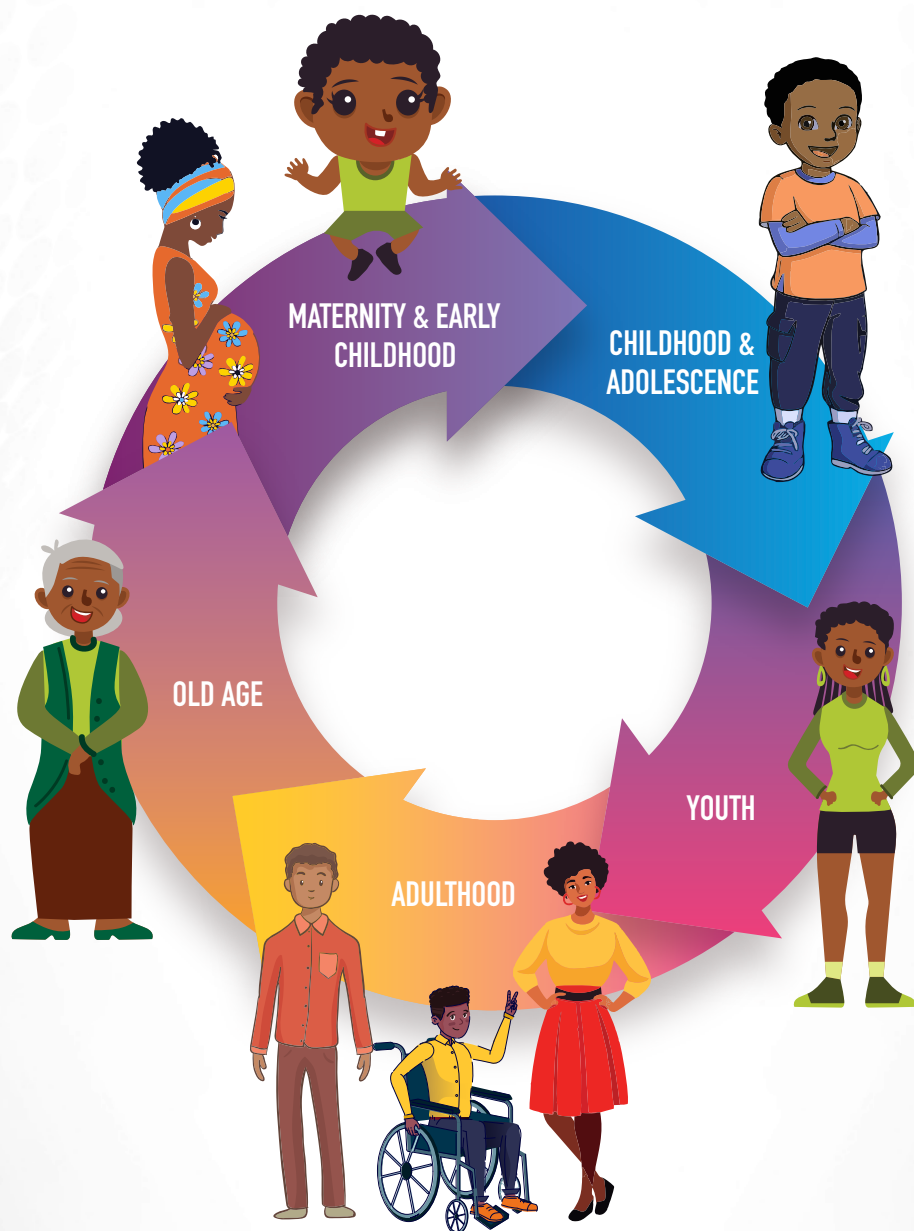




THE REPUBLIC OF ZAMBIA



2025 NATIONAL SOCIAL PROTECTION POLICY



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Foreword

The Government of the Republic of Zambia has been implementing various social protection programmes to reduce poverty, vulnerability, and inequalities. The National Social Protection Policy of 2014 guided the implementation of social protection, including social security, with a focus on specific pillars and improving coordination of social protection. The pillars of the Policy included Livelihood and Empowerment, protection, Social Assistance, and Social Security.

However, in recent years, the life-cycle framing of social protection has assumed increased prominence. This has been necessitated by the numerous hazards and risks that have exposed populations to risks and vulnerabilities, which have extended the focus on how social protection not only contributes to poverty reduction but also builds human capital and resilience.

In this regard, Government has developed the 2024 NSPP to put in place a framework that takes cognizance of the country's current developmental context, challenges and opportunities being faced in the implementation of social protection. The Policy introduces a life cycle approach to social protection by broadening to cover the provision of access to essential goods and services and protection against risk, as well as promoting individual and social potentials and opportunities. It seeks to ensure effective, efficient and comprehensive provision of social protection and provides guidelines for all stakeholders in their response to risks and vulnerabilities across the lifecycle with a focus on maternity and early childhood, childhood and adolescence, the youth, adults and older persons.

It promotes investment in Social Protection in all dimensions throughout the different phases of life (before, during and after working years). It is envisaged that the different challenges faced at various stages of life from birth to death will be addressed in a comprehensive manner to reduce poverty and vulnerabilities through life-stage specific interventions.

The implementation of the lifecycle approach to social protection is wide-ranging and complex due to the nature and extent of the vulnerability from conception to death and as such the process of implementation will be a challenging task requiring concerted efforts. I, therefore call upon enhanced collaboration from all stakeholders in the implementation of this Policy.

Mrs. Doreen S. Mwamba, MP

Honourable Minister of Community Development and Social Services
MINISTRY OF COMMUNITY DEVELOPMENT AND SOCIAL SERVICES



ACKNOWLEDGEMENT

The National Social Protection Policy was developed through a series of consultative processes involving a wide range of key stakeholders. Therefore, I wish to extend my heartfelt appreciation to all stakeholders for their support and input in the preparation of this Policy. The expertise and guidance rendered were key in shaping the Policy.

I would like to commend all the stakeholders who participated in the Policy formulation process for their constructive input particularly the Policy Analysis and Coordination Division at Cabinet Office, Line Ministries, Civil Society Organisations and Cooperating Partners (Cps). Special thanks goes to UNICEF under the UNJPSP for their technical and financial support throughout the Policy formulation process.

It is my sincere hope that the collaboration exhibited in producing this policy document will continue even in the implementation process. I am confident that the various partners involved in social protection delivery will continue to complement each other's efforts and co-ordinate their activities for the benefit of the poor and vulnerable in Zambia.

Angela Kawandami (Ms.)

PERMANENT SECRETARY

MINISTRY OF COMMUNITY DEVELOPMENT AND SOCIAL SERVICES



WORKING DEFINITIONS

Acquired Immune Deficiency Syndrome (AIDS)	Acquired Immune Deficiency Syndrome (AIDS) is a range of conditions that occurs when a person's immune system is seriously damaged by the Human Immunodeficiency Virus (HIV). This damage means that the immune system has difficulty fighting off infections, which eventually puts the person's life at risk.
Basic Social Protection	Basic social protection refers to the collection of programmes that provide the first level of protection in the social protection system. It recognises the many levels of social protection depicted in the ILO Social Protection Floor diagram and includes four essential guarantees namely access to essential health-care for all, income security for children, assistance to the un/underemployed and poor, and income security for the elderly and poor.
Child Labour	Work being performed by children under the age of 16 years that leads to the detriment and endangerment of the child's psychological, physical, social, spiritual and mental development.
Cross cutting issues in social protection	Conventionally independent policy fields, elements or aspects that have a bearing on outcomes in the effectiveness of intended outcomes of providing social protection, which calls for multi-stakeholder coordination in implementation.
Decent Work	Productive work in which rights are protected. In addition, it is work which generates an adequate income with adequate protection.
Empowerment	Providing opportunities in employment, training, credit facilities and other services for disadvantaged groups.
Extreme poor	Individuals or households that are incapable of meeting basic needs and have little immediate prospect of doing so.
Gender	A non-value-neutral social construct of female and male that and confers certain roles and responsibilities on account of an individual's sex. It normally breeds a set of gender norms that afford or preclude individuals from opportunities based on their gender.
Gender-Based Violence	Any physical, mental, social or economic abuse against a person because of that person's gender.
Gender Equality	A situation where women and men have equal opportunities for realising their full human rights and potential to contribute to and benefit from socio-economic, cultural and political development of a nation, taking into account their similarities, differences and varying roles that they play.



Gender mainstreaming	The process of assessing the implications for women and men of any planned action, including legislation, policies or programmes in any area and at all levels.
Household Food Security	Access to all household food requirements that are essential for a healthy life.
Human Rights	Fundamental freedoms and rights that every person is entitled to in the Constitution of the Republic of Zambia and international human rights conventions and agreements to which Zambia is party.
Human rights approach to social protection	An approach to social protection designed to advance and defend the right to social protection based on constitutional and international human rights norms. This framework makes it easier to analyse responsibilities, disparities, and vulnerabilities.
Human Trafficking	The recruitment, transportation, transferring, harbouring or receiving of a person by means of force, abduction, threat, coercion, fraud or deception for purposes of exploitation.
Life cycle Approach to Social Protection	A policy choice that offers a comprehensive social protection response, which recognises individual risks and vulnerabilities at different stages in the life-cycle that social protection is then designed to address systematically
Livelihood	A means of supporting one's existence, especially financially or vocationally. It can also be a means of living, particularly of earning enough money to feed oneself.
Malnutrition in all its forms	The multiple forms of malnutrition which are underlying drivers of development deficiencies, and encompass undernutrition (stunting and wasting in children, or low BMI in other population groups), micronutrient deficiencies (such as anaemia) and, overweight and obesity
Poverty	The inability of an individual, family or community to attain a minimum standard of living. This is evidenced by inadequate access to basic needs and services such as food, clothing, shelter, basic health care facilities and education.
Risk	A dangerous event that may cause loss or damage if it occurs. It is a set of circumstances, which if and when they occur will have a negative impact on people who are vulnerable to that occurrence.



Shock	The effect of a sudden event or occurrence which leads to vulnerability.
Shock-responsive social protection	A term used to bring focus on shocks that affect a large proportion of the population simultaneously (covariate shocks). It encompasses the adaptation of routine social protection programmes and systems to cope with changes in context and demand following large-scale shocks.
Social Assistance	Provision of basic necessities to persons in difficult circumstances.
Social Cash Transfers	Non-contributory/tax-financed social assistance benefits providing regular, predictable income support to eligible individuals or households.
Social Insurance	Includes provision for the unemployed, injured, or older persons; financed by contributions from employers and employees as well as by government revenue.
Social Protection	Policies and practices that protect and promote the livelihoods and welfare of people suffering from critical levels of poverty and deprivation and/or are vulnerable to risks and shocks.
Social Security	All social transfers in kind or in cash that are organised by the state or parastatal organisations or agreed upon through collective bargaining process. Benefits include cash transfers such as pensions, unemployment and injury benefits, short term benefits (sickness and maternity benefits) as well as in kind benefits such as health services.
Sovereign Insurance Vulnerability	The scale or level of harm that one is likely to experience when exposed to a shock and their ability or lack of, to cope, adapt and recover/bounce back. Vulnerability is typically worsened by one's baseline socioeconomic status.



