



# 10

## Social protection

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Social protection, or social security, aims to protect individuals and families against various risks experienced at different stages of life. It reduces poverty and inequalities, contributes to enhancing productivity and employability, injects cash into local markets and supports economic growth. Social protection plays a key role in ensuring inclusive responses to crises, promoting a just recovery and building resilience, adaptiveness and preparedness for future shocks. The ILO supports countries in building comprehensive national social protection systems that are rights-based, universal, inclusive and embedded in law, based on international social security standards. These systems should at least include social security guarantees that ensure access to essential healthcare and income security for all throughout the life cycle (social protection floors) and, in parallel, aspire to providing higher levels of protection in line with prevailing social security standards. PROSPECTS supported the strengthening and extension of national social protection systems and the inclusion of forcibly displaced people and host communities in Jordan, Lebanon, Kenya, Ethiopia and Egypt.

Access to social protection for all members of society, including refugees and their families, is anchored in the human rights to social security and health. These rights are embedded in many international and regional human rights instruments, including the 1948 Universal Declaration of Human Rights, the 1966 International Covenant on Economic, Social and Cultural Rights (ICESCR), the 1989 Convention on the Rights of the Child and the 1951 Convention Relating to the Status of Refugees (hereafter referred to as the 1951 Convention). The 1951 Convention contains more detailed and important provisions on welfare and social security specifically for refugees (Articles 20–24).

ILO social security Conventions and Recommendations guide countries in giving effect to the human right to social security by designing and maintaining comprehensive social protection systems. They establish the key principles of governance and financing, as well as minimum benchmarks of protection to be achieved with respect to the people covered, eligibility conditions, duration and level of benefits. Many include specific provisions that are relevant for refugees, including the principle of equality of treatment between nationals and non-nationals.<sup>76</sup>

## ► 10.1 Description and key approaches

Social protection interventions in PROSPECTS countries drew on a decade of ILO experience working with UNHCR<sup>77</sup> on the inclusion of refugees in social health protection schemes and were based on the ILO strategy<sup>78</sup> to extend social protection to migrant workers, refugees and their families. The ILO, in its work in this regard, takes a holistic and participatory approach based on international labour standards, anchored in social dialogue, and involving organizations representative of migrant workers and refugees. Such an approach takes into account the following factors, which influence migrant workers' and refugees' access to social protection: the labour migration and mobility landscape; the availability, level and scope of social protection provision in countries of origin and destination; and the heterogeneity and specificities of migrant workers, refugees and their family members, including their demographic characteristics, migration, residence and employment status, duration of stay and type of employment, skill sets, income level, and the industry or sector in which they work.

<sup>76</sup> See ILO 2021, *Intervention Model: for Extending Social Protection to Asylum Seekers and Refugees*, ILO Brief, November 2021

<sup>77</sup> ILO and UNHCR, 2016, "Memorandum of Understanding Between the International Labour Organization and the Office of the United Nations High Commissioner for Refugees", signed in Geneva on 1 July 2016, and the associated joint plan of action (2023–2025). <https://www.ilo.org/publications/ilo-unhcr-joint-action-plan-2023-2025>

<sup>78</sup> The *ILO Strategy on Extending Social Protection to Migrant Workers, Refugees and their Families* is aligned with relevant international labour standards and based on guidance provided by ILO tripartite constituents, in particular the ILO Governing Body documents *Securing Social Protection for Migrant Workers and their Families: Challenges and Options for Building a Better Future*, GB.344/POL/1, March 2022; and GB.326/INS/14Add.(Rev) with respect to the *Guiding Principles on the Access of Refugees and Other Forcibly Displaced Persons to the Labour Market*, elements of which have been incorporated into the ILO Employment and Decent Work for Peace and Resilience Recommendation, 2017 (No. 205).

