|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Barrier | Solution (specific activity) | Lead action initiator (Government Ministries, agencies, local government, trade unions, employers association) and collaborators | Key economic sectors (if not for all the population) | Timeline |
| **Legal** |  |  |  |  |
| Legal exclusion due to company size, duration of employment, working hours or salary |  |  |  |  |
| No flexibility in definition of employer |  |  |  |  |
| Limited operationalisation for registration of self-employed |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **Financial** |  |  |  |  |
| Low contributory capacity | Increase # of financial/savings instruments/schemes  Increase agricultural productivity so people can earn more |  |  |  |
|  | SACCOs/ VSLAs/Banks to access credit so that he buy new tools,  Provide online business registration services to save time  Business Development Funds at sector level |  |  |  |
| No Minimum Wages |  |  |  |  |
|  |  |  |  |  |
| **Enforcement gaps** |  |  |  |  |
| Limited capacities by labour inspectors |  |  |  |  |
| Fee |  |  |  |  |
|  |  |  |  |  |
| **Administrative barriers** |  |  |  |  |
| Need for internet access and computer/ smartphone or to go to RSSB branch to declare and pay contributions |  |  |  |  |
|  |  |  |  |  |
| **Priorities not aligned with needs** |  |  |  |  |
| High priority for employment injury coverage |  |  |  |  |
| Need for income when sick |  |  |  |  |
| Voluntary registration only for pension scheme |  |  |  |  |
| **Lack of trust** |  |  |  |  |
| No trust in a benefit if don’t know others who received it already |  |  |  |  |
| **Lack of information/awareness** |  |  |  |  |
| Not sure about the conditions of the scheme/ contributions |  |  |  |  |
| Prefer to talk to a human contact point instead of USSD code |  |  |  |  |
| Low awareness on workers rights |  |  |  |  |
| Low awareness on employer obligations | Awareness raising meetings with employers |  |  |  |
| Limited understanding of social protection |  |  |  |  |
| No culture of social protection/ savings yet |  |  |  |  |
| Luck of trust that the benefit will be received |  |  |  |  |
| Digital illiteracy |  |  |  |  |