ACRONYMS

8NDP	Eighth National Development Plan
AIDS	Acquired Immunodeficiency Syndrome
ART	Anti-Retro Viral Treatment
AU	African Union
CDC	Centre for Disease Control
CEDAW	Convention on the Elimination of all forms of Discrimination Against Women
CP	Cooperating Partners
COVID-19	Coronavirus Disease
CSO	Civil Society Organisation
CWAC	Community Welfare Assistance Committee
FSP	Food Security Pack
GBV	Gender Based Violence
GDP	Gross Domestic Product
GII	Gender Inequality Index
HIV	Human Immunodeficiency Virus
ICT	Information and Communication Technologies
IFBSPP	Integrated Framework for Basic Social Protection
IFMIS	Integrated Financial Management and Information System
LASF	Local Authorities Superannuation Fund
M&E	Monitoring and Evaluation
MCDSS	Ministry of Community Development and Social Services
MIS	Management Information System
MoA	Ministry of Agriculture
NHIMA	National Health Insurance Management Authority
NSPP	National Social Protection Policy
NTFPD	National Trust Fund for Persons with Disabilities
NVRC	National Vocational Rehabilitation Centre
PSF	Public Service Fund
PWAS	Public Welfare Assistance Scheme
SBCC	Social Behaviour Change Communication
SCT	Social Cash Transfer
SDG	Sustainable Development Goal
SME	Small to Medium Size Enterprises
ZAPD	Zambia Agency for Persons with Disabilities
ZDHS	Zambia Demographic Health Survey
ZISPIS	Zambia Integrated Social Protection Information System



CHAPTER ONE

1.0 INTRODUCTION

Social Protection consists of policies and practices that protect and promote the livelihoods and welfare of people suffering from critical levels of poverty and deprivation and/or are vulnerable to risks and shocks. Government continues to recognize Social Protection as an important and essential process in the overall development of the country. This is outlined in its long-term development vision, the Vision 2030 which affirms that eradicating poverty in all its forms and dimensions is an indispensable requirement for sustainable development. The vision 2030 is further translated in the Eighth National Development Plan (8NDP) which promotes social protection as fundamental to inclusive development and a catalytic ingredient in addressing the vicious cycle of poverty, inequalities and vulnerability. Government is committed to harmonising and strengthening social protection delivery systems at all levels in order to address the multiple causes of poverty and vulnerability and ultimately contribute to sustainable development.

The Revised Social Protection Policy is a follow-up to the 2014 National Social Protection Policy which pioneered a paradigm shift in the implementation of Social Protection in Zambia and classified Social Protection into four definitional pillars namely: Social Assistance, Social Security/Social Insurance, Livelihoods & Empowerment, and Protection. During the implementation of the 2014 Policy, a number of achievements were recorded which included; the scale up of beneficiaries under the social assistance and livelihoods and empowerments programmes, development of the Integrated Framework for Basic Social Protection Programmes, enactment of the Social Insurance Act which put in place the National Health Insurance Management Authority (NHIMA), increased contributors to social security schemes, among others. During the life of the policy, the country also saw an increase in budgetary allocation to social protection, strong links among cooperating partners, and the introduction of improved systems to support the implementation of social protection programmes. Challenges on the other hand included low integration of social protection programmes, lack of an integrated automated Social Protection Management Information System, inadequate funds for social protection programmes. Further, non-enactment of appropriate legislation on social protection affected implementation.

The development of the Policy takes cognizance of the country's developmental context, challenges and opportunities being faced in the implementation of social protection. It has been formulated against the backdrop of a challenging economic situation worsened by negative impacts of climate change that affected the livelihoods of people, low diversification of the economy, high youth unemployment, high incidences of poverty and inequality, low education outcomes, coupled with inadequate access to other social services. To overcome these challenges, it introduces a life cycle approach to social protection by broadening to cover provision of access to essential goods and services and protection against risk, as well as promote individual and social potentials and opportunities. It promotes investment in social protection in all dimensions throughout the different phases of life (before, during and after working years). The Policy therefore identifies gaps experienced in the implementation of 2014 Social Protection Policy, builds on the lessons learnt and incorporates emerging issues in the political, economic, social and ecological environment.

The Policy provides a framework to guide the implementation of interventions that will improve the



welfare and livelihood of the poor and vulnerable, overcome inequalities and enhance provision of social security as well as protection across the life cycle. It reflects Government's resolve to address issues that affect human and social development. In addition, the Policy intends to guide on the implementation of shock responsive interventions, strengthen systems and foster inclusion delivery of social protection programmes in order to attain sustainable national development. The social protection programmes will fall across the broad spectrum of contributory and non-contributory programmes as well as other social services and subsidy based programmes to address different needs and circumstances of the population, across the lifecycle.

The Policy document is divided into five sections. Chapter one (1) covers the introduction, chapter two (2) covers the situation analysis, while chapter three (3) focuses on the vision, rationale and guiding principles; with chapter four (4) covering the objectives and measures. Chapter five (5) outlines the implementation framework, which includes the institutional arrangement, legal framework, resource mobilization and monitoring and evaluation.



CHAPTER TWO

2.0 SITUATION ANALYSIS

The 2014 NSPP was developed with a global focus of the role that social protection played in reducing poverty in Africa and Asia. However, in the recent past, the life-cycle framing of social protection has assumed increased prominence. The numerous hazards and risks that have exposed populations to risk have necessitated an extended focus on how social protection not only contributes to poverty reduction, but how it reduces vulnerability, builds human capital and delivers resilience.

Factors that cut across different stages of the life cycle are prioritized in comprehensive responses to reducing vulnerability, inequality and poverty. For instance, childhood specific risks which focus broadly on family and children (including maternity, although this can be further separated into other specific groups such as early childhood, school age, adolescence), old age and survivors, disability and sickness or health and medical care, unemployment and decent work which affects mainly the youth, "Social exclusion" – which aligns with the concept of general social assistance or catch-all safety nets, active labour market policies (included in some definitions of social protection (World Bank/ADB) but not others (ILO/ COFOG/ESPROSS) and housing – not generally included in discussion of social protection in LMICs. The Sustainable Development Goals have also championed a high degree of inclusive development. The framing of the SDGs moves beyond pockets of poverty alleviation, to leaving no one behind, as a fundamental ambition of development and inequality reduction. The SDGs also see Social Protection playing a significant role in many of the different goals, beyond just the poverty reduction goal.

In Africa, high exclusion rates resulting from extensive informality, low coverage of sporadic social assistance programmes, along with high levels of inequality and the failure of fragmented programming to effectively and sustainably reduce poverty, has necessitated thinking about the right to social protection and the lifecycle approach to safeguarding this right. This should not only be systems driven, but also based on human rights principles and provided to cover all life-cycle contingencies. Further, the lessons learnt from the COVID-19 crisis have led the African Union to move beyond the AU Social Policy Framework to drafting a binding social protection and social security protocol that will govern how member states view and implement social protection. The protocol derived its relevance and meaning from the African Charter. It is a protocol to the African Charter on human and people's rights and is premised on the AU blueprint for development called Agenda 2063, implying that it is not a standalone protocol. The AU continues to champion social protection, as a means to achieving the highest standard of living and wellbeing for all citizens.

2.2 DOMESTIC CONTEXT FOR SOCIAL PROTECTION

Zambia has continued to prioritize poverty reduction as a central outcome of its development efforts. However, poverty continues to affect over half of the country's population, in spite of the efforts by Government to end poverty. Zambia still ranks among the countries with high incidences of poverty and inequality in Africa, as well as globally. Some reduction in poverty levels were recorded during the previous National Development Plan periods. A strong economic performance after 2010 saw poverty levels reduce by 8.4 percentage points from 62.8 percent in 2006 to 54.4 percent in 2015. Extreme poverty only marginally improved to 41 percent of the total population in 2015 from 43 percent in 2006. However,



following the COVID pandemic, and the frequent occurrence of covariate shocks which diminish households diminished coping capacity, the incidence of poverty increased to 60 percent in 2022 and extreme poverty at national level increased to 48 percent. According to the Poverty Highlights report, using 2022 results, Rural-urban estimates show that 78.8 percent of the rural population was poor up by 2.2 percentage points from 76.6 percent in 2015. Poverty in Zambia remains more pronounced in rural than in urban areas although the poverty levels in urban areas rose to 31.9 percent from 23.4 percent in 2015.

Further, there are several factors that contribute to and drive inequality in the country, including geographical location, social characteristics and lack of availability of essential services. Regional disparities remain significant with poverty and economic development differing vastly from region to region. For instance, poverty in rural areas remained higher at 76.6 percent compared to 23.4 percent in urban areas as of 2015. Extreme poverty was also higher in rural areas at 60.8 percent. In 2022, poverty levels in rural areas increased to 78.8 percent while extreme poverty also increased in rural areas to 65.1 percent. A province by province analysis, shows a slight decline in poverty levels in North-western (61.6% from 66.4%), Luapula (77.3% from 81.1%), Western (78.6% from 82.6%) and Northern (78.0% from 79.7%) provinces. Muchinga province has overtaken Western and Luapula to have the highest share of the poor population at 82.6 percent. However, Western and Northern provinces still remain with a high incidence of poverty. Lusaka and the Copperbelt continue to have the lowest levels of poverty at 27% and 35.9% respectively, although both have registered an increase in poverty rates compared to 2015 (Zambia Statistics Agency, 2023) Inequality along gender lines has also remained persistent. The Gender Inequality Index (GII) value increased from 0.517 in 2017 to 0.540 in 2018, signifying an increase in the inequalities that exist in the participation of women in labour markets, in the number of women parliamentarians, in secondary and higher education attainment by both men and women, and in terms of falling adolescent birth rates. Women and girls are under-represented in productive sectors and over-represented in the informal economy and precarious work arrangements. Illiteracy rates are higher among women than men and wage differentials for the same kind of work are evident in the labour market.

The COVID-19 pandemic also revealed the state of the country's social protection system in terms of the extent of under-coverage and preparedness and capacity to respond to shocks. The crisis also showed how the system was ill-equipped to respond to contingencies across the lifecycle. For instance, the needs of children impacted by lockdown measures that would benefit mostly through programmes that are school based; the youth and adults who suffered unemployment and loss of income and those with no protection, because of the informal nature of their jobs along with the disproportionate impact of this on women; the needs of the elderly population with no health insurance cover, etc. Although Zambia did implement a considerable response during the pandemic, the pandemic still resulted in a significant developmental setback. Other factors that have perpetuated the challenges in the provision of social protection in the country include high levels of unemployment, limited access to finance, inadequate infrastructure and limited access to services and markets.

Despite progress made in some social protection programmes such as the Social Cash Transfer programme (SCT) whose coverage increased from 1,025,606 in 2022 to 1,100,998 beneficiary households which translates to 4.9 million individuals, social protection coverage gaps still persist in Zambia. Only 25 % of the population are covered by at least one social protection benefit. The social protection system is not comprehensive and has limited coverage. Maternity, unemployment, sickness and disability benefits, mostly covered by contributory schemes, remain the preserve of workers with formal jobs. While some of



the older persons receive a pension, significant gaps remain and benefits are often insufficient to cover basic needs. The lack of comprehensive social protection systems leaves individuals and households vulnerable to falling into deeper poverty.

Further, there is high prevalence of informal employment, representing almost 80% of all employed labour (LWFS, 2020). Social protection plays an important role in building resilience, shielding people's incomes and well-being as well as retaining development gains. As such, it is a key enabler to achieve the 2030 Agenda for Sustainable Development.

While the provision of social protection interventions has been a priority for government, there is need for the development of a more comprehensive policy framework that will further enhance the already existing interventions and ensure effective and efficient implementation of social protection. Social protection will also be key to adapt to future challenges such as population ageing, migration, technological progress, disasters and climate change.

It is with this view that the Policy has been revised to enhance sustainable funding, increased coverage as well as strengthened mechanisms of the delivery of social protection in the country.