## 1. Mainstreaming refugee inclusion in national social protection policies

PROSPECTS built partnerships internally with other ILO projects focused on strengthening social protection systems in the countries where projects were active, and adopted a mainstreaming approach to refugee inclusion in national social protection policies. This had not been done before in a systematic way within ILO country operations on social protection, so PROSPECTS demonstrated that mainstreaming refugee inclusion in ILO advocacy and policy work on social protection was feasible, effective and fostered partnerships with humanitarian actors typically isolated from such policy processes (for example, UNHCR and UNICEF). Bringing the topic of forcibly displaced people's right to social security into discussions and formulations of national social protection strategies and laws increased the likelihood that those systems would be inclusive and responsive to shocks and crises.

In Kenya, in partnership with the National Social Protection Secretariat in the country, PROSPECTS supported the formulation of a national strategy to extend social protection to workers in the informal economy and their families, explicitly including refugees. The strategy was adopted in 2023. The Government of Kenya further explicitly included refugees in the new Social Health Insurance Law, also adopted in 2023. In Egypt, Sudan and Ethiopia, programme teams supported the review of national social protection strategies and advocated for the inclusion of refugees and non-nationals on a par with nationals.

For example, in Egypt in 2018, the Universal Health Insurance (UHI) law was enacted as part of the government's commitment to progress towards universal health coverage. The new scheme was implemented in phases between 2019 and 2022. Refugees' access to healthcare was regulated through a Memorandum of Understanding (MoU) signed between the Ministry of Health and Population and UNHCR. This MoU granted refugees and asylum-seekers from all nationalities access on a par with nationals to health services financed through the Ministry of Health and Population.

The ILO and UNHCR jointly assessed the feasibility of including refugees and asylum-seekers in Egypt's UHI scheme. The feasibility study evaluated the provision of healthcare services to the refugee and asylum-seeker populations, their contributory capacity, the costs associated with their inclusion, as well as practical steps to include them. Among other things, the study:

- ▶ found that UHI established a legal framework to extend social health protection to the entire population, offering a pathway to including refugees in the UHI scheme on a par with nationals;
- ▶ proposed costed policy options for refugee inclusion based on socio-economic status. Various scenarios were considered to assess which refugees could pay contributions;
- ▶ highlighted the need for greater focus on the informal economy, in which a significant share of refugee households is likely to work. In particular, the mechanisms to identify, enrol and collect contributions from workers in the informal economy need to be strengthened and the vulnerability assessment currently in use needs to be reviewed.

The feasibility study led to a series of engagements by the government, development partners and donors to build consensus on the findings and on the way forward. The Government of Egypt agreed to pilot the inclusion of refugees and asylum-seekers in two governorates and to establish a Technical Working Group to discuss the practical and operational steps to including refugees, as well as build in evaluation mechanisms to learn from the forthcoming pilots in the two governorates (chosen because they are home to the largest numbers of refugees).

## 2. Operational inclusion of refugees in social protection schemes

PROSPECTS built on the approach developed through the ILO-UNHCR Memorandum of Understanding and Joint Action Plan rolled out over the decade preceding PROSPECTS. Initially, it focused on refugee inclusion in social health protection schemes, around which political will regarding inclusion was generally higher (for public health reasons, as well as perceived need), but then also turned its attention to additional types of benefits throughout PROSPECTS. In doing so, the programme identified three main entry points to engage in social protection:

1. The continuous interest in and demand for including refugees in national health insurance schemes, which were increasingly developing in Africa and the Middle East – inclusion studies of these schemes were conducted or ongoing in Lebanon, Kenya, Egypt, Ethiopia and Sudan.
2. The possibility to mainstream refugee inclusion within programmes targeted at reducing informal work – this was of particular relevance to economies in Africa and the Middle East, such as in Jordan, through the Estidama++ fund run by the Social Security Corporation (see case study later in this section).
3. The openness in some contexts to expanding social assistance to refugees and other forcibly displaced people, not only for health insurance but also for long-term benefits targeted at older people and/or those living with disabilities – inclusion of refugees and other forcibly displaced people in social health protection schemes is strongly aligned with national public health objectives and benefits from greater political acceptability. Short-term benefits, such as maternity, sickness and child benefits, can further be used to mainstream inclusion in national social protection strategies and longer-term benefits. This was the case in Kenya, where an inclusion study of the Haba Haba<sup>79</sup> long-term savings scheme was carried out, as was a feasibility study of a maternity cash benefit that was also paid to non-nationals, including refugees. The feasibility study also sought to align the 70+ cash transfer programme. In Lebanon, a national disability allowance was introduced, which was available to both nationals and non-nationals on the same basis.

