedded institutionally in our thematic network?
  - Remaining worksites
  - Reflection needs & open questions



## 4. Closing words

## 4.1 Main Take Away Messages



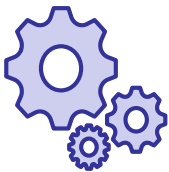
- **Education:** SP measures comprise: cash transfers, in-kind transfers (like school meals) & school stipends/vouchers etc.
  - help to address equity & inclusive education
  - can support the protective function of education
  - positive outcomes on health & well-being, social inclusion/ cohesion & political participation (also in an emergency context)



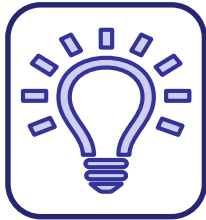
- **Transition to Work / Employment:**
  - SP supports human capital formation with positive outcomes on employability, productivity & econ. growth
  - SP (e.g. TVET training) facilitate opportunities for all
  - **Decent Work:** SP (ALMPs) facilitates decent employment opportunities



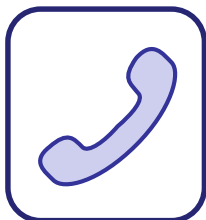
- **Financial Inclusion:**
  - SP linked to financial services (credit, financial literacy, SLGs, mobile banking/money) can increase financial inclusion
  - Inclusive insurance is both a social protection and financial service instrument



# Reflection Questions & Food for Thoughts



- *In your country or programme context, what bigger (public) social protection programmes are operating and where?*
- *Who are the government and development partners active in social protection?*
- *Are there already strategies/pilots/programmes (e.g. education, employment promotion, private sector development or financial inclusion) in place that aim at linking these measures and social protection?*
- *How do they potentially link up with your programme interventions/target group?*

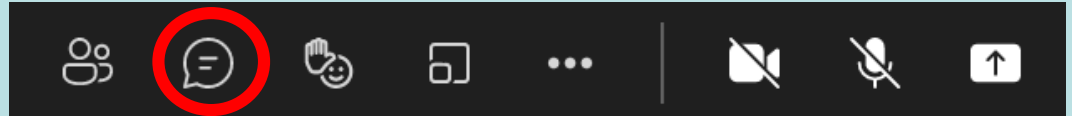


- If you have any further questions or need for clarification, please feel free to contact us:
  - Barbara Rohregger: [b.rohregger@socialprotection.at](mailto:b.rohregger@socialprotection.at)
  - Franziska Denz: [franziska.denz@gopa.de](mailto:franziska.denz@gopa.de)



## 5. Evaluation

- Please find the link for a 2 min evaluation in the chat
- Thank you for your participation!



## Next Learning Module on 26.01.2022



## SDC & Social Protection Online Learning Series

### Module 5: Health and Social Protection