2.3 LIFE CYCLE APPROACH TO SOCIAL PROTECTION

The 2014 NSPP applied the transformative framework to broaden social protection provision. The functional framework was helpful in pulling together the separate instruments of social protection, operated by different ministries, with separate roles and responsibilities, into a coordinated package. However, a number of gaps persisted and there is now increasing need to provide social protection using the lifecycle approach, for a number of reasons. The lifecycle approach, as depicted below, focuses on individuals at different stages of the lifecycle.



HUMAN LIFECYCLE and Associated Risks

- 1. Maternity and Early Childhood**
Maternal and Infant Mortality and Morbidity
Lack of Healthcare
Malnutrition/Undernutrition
Single Parenting
Orphanhood
- 2. Childhood and Adolescence**
Malnutrition/Undernutrition
Primary Education: Low Attendance/Poor Learning
Secondary Education: Lack of Access
Special/Inclusive Educative Needs
Child Labour
Orphanhood
- 3. Youth**
Lack of Skills and Training
Lack of Access to Tertiary Education
Lack of Access to Employment
Unemployment/Underemployment
- 4. Adulthood**
Unemployment/Underemployment
Low Productivity
Lack of Capital
Burden of Care
- 5. Old Age**
Lack of Healthcare
Lack of Mobility
Widowhood
Burden of Care



To begin with, Zambia's Social Protection system has matured significantly over the years and through the implementation of the 2014 NSPP. However, it has continued to operate in sectoral and programme silos, posing a significant challenge in mapping benefits across the lifecycle. Providing social protection using the lifecycle approach will help to be more cognizant of the unique vulnerabilities across the lifecycle as this approach recognizes that heterogeneity of individuals and the vulnerabilities they face across the lifecycle.

Considering the socioeconomic context and the rising poverty, it will be essential to move from a focus on poverty to managing risk, inequality reduction, human capital formation, resilience building as well as inclusion and dignity.

The lifecycle approach is more expansive, predicated on the vulnerability, broadly as opposed to the poor relief approach. It takes a holistic approach to social protection, championing stable individual basic income and fostering human capital development, in all phases of an individual's life. In a lifecycle based system, benefits are individual entitlements. Therefore, households become eligible for multiple benefits; determined by specific household characteristics such as its labor capacity, demographic makeup or socioeconomic status.

The lifecycle approach tackles the root causes of poverty that are connected to lifecycle contingencies, as opposed to just treating its symptoms. The approach emphasises a strong focus on the poor and the non-poor, making it both proactive and reactive, as dictated by need. As the approach considers individuals' lifecycles, it provides more nuanced responses to individual needs and circumstances. As a result, lifecycle systems have strong protective and preventive elements, making them more responsive to lifting populations out of poverty and keeping others from sliding into poverty, in the event of a natural lifecycle change or a shock, such as old age, disability, death, ill-health or unemployment.

In reality, there are numerous and diverse causes for poverty, that are akin to particular lifecycle stages. Every stage of life presents contingencies for individuals, which have spiral effects on their households, communities, extended families and ultimately society as a whole, if unabated. People experience a range of challenges as they go through different stages of life, which can leave them susceptible to drops in living standards.

Throughout the course of life, the types of risks individuals confront and that materialise, can increase their vulnerability and as a result affect their standard of living. Therefore, considering that the lifecycle approach is more comprehensive than poverty targeted systems, they tend to address widespread vulnerability well. Typically, lifecycle benefits, where necessary, are complemented by poverty targeted programmes to address needs of those below the poverty line.

Additionally, Zambia first spelled out its intention to adopt the lifecycle approach in the Integrated Framework for Basic Social Protection Programmes (IFBSPP). The IFBSPP laid the foundation for conceptualising benefits to respond to life-cycle vulnerabilities. The policy would therefore provide opportunity for continuity, carrying forward the intent of the IFBSPP, which could lead to greater integration across programmes, objectives and outcomes.

The focus of the life cycle approach is therefore meant to respond to various vulnerabilities faced by people from conception to death and to build a social protection system that extends protection and



coverage of individuals and contingencies across the lifecycle. In short, a life-cycle approach to social protection entails “investing” to ensure the entire population could overcome social and economic risks throughout their lifetime. The policy charts out an alternative approach for Zambia to take the first steps towards building inclusive social protection systems that are more comprehensive and adequately protect the wellbeing of all Zambians over the life cycle and provides the basis for a more sustainable growth trajectory.

A system of lifecycle schemes, including universal child and old age benefits, parental benefits, youth empowerment, unemployment benefits, educational grants and healthcare user fee waivers or insurance, disability benefits and work injury can adequately ensure protection for all women, men, girls and boys throughout their lives.

2.3.1 SOCIAL PROTECTION FOR MATERNITY AND EARLY CHILDHOOD

Social protection for maternity and childhood shall focus on the period from conception until the child is 2 years old. In most cases, this period focuses on the health care dimensions such as family planning, preconception, prenatal, and postnatal care in order to safeguard the welfare of the child. A well-developed social protection system revolves around the health and wellness of pregnant women, particularly when they are pregnant, when they give birth, and during child-raising so as to reduce maternal morbidity and mortality. It is also essential for addressing infant and early childhood vulnerability.

A number of risks are common to this stage of the life cycle. They include risks linked to maternal morbidity and mortality. In Zambia, for every 100,000 live births, about 213 mothers die while an estimated 40 children out of 1000 live births die. There are also multiple vulnerabilities that affect women during this period such as loss of income, poor nutrition and poor health which ultimately affect the wellbeing and development of the child. Social Protection can thus play a vital role in mitigating and moderating these vulnerabilities and the effects during this period.

The government has put in place some measures to help address some of the contingencies related to maternity and early childhood. One progressive measure is the enactment of the Employment Code Act of 2019, which provides a comprehensive package of maternity protection. The law conforms to ILO convention 183 and has increased protection for women employed in the formal sector as the provision of maternity benefits is anchored in national legislation. Government has also continued to implement antenatal care services for pregnant mothers with the aim of educating them on how to ensure their babies are healthy through the promotion of nutrition through programmes like the 1000 MCPD as well as enhance protection for the unborn child.

The main gap for this life-cycle stage is in coverage of the informal economy for maternity protection, as currently it does not have universal protection for those in employment and those not in employment. The lack of non-contributory cash benefits for maternity for the poor is a significant gap which misses an opportunity to curb the intergenerational transmission of poverty. Only 28.6 percent of women who make up the proportion of women in formal employment are covered. This translates to 2.6 percent of the female population being covered. Most of those uncovered are in the informal economy. In addition, there are high levels of illiteracy among women, and these are less likely to utilize the whole range of antenatal care, especially in the rural areas.



2.3.2 SOCIAL PROTECTION FOR CHILDREN AND ADOLESCENTS

By definition, childhood will cover the period between ages 2 to 10 years old while adolescence will be the period between ages 10 to 19 years old. While both stages could be classified broadly as childhood, they present unique risks and challenges. The ages between 2 and 10 are considered a very critical time in the development of a child, which is influenced by various genetic, environmental, socioeconomic and psychosocial factors and events and imply very specific needs related to nutrition, health, learning needs, household income security, safety, emotional support and social interaction, that if not met, put children at lifelong risk. Events during prenatal life. It is also influenced by environmental facts and the child's learning capacity. Adolescence, on the other hand, is a period of preparation for adulthood during which several key development experiences occur. Besides physical and sexual maturation, these experiences include development toward social and economic independence, development of identity, acquisition of skills needed to carry out adult relationships and roles, and development of abstract reasoning. Adolescents should therefore be supported to navigate safely through this crucial stage of the lifecycle.

Risk factors for this stage of the lifecycle, include but are not limited to, poor nutrition, poor health, child neglect, lack of, low attendance or poor outcomes of education, negative cultural practices and often poverty among children. Other than that, lack of provision for children with disabilities or with special education needs, child labour and/or orphanhood, also introduce specific vulnerabilities at this lifecycle stage. The consequences of poverty are very significant for children. Child poverty threatens not only the individual child, but is likely to be passed on to future generations, entrenching and even worsened inequality in society. Where children are deprived of a decent standard of living, access to quality health care, education and care, and where they suffer from social exclusion, their future is compromised. Where children are forced to engage in child labour and marriage, such exploitation takes a heavy toll on their physical and cognitive development, and on their future life chances. Child poverty affects not only the well-being and aspirations of individual children, but also the wider communities, societies and economies in which they live. And, these children and adolescents can be in or out of school, male or female, on the streets or in incarceration.

Comprehensive social protection interventions can help address inequality in access to opportunities and services for children. A child-responsive social protection system includes social transfers; programmes to ensure access to quality health and education services; social support and care services; legislation and policies to ensure non-discrimination in access to services.

The government actions to reduce child poverty are reflected in the number of social protection programmes that it is implementing to address multidimensional deprivation among children. These include support to enhance food and nutrition security as well as enhance access to education through the free education Policy as well as the provision of Under Five Clinic services to ensure healthy growth, development and well-being of children, social assistance programmes that target child headed households. There has also been the development of comprehensive legislation to enhance child protection through the enactment of the Children's Code Act No. 12 of 2022.

However, there are significant gaps in the provision of social protection for children including, limited access to a basic nutritious diet limited access to quality health care, limited access to social assistance and protection, limited access to education, especially inclusive education, limited protection, limited



access to baby Water, Sanitation and Hygiene (WASH) services and limited access to school requisites. i.e Schools have inadequate age-appropriate infrastructure, furniture and toilet especially in early childhood education as well as for children with disabilities. Newly built infrastructure needs to be made accessible to learners with disabilities to promote inclusiveness at early age. There is also need for skills development units in school for children with different levels or types of disabilities that may not benefit from academic learning. Further, the current social protection system does not adequately provide children their rights and is not sufficiently oriented towards providing children's benefits: to fully address the multidimensional poverty that they suffer; for the different contexts and situations in which they live as well as; to respond to the unique challenges and needs of children and adolescents in Zambia. There is also no universal child grant that covers all children to eliminate child poverty and to ensure an adequate living standard. In addition, planning and programming for children is constrained by the lack of a comprehensive child database that locates all children in the country and summarises their characteristics and living conditions. As for adolescent mothers, social protection remains low, with priority being given to addressing educational needs, overlooking nutritional needs of malnourished adolescents who are pregnant or lactating requiring appropriate social protection support.

Also, a number of key programming, financing and coverage gaps still remain evident.

2.3.3 SOCIAL PROTECTION FOR THE YOUTH

The Youth Policy defines youth as those who have attained 19 years of age but are below the age of 35 years. These make up about a quarter of Zambia's population. The country's Development documents acknowledge that the youth can play a significant role in realizing Vision 2030, especially if the country invests in their health, education, and skills for gainful employment and entrepreneurship. However, the risks that youth face at this stage of the lifecycle stifle their ability to contribute to development. Risks at this stage include lack of training and critical skills, limited access to higher learning, lack of access to capital and to markets, limited income earning opportunities as well as un/underemployment.

The government has introduced a number of social protection programmes, including bursaries and loans for access to higher education, free education for all learners in primary and secondary schools. During the COVID pandemic, the government introduced the emergency cash transfers to cover mostly the youth who lost employment or income earning capacity. Programmes under social assistance also benefit the youth within the household that they live in or in cases where they are the main beneficiaries. This is true for programmes such as the SCTs, FSP and the FISP.

There are, however, a number of significant gaps in providing social protection for the youth. Some of which include the lack of key programmes that are vital for the youth such as an unemployment fund, a universal benefit for youth below a certain poverty threshold, insufficient coverage of youth empowerment and other empowerment funds and the lack of programming that responds to the nuances of youth vulnerability as most programmes focus on only limited productive sectors.