The inclusion of refugees in social protection, developed in response to UNHCR demand for ILO expertise, proved scalable through PROSPECTS operations, effectively allowing for the channelling of humanitarian funding through social protection systems. Through PROSPECTS, a “shared” technical specialist on social protection was able to work across the ILO and UNHCR, which proved instrumental to reinforcing the partnership and expanding joint operations.

It is important to note that the demand for ILO expertise, particularly on strengthening social protection systems, scheme design and financing, increased throughout the duration of PROSPECTS the extent of the demand for ILO expertise and the number of partners requesting it increased. This increased demand was not just observed in countries with protracted refugee situations, where UNHCR was handing over operations, including registration, case management and protection, to local authorities. The handover of operations was the initial scope of interest for UNHCR partnering with ILO. Over time, the scope of interest for partnership increasingly also included work with UNICEF and the World Bank, as in Lebanon (see case study on page 150).

While interest for channelling humanitarian funding through social protection systems has increased, successful transitions out of humanitarian support and into employment and contributory social protection are required to support national social protection systems and strengthening their institutional capacities. PROSPECTS teams managed to take advantage of other ILO projects dedicated to system strengthening in several countries, illustrating that it is better to have a system-building component in work on refugee inclusion.

<sup>79</sup> The [Haba Haba savings scheme](#), launched by the National Social Security Fund (NSSF) in Kenya, targets members in the informal economy.

### ► Case study: Kenya

Prompted by the COVID-19 pandemic, the Government of Kenya developed a keen interest in extending social protection to workers in the informal economy. PROSPECTS, together with the UN Food and Agriculture Organization, conducted a study of social protection coverage and gaps for workers in the informal economy, including refugees. Based on the outcomes, the programme team supported the extension of the national strategy for social protection to the informal economy. The refugee aspect was mainstreamed in the strategy, to include them from the outset. This was done through various stakeholder consensus-building workshops and events. In November 2023, the strategy was launched and implemented in two counties.

In parallel, the Kenyan National Health Insurance Fund (NHIF) approached the ILO to develop and cost a universal maternity benefit for the country. PROSPECTS joined forces with an EU-financed social protection and public financial management project to design and cost a maternity income benefit for women in the informal economy. Female refugees enrolled in the NHIF also received a new maternity cash benefit. Several workshops were conducted with key stakeholders to agree on the design.

As refugees in Kenya were working almost exclusively in the informal economy and had limited access to banking or other savings mechanisms for old age, the programme team worked closely with the NSSF to adapt the Haba Haba voluntary savings scheme to the needs of refugees. The decision to do so stemmed from a feasibility study conducted by the ILO, which identified the main barriers to refugee participation in the scheme and considerable stakeholder interest in developing a joint national roadmap for including refugees in the scheme. One of the key issues was lack of proper documentation, which prevented many refugees from enrolling in the scheme. In response, the registration requirements were modified and continuous dialogue between the NSSF and the Department of Refugee Services facilitated effective coordination. In addition to simplifying the registration processes, the adaptations included mobile-based platforms so that refugees did not need to rely on banking infrastructure, flexible contribution structures and the option to make early withdrawals in case of repatriation. Information materials in several languages were also provided and community outreach efforts were made. The outreach activities by partners were accompanied by financial literacy programmes targeting refugees. Bringing all stakeholders together helped overcome some entrenched barriers – for example, the Department of Refugee Services accelerated the issuance of refugee IDs in partnership with the National Registration Bureau, helping refugees obtain the necessary documentation for inclusion in the scheme. This adaptation of a social security scheme is an important development in moving away from a humanitarian and towards a more sustainable development approach to refugee support in Kenya. ■

### ► Case study: Jordan

Estdama++ was designed to extend social security coverage to vulnerable worker groups, including refugees, women, self-employed individuals and those in informal sectors, such as agriculture and small enterprises. Administered by Jordan's Social Security Corporation (SSC), with technical support from the ILO and initial funding from the Kingdom of the Netherlands under the PROSPECTS Opportunity Fund, the programme has registered more 37,500 workers as of March 2025, more than half of whom are non-nationals, including refugees. It introduced contribution subsidies and tailored communication and outreach strategies to reach previously unregistered groups. Estdama++ was used by the SSC to enhance social protection, while addressing barriers to formalization.