Labour market programmes are also limited, and skills development opportunities do not respond to the current needs of the youth. Programmes such as the Constituency Development Fund (CDF) which have been introduced to support empowerment at the local level are very limited in coverage and disadvantage illiterate youth. In 2023, very few youths accessed the CDF. This has been attributed to the cumbersome procedure and lack of basic entrepreneurial information and knowledge amongst the youth and information among the general public on the procedure.



2.3.4 SOCIAL PROTECTION IN ADULT LIFE

Social Protection targeting adult life plays a twofold role. On the one hand, it provides support and protection to those who are vulnerable and thus unable to fend for themselves and their households, while on the other hand, it provides protection to members of the household who are dependent on them for their sustenance and wellbeing. Such adults are unable to provide for themselves and their households either on account of poverty and exclusion or due to illness or disability. The risks associated to this stage of the lifecycle are similar to those of the youth stage and extend to burdensome care responsibilities, poor housing conditions, income insecurity and low or no productivity. Adults are also significantly affected by exclusion, covariate and idiosyncratic shocks and work related injuries.

The role that social protection can play in addressing a number of the above contingencies is significant. For adults, living in poverty, social protection can help lift them out of poverty as it helps in reducing poverty through direct provision of income or productive support. It can also help enhance food and nutrition security for them and their families through food security and nutrition-sensitive programmes. Further, households that are at risk can be tempted to employ negative coping strategies to abate crises and social protection can help to avoid negative coping strategies.

Through various social protection tools like cash transfers, active labor market measures, health insurance, and family assistance policies, social protection contributes significantly to ensuring access to full and productive employment and decent work for all, including women and young people. Social protection helps individuals, families and communities to cope with shocks and changes in circumstances. Well implemented social protection systems have proved effective in increasing productivity (both labour and engagement in other productive economic activity), employability and income security, by increasing access to education and health services and improved nutrition. Social protection can also help promote financial inclusion for adults of different walks and promote savings and small investments.

Some of the responses instituted by government to address the issues for adult beneficiaries are introducing family benefit programmes such as the social cash transfers to provide some level of income security for poor households, the Food Security Pack to enhance household food security, the Farmer Input Support Programme to enhance productivity, bursaries and student loan schemes to enable access to tertiary education, adult literacy programmes to reduce illiteracy rates among adults, public welfare assistance scheme to help ease the impacts of emergencies on individuals or households, Strengthening Women's Livelihoods and Keeping Girls in Schools to help with strengthening women's productivity and keep their girl children in school when they are constrained to support children's education.

For adults in formal employment, a range of contributory benefits exist through the NAPSA scheme, PSPF and LASF. The WCF protects working adults in the event of work-related injuries and disability. Other occupational schemes are available for employed adults and the newly introduced NHIMA provides healthcare insurance for the working population as well as others as voluntary insurance. Similar to the youth, during the COVID pandemic, the government introduced the emergency cash transfers to cover adults who lost employment or income earning capacity which was also used to extend coverage of social protection to the informal economy.

To increasingly extend coverage of the excluded populations, the government has put in place some



measures on both the contributory and the non-contributory. NAPSA, for instance, has been extending social security coverage to the informal sector. Since the extension of social protection to the informal sector is fairly new, there is need to sensitize the public on the importance of contributing to the national pension scheme. According to NAPSA, the motivation for extending coverage and for informal workers contributing to NAPSA stems from social security being a human right and 80% of employed labour being in the informal sector. Nonetheless, there are several important gaps in providing social protection for adults. The first major gap is the targeting, as there is a focus on two extremes targeting those with ability to contribute and the ultra-poor households, thus creating the phenomenon typically referred to as the missing middle.. This happens when the social protection system focuses on providing benefits for the ultra-poor and those in work arrangements that can afford contributory programmes. This results in missing a good portion that is not poor enough to benefit from programmes for the ultra-poor but not affluent or secure enough to afford regular contributions. Programmes for adults are generally inadequate, significantly under-funded, have low coverage and do not respond well to the reality and needs of this population category. The informal economy is largely excluded from social protection and in most cases falls into the bracket of the missing middle earlier alluded to. Some crucial programmes for the adult population such as an unemployment fund do not exist in the Zambian context.

2.3.5 SOCIAL PROTECTION FOR OLDER PERSONS

In Zambia, the ageing population is not as extreme as in other countries. Current statistics for Zambia approximate an older person population of 5.5 percent at age 60 years and above. In 2010, the United Nations had estimated the proportion of Older Persons to be about 4.8%, with projections of a decline to 4.4 percent by 2030.

Government has instituted several measures to support the elderly population. In terms of healthcare services, access to primary health care services is free for all citizens. The Zambia health policy goes further to exempt persons aged 65 years and above and those who are chronically ill, from paying user fees (GRZ, 2017). Government has also prioritised the payment of pension arrears for older persons that have retired from service and are due for pension pay-outs.

There are however several issues that continue to affect older persons . To begin with regardless of residence, overall living conditions of older persons in Zambia are poor. This is worsened by the fact that ageing is highly linked with long-term physical and mental disability and a number of long-term chronic conditions and thus increase personal care needs. The care systems are too weak to holistically address these challenges in the ageing population. Further, there is limited provision of universal social protection benefits and the eroding of the informal welfare system and extended family system, that has shrunk traditional caregiving services in the country. The breakdown of the extended family system has placed the burden of care for orphans on the elderly who have limited capacity to support themselves and their grandchildren. Access to Services is another challenge with limited appropriate healthcare, lifelong education and social services available to them. Livelihood and Income Security is another major challenge for the elderly population. Deliberate strategies need to be developed to promote family values to strengthen family ties in referencing to caring for the aged.

2.4 NUTRITION SENSITIVE SOCIAL PROTECTION

Nutritional status reflects the interplay of food consumption, access to health and sanitation, and



nutrition knowledge and care practices. When nutrition is improved, the risk of morbidity and mortality is reduced, for pregnant and lactating mothers, children and adolescents, school-age children and older persons. On the other hand, human capital is built and productivity is increased for children, the youth, and adult populations. Investments in nutrition are therefore increasingly recognized as integral components of a coherent social protection system to prevent the intergenerational transmission of poverty.

Nutrition insecurity has been affecting many households in Zambia with challenges associated with stunting at 35% for under-five, (2018, ZHDS). The country continues to be affected by both macro and micronutrient deficiencies. As a result, the levels of malnutrition have remained significantly high, affecting the health and nutrition status of the population. The inadequate intake of several micronutrients in Zambia is widespread because staple diets are predominantly maize-based, and the intake of plant based and animal products is low. On the other end, , overnutrition, leads to an increase in excess weight, which heightens the risk of non-communicable diseases (NCDs) such as diabetes, heart disease and certain cancers. There is a need to tackle this 'double burden' of under and over nutrition.

Government is fully committed to improving the food and nutrition security of its population and has established the National Food and Nutrition Commission as the convening body to coordinate action on food and nutrition. Further, the government has committed to programs like the First 1,000 Most Critical Days (1st 1000 MCDP), Scaling up Nutrition (SUN), Farmer input and support programme and the Home-Grown School Meals programme (HGSMP) in an effort to improve nutrition. Government is also committed to agricultural development through programs which are aimed at reducing food insecurity and promoting good nutrition practices, including supporting farmers to produce more and better quality of foods, spurring rural economic development, helping vulnerable farmers to diversify their livelihoods, and bridging the affordability gap of families to buy healthy and nutritious foods which are often costly and of limited availability in remote rural areas. Government has also developed the Nutrition Sensitive Social Protection Guidelines (NSSP Guidelines) which provide a well-coordinated multi-sectoral approach through the integration of two fields (nutrition and social protection). The guidelines provide a framework for initiating and scaling up effective nutrition interventions targeted towards the reduction of malnutrition among infants, children, women of reproductive age and other marginalized sections of the Zambian population.

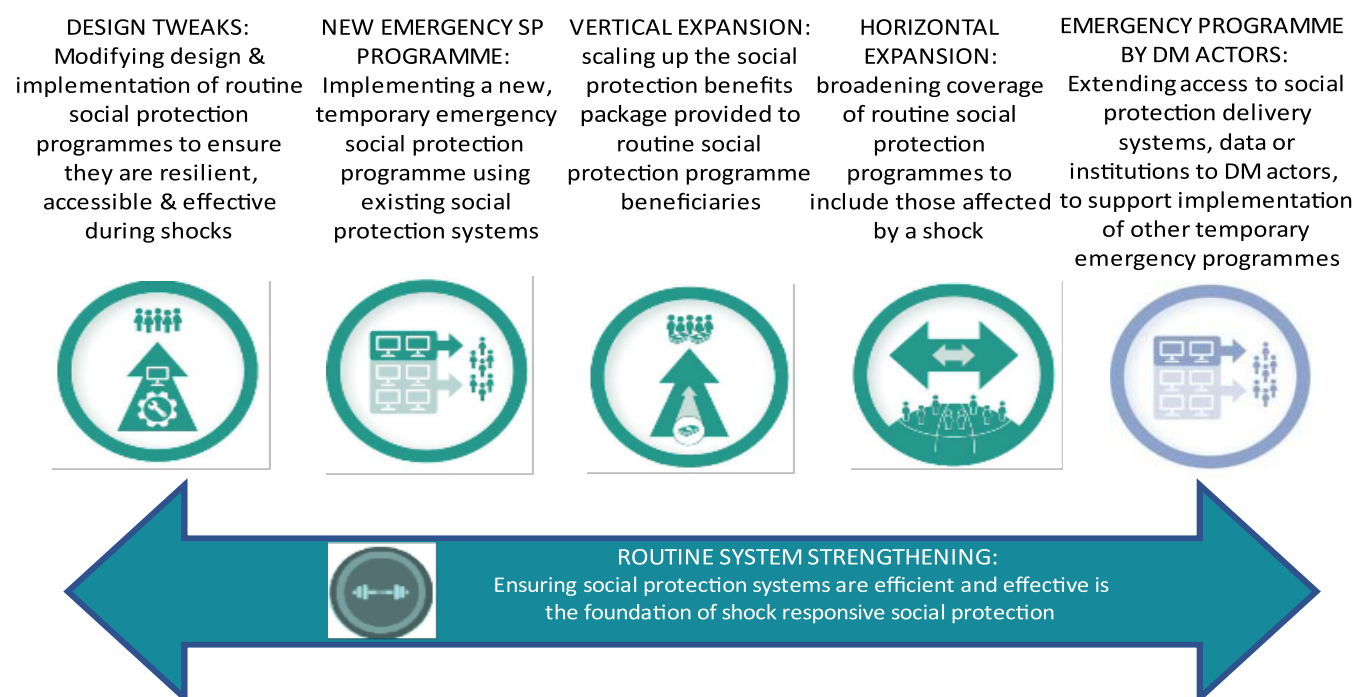
While the focus on nutrition-sensitive social protection is growing, very few programmes have mainstreamed nutrition. In addition, there is a narrow focus on nutrition sensitive programming for only certain stages of the life cycle, i.e., maternity, early childhood and children of school going age, with low consideration of the impacts of poor nutrition on the youth, adult population and the elderly. Further, there is inadequate access to empowerment programmes, which leaves many families with insufficient food and nutrition security or forces them to resort to unhealthy coping mechanisms. There is also inadequate understanding of the role of nutrition interventions in reduction of poverty and vulnerability among social protection implementers. In addition, for most social protection programmes, the benefit value is low and normally insufficient to support access to a healthy and nutritious diet, for many households in Zambia. There are additional gaps in SP programmes targeting school children for improved nutrition. Coverage remains very low, with only 2 million children out of a potential 10 million learners accessing school feeding programmes. Currently the diet quality still remains limited to pulses, cereals and oils. In the face of climate change and its impact, Zambia has not designed a nutrition in Emergency response guideline considering that the majority affected are children and pregnant and lactating women,



2.5 SHOCK RESPONSIVE SOCIAL PROTECTION

Shock responsive social protection is a special form of social protection that adapts current social protection programs to prepare for, mitigate and respond to covariate shocks. Zambia experiences periodic disasters including drought, floods, crop pests, and human and livestock epidemics. The growing number and severity of these disasters leave households vulnerable. The impacts of these shocks can be devastating and lifelong, reversing development gains and triggering the intergenerational transmission of poverty. When a crisis hits, effective social protection support is often crucial in determining whether communities return to normality or if their life paths are permanently altered. Social protection plays an important role in helping households prepare for, cope with and recover from shocks and stresses. Shock-responsive social protection is a term used to bring focus on covariate shocks (shocks that affect a large proportion of the population simultaneously). It encompasses the adaptation of routine social protection programmes and systems, to cope with changes in context and demand following large-scale shocks. This can be ex ante, by building shock-responsive systems, plans and partnerships in advance of a shock to better prepare for emergency response; or ex post, to support households once the shock has occurred. In this way, social protection can complement and support other emergency response interventions (socialprotection.org, undated). It focuses on transformative capacity by addressing long-term and underlying causes of vulnerability (Bene et al, 2018). There are numerous approaches to making social protection shock responsive, which traditionally have been classified as: alignment, design tweaks, Horizontal expansion, piggybacking and vertical expansion, although in recent discourse, there is a shift away from such strict categorisations to a more nuanced assessment of opportunities. However, countries still use these categories as a basis for identifying comprehensive approaches for SRSP. These are elaborated on in figure ... below:

Figure x: Ways in which social protection systems can support shock response





According to the 8NDP, Zambia is vulnerable to natural hazards and the impacts of climate change. Zambia has been experiencing the effects of climate change manifesting as droughts, high temperatures and floods. These affect socio-economic development, directly impacting food security, shelter, health, water resources and forestry. This, in turn, increases levels of vulnerability and poverty in communities, especially among the rural population, whose livelihoods depend on the environment. Social protection is a key response to easing the impacts of climate change and enables vulnerable households to cope with the devastation brought about by climate change.

The Government recognizes shock responsive interventions as a key component of social protection programming and has over the years been responding to different types of emergencies affecting groups made vulnerable by disasters. One of the ways that the government has introduced shock response in social protection is through the use of Emergency Cash Transfers. These were first implemented in 2019 to address the effects of the prolonged droughts that affected most parts of Zambia during the 2018/2019 farming season that threatened households with significant food shortage and hunger. In 2020, the Government used Emergency Cash Transfers as a direct response to the effects of the COVID 19 pandemic.

Important gaps in relation to shock responsiveness include programme readiness, capacity of practitioners and funding. Social protection programmes have not systematically embedded shock responsiveness in their design. Existing programme guidelines do not elaborate shock responsiveness, anticipatory action and early warning systems and the attendant triggers and implementation steps. Other than that, implementers, at all levels, have low capacity in the delivery of shock responsive social protection interventions. This constrains effective and timely response in times of emergency.

There has also been low funding towards social protection in general. Adapting for emergency response requires increased spending. Low funding to the sector therefore means inadequate available financing for shock responsive social protection interventions. Further, there is weak inter-ministerial and inter-institutional coordination to facilitate implementation and mainstreaming of disaster and climate risk management in social protection, a lack of a clear strategy on how social protection provides socioeconomic support for households for preparedness and protection of households during climate related hazards and shocks. Currently, the country does not have a data collection system to advise or estimate on the affected populations when disaster strikes. In addition to this, the lack of standard guidelines and protocols for shock response result in delays and ineffective response during shocks.

2.6. SYSTEMS AND INSTITUTIONAL STRENGTHENING FOR SOCIAL PROTECTION

2.6.1 INSTITUTIONAL FRAMEWORK

Institutional frameworks play a central role in the provision of social protection programmes and services. The shift to the life cycle approach to social protection carries implications for institutional arrangements. This, therefore, demands for strengthening of relevant institutions and providers of social protection to ensure improved efficiency, accountability, transparency and effectiveness in service delivery.

The Ministry of Community Development and Social Services (MCDSS) is charged with the responsibility of ensuring that there is coordination in the implementation of social protection programmes. In



reference to the ministry's coordination role, there remains a need for capacity building to enhance this role as well as strengthen the capacity of line ministries implementing social protection programmes in line with the multi-sectoral approach. The Multisectoral approach has been adopted by the Government in coordinating various programmes as spelt out in the Eighth National Development Plan (8NDP). Under the Social Protection sector, the coordination of social protection interventions is done through the Human and Social Development Cluster constituting key players involved in the provision of social protection services.

However, there is no body to harmonize the roles of players in the social protection sector. Further, the slow pace of decentralization has affected the effective and efficient implementation of social protection programmes at district and community level. Strengthening the institutional structure of the coordinating ministry to streamline roles in the ministry related to the various programmes being implemented would ensure effective use of funds and other resources.

2.6.2 COORDINATION AND INTEGRATION OF SOCIAL PROTECTION PROGRAMMES

The government developed a broad roadmap on the delivery of integrated basic social protection programmes to the poor and vulnerable. The framework underscores the need to move from programming in silos for distinct target groups to a complimentary, comprehensive approach that distinguishes between objectives rather than population groups. It highlights integration in service delivery as key to the implementation of social protection. The Devolution Policy further provides a common ground and vision for development of a harmonized and strengthened social protection delivery system, as a means of strengthening coordination at district and community level. The drive towards decentralization is an important anchor point for the policy. Decentralization reforms are being used as a policy instrument to improve the targeting of public services and the accountability of public service providers. The one stop shop approach to be implemented by the policy shall complement decentralization for improved targeting of public services and the accountability of public service providers, thereby enhancing the effectiveness of public sector operations as a whole and for vulnerable and poor families to be better reached and serviced. The significant expansion of Zambia's Constituency Development Fund in the 2022 budget provides an important opportunity to make service delivery more responsive to public needs, strengthen decentralized local institutions, and promote economic development.

The Zambia Integrated Social Protection Information System was implemented in 20 districts and, was aimed at making social protection delivery more effective and efficient. It has since been rolled out to 116 districts. The full implementation of ZISPIS shall eliminate the use of manual systems in the delivery of Social Protection services. This shall also enhance proper targeting for prospect recipients of the CDF at community level. Districts using the initiative expressed satisfaction as it contributed to efficient service delivery by reducing duplication, enhancing coordination and bringing about positive synergies. (UNICEF, SP-JAR, 2021)

Social Protection being a crosscutting issue, requires co-ordination of all programmes to avoid duplication and overlap of responsibilities. In 2017, Government began to implement the Single Window Delivery System for Social Protection Programmes to enhance coordination and integrated programming in the social protection sector. The single windows service delivery system is, in line with the



decentralization policy, intended to give lower-level administration concrete roles in the delivery of social services. Improved coordination mechanisms at district and community level play a critical role in reinforcing interface between local and central government. The Single Window Initiative is identified as an integrated service delivery in the form of contact points for (potential) beneficiaries of social protection programmes, agri-food system and inclusive rural development initiatives, and other social services at the local level (e.g. the district ward/community levels), officials and community members regarding social service provision. The development and implementation of a "one-stop-shop" approach to integrate social protection services at district and community level is key to enhance coordination. There are, however, challenges in the coordination of social protection programmes. These include the continued siloed planning & budgeting as well as monitoring and evaluation by social protection players at national, provincial and district levels. There is also fragmented programme implementation, separate registries and distinct payment systems across the social protection sector. This has been worsened by the slow pace of roll out of the SWI and the lack of a Coordination Strategy. Capacity building on targeting for SP still requires strengthening to ensure convergence of the SP programmes.

2.6.3 GRADUATION PATHWAYS IN SOCIAL PROTECTION

Graduation in social protection has the objective of lifting individuals out of poverty and setting them on the path to resilient and sustainable livelihoods. This requires the provision of a comprehensive benefit package to ensure the multiple contingencies that affect individuals and households are addressed through social protection provision. The concept of 'graduation' within the social protection system in Zambia, does not imply exiting the system but moving from basic social protection to higher levels of protection (like social insurance). This should be integrated with active labour market policies for a holistic approach to poverty reduction and decent job creation.

The Integrated Framework of Basic Social Protection Programmes (IFBSPP) proposed graduation pathways as a means of optimizing the allocations to social protection. It defines non-contributory transfer and subsidy programs according to their objectives and functions across the lifecycle. The IFBSPP elaborated a framework for linkages across the functional pillars of the 2014 NSPP, with a focus on non-contributory programmes. It outlines how Social Assistance and Livelihood & Empowerment programmes link to each other terming the former as floor programmes and the latter as ladder programmes. Social Assistance (floor) programmes provide basic needs and essential services such as food, clothing, access to quality health services, education, maternity protection as well as risk mitigation and household level shock relief. These are typically protective programmes, covering mostly the poor that cannot afford direct contributions to contributory social protection schemes. Livelihood & Empowerment (ladder) programmes provide graduation pathways to the non-contributory schemes, through programmes such as skills training, access to capital, access to inputs/enhancement of productivity, strengthening of resilience, women empowerment and equitable gender relations and inclusion of Persons with Disabilities. Graduation connotes complementary programming for the poor to enable them to escape poverty. Therefore, ideally, beneficiaries on the floor programmes should be linked to ladder programmes, as complementary programmes, to further enhance their social and economic capacities. The NSPP will employ a beneficiary or intervention level exit strategy for graduating beneficiaries from the programmes or continuing support depending on the category of the beneficiary.



The government has been implementing pockets of graduation programmes that are programme specific. One example is the Cash Plus approach. This is an initiative to promote graduation in one social assistance programme called the Social Cash Transfer. It provides recipients of regular cash transfers with additional ('plus') social protection interventions (i.e., complementary support) that seek to amplify the effects of cash. It calls for more integrated implementation of cash transfers with other social assistance programmes, social insurance, social security and livelihoods and empowerment interventions. The implementation of the Cash Plus Approach enhances the efficacy of social protection programmes and offers the ultra-poor and vulnerable an opportunity to be lifted out of poverty.

Despite this initiative to enhance graduation through the Cash Plus approach, there is no established definition of graduation for the various social protection programmes. Further, there are no comprehensive graduation Strategy to guide graduation in social protection. This has been worsened by weak coordination across programmes and the resultant duplication challenges, that are still evident in the social protection sector. Further, there is slow roll out and sensitization of this initiative.

2.6.4 DIGITALIZATION OF SOCIAL PROTECTION

Digitilisation of social protection in Zambia is being achieved through increased automation of programming using Management Information Systems (MISs). MISs are core to the delivery of social protection programmes. They are useful, especially when integrated, because integrated data management of social protection programmes can lead to more equitable distribution of resources; provide oversight of multiple schemes; establish links with other services; and increase efficiency through reduced duplication and wrongful targeting.

Digitalizing social protection information management has the potential to reduce fragmentation and enhance coordination and synergies of social protection interventions, supporting a systematic approach to beneficiary targeting, facilitating linkages to other services and support, and enhancing transparency and accountability. In the recent years, the architecture of the information systems supporting Social Protection Programmes has been at the center of attention of government's efforts to build a more efficient, better integrated and more accountable social protection implementation environment.