Estdama++ introduced targeted social security contribution subsidies to workers and employers to address affordability barriers faced by the self-employed and waged workers with low and unstable incomes. The programme prioritized outreach for refugees in collaboration with UNHCR to overcome barriers like mistrust of national institutions and limited awareness of social security benefits. This included face-to-face outreach conducted with SSC representatives, the Ministry of Labour and UNHCR, including within the two largest refugee camps. A small cash reward was also introduced to promote the payment of contributions.



A two-way chatbot was developed and piloted with SSC, allowing it to target communication to and gather information about potential and current members. In analysing data and collecting feedback throughout implementation, the programme identified areas for improvement and adjusted programme design. For example, higher attrition rates were observed among women and self-employed workers. This highlighted structural barriers that these particular groups faced, such as short-term contracts in the female-dominated education sector and irregular monthly incomes of self-employed individuals. This prompted a refinement of the subsidy design. By November 2024, 92 per cent of those who had registered for social security through the Estidama++ programme had transitioned into regular social security and continued to make contributions independently of the programme's subsidy.

The achievements of the Estidama++ programme and the way in which it addressed the gaps identified can serve as a blueprint for extending social protection to refugees and other groups of vulnerable workers. Estidama++ began as a targeted effort to use humanitarian funding for expanding social insurance coverage, focusing on contribution subsidies to incentivize formalization. However, expanding the coverage sustainably required a broader, systemic approach. Addressing challenges like affordability, relevance and financial sustainability demands solutions that integrate social protection with fiscal and employment policies, rather than relying solely on financial incentives.

Through Estidama++, the ILO was able to support SSC in developing a long-term vision for reform. This systemic approach emphasizes addressing structural barriers and aligning social protection with Jordan's economic modernization goals, ensuring equity and inclusivity for all workers, including those in non-traditional or informal employment. By using Estidama++ as an entry point, PROSPECTS has helped build a foundation for more comprehensive reforms that move beyond fragmented approaches to create a resilient and inclusive social protection system. ■

### ► Case study: Lebanon's National Disability Allowance

PROSPECTS Lebanon contributed to an existing two-year, EU-funded social grants programme for people with disabilities, known as the National Disability Allowance (NDA). The ILO and UNICEF signed an agreement on collaborating with the Ministry of Social Affairs to provide people with disabilities (PWDs) with basic income support. This marked a shift from the "targeted social assistance" approach to a universal approach. The overall approach was inclusive across communities, not just for Lebanese PWDs, providing an entry point for the extension of the NDA to refugee PWDs.

PROSPECTS' NDA funding was channeled into the NDA but came with the expectation that the caseload it covered would include refugees. This was significant, because the NDA was administered by the Ministry of Social Affairs and donor resources were used to support extending it to refugees. The NDA amounted to US\$40/month for an initial 12-month period, along with referrals to additional services based on needs. The programme started in April 2023 and targeted people with disabilities residing in Lebanon and aged between 18 and 28 years.

PROSPECTS funding was also used to top-up NDA benefits for caseloads living in the South, at a time when conflict in Gaza started to spill across borders. While the top-up NDA funding wasn't initially planned for, the outbreak of crisis in the South called for additional support and led the ILO to submit a request to the donor to repurpose funds from other planned activities. This was ultimately approved by the donor and supported by the ILO Regional Programme Unit. The NDA was able to continue to issue grants and effectively reach the target groups. ■



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### 3. Generating evidence of the inclusiveness of social protection systems in conflict-affected settings

PROSPECTS supported further development and dissemination of tools and evidence on the inclusion of refugees and other forcibly displaced people in national social protection systems. In particular, it supported the launch, dissemination and practical application of an ILO-UNHCR handbook on social health protection for refugees, published at the onset of the PROSPECTS partnership in 2020.<sup>80</sup> Incorporating tools specific to refugee inclusion also featured in another ILO guide, on extending social protection to migrant workers, refugees and their families in 2021.<sup>81</sup> This guide was also used in courses at the International Training Centre of the ILO (ITCILO) on social protection for migrants and refugees, and on social health protection. The courses are held yearly, to reinforce the capacities of national social protection institutions, ILO constituents, humanitarian and development partners.