Although, ongoing implementation of various interventions are producing many positive results, the Government recognizes the potential of information and communication technology (ICT) in transforming delivery of social protection assistance by enabling information access and supporting scaling up of operations, management, and decision making. To this effect, the Ministry with support from cooperating partners has been investing in applying ICT solutions to social protection systems to accelerate achievement of the national social protection objectives and facilitate linkages to other sectors and services.

One of such investments has been the development of a consolidated MIS; the Zambia Integrated Social Protection Information System (ZISPIS). The ZISPIS serves as a backbone of the digital ecosystem for management of social protection programmes in Zambia, and operationalizes a unified national register of beneficiaries for key social protection interventions. The ZISPIS was rolled out during the implementation of the 2014 NSPP, starting with the Social Cash Transfer module. During the same period, the Ministry of Community Development and Social Services with support from partners has also developed and implemented other digital systems to support other social protection programmes, such



as Supporting Women Livelihood (SWL), 1,000 Days SCT Nutrition Pilot integrated within the ZISPIS, whilst development is underway for Food Security Pack (FSP), Vulnerable Children and Adolescents Case Management System, and Child Information Management System. The automation of the business processes of these programmes has given birth to improvement in data management, allowing for reduced workloads, faster and more informed decisions, and a more secure service, with stronger controls to protect beneficiary information.

Despite the innovations, the ZISPIS has not been fully operationalized. The social protection sector is still characterized by a fragmented landscape of ICT projects, Data and Management Information System (MIS) development in silos, which pose significant barriers to effective sharing of information and coordination among Social Protection programmes. Programme fragmentation and duplication continue, and opportunities for complementarity are limited. The adoption of digital tools for social protection can bring benefits to both public administration and beneficiaries. For the former, digitalizing social protection lowers administrative costs, improves data accuracy, quality and transparency, enables faster delivery of services, and facilitates monitoring. Enhancements such as Digital identification (ID) address some of these challenges by improving targeting and reduce leakages of government programs, while also enabling citizens to participate in the digital economy. Additionally, the information sharing barriers also make it difficult to implement new strategies to strengthen resilience among poor households such as Cash Plus frameworks, effective linkages to health systems, agriculture extension services and market access.

To address some of the barriers, the MCDSS has begun developing a digital strategy that will harmonize the vision and provide a coherent unified Information Systems framework and architecture to support Social Protection programmes, ensuring that all efforts are effective in building and contributing a more efficient and better system, an integrated, and more accountable and accessible environment for the implementation of social protection.

2.7 LEGAL FRAMEWORKS IN SOCIAL PROTECTION

The development of an enabling legal framework for social protection is important for ensuring an effective and resilient sector. A conducive legal environment guarantees the delivery of coherent and coordinated social protection interventions. Zambia subscribes to several United Nations legal instruments on social protection, including the Universal Declaration of Human Rights (UDHR), the International Covenant on Economic, Social and Cultural Rights and the International Labour Organisation Convention No. 102. These instruments play a prominent role in determining the scope and context of social protection. Zambia as a state party to these instruments should effectuate them by domesticating salient provisions in its laws.

Nationally, social protection in Zambia is anchored on a number of pieces of law. These include laws for contributory programmes and non-contributory or complementary programmes. Current legislation for social protection in Zambia includes the Zambian Constitution Act No. 2 of 2016, the National Pension Scheme Act No. 40 of 1996, the Workers Compensation Act No. 10 of 1999, the National Health Insurance Act No. 2 of 2018, and the Public Service Pensions Fund Act No. 35 of 1996. Furthermore, the social insurance component of the Zambian social protection system is anchored on the Pension Scheme Regulation Act No. 25 of 1996 (as amended in 2005), the Employment Code Act No. 2 of 2019, and the Local Authorities Superannuation Chap 278 of the laws of Zambia, the Income Tax Act 2004. Other laws that



impact on social protection design and delivery include the Children's Code Act No.12 of 2022, Food and Nutrition Act of 2020, The Persons With Disabilities Act No 6 Of 2012, the Disaster Management Act No.13 of 2010, Gender Equity and Equality Act No. 22 of 2015, the Immigration and Deportation Act No.18 of 2018, the Persons with Disabilities Act No.6 of 2012, the Local Government Act No 2 of 2019, Anti -Gender Based Violence Act No.1 of 2011, the Anti- Human Trafficking Act; No. 1 of 2011, the Non-Governmental Organizations Act No. 16 of 2009, the Social Workers' Association of Zambia Act No. 4 of 2022, the National Food and Nutrition Act No. 3 of 2020 and the Water Resources Management Act No 21 of 2011

However, there is no overarching law that specifically governs the provision and implementation of social protection in the country, while the existing laws still have some gaps in their design. These require regular review to respond to emerging issues such as the low coverage of informal economy workers under contributory programmes that predominantly cover the formal sector. Additionally, the piecemeal development of laws lends itself to the trappings of fragmentation, in the social protection system, and gaps in legal and effective coverage of the population. Lack of a legislative framework for the provision of Social Protection (SP) has been identified as a gap in guaranteeing the provision of SP for lifecycle contingencies. In view of the above mentioned, it will be important to pursue a course of action that will put in place a comprehensive legal framework for social protection.

2.8 FINANCING FOR SOCIAL PROTECTION

Sustainable financing has become a key factor in the development of social protection and is dependent on the available fiscal space for economic and social investments. In Zambia, social protection is traditionally financed by Government, Cooperating partners, and international organizations. However, there is still a need for favorable macroeconomic policies to sustainably secure the resources needed for social protection and to leverage on the role of the private sector in financing social protection. The private sector is a key stakeholder in both urban and economic development, being a major contributor to national income, the principal job creator and employer and delivers critical goods and service, Public-Private partnerships would leverage innovative approaches and stimulate the private sector to invest in social protection services and contribute to poverty alleviation by creating employment and compliment government service delivery. Aid and transfers from different cooperating partners and international organizations has provided crucial support towards social protection, enabling the country to increase investments to the sector. Aid can also be leveraged to enhance public -private partnership pilot schemes that can later be scaled up.

Government is committed to scaling up social protection countrywide, and as such has been steadily increasing sector spending. This is evidenced by the increased allocations towards social protection in the national budget. For example, between 2016 and 2023 social protection allocations as a share of national budget have increased from 2.4 percent to 4.9 percent, respectively. Noting that irregular financing to social protection, can have detrimental effects on the provision of, as well as on sustaining outcomes of social protection, Government and other stakeholders have put in place measures to enhance consistent allocations towards tax-financed social protection. For contributory schemes, Government has put in place statutory measures to ensure adequate financing of such schemes as the NAPSA and the Workers' Compensation Fund. The National Health Insurance Scheme, a more recent health financing mechanism, is Government's way to achieve equity in financing healthcare. To increase coverage and revenues from contributions, government has taken steps to formalize the informal



economy although coverage and contributory revenues remain very low.

In spite of Government's efforts to ensure effective social protection financing, several fundamental gaps persist. A key gap is the lack of a sustainable financing strategy to enable coverage of all, let alone poor and vulnerable citizens, and continuity of programmes. Also, changes in donor priorities affect programme continuity and as a consequence sustainability of partner-financed programmes, which affects the livelihoods of people that benefit from Social Protection. Another gap is that times of economic downturns place a strain on the sector, both because of declines in revenue collection and increased expenditure for supporting those vulnerable during the downturn.

Fiscal space for universal social protection is compromised by the country's narrow tax base. Relatedly, funds have not been adequate as budgetary allocations do not match the population in need of social protection. This has affected the intended objective or impact of social protection programs on the country. For contributory programmes, gaps of coverage of the informal economy and revenues from contributions, continue to persist. Equally, NHIMA is a new scheme with low coverage and inadequate financing. Other statutory public schemes, i.e. Public Service Fund (PSF) and Local Authorities Superannuation Fund (LASF) have some financing challenges.

Recurrent weather-related shocks continue to disproportionately impact those already vulnerable. Over the last few years, the government has adopted sovereign risk insurance under the Africa Risk Capacity (ARC) as a means to provide financing protection against climatic shocks such as drought and floods that could disrupt the livelihoods of smallholder farmers.

2.9 ADVOCACY AND COMMUNICATIONS IN SOCIAL PROTECTION

Advocacy and communication are essential to establish a rights-based culture of social protection, to push for evidence-based governance towards better policy-making, and to ensure that programmes are aligned with international standards and meet people's needs. Well-coordinated advocacy, framed by Agenda 2030 and supported by international and regional initiatives, will be pivotal if governments are to implement universal social protection.

In respect to its commitment to the development agenda, government established the communication cluster team in order to harness effective communications for different audiences under the human and social development pillar and to increase the visibility of social protection programmes being implemented by various ministries. Further, in 2016 government initiated the Social Protection week event which is platform for players in the social protection sector to facilitate engagement with policy makers, promote public sensitization and awareness on the importance of social protection as tool to address poverty and vulnerability challenges, share information with the public on government social protection programmes and reforms as well as share knowledge and promote exchange of information on alternate practices regarding effective programming for social protection.

Despite the significant achievements and progress made towards enhancing communication and advocacy, information gaps on social protection remain widespread both among beneficiaries, implementers, policy makers and the general public. Further, there is no integrated communication strategy for social protection programmes due to the weak coordination among social protection communication and advocacy players. This results in their being no proper and deliberate mechanisms to



insure relevant information reaches respective beneficiaries. There are also weak systems for social accountability that are required to empower communities to demand for social protection services and to hold duty-bearers accountable for them.

2.10 CROSS-CUTTING ISSUES

2.10.1 GENDER AND SOCIAL PROTECTION

The UNDP Gender Inequality Index (GII) ranked Zambia 125 in 2017 with a GII value of 0.517. Gender based inequality can also be seen through higher women's illiteracy rates than men (25.7% women reached secondary level school education compared to 44.2% men), women's labour-market participation being at least 15 percentage point lower than men's (78.3% versus 95%), women's concentration in the lower wage and non-technical jobs. For political participation, women hold less than 12% parliamentary seats. Time poverty is largely a feminine problem due to the burden of unpaid care and household work. Also, Zambia has a high early marriage rate, estimated at 42%.

Zambia is state party to several International and Regional instruments on Gender, including the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), Southern African Development Community (SADC) Protocol on Gender and Development, the Sustainable Development Goals and the Maputo Protocol on Women's Rights. Zambia has domesticated these instruments through the Gender Equity and Equality Act of 2015. The 8NDP and the Vision 2030 also recognise the critical role of gender in National Development and the Social Protection Sector is no exception.

To resolve the gender gap, in its social protection programmes, government has predominantly targeted women and designed deliberate programmes to reach women. Several empowerment programmes such as the SWL, KGS, WEF and other financial inclusion programmes benefit women in the majority. For the SCT, in 2021, female headed household commanded a share of 66% of the total SCT caseload.

However, major gaps persist including the inability to undertake gender analyses of programmes to fully understand how gender transformative social protection programmes are. To design gender transformative social protection programmes, it is important to have sufficient capacity to understand the nuances of gender transformative approaches to social protection. Inadequate financial, institutional and human resource capacities, continue to hamper effective mainstreaming of gender in social protection programming. Deliberate programmes that reach women should have inclusive components that increase access to finances, capacity building as well as functional literacy to understand the concepts around entrepreneurship and financial literacy.

2.10.2 HIV/AIDS AND SOCIAL PROTECTION

According to the ZDHS (2018), the estimated HIV Prevalence for 20 was 10.8% for Ages 15-49 showing a steady decline from the 13% recorded by the ZDHS in 2015. Adult HIV and AIDS infection severely challenges the family and how well they provide child care. There are strong bi-directional links between HIV/AIDS and poverty. HIV/AIDS is both a manifestation of poverty conditions that exist and the result of unmitigated impacts of the epidemic on social and economic conditions. Poverty is both a cause and an outcome of HIV/AIDS and vice versa. HIV related deaths of caregivers result in increased number of child headed households. Other than that, food and nutrition insecurity in households affected by adult illness



and death, is more likely than in other households. When households are inundated by illness, they resort to 'distress' coping strategies, like selling of assets.

To address the problems presented by HIV and AIDS, Government has been providing free Anti Retro Viral Treatment (ART) for all infected persons. In addition, the implementation of social assistance in the country contributes to reduction of gender and income inequalities, both of which increase the risk of contracting HIV. Some programmes specifically support households with chronically ill members, including HIV and AIDS, thereby softening the socioeconomic impacts of HIV on households. Also, the introduction of the NHIMA improves access to healthcare services, with potential to enhance prevention, treatment, care and support.

In terms of gaps, other than the universally provided free ART, the provision of support to protect the livelihoods of PLHIV is lagging. There has been low access to social protection for PLHIV. The only opportunity to access social protection is through programmes for the poor. In addition, discrimination and self-stigma in the form of poor self-image and low self-confidence, coupled with lack of awareness of their rights, often keep PLHIV from seeking social protection.

2.10.3 DISABILITY AND SOCIAL PROTECTION

In Zambia, persons with disabilities suffer a diverse set of contingencies through the lifecycle. Social protection thus significantly benefits persons with disabilities. This is also crucial as more persons with disabilities reside in rural Zambia (73% vs. 27% urban areas) where poverty is rife than in urban areas. Disability and poverty are closely linked in Zambia being associated with a lack of access to education, the labour market, to health services, economic opportunities and to family life. Stigma, discrimination, exclusion within households and abandonment by fathers persist.

Zambia has made commendable progress in ensuring persons with disabilities are included in social protection programmes. This began with the inclusion of a cross-cutting pillar on disability in the 2014 NSPP. At the programme level, Zambia has expanded the programme to become inclusive of persons with disabilities. A number of institutions offering social protection programmes also exist in the country which include the National Trust Fund for Persons with Disabilities (NTFPD) which offers school bursaries and empowerment loans, the Zambia Agency for Persons with Disabilities (ZAPD), which also gives empowerment funds and social assistance services to the disabled among others.

Nonetheless, there are still a number of gaps in the provision of social protection for persons with disabilities. One of the most fundamental gaps is the inadequate financing of social protection programmes related to disability. In addition, very few social protection programmes exist to provide comprehensively for the needs of persons with disabilities and for programmes that include persons with disabilities as a categorical target, there are multiple layers of exclusion that keep a number of persons with disabilities out of key programmes that can improve their wellbeing. Other than that, there is a glaring gap in provision of carefully designed social protection schemes to protect and support children with disabilities and their families. Such programmes would support a continuum of care for a child with disabilities, at each stage of the lifecycle.



CHAPTER THREE

3.0 VISION

'A nation with a sustainable, integrated and responsive social protection system, for all, throughout the life cycle.'

3.1 RATIONALE

Government recognizes that Social Protection plays a critical role in poverty reduction and vulnerability by promoting efficient labor markets, diminishing people's exposure to risks, and enhancing their capacity to protect themselves against shocks and loss of income.

The Social Protection sector in Zambia has grown by leaps and bounds since the development of the 2014 NSPP. This has been characterized by several developments, positive and negative, have taken place that have taken place around health, education, child development, social assistance, livelihood and empowerment as well as social security. In addition, there have been several developments in the sector internationally, regionally and nationally that need to be aligned so that they are able respond to the prevailing trends among them the development of the Eighth National Development Plan (8NDP). Critical among these developments was the revelation during the Covid-19 that Zambia's social protection system was ill prepared to respond to a shock of that magnitude.

The need for a revised Policy has therefore been necessitated by the need to continue aligning the implementation of social protection with the country's medium long-term vision and strategic focus, that is spelled out in the Eighth National Development Plan. Further to this was the expiration of the Implementation Plan of the 2014 NSPP which necessitated the need to revise the Policy in order to respond to the many changes that have taken place since its formulation. There have also been significant ideological shifts that have taken place that may require the policy be reoriented in order to respond to these ideological and normative shifts. There are also considerable changes to systems and technology that have taken place, which may be incongruent or at odds with current NSPP practices.

The development of the Policy is thus necessary to ensure that social protection remains responsive to the current context and its ability to meet future needs, that it is in conformity to changing ideological and normative perspectives in social protection at national, continental and international level and that it remains compliant to existing laws and regulations.

3.3 GUIDING PRINCIPLES

Principles are the fundamental values of the nation upon which the policy is based. It bears in mind constitutional rights and obligations as well as cultural, moral and religious values. These will include:

Morality and Ethics

Adherence to the highest moral and ethical conduct of all individuals and/or teams administering and overseeing social protection will be the norm by which the policy will operate.

**Transparency and Accountability**

Transparency and accountability are crucial in social protection as they foster public confidence, acceptability and promote wider participation in programme implementation. Hence, duty bearers in the social protection sector must ensure the best use of available resources and account for their utilisation.

Human Dignity

Social protection duty bearers should respect and recognise the dignity of persons they serve in accordance with national, regional and international conventions and protocols.

Equity and Social Justice

Equity and justice shall form the basis for the provision of social protection programmes and services to all population groups and geographical regions of the country; Every individual in need of social protection should be able to access it regardless of the socioeconomic situation.

Non-Discrimination

All Zambian citizens have the right to social protection regardless of age, gender, religion, ethnicity, disability or socioeconomic circumstances.

Partnerships

The delivery of social protection programmes will be achieved through close collaboration and networking among government departments, civil society, the private sector and Cooperating Partners.

Inclusiveness

In order to reducing inequality and achieve equal access to opportunities for all Zambians, the social protection policy shall contribute to ensuring every Zambian enjoys the same rights and opportunities to enable them achieve a decent living standard.

Sustainability

For social protection programs to be sustainable, the government will continue to explore questions of adequacy and affordability with the lens of sustainability.



CHAPTER FOUR

4.0 OBJECTIVES AND MEASURES

4.1 Objectives

The Policy will pursue the following objectives:

- 4.1.1 To enhance provision of social protection throughout the lifecycle
- 4.1.2 To strengthen provision of nutrition sensitive social protection
- 4.1.3 To enhance shock responsiveness of social protection
- 4.1.4 To enhance institutional frameworks for social protection
- 4.1.5 To enhance sustained financing of social protection programmes
- 4.1.6 To enhance advocacy and communication in social protection.
- 4.1.7 To strengthen the integration of cross-cutting issues in social protection

Measures

In order to attain the above objectives, Government shall put in place the following measures:

Objective 1: To enhance provision of social protection throughout the lifecycle

Measures

- i. Improve access to social protection throughout the life cycle;
- ii. Establish specific life cycle based social protection grants;
- iii. Extend coverage of benefits, inclusive of maternity and paternity benefits, to the informal economy;
- iv. Enhance coverage of Early Childhood Development services;
- v. Enhance coverage of social protection to children;
- vi. Enhance coverage of social protection for the youth; and
- vii. Strengthen coverage of social protection in adult life:

Objective two: To strengthen provision of nutrition sensitive social protection

Measures

- i. To improve provision of nutrition specific and sensitive social protection
- ii. To mainstream nutrition specific programs in all social protection programmes;
- iii. Enhance capacity of implementers in nutrition sensitive programming;
- iv. Enhance social behavior change for nutrition sensitive social protection; and
- v. Ensure sustainability of nutrition sensitive social protection
- vi. Foster coordination among various stakeholders, including government departments, NGOs, and international organizations, to enhance the impact of interventions.
- vii. Strengthen the monitoring and evaluation system to track the impact of social protection programs on nutritional outcomes.



Objective three: To enhance shock responsiveness of social protection

Measures

- i. Strengthen capacity in shock responsive social protection;
- ii. Mainstream climate resilience and anticipatory action in social protection programming; and
- iii. Enhance institutional arrangement and coordination for shock responsive social protection.

Objective four: To enhance sustained financing of social protection programmes

Measures

- i. Strengthen administrative and financial capacity at all levels;
- ii. Strengthen mechanisms for sustainable financing for social protection programmes;
- iii. Explore social protection financing best practices from other countries;
- iv. Advocate for a broadened fiscal space to finance social protection; and
- v. Design mechanisms for financing of shock responsive social protection.

Objective five: To enhance institutional frameworks for social protection

Measures

- i. enhance coordination mechanisms;
- ii. promote decentralization of service delivery;
- iii. harmonize institutional frameworks for social protection;
- iv. Digitilization of the entire SP ecosystem, strengthen integration of MIS; and
- v. Enhance graduation of social protection;
- vi. Strengthen Monitoring and Evaluation of social protection programmes
- vii. Strengthen capacity at local and national level to deliver an effective social protection system;

+Objective six: To enhance advocacy and communication in social protection.

Measures

- i. Strengthen systems for affirmative action to support both men and women and boys and girls as well as vulnerable groups such as persons with disabilities;
- ii. Strengthen social accountability;
- iii. Develop an integrated advocacy and communication strategy for Social Protection;
- iv. Strengthen evidence generation to inform social protection advocacy and communication; and
- v. Enhancing Digital inclusion system for children.

Objective Seven: To strengthen the integration of cross-cutting issues in social protection

Measures

- i. Enhance gender transformative Social Protection
- ii. Strengthen social protection capacity to help mitigate the social and economic impacts of HIV on households and individuals, help address the multiple social determinants of the epidemic and help address demand side barriers to access HIV services
- iii. Expand social protection provision for disability to strengthen social and economic resilience of households and individuals with disability and help enhance access to essential services



CHAPTER FIVE

5.0 IMPLEMENTATION FRAMEWORK

In Zambia, social protection programmes are implemented by several line ministries and civil society organizations. Among the line ministries implementing social protection programmes are Ministry of Community Development and Social Services; Ministry of Labour and Social Security; Ministry of Education; Ministry of Health; Ministry of Agriculture; Ministry of Fisheries and Livestock and Ministry Water and Sanitation.

5.1 INSTITUTIONAL ARRANGEMENTS

As a result of social protection programmes being implemented by various institutions, the Ministry of Community Development and Social Services shall collaborate with other Government Ministries, Cooperating Partners, (CPs) Civil Society Organisations, (CSOs), Faith Based Organisations (FBOs) and the Private Sector in the implementation of this Policy. Below is an outline of the roles, responsibilities and functions that each identified stakeholder will be expected to carry out in the successful implementation of the Policy.