A global mapping of country-level provisions for the exclusion and inclusion of non-nationals, including refugees, provided a baseline for country programmes supporting the extension of social protection. The mapping provided an overview of social security legal provisions across countries and served as a basis to estimate the share of refugees and migrants legally entitled to social protection.

The products developed by PROSPECTS at both country and global levels fed into humanitarian-development-peace nexus reflections on social protection, showcasing how lessons learned from PROSPECTS reached a larger audience on social protection and demonstrating the catalytic effect of evidence in strengthening social protection systems. Reflections on the humanitarian-development nexus included:

- ▶ the Social Protection Inter-Agency Cooperation Board working group on linking humanitarian (cash) assistance and social protection;
- ▶ the Grand Bargain reporting framework;
- ▶ the Global Refugee Forum and Global Compact on Refugees reporting framework;
- ▶ the P4H social health protection and health financing network;
- ▶ the UNHCR-WHO led Group of Friends of Health for Refugees and Host Communities.

<sup>80</sup> ILO, *Handbook on Social Health Protection for Refugees: Approaches, Lessons Learned and Practical Tools to Assess Coverage Options*, November 2020.

<sup>81</sup> ILO, *Extending Social Protection to Migrant Workers, Refugees, and their Families: Guide for Policymakers and Practitioners*, November 2021.

## ► 10.2 Narrative and lessons learned

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### Operational lessons learned

#### Systems-building and operational expertise

Partnerships with humanitarian actors can and should be built to ensure the effective inclusion of refugees and other forcibly displaced persons in national systems. On the one hand, demand is increasing for ILO expertise on social protection, particularly its unique skill set and mandate regarding the holistic approach to social protection policy and systems-building and its operational expertise in scheme design, financing and delivery. This demand comes from national social protection systems themselves but also agencies engaged in humanitarian operations (including UNHCR and UNICEF).

On the other hand, humanitarian actors have a unique understanding of forced displacement, and the related needs and politics, as well as direct reach to forcibly displaced communities. Combining the expertise of traditionally humanitarian partners and the ILO has proven instrumental to bringing humanitarian and development operations together – for example, through partnership programmes such as PROSPECTS. A particularly successful element, in this regard, has been the sharing of human resources, such as in the case of the joint UNHCR-ILO technical specialist position based in the Horn of Africa. This position helped strengthen action to extend social health protection in the region, and promoted communication and coordination between the two agencies.

#### ILO programming on social protection in the humanitarian-development-peace nexus

The approach developed by the ILO and implemented by PROSPECTS has proven innovative and unique as regards social protection within the humanitarian-development-peace nexus. Nevertheless, the visibility of the ILO in this space remain limited in comparison with the work and visibility of other actors. More resources and attention need to be devoted to showcasing the organization's value addition, particularly to strengthen social protection systems at country level.

#### Value added by the ILO in terms of including refugees in rights-based social protection systems

PROSPECTS proved that the approach developed by the ILO to respond to the needs expressed by UNHCR during the decade preceding the project was scalable and valid. PROSPECTS validated the ILO added at both policy and operational levels to include refugees in national social protection systems rather than humanitarian assistance run in parallel. This was extremely relevant in contexts where resources for humanitarian assistance are diminishing, necessitating a push for self-reliance grounded in employment.

#### Challenges in channelling humanitarian funds through social protection schemes

While the approach and value proposition of the ILO are, overall, more cost-effective than building parallel channels to provide emergency social protection, channelling humanitarian funds through social protection schemes remains operationally challenging and the transition to domestic financing is often a sticking point and one that requires increased ILO attention.