(i) Ministry of Community Development and Social Services

The Ministry shall:

- (a) Coordinate all members of the Human and Social Development Cluster;
- (b) Initiate the formulation of Policies and legislation related to Social Protection in collaboration with other stakeholders;
- (c) Set minimum standards and guidelines for social protection programmes;
- (d) Monitor and supervise social protection programmes;
- (e) Provide grants and in-kind support;
- (f) Provide agricultural inputs, equipment; and skills training; and places of safety including support to GBV and Human Trafficking victims;
- (g) Provide old people's homes and mother's shelters;
- (h) Disseminate information on social protection to stakeholders;
- (i) Establish an integrated ministerial electronic Information Management System for all social protection programmes;
- (k) Coordinate the participation of the private sector and Faith-Based and Non-Governmental Organizations in the provision of services to vulnerable groups;
- (m) Provide support on court preparation for children;
- (n) Provide counselling to victims of all forms of abuse;
- (o) Train community-based personnel in livelihood and empowerment service delivery;
- (p) Regulate Non-governmental Organisations
- (q) Coordinate mainstreaming of disability in all development matters
- (r) Facilitate the mainstreaming of gender in all development matters
- (s) Provide policy guidance and awareness on children;
- (t) Spearhead and monitor implementation of child advocacy programmes; and
- (u) Complement the provision of empowerment and livelihoods opportunities to families of children living on the street



- (a) Improve data disaggregation, collection, quality and analysis research and evidence on policy design features to improve social protection effectiveness.
- (b) Facilitate the rehabilitation of street children;

(ii) Gender Division

The unit responsible for Gender shall:

- (a) Undertake gendered poverty and vulnerability assessments;
- (b) coordinate and monitor the effective implementation of gender policies in order to reduce gender inequalities
- (c) protect and promote women's rights
- (d) curb Gender-Based Violence (GBV)
- (e) promote advancement of women

(iii) Disaster Management and Mitigation Unit

The unit responsible for Disaster Management and Mitigation shall

- (a) Coordination of various sectors in the implementation of Disaster Risk Management Activities
- (b) Provide administrative, logistical, and management support services in order to facilitate effective and efficient safety of vulnerable people who are affected by disasters.
- (c) Put in place appropriate measures to respond to climate change including anticipatory action and early warning systems.
- (d) Promote the establishment of disaster funds at district level to address impacts of immediate shocks and disasters for prompt action.

The Ministry responsible for Labour and Social Security shall

- (a) Facilitate the elimination of harmful child labour and the employment of young persons;
- (b) Enhance efforts to actualize the Decent Work Country Programme;
- (c) Enhance the functioning of the pension grievance mechanisms;
- (d) Extend social security coverage, specifically: pensions, employment injury, health insurance and maternity protection to the informal sector; and
- (e) Undertake periodic reviews of existing social security policy and legislation.
- (f) Domesticated ILO Convention 183 on maternity protection and provide for contributory maternity protection social insurance schemes.

Ministry responsible for Finance and National Planning shall:

- (a) Generate adequate and up to date social and economic statistics for planning purposes;
- (b) Mobilise and allocate adequate resources for social protection programmes;
- (c) Ensure timely and accurate disbursement of funds; and
- (d) Facilitate technical assistance to enhance social protection programming.



The Ministry responsible for Commerce, Trade and Industry shall:

- (a) Provide skills training to vulnerable groups in order to be engaged in small to medium size enterprises (SME);
- (b) Support identified vulnerable groups with finances for SME; and
- (c) Create linkages to the international markets.

The Ministry responsible for Education shall:

- (a) Provide early childhood education; vocational and entrepreneurship training to vulnerable groups including children with special needs;
- (b) Regulate the establishment of nurseries and day care centres;
- (c) Provide counselling and guidance to pupils;
- (d) Provide bursaries to vulnerable students in public colleges and universities;
- (e) Provide educational materials and supplementary school feeding for vulnerable Children.
- (f) Enhance access to a diversified nutritious diet through scaling up the Home-Grown school feeding programme

The Ministry responsible for Fisheries and Livestock shall:

- (a) In collaboration with the MoA to support social protection programmes that provide benefits linked to fisheries and livestock; farming and rural development
- (b) Collaboratively design graduation programs for social assistance and livelihoods and empowerment with a natural pathway to fisheries and livestock; and
- (c) Examine how fisheries and livestock programmes contribute to reducing poverty and vulnerability.

The Ministry responsible for Foreign Affairs shall:

- (a) Represent the interests of the nation abroad in matters relating to vulnerable Zambians;
- (b) Facilitate the repatriation of Zambians stranded abroad including safe return of Human Trafficking victims; and
- (c) Facilitate signing, ratification of International Instruments.

The Ministry responsible for Information and Media shall:

- (a) Ensure that information and communication technologies (ICTs) accommodate the needs of older persons and persons with disabilities.

The Ministry responsible for Health shall:

- (a) Enforce the code of conduct for public and private health care providers to address rights of vulnerable persons;
- (b) Provide tertiary and secondary level health care services; and
- (c) Broaden the coverage for Social Health Insurance to all in order to access health care at all levels.



The Ministry responsible for Home Affairs shall:

- (a) Enforce the laws protecting disadvantaged groups including children;
- (b) Provide appropriate child-friendly remand facilities for children awaiting court proceedings and separate detention facilities for children at all police stations; and
- (c) Provide reformatory services to children in conflict with the law.

The Ministry responsible for Justice shall:

- (a) Provide technical expertise on legislation and review of laws related to Social Protection;
- (b) Represent the country at international forums on protocols protecting vulnerable persons including social security matters;
- (c) Provide legal aid to the poor and vulnerable individuals inclusive of juveniles; and
- (d) Facilitate the domestication of international conventions and agreements related to social protection.

The Ministry responsible for Lands and Natural Resources

- (a) Facilitate the allocation of land for sustainable development for vulnerable people;
- (b) Ensure equitable access to land by all Zambians including vulnerable people;
- (c) Facilitate land dispute resolution; and
- (d) Facilitate the issuance of title deeds to vulnerable groups.

The Ministry responsible for Local Government and Rural Development shall:

- (a) Provide children's functional play parks and recreation facilities;
- (b) Provide community libraries;
- (c) Pass and enforce by-laws to protect the welfare of children and other vulnerable persons;
- (d) Provide decent low cost housing, water and sanitation services to under-served communities;
- (e) Provide for the burial of unclaimed bodies of destitute persons as provided in the Local Government Act;
- (f) Strengthen community structures;
- (g) Provide empowerment funds to the vulnerable in communities;
- (h) Provide education support to school going children; and
- (i) Ensure local infrastructure conform to universal standards to ensure accessibility be persons with disabilities.

The Ministry responsible for Water Development and Sanitation shall:

- (a) Support preventive measures linked to climate change that affect water security and drive of poverty, vulnerability and exclusion of women and girls; and
- (b) Collaborate with the social protection sector to ensure gender-sensitive improvements in water and sanitation infrastructure and services.

The Ministry responsible for Youth, Sport and Arts:

- (a) Provide vocational, skills training and recreation facilities to youths,
- (b) Provide entrepreneurial skills training;
- (c) Provide youth empowerment funds; and
- (d) Provide essential information required on the access of youth empowerment funds.



The Judiciary shall:

- (a) Fast track the judgement of cases involving children and other vulnerable groups; and
- (b) Provide training on how to handle cases and support for offenders and victims of human rights abuses.

The National food and Nutrition commission (NFNC)

- (a) Support the implementation of nutrition sensitive social protection programmes.
- (b) Provide technical guidance on all nutrition sensitive social protection programming
- (c) Support the setup of the nutrition sensitive SP monitoring and evaluation mechanisms
- (d) Advocate for the establishment of an appropriate targeting mechanism to ensure effectiveness and efficiency

The Ministry of Agriculture

- a) Provide training and extension services to beneficiaries on the FSP programme
- b) Ensure the inclusion of a nutrition sensitive SP programme through the selection of ideal input package
- c) Integrate the nutrition sensitive social protection guidelines within the FISP programme while building capacity for beneficiaries
- d) Build capacity for vulnerable farmers and enhance linkages to private sector to access to value addition products and services

The Ministry of green Economy and Environment

- (a) Support the development of relevant climate information packages for beneficiaries.
- (b) Promote optimal environmental practices and enhance access to low cost alternative energy sources for the food system

Co-operating agencies shall:

- (a) Provide technical and financial support to social protection programming; and
- (b) Engage in policy dialogue.

The Private Sector shall:

- (a) Partner with Government in implementing social protection programmes and enhance linkages to agricultural extension services, credit and market access;
- (b) Initiate and implement corporate social responsibility targeted at social protection Programmes; and
- (c) Facilitate the access to private sector led products and services that enhance adaptation and mitigation against climate variability and change

Non-Governmental Organisations, Faith Based Organisations and Civil Society Organisations shall:

- (a) Complement Government's efforts through the provision of social protection programmes;
- (b) Support programme design, implementation, monitoring and evaluation.



- (c) Engage in policy and budget advocacy, community mobilization and sensitization, and all necessary dialogue; on the right to social protection as well as sustainable financing and systems development; and
- (d) Promote accountability and research.

5.2 RESOURCE MOBILISATION

As the Government shifts focus from the functional framing of social protection to the lifecycle framing, it will need to commit greater resources to social protection, in order to comprehensively cover contingencies across the lifecycle. The implementation of the National Social Protection Policy will therefore require mobilisation of financial, material and human resources from both internal and external sources. To this effect, the Ministry responsible for finance will mobilize and ensure the timely disbursement of funds as budgeted for in the National Budget to enable timely implementation and review of the Policy. Other resources will be mobilised from:

- (a) Bilateral and multilateral Co-operating Partners;
- (b) Community participation;
- (c) Private Sector; and
- (d) Civil Society

5.3 LEGAL FRAMEWORK

To effectively implement the National Social Protection Policy, there is need for a comprehensive legal framework. In this regard, the implementation of this policy will leverage on the following:

- a) Constitution (Amendment) Act No. 2 of 2016
- b) Children's Code Act No.12 of 2022
- b) Disaster Management Act No. 13 of 2010
- c) National Pension Scheme Act No. 40 of 1996
- d) Workers Compensation Act No. 10 of 1999
- e) National Health Insurance Act No. 2 of 2018
- f) Public Service Pensions Fund Act No. 35 of 1996
- g) Pension Scheme Regulation Act No. 25 of 1996 (as amended in 2005),
- h) Employment Code Act No. 3 of 2019,
- i) Gender Equity and Equality Act No. 22 of 2015
- j) Immigration and Deportation Act No.18 of 2018
- k) Persons with Disabilities Act No.6 of 2012
- l) Local Government Act No 2 of 2019
- m) Anti -Gender Based Violence Act No. 1 of 2011;
- n) Anti- Human Trafficking Act; No. 1 of 2011;
- o) Non-Governmental Organizations Act No. 16 of 2009; and
- p) Social Workers' Association of Zambia Act No. 4 of 2022.
- Q) National Food and Nutrition Act No. 3 of 2020
- R) Water Resources Management Act No 21 of 2011



In addition, Government shall review policies, repeal and enact legislation that will contribute to the creation of an enabling legal and policy environment for enhanced social protection. It is therefore envisioned that the Zambian Government shall:

- a) Develop overarching social protection legislation
- b) Domesticating social protection related international protocols and conventions

5.4 Monitoring and Evaluation

1. The monitoring and evaluation function will be conducted at all levels for accountability and transparency as well as effective implementation of social protection programmes. A five-year implementation plan framework within which the policy will be monitored and evaluated at the national level shall be developed. The framework will be used to track and review progress against performance targets. In addition, Government through the Ministry responsible for Community Development and Social Services, will put in place a comprehensive monitoring and evaluation mechanism to track various social protection activities and programmes in collaboration with stakeholders.

Currently some of the reviews being undertaken in collaboration with the MCDSS include;

- 1. Joint Annual Reviews (JAR)
- 2. Impact evaluations,
- 3. Process evaluations; and Various assessments including routine monitoring acknowledging the different levels of Monitoring e.g., HQ, Province, District, and communities.

To strengthen M&E, the focus should also be building M&E capacity at lower levels.

In this regard, Government shall:

- a. Undertake mid-term review of the Policy after five years; and
- b. Establish an integrated system of monitoring and evaluation mechanism involving other stakeholders.