### ► Case study: Ethiopia

In Ethiopia, the ILO and UNHCR conducted a study to assess the feasibility of enrolling urban refugees and asylum-seekers in the community-based health insurance (CBHI) scheme in Addis Ababa. The study found that this was feasible and offered advantages over the UNHCR-provided life-saving and emergency treatments, in that CBHI inclusion would not only improve the financial protection of the target group when accessing health services but also potentially reduce UNHCR costs, as life-saving treatments were much more expensive.

Refugees were accessing free primary healthcare services but had to pay out of their own pockets for secondary and tertiary care. The study evaluated the legal framework and the benefit package and service providers under CBHI. A major difficulty was the limited information on the contributory capacity of refugees in Addis Ababa, meaning they mainly classified them according to their residential status, that is, under Urban Assistance Programme, Out-of-Camp Policy and self-relocated. The study suggested several ways forward and served as the basis for engaging the government and partners in providing services to refugees. A technical working group that was established to address the operational aspects for including refugees and asylum-seekers in the CBHI scheme. ■

## ► 10.3 Sustainability

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Building stronger, more sustainable social protection systems while also working on improving refugees' access to social protection involves the "twin-track approach" applied under PROSPECTS. This approach was key to improving the sustainability of social protection systems for all, while also accelerating sustainable solutions for refugees.

Indeed, the development of feasibility studies and costing of including refugees in national health insurance schemes have fed into national policy dialogues, legal reforms and effective changes in registration, delivery and management of social (health) protection schemes. In most countries, the scenarios costed for including refugees in national health protection systems involved subsidizing social protection contributions using funds from external partners (UNHCR, UNICEF, the European Commission and others) that were initially planned to be used for ad hoc humanitarian cash transfers or direct payment of health costs, while also opening up dialogue to progressively move towards domestic financing and workers' contributions. At the same time, these national systems have been strengthened for refugees and host communities alike.

PROSPECTS allowed the ILO, in partnership with UNHCR, to scale up and validate the approach developed. Feasibility assessments helped countries develop effective and relevant mechanisms and plans for the inclusion of refugees within national social protection systems. This was done with a view to transition refugees out of the direct delivery of humanitarian aid. The approach has effectively contributed to more durable solutions for refugees and more solid social protection systems for both host communities and refugees.

## ► 10.4 Integration with other areas of work

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The work on the social protection component under PROSPECTS encompassed other work areas related to disability inclusion (in Lebanon), gender equality (Jordan, Ethiopia, Egypt, but also Kenya with respect to maternity benefits) and refugee participation (Jordan).

In addition, the work under PROSPECTS on including refugees in national systems can be seen as the catalyst for further support for better integrating social protection with economic opportunities and livelihood support for refugees. At the same time, this work has highlighted the need for more advocacy for rights-based social assistance/non-contributory health insurance for both nationals and refugees who cannot afford to contribute. These two groups are vulnerable and include sub-groups such as people living with disabilities or long-term medical conditions, children, women during maternity and older people.

While partnerships with private sector actors have traditionally been used primarily to improve access to livelihoods, ILO experience shows that they can also support refugee integration into social protection systems. By demonstrating the benefits for worker retention, productivity and compliance with labour standards, these partnerships can help establish sustainable business models that enhance long-term and systemic access to social protection. However, such an approach needs to go hand in hand with strengthening social protection systems to ensure the latter can respond. In Kenya, the ILO developed a US-funded project to further test and scale this approach.

In Jordan, a market systems analysis of SMEs was conducted to better understand the incentives and barriers for employers in extending social security coverage. This study emphasized the connection between social protection and enterprise growth, particularly in sectors like construction and food processing. Tailored interventions, such as mitigating work-injury risks and reducing absenteeism, highlighted how social protection can improve job quality while delivering tangible benefits to businesses. By combining enforcement (“push”) measures with market-based (“pull”) incentives, the analysis was able to demonstrate a balanced approach to fostering sustainable SME growth while extending social security coverage.

PROSPECTS in Kenya also saw a connection between financial inclusion and the extension of social protection, in that refugees’ inability to open and own a bank account can be a barrier to their participation where social protection benefits are paid into bank accounts. Similarly, in Jordan, the Estidama++ programme had prolonged discussions with UNHCR, e-wallet companies<sup>82</sup> and the Social Security Corporation to identify a mechanism whereby refugees – who did not have the right to open a commercial bank account – could receive and make payments into social security.

## ► 10.5 Challenges

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Donors who traditionally funded humanitarian operations have shown increased appetite for channelling their funding through existing social protection systems to support the enrolment of refugees and other forcibly displaced people, particularly when it comes to social health protection and social assistance. While the ILO’s approach and value proposition have proven feasible and cost effective, supporting transitions and channelling humanitarian funds through social protection schemes remain challenging – operationally, financially and politically.

The main challenges encountered included: a lack of political buy-in and support, weak institutional capacities and systems, inefficient registration and payment mechanisms, complex procedures to acquire work or residency permits, lack of access to livelihoods and job opportunities for refugees, and limited domestic and external funding for social protection.

To further support successful transitions and enhance the sustainability of social protection systems, further work on social protection and livelihoods interventions (as detailed above) is needed to support sustainable access to contributory social protection schemes for refugees and to improve their income security, employability, health and well-being. At the same time, promoting greater support for rights-based social assistance (non-contributory) health insurance for both nationals and refugees who cannot contribute (such as people living with disabilities or long-term medical conditions, children, women during maternity and older people) would be key. To these ends, further work would be needed to prioritize and enhance social protection financing, through, among other things, better alignment of international support and mobilization of domestic resources.

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<sup>82</sup> E-wallets, or digital wallets, allow users to store and manage funds for online transactions.

- ▶ Social protection aims to guarantee income security and access to healthcare for households and individuals throughout their lives. It plays a key role in ensuring inclusive responses to crises, promoting a just recovery and building resilience, adaptiveness and preparedness for future shocks.
- ▶ The ILO works with national stakeholders, humanitarian and development partners to give effect to the human rights to social security and health, and to advance universal social protection and equality of treatment between nationals and non-nationals.
- ▶ Social protection interventions in PROSPECTS countries drew on a decade of ILO experience working with UNHCR<sup>83</sup> on the inclusion of refugees in social health protection schemes.
- ▶ The project confirmed that a twin-track approach of strengthening national social protection systems on the one hand and working on refugee inclusion on the other is necessary to secure government and popular support for inclusion. Where the project did not allocate resources to do both, PROSPECTS built partnerships internally with other ILO projects focused on strengthening social protection systems.
- ▶ The project enabled support for a mainstreaming approach to refugee inclusion in work to strengthen social protection systems and policies. The bulk of demand from UNHCR and national stakeholders with regard to refugee inclusion remains in the field of social health protection, around which political will for inclusion is generally higher. PROSPECTS both scaled up (initially limited to countries with smaller and residual refugee populations that hadn't been able to benefit from resettlement to a third country or return to their countries of origin for various reasons ) and expanded the scope of work on inclusion to encompass new types of social protection benefits.
- ▶ Combining the expertise of UNHCR and the ILO has proven instrumental to bringing humanitarian and development operations together. A particularly successful element of this approach and in increasing the depth of collaboration has been the shared human resources (in the form of a joint UNHCR-ILO technical specialist position). Generating evidence, guidance and training on extending social protection to migrants, refugees and their families, and their inclusion in social health protection, have contributed to policy-making and capacity-building at country level, while also further reinforcing the existing partnerships with UNHCR and UNICEF.
- ▶ Key work areas to be pursued to further support successful transitions and sustainability issues include: further focus on social protection and livelihoods interventions; greater support for rights-based social assistance (non-contributory) health insurance for both nationals and refugees who cannot contribute; and advocacy and collaboration to further prioritize and enhance social protection financing, including through better alignment of international support and mobilization of domestic resources.

83 ILO and UNHCR, 2016, "Memorandum of Understanding Between the International Labour Organization and the Office of the United Nations High Commissioner for Refugees", signed in Geneva on 1 July 2016, and the associated joint plan of action (2023–2025